

Exclusion and Inequality in Late Working Life: National Country Context: UK

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Exclusion and Inequality
in Late Working Life

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1 Introduction and Context

Extending Working Lives (EWLs hereafter) is an important policy goal across many Western countries. This document traces how policy developments have formed the existing EWLs agenda in the UK context. It explores the interrelationship between demographic shifts, policy reform, changing organisational and cultural practices, and technological drivers across groups with diverse life course trajectories. It needs to be borne in mind that UK development is influenced by wider, global influences and shared experiences, such as the OECD level shift toward later retirement pathways. There are also imminent political and cultural changes taking place in the UK which will have an ongoing influence on EWLs, such as the European Union exit.

Section 7 provides an overview of the development and framing of policies relevant to EWL, as well as levels of participation. Section 8 focuses on macro national regime characteristics and socio-demographic characteristics across subgroups of older people. Section 9 goes into greater detail on the main inequalities which have a negative impact on EWLs and Section 12 draws on the key policies that impact on EWLs, with consideration of the main inequalities within this.

2 EWL policy context in the UK

This section provides a brief overview of the main political drivers of policy relating to EWLs. The first subsection provides a wider level overview, exploring how the EWL agenda was formed and the second provides a brief overview on the impact on key affected groups; the final subsection provides trend data relating to the older workforce and labour market exit.

2.1 Development of the EWL Agenda

Planned retirement gained dominance with the mass expansion of state pensions from 1948 (Lain and Lorreto, 2016). The first state pension schemes appeared at the end of the 19th and beginning of the 20th centuries. The age thresholds for these schemes stood at 65–70 years and at this time life expectancy was around 50 years (CSJ, 2019:33). During the 1950s and 1960s the UK government reached a consensus with businesses and Trade Unions around the value of developing retirement as a distinct stage in the life course. Older employees were encouraged to consider early labour exit options, which continued during the 1970s and 1980s, partly based on a (“misguided” see CSJ, 2019) attempt to reduce youth unemployment. The approach of employers and Trade Unions was to arrange the routinised exit of older people via occupational pensions (Hannah, 1986). From the

1960s to the 1980s the employment rate for men aged 60-64 reduced from 90% to 50%, with this trend continuing through to the beginning of this century (Phillipson et al., 2016:188). Only a fifth of females aged 60-64 were in employment in the mid-1980s; though this is likely because the State Pension Age (SPA) age for women was 60 at this time (compared to 65 for men).

By the early 2000s, the need to address demographic shifts toward an ageing population and predicted employment shortfall, which could not be filled by younger workers, or immigration (Altmann, 2015), become prominent in policy debates (Willett, 2010, cited in Phillipson et al., 2016). More specifically, it was projected that the working age population was set to rise by 1.5 million by 2034, whereas those aged 65 - plus would increase by 6.2 million (Phillipson et al., 2016:189). Alongside this, culture shifts were also evident, with an analysis of British Social Attitudes (Government Social Research, 2016) finding that two fifths of people who had retired would have preferred to remain in employment for longer. EWLs emerged as the most effective route to addressing the emerging political (and to a lesser extent, cultural) turn, both for the UK and Europe. Thus, in the last 15 years, the UK has witnessed a fundamental policy shift in this direction, achieved through a mix of legislation relating to equalities, welfare, retirement, and employment (Phillipson et al., 2016), the emphasis being on supply - side measures such as raising SPA, allowing the drawing of pensions whilst still working, and anti - discrimination legislation (Phillipson et al., 2016).

The policy focus, as with other OECD countries, has been a mix of 'sticks and carrots' including penalising early retirement and rewarding later retirement (Ní Léime et al., 2020) (though this will also depend on people's ability to understand what the incentives and disincentives are, which is not always the case (Weyman et al., 2012)). Initially, policy discourse focused on ways to extend a person's working life; later, the emphasis was shifted toward 'fuller' working lives. The Fuller Working Lives agenda aims to promote the benefits of working longer to employers, such as retention of skills and experience and a multi-generational workforce; as well as emphasising positive health and wellbeing factors. The guidance set out a number of recommendations on how employers should support older workers through retaining, retraining and recruitment (3 'R's), including through supporting more flexible working practices, as well as a commitment to build an evidence base (DWP, 2014). The emphasis on the '3 Rs' have been integrated through a range of the cross-sector initiatives explored throughout the report.

Data from 2019 suggests that policy development over the last 20 years or so has achieved its stated aim of delaying retirement, where retirement age over this period has risen by 3.5 years since 1999 for women and by 2.1 years for men (DWP, 2019a:1). Following policy changes which increased SPA for women in recent years (explored later), a greater increase for this group was expected. The average age of retirement as of 2019 was 64.3 for women and 65.3 for men (DWP, 2019a).

Though the focus of this report is the UK, the European Union has influenced the EWLs agenda, notably through rights-based legislation around age discrimination (e.g. the European Employment Directive on Equal Treatment (Phillipson et al.,

2016). More generally, the European Human Rights Commission (EHRC) has responsibility for encouraging equality and diversity, eliminating unlawful discrimination, and protecting and promoting the human rights of everyone in Britain (BEIS, 2019:20).

2.2 Key policy discourses around EWL

Ní Léime et al. (2020) and others have argued that policies and initiatives adopted to support EWLs tend to be uni-dimensional and give inadequate regard to the implications for different groups of workers. While living standards for older people have shown an improvement, there is an emergence of growing inequalities “within” these groups (Lain et al., 2020). The UK policy focus on increasing working lives has had a disproportionate negative impact on those with lower education, in precarious or manual work, carers, women (ilf-UK, 2019) and those of a lower economic standing (DWP, 2015). Yet policy makers in the UK rarely give regard to how inequalities intersect, or the cumulative advantage and disadvantage that can widen over time (Phillipson, 2019), which makes it challenging to unpick how they interact. Also, the opportunities and barriers that EWLs can offer will differ for each future generation, where political and cultural trends may shift over time (Vickerstaff et al., 2006), including those who experienced the original policy standpoint where they were discouraged from working longer. Section 9 provides a fuller discussion of the ways in which working longer may affect specific groups and Section 12 explores in greater detail the role of influential UK policy developments in supporting EWLs.

A focus on workplace factors is key to enabling people to work longer, where lack of support and flexibility to the needs of specific older groups can impede those remaining in the labour market. Research indicates that policies designed to support EWLs are often weak or ineffective (House of Commons Women and Equalities Committee, 2018). For example, discriminatory employment practices persist despite policies adopted to outlaw this (Ní Léime et al., 2020). Policies around flexibility are also argued to be employer-led and for many interventions developed through the Fuller Working Lives agenda, participation by employers is voluntary. Further, despite EWLs being referred to as a government priority, relevant policies, if anything, have become less tailored toward older people over time, focusing instead on all groups who may struggle in the labour market (for a fuller discussion of relevant policies see Section 12 and for its impact on different groups, Section 9).

While the policy focus in recent years has turned toward encouraging more women to enter employment, and despite increasing diversity of household composition in the UK, normative ideologies based on the ‘male ideal worker model’ (Ní Léime et al., 2020) persists (Loretto and Vickerstaff, 2015, also, see section 8). This model determines the domestic division of labour (Hudson-Sharp et al., 2017) participation in the workforce and retirement decisions for UK women (Airey and Jandrić, 2020; Lain and Vickerstaff, 2015). The factors which impact on EWLs for women cannot be considered unilaterally, as socio-economic, education,

relationship and carer status all intersect, with differences “within” gender at times proving more indicative than age (Wildman, 2020). For example, older women who experience poor health or have caring responsibilities struggle to retain or find employment (Centre for Ageing Better and Resolution Foundation, 2017; Chandler and Tetlow, 2014).

According to the 2011 census, over one third of carers (36%) are in the older worker category, with the sharpest rise in those aged 60–64 (Yeandle et al., 2017:312). Carers UK (2019a:4) estimates that there are two million carers aged 65 years or over, a 43% increase from 2011 to 2019. The impact of caring responsibilities on EWL and health and wellbeing more generally will depend on job related factors and other aspects around family structures and relationships (Ilc-UK, 2017:25). Around one fifth of people aged over 55 care for both older and younger relatives and many combine this with work, with nearly a third (of all ages) working full time around caring responsibilities (Family Resources Survey, 2019:10). Female workers are twice as likely to also undertake a carer role (a quarter of women, compared to one in 8 men) (ONS, 2019c).

Despite the fact that 10% of people in their 50s in the UK are from a BAME group, representations of later life in Britain are overwhelmingly white (Centre for Ageing Better, IPPR and UCL, 2020; Vernon, 2020) and many experience a disproportionately negative impact due to a complex mix of class, cultural and religious factors. Ethnic minority groups are likely to be paid below the minimum wage, which removes the chance of eligibility for automatic enrolment and reduces accrued pension entitlement (Silcock et al., 2016:3). There is also a life course aspect to consider, as older generations are more likely to have unique (and potentially fragmented), employment trajectories due to being born overseas (Runnymede, 2013:2).

Research relating to socio-economic status in particular highlights the importance of adopting a life course perspective. It is a particular driver of later life inequality and intersects with a number of other life factors (Carrino et al., 2018). For example, raising the age of SPA is more likely to have a negative impact on those with lower socioeconomic status due to a mixture of lower accrued pension wealth, lower life expectancy, more barriers to re-employment, lower levels of educational attainment and employment, lower health literacy, and lack of access to good quality care (Carrino et al., 2018; Crawford and Tetlow, 2010). Psychological health issues in childhood have also been found to affect the length of working life (Ilc-UK, 2017). Section 9 provides a more detailed discussion of the impact of policy which aims to EWLs on all the groups referred to in this section.

2.3 Collective bargaining

Trade Unions have a potentially important role to play in helping ensure better quality of work for older employees and avoiding age discrimination (Flynn et al., 2012), yet their position has been progressively weakened through UK policy, both through the general shift toward individualism (Williams, 1997) as well as through

more direct intervention. Thatcherite policies enacted in the 1980s shifted the balance of power toward employers, as legal protections which supported industrial action were dramatically curtailed (Fairbrother, 2000). Successive employment Acts in 1980 and 1982 stripped away laws protecting the closed shop and making unions liable for unlawful industrial action. Ballots before industrial action were introduced by the Trade Union Act 1984, and further Employment Acts of 1988, 1989 and 1990 further consolidated these (Newman, 2013). When the Labour Government came into power in 1997, these policies were not reversed, with a suggestion that they had become too entrenched to do so (Newman, 2013). Legislation introduced by the later Conservative Government a few years ago (the Trade Unions Act, 2016) introduced further restrictions on trade unions and their members around how and when they could take industrial action, fund political parties, and conduct their duties (Legislation.Gov, 2016).

2.3.1 Trade union membership

As with many other Western European countries (Brandl and Kildunne, 2018) membership of a Trade Union tends to be skewed toward older employees, with over three quarters of members in the UK in 2018 aged over 35; with less than a fifth (18.7%) of 25- to 34-year-olds being a member of a union, compared to two fifths (39%) of those aged 50 or over (National Statistics, 2019:15). Figures highlight the higher membership level amongst older workers is a legacy of those who joined a union in their 20s, retaining membership throughout their working lives and that these levels are not being replaced (Roper, 2017). Analysis of union density figures of workers aged 40–44 who were born in the 1940s (and therefore reached their mid-40s in the mid to late-80s) was 43%, this fell 10% for workers who reached the same age in the first decade of the 21st century. Similar patterns exist for every age group over 25.

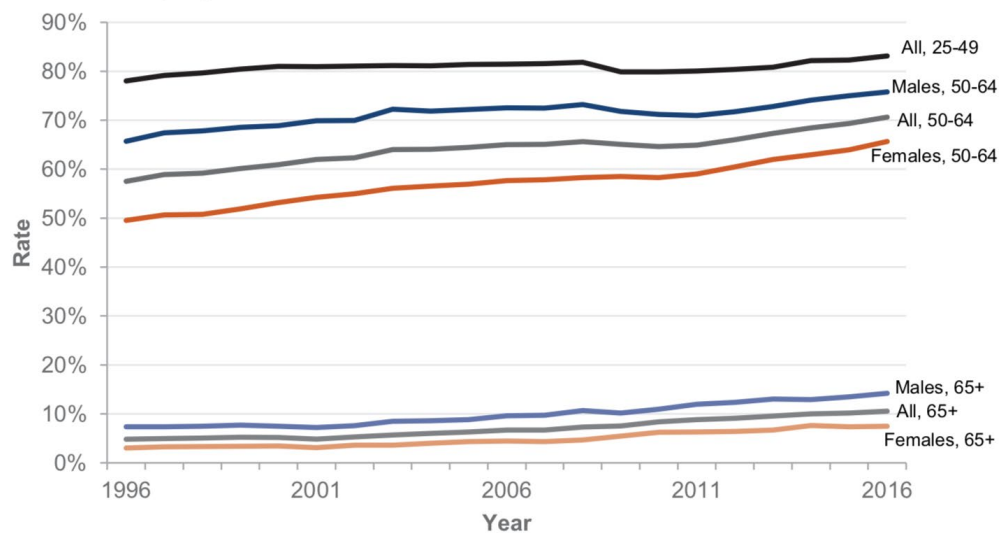
There are further differences in the degree of unionization with respect to personal and job characteristics. For example, female employees are more likely to join a trade union. In addition, a higher proportion (i.e. 24.6%) of UK born employees were members, compared to employees who were born outside the UK (i.e. 16.3%). Also, employees in professional occupations are more likely to become a member (Brandl and Kildunne, 2018:8-9). There is also regional variation, Northern areas tend to have a higher proportion of membership, at an average of 28.1%, compared to the English average of 22.1% (National Statistics, 2019:17).

2.4 Participation of older people in the UK workforce

Over 10 million workers in the UK are over 50, with figures showing a narrowing of the employment rate gap in 2019 between 35-49 and 50- to 64-year-olds, at 12.7% compared to 21.1% in 1999 (DWP, 2019, Figure 1 shows distribution by age and gender). The employment rate in the last 20 years for people aged 50 to 64 has risen by nearly a quarter, to 72.5% in 2019, up from 55.8% in 1999 (DWP, 2019a); for those above SPA, it has more than doubled (from 5% in 1998 to 10.6% in 2018) (Age

UK, 2020a; ONS, 2019, in CSJ, 2019). Despite a perception that people come out of retirement to return to work, the increase in employment for men aged 65 - 69 was found to be due to people in jobs lasting at least 10 years continuing in employment past 65 (Lain and Loretto, 2016).

Figure 1: Employment rates for men and women 1996 to 2016



Much of the job growth amongst older workers has consisted of self-employment, which accounted for 35.1% of workers aged 65-69 in 2017 (Hochlaf and Franklin, 2017:4) and nearly half of all workers over 65 (Phillipson, 2019). The period 2014-19 saw a 52% rise in over-50s working on zero-hours contracts, rising by three quarters for those over-65 (Howlett, 2020:N.p). One fifth of the health and social work sector, which accounts for a high proportion of workers over 50 is made up of zero-hour contract jobs (Hochlaf and Franklin, 2017:4).

As with self-employment, part - time employment is an important feature of work in later life. Based on data from the ONS compiled by Rest Less, of the 8.6 million part-time workers in the UK today, just under 40% are over 50 and of these one fifth are over 60 of which the majority, at 28%, are women over 50 (Garner, 2019:N.p). The picture of part-time employment across the female workforce is nuanced, dependent on personal circumstances, and also the sector in which people work. A survey carried out by Labour Research Department (2014) found that women aged 50-64 worked part-time for different reasons, including: all that was available (29.7%), to look after the household (25.9%), to care for children (21.7%), to care for adults (16.0%). Some older workers may re-enter the labour market, either due to deciding to come out of retirement, or perhaps following a period of unemployment or ill health.

As Table 1 and Table 2 show, patterns of full-time and part-time employment across the life-course are strongly associated with gender. The patterns of part-time work for older men increases with age, so for a male aged 50-54 it was 6.1% in 2017, this increases by nearly double for those aged 55-59 (10.1) and is 14.4% for men aged over 60. The corresponding figures for women is 29.7% aged 50-54, 30.6% aged 55-59 and 25.5 aged over 60 (DWP, 2017a).

Table 1: Full employment by gender and age, 1997 - 2017, UK (%)

Full time											
Male	1997	2007	2017	Female	1997	2007	2017	All	1997	2007	2017
35-49	83.8	84.9	84.6	35-49	38.8	42.6	45.1	35-49	61.1	63.5	64.6
50-54	75.9	80.1	80.4	50-54	38.8	42.6	49.7	50-54	55.7	62.5	64.8
55-59	62.2	65.8	68.3	55-59	23.3	34.2	39.8	55-59	42.5	49.8	53.8
60-64	38.9	44.1	44.6	60-64	7.9	11.1	19.6	60-64	23.1	27.2	31.8
65+	2.6	3.3	5.5	65+	0.5	0.7	1.4	65+	1.4	1.9	3.3

Table 2: Part time employment by gender and age, 1997 - 2017, UK (%)

Part Time											
Male	1997	2007	2017	Female	1997	2007	2017	All	1997	2007	2017
35-49	2.8	3.8	5.7	35-49	34.8	33.3	33.4	35-49	19.0	18.7	19.7
50-54	4.6	4.9	6.1	50-54	33.3	30.1	29.7	50-54	19.0	17.6	18.1
55-59	6.8	8.2	10.1	55-59	27.5	29.8	30.6	55-59	17.2	19.2	20.5
60-64	9.0	13.1	14.4	60-64	18.4	21.5	25.5	60-64	13.8	17.4	20.1
65+	4.8	6.4	7.7	65+	2.7	3.6	5.8	65+	3.6	4.8	6.7

DWP (2017a)

Though the average age of employment exit over the last 20 years has increased for both genders, it has risen more steeply for women, no doubt due in large part to changes in pension policy (from an average age of 60.8 years in 1999 to 64.3 years in 2019, the equivalent ages for men is 63.2 to 65.3 respectively). Overall employment for women aged 55-59 rose from 60.8% to 70.4% between 2004 and 2017, compared with 74.7% to 78.5% for men over the same period (DWP, 2017a). For the first time, women aged between 60-64 are more likely to be in some form of paid employment (see DWP, 2019a)

Table 3: Employment rates, by gender and age bands, 1984 - 2017, UK (%)

Men	1984	2004	2017	Women	1984	2004	2017	All	1984	2004	2017
35-49	88.1	88.7	90.4	35-49	65.4	75.6	78.7	35-49	76.7	82.1	84.5
50-54	85.2	83.7	86.6	50-54	61.8	74.0	79.6	50-54	73.4	78.8	83.0
55-59	73.9	74.7	78.5	55-59	47.7	60.8	70.4	55-59	60.5	67.7	74.4
60-64	51.4	53.5	59.1	60-64	20.1	30.1	45.2	60-64	34.8	41.5	52.0
65-69	12.8	17.7	25.3	65-69	6.8	10.0	16.5	65-69	9.5	13.7	20.8
70-74	8.2	7.1	14.4	70-74	2.7	4.1	7.9	70-74	5.0	5.5	11.0

DWP (2017a)

There are significant regional differences in employment rates for those aged 50-64; the South East has a nearly 15% higher employment rate (75.3%) than the North East (66.4%) (see Thomson, 2018). London and the South East have the highest percentage of men beyond SPA in employment, at 16.9 %, whereas the rate is less than one in ten in the North East (9.5%). For women, London has the highest rate of employment (10%), whereby the rate in Northern Ireland is nearly half (at 5.3%) (CSJ, 2019:14; DWP, 2017a).

Finally, and with specific regard to encouraging those over SPA to continue working, a significant challenge is how to handle the legacy of the twentieth century, namely the institutionalisation of retirement as a major part of the life course (Phillipson et al., 2016). Normative expectations around traditional retirement trajectories continue to be the expected and preferred option in the UK, with Wainwright et al. (2019) arguing that increases in default retirement age options and around deferring state pensions has not been sufficient to change this (though, as highlighted above, employment rates for this age group is increasing). Those who do work beyond state pension age either tend to be better educated and in better health (Metcalf and Meadows, 2006) or take on poorly paid and low skilled work which is perceived as less attractive to younger workers (Lain, 2020).

2.5 Labour market exit

Despite figures which show increased participation in the workplace, only half of the UK population are working by the time retirement age is reached (DWP, 2017a). Though financial considerations are important, health, caring, redundancy (DWP, 2014) and working conditions also come into play (Ogg and Rašticová, 2020, see Section 9 for a fuller discussion). Social norms regarding when an individual should retire are also dependent on social class and educational level, with age norms mattering less for those with higher levels of education (Radl, 2012). Among men, having a strong labour market attachment in mid-adulthood was found to increase the probability of being in full- time employment beyond age 60 by 37% (the corresponding figure for women is 15.1%) (these associations are also present when assessing early adulthood labour market attachment) (Wahrendorf et al., 2017).

Half of inactive men aged 50 to SPA who had worked in the previous eight years were drawn from just four occupational sectors: Manufacturing, Construction, Transport, and Wholesale/ Retail (DWP 2014a:9). The equivalent sectors for women are Education, Health/Social Care, Wholesale/Retail and Public Administration. In both cases, most did not report leaving due to retirement (Phillipson et al., 2016:190).

Older people who leave employment ahead of SPA have distinctive characteristics: those with disabilities, BAME groups and carers are more likely to be inactive (see Silcock et al., 2016:4). Perhaps unsurprising, rates of inactivity in the labour market varies by gender. Though economic inactivity has reduced across the last 35 years men aged 50-64 are over three times more likely to be economically inactive than their younger counterparts, which has remained little changed over the last 25 years. Though the inactivity rate for men over 65 stood at 85.5% as of 2019, this has been following a downward trend since 1995 (Table 4). Based on ONS data (2019d), as of 2019, for men aged 35-49, 7.5% were economically inactive, compared to 20.9% of men aged 50-64; equivalent figures for women are less stark at 17.1% for those aged 35-49 and 29.6% of those aged 50-64.

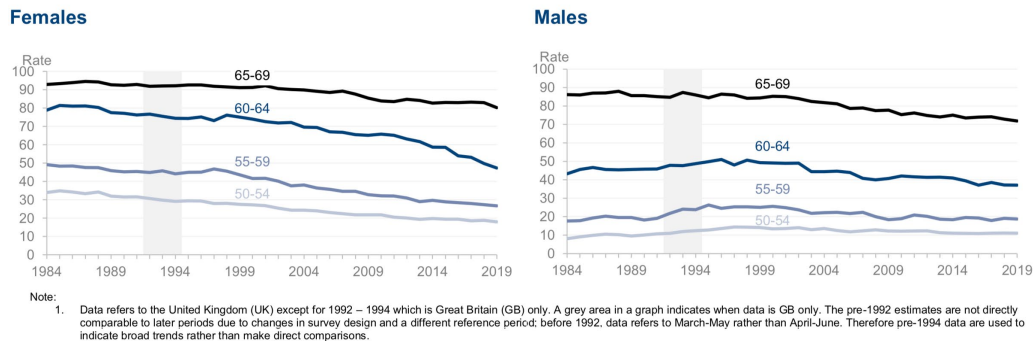
Table 4: Male economic inactivity rates 1995-2019. % (2 yearly)

Year	1995	1997	1999	2001	2003	2005	2007	2009	2011	2013	2015	2017	2019
35-49	6.9	8	7.8	8.5	7.9	8.6	8.1	8	7.8	7.6	7.5	7	6.5
50-64	28.4	27.6	27.6	27.1	24.9	25.4	24.7	23.6	24.6	22.8	22.1	21.3	21.3
65+	91.6	92.4	92	92.6	91.3	91	90	89.5	87.8	86.5	86.2	86.5	85.5

Labour Force Survey, Q2, (ONS, 2019d)

Since 1999, the largest percentage point decrease in economic inactivity rates has occurred for females aged 55-59 and 60-64. For 55-59-year-old females it reduced from 43.6 to 26.7% in 2019) and for 60-64-year-old females, 75% in 1999 to 47.3 per cent in 2019, corresponding with increases in employment rates over this time period. Aside from the 65-69-year-old age group, male economic inactivity rates have remained relatively constant since 1984 (DWP, 2019a:6, Figure 2).

Figure 2: Economic inactivity rates by gender, 1984 to 2019



DWP, 2019a

With regard to those classed as unemployed, based on ONS data (2019d) the rate has reduced markedly over the last 25 years, dropping from 9 to 2.9% for men aged 50-64 and from 4.2 to 2.3% for women in the same age band (Table 5).

Table 5: Unemployment rates by gender and ages bands 1995-2019 (2 yearly)

Year	1995	1997	1999	2001	2003	2005	2007	2009	2011	2013	2015	2017	2019
Male 50-64	9	6.9	5.3	4	3.8	3.2	3.7	6	5.9	5.7	3.8	3.5	2.9
Female 50-64	4.2	3.9	3.8	2	2.3	2.1	2.4	2.9	3.3	4	3.2	2.6	2.3
All 50-64	6.9	5.6	4.4	3.2	3.1	2.7	3.1	4.6	4.8	4.9	3.5	3.1	2.6

Labour Force Survey, Q2, ONS, 2019d

3 Key macro regime characteristics, socio-demographic profile and social policy responsibilities

3.1 Introduction and context

This section discusses macro level UK developments that relate to the EWLS agenda, tracing the development of a neoliberal led policy agenda which has produced a labour market which is shaped around precarity. It also covers key ideological agendas, such as welfare retrenchment measures which were applied as a response to austerity and the how a male orientated full-time continuous employment model continues to dominate in employment and retirement policy, despite changing household structures and employment patterns. This section finishes by discussing the socio-demographic profile of the UK.

3.2 UK regime characteristics

3.2.1 The Neoliberal Policy Landscape

Following the Second World War, UK policy followed the Beveridge model of universal basic benefits and cross political commitment to full employment. During the 1980s the UK Conservative Government under Thatcher were instrumental in dismantling the post-war, cross party consensus which followed the Keynesian welfare state, with a new emphasis on monetary economics. This neoliberal political turn led to reforms such as lower government spending, lower taxes, the free market, privatisation and legislation which weakened the power of trade unions. As well as political and economic change, we also witnessed what Sennett (2006, see Foster and Heneghan, 2017) referred to as a “culture of capitalism” where the short-term market-based needs took precedence. As a consequence, more flexible forms of working formed to keep pace with a changing global marketplace, impacted by technological developments (Berry, 2018).

Linked to an individualist philosophy, the UK experienced a paradigm shift from a “welfare state” to a so-called “enabling state” with a public policy goal that citizens take personal responsibility for their welfare needs (generally couched in positive terms, such as ‘choice’ “enabling” or “rational actors” (Foster and Heneghan, 2018)). Political language around an ageing population became framed in economic terms, such as a focus on “dependency ratios” (Wallace, 2013).

Following the neoliberal agenda, employment has become less secure and collective pension provision principles eroded (Airey and Jandrić, 2020) (the 2012 auto-enrolment policy is a good example of this shift in emphasis on individual responsibility, considered in Section 12 and below). One of the chief tenets of neoliberalism is an individualist philosophy, where ageing populations should look more toward the market to fund state pensions, the latter presented as a tax burden to the working age population. Some authors, such as Berry (2016), link welfare retrenchment measures that occurred through austerity to continuation of the individualist political agenda. Through this, the UK went through a process of “financialising” pension provision (Berry, 2016). Macnicol (2015) described the changing UK political landscape as contributing to the “neoliberalisation of old age” applying rhetoric based on a so-called war on welfare to undermine state protections for this group.

The neoliberal ideology has persisted in the UK, being followed by the New Labour government across the 1990s, and to the present day. The New Labour government led by Tony Blair between 1997 and 2007, and Gordon Brown until 2010 followed a political philosophy known as the Third Way, which viewed that equality in society could be achieved through action to increase the distribution of skills and capacities, with less emphasis on traditional socialist style income distribution. With its emphasis on personal responsibility and support for elements of privatisation, many theorists have argued that this was merely a continuation of the neo-liberal agenda (Hesmondhalgh et al., 2015; Hill, 2001). Since the late 1990s the UK has had a succession of Conservative led governments, where further shifts

toward individual responsibility has continued, such as moving toward pension schemes with more individualised risk (Foster and Ginn, 2018) and automatic occupational scheme enrolment. The following three subsections consider specific developments within the neo-liberal regime, including increased precarity and welfare austerity, and one which has persisted despite changes to the female labour market; that of the male breadwinner model.

3.2.2 Precarity

The politics of individualism means that the UK has entered an era of precarity (Lain et al., 2020) where choices around working late in life, in terms of financial (in)security, job role and conditions are now riskier and less predictable (CSJ, 2019:39; Vickerstaff et al., 2006). Lain et al. (2018) argue that pressures to work longer, combined with limited alternative employment prospects and inadequate retirement incomes, have all given rise to a heightened sense of precarity, where household composition, individual circumstances and socio-economic factors either intensify or offer a cushioning effect. The austerity led funding cuts has led to erosion of the UK public sector over the last decade, which traditionally has high levels of job security, due to a number of job losses. Lain et al. (2018) point out that there are now relatively few “safe places” in the UK labour market. According to the British Social Attitudes Survey (Thomson, 2018:15) older workers report the biggest decline in perceived job security over the last decade.

This precarity extends to family patterns, which are now more fluid across the life course (though gendered patterns within this persist, see below) (Lain et al., 2020). The growth of insecure work has exacerbated the inequalities that ethnic minority workers of all ages already face. For example, this group are more than twice as likely to be on agency contracts than their White British counterparts and one in 20 are on zero-hour contracts. From the period 2011-16 temporary contracts increased by 58% for ethnic minority groups (of all ages), compared to an overall increase of 11% (TUC, 2017). As highlighted earlier in the report, protections such as those offered through Trade Unions have been dramatically curtailed, and support is generally only available at an individual level and to those in larger, well unionised organisations.

The global financial crisis of 2008 led to the emergence of “micro-entrepreneurs” and self-employed sole traders. This so-called process of “Uberfication” is accused of further circumventing worker rights, removing job security and undercutting those in traditional jobs (Wainwright et al., 2019). While policies around flexible working introduced by the UK government can help support EWLs and are welcomed by some older people, it has been argued that for many, flexible working is not necessarily taken by choice, and can thus lead to a sense of job precarity (Cory, 2012). The ongoing development of flexible working policies is explored in more detail in Section 12.

3.2.3 Austerity and welfare state retrenchment

Political ideologies relating to welfare policy have a direct impact on EWL. The current UK political landscape has been described by Castles and Mitchell (1993) as a radical liberal welfare state, where redistribution is more residual, which aims to reduce poverty rather than replacement income (see Dewilde, 2012). Welfare retrenchment measures have made it more difficult for older people to take disability pension routes out of the labour market (Krekula and Vickerstaff, 2020).

The global financial crisis in 2008 led to higher unemployment, lower growth and unpredictable markets. This contributed to further financialisation of retirement with a move toward Defined Contribution (DC) schemes, which offered no guaranteed income, and relied on the performance of the funds invested (Foster and Heneghan, 2018). The financial crisis had a relatively limited impact on retention of older workers (it had more of an impact on older people looking for work), compared to earlier recessions (Phillipson et al., 2016). There are a number of reasons for this:

- o Older men are less likely to work in sectors (such as manufacturing), which are traditionally hard-hit during recessions (Disney and Hawkes, 2003, in Phillipson et al., 2016:191).
- o More employers adopted flexible workplace practices rather than resorting to mass redundancies or early retirement, with more part-time, low-skilled and/or in self-employment (Lain et al., 2020).
- o With final salary schemes in sharp decline or facing significant deficits, it was more difficult for employers to provide early retirement packages (Phillipson et al., 2016).

3.2.4 The UK male breadwinner model

Despite changing family forms in the UK, the “male worker” model of continuous employment still underpins state pension entitlement (Grady, 2015) and domestic division of labour (Hudson-Sharp et al., 2017). This ongoing influence of more traditional gender roles on employment will impact on EWLs for women as the male breadwinner model tends to favour men, as they are less likely to have interrupted work patterns through taking time out of work to fulfil caring responsibilities (Foster and Heneghan, 2018).

Writing in the 1990s, O’Connor et al. (1999, in Van Der Horst et al., 2017) referred to the increase in women taking part-time employment to supplement their partners full-time income as a “modified male breadwinner/female caregiver” model. Van Der Horst et al. (2017), writing nearly twenty years later concluded that a highly gendered employment pathway remains the dominant model in the UK. The authors found that marriage was positively related to the likelihood of women belonging to typically “female employment pathway clusters” which mostly consists of part-time work or not being employed. Men were mostly working full-time regardless of marital status. Though women are now more likely to return to work

after having children, two fifths are still returning to part-time employment (Van Der Horst et al., 2017). Having 3 children in early adulthood is also associated with a 75% reduced likelihood of full-time employment past 60 when compared to those who have 1 or 2 children (Wahrendorf et al., 2017).

However, the impact of ongoing trends, such as the equalization of the SPA, is yet to be fully measured (Van Der horst et al., 2019), though recent research has identified some shifts in employment trajectories across both genders (also considered in Section 9). Cohort comparisons revealed that working full-time throughout the life course has become less common among men, declining from 92% among those born between 1919 and 1928 to 69% among those born between 1939 and 1948. Among women, the percentage who experienced mostly being a family carer between the ages of 16 and 54 declined from 22% among those born between 1924 and 1933 to 11% of those born between 1944 and 1953 (WHerl, 2017:78).

3.3 The Role of key organisations and stakeholders

The flagship Fuller Working Lives Framework in many respects presents the government role as an enabling one, with a cross-sector partnership approach to supporting EWLs, such as through setting up ‘task forces’ with key cross sector actors who take front stage in promoting the ‘3 R’s’ and flexible working. A good example of this is the Flexible Working Taskforce, co-chaired by the Department for Business, Energy and Industrial Strategy (BEIS) and Chartered Institute of Personnel and Development (CIPD), whose membership includes: the Trades Union Congress; groups representing employers and managers (e.g. Confederation of British Industry, Federation of Small Businesses, Chartered Management Institute); representative and interest groups (e.g. Age UK, Carers UK and Timewise) and a range of Government Departments (BEIS, Department for Work and Pensions, The Department of Health and Social Care, Her Majesty’s Treasury and Government Equalities Office). This section provides an overview of the key stakeholders who are driving the EWLs agenda in the UK, and are subsequently referred to throughout the report.

3.3.1 The public sector

The main central government department with responsibility for labour market and welfare policy is the Department for work and Pensions (DWP). The role of Jobcentre Plus, a government funded agency which is part of the DWP, is to help people of working age find employment in the UK. It combines the functions of job broking, referrals to ALMP measures and the administration of the benefits system. Jobcentre Plus is based in most cities and was formed when the Employment Service merged with the Benefits Agency in 2002. The Department for Business, Innovation and Skills (BIS) has responsibility for investment in adult skills at further Education (FE) and Higher Education (HE) levels to promote trade, boost innovation and foster entrepreneurship (OECD, 2015:21).

The National Careers Service (NCS), funded by the Department for Education, was set up in 2012. Co-located across over 90% of Jobcentres it provides career information, advice and guidance for people of all ages, including free training courses run by various organisations, such as local universities and third sector providers (National Careers Service, N.d.). The NCS also runs a website that provides access to online tools, such as a skills health check (DWP, 2017b; OCED, 2018:9-11). When first set up 50+ workers were classed as a priority group and so given greater access to the service; this priority status is no longer in place (Age UK, 2019), though it is currently working with the DWP and Local Enterprise Partnerships (LEPs) to test ways of offering careers advice for employed older people through their employer (House of Commons Women and Equalities Committee, 2018:29).

3.3.2 Employers

The Fuller Working Lives agenda described the ambition of EWs as “ultimately a business challenge” (DWP, 2014:3) and employers are encouraged to apply the ‘3 Rs’ through a mix of voluntary actions and more compulsory legislation. The DWP set up a business strategy team and through this around 50 large employers committed to reviewing their own policies and practices as well as selling the benefits of employing older workers to other employers (DWP, 2014). Through this high-profile employers such as Aviva, Barclays, Atos, Mercer, Jaguar and parts of the NHS are all actively promoting over-50s employment and training programmes (DWP, 2014). Aviva are supporting an ‘Age at Work Leadership Team’ and the CEO is Business Champion for Older Workers. Barclays is running a new Bolder Apprenticeships scheme targeted toward older workers (DWP, 2014) (these initiatives are discussed in more detail in Section 12).

3.3.3 Third and charitable sector

As well as sitting on cross party task forces, third sector organisations have been supported by the government to develop various information resources/toolkits aimed at employers, notably:

- o **BiTC** (Business in the Community), a charity which helps supports employers through the development of best practice, tools and research (for example toolkits and factsheets on age and mental health at work, menopause in the workplace, how to deliver mid-life career reviews) and are fronting an Ageing at Work Leadership Team (considered in Section 12).
- o **CIPD** (Chartered Institute of Personnel and Development), founded in 1913 by a group of people responsible for the well-being of factory workers, the charity works to champion better work and working lives for the benefit of individuals, businesses, economies and society through influencing policy and practice. CIPD has been involved in research identifying the barriers to achieving EWs and worked on the flexible working taskforce.

- o **The Centre for Ageing Better** (N.d), a high profile third sector organisation in the UK that support older people, with EWLs forming one of its main themes. Currently working with employers to support flexible working, fair recruitment, training and progression, the aim being to build the number of age friendly employers.
- o **Age UK** a UK based charity which supports people over 50, offering advice and support on how to find a job as an older worker (Age UK, 2020). Age UK regularly produce research on inequalities across all areas of an older person's life and are actively involved in task force groups which support EWLs.

3.3.4 Trade Unions

Trade unions can potentially play an important role in supporting older workers in the workplace and ensuring they do not experience discrimination or unfair treatment. The main representative of the 48-member unions that support UK workers is the Trade Union Congress (TUC), which forms the largest pressure group in the UK. As well as advocating for collective bargaining, the TUC supports their members to keep pace with legislative changes that impact on work, publish research and evidence, campaign for change and provide learning and skills programmes (TUC, N.d). The TUC (2018) regularly deals with cases where women who have taken time off due to menopause symptoms and end up facing disciplinary procedures and sits on membership groups such as the Flexible Working Taskforce. Trade unions are also promoting Mid-Life MOTs within individual workplaces (TUC, 2018).

Yet as highlighted in Section 7, membership of Trade Unions has declined considerably since the 1970s, and current levels have not recovered following the downturn in 2008 (National Statistics, 2019), though the decline is moderate compared to some other European countries (Beck and Williams, 2016). The evidence suggests that the absence of unions from many workplaces has not been matched by a growth of other representative or dispute resolution mechanisms (Beck and Williams, 2016). Although national collective bargaining is still relatively common in the public sector, union activity in the private sector is primarily localised (Flynn et al., 2012). Trade Union membership in the public sector is four times higher than the private sector, at 52.5 versus 13.2% respectively (National Statistics, 2019:5); union members also tend to be concentrated in larger workplaces (BIS, 2015). So essentially, it is generally employees in larger, well unionised workplaces who benefit from the EWLs support referred to above.

Overall, Trade unions are relatively weak in the UK and businesses face little pressure to develop age management practices in the workplace. Unlike in Germany, for example, where unions continue to have a voice in national policy making, UK unions act primarily at the local level and their role has been a defensive one (Flynn et al., 2012). Even where unions are recognised, employers have typically been reluctant to consult before implementing age related policies and unions have instead focussed on policing the application of particular schemes

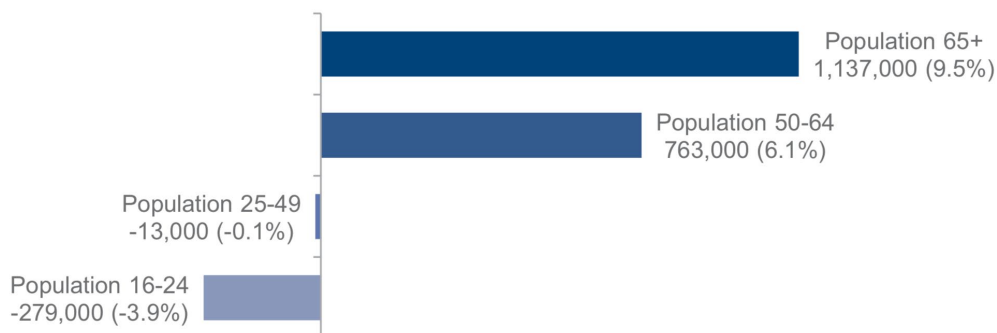
(Williams and Beck, 2015) or pension rights (Flynn et al., 2012) and advocating at an individual, rather than collective level (Williams, 1997).

3.4 Socio-demographic profile

In 2018, the UK population reached 66.4 million people and is projected to rise exponentially. The predicted growth is based on individuals aged 50 years and over, who will make up around half the population in around 15 years. Over 70% of UK population growth between 2014 and 2039 will be in the over 60 age group, an increase from 14.9 to 21.9 million people (ONS, 2019b). As shown in Figure 3 the change in the UK population age make-up is changing fairly rapidly, and individuals aged 50-64 are expected to grow by 6.1% up to 2022.

Migration has been the main driver of population growth since the 1990s, and over the last year, 612,000 people moved to the UK and 385,000 left. Although overall migration levels have remained broadly stable since 2016, EU net migration has decreased since 2015 (following a three-year period of increase), whereas non-EU net migration has remained stable over the last year, following a gradual increase since 2013 (ONS, 2019b). The UK ethnic minority population over 50 is projected to make up 22% of the total of all people over 50 by 2051, of this, those over 70 are projected to rise to 1.9 million in 2035, which is an 11-fold increase from 2006 (Runnymede, 2013:1).

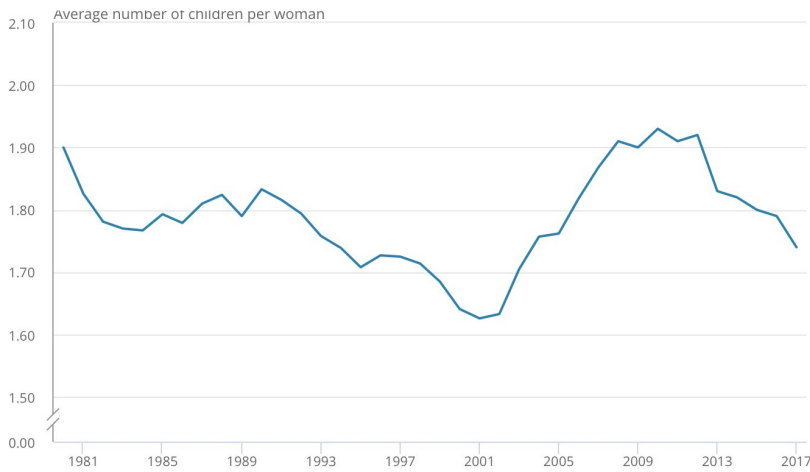
Figure 3: Projected change in UK population, 2017-22



DWP, 2017a

Correspondingly, though the total fertility rate in the UK has fluctuated, there has been an overall decrease, and the fertility rate has remained under the replacement level of 2.1 over the last 40 years. The average number of children a woman has during her lifetime has declined from 1.92 in 2012, to 1.74 in 2018. Though for women in their 40s the average is increasing (ONS, 2019b, Figure 4).

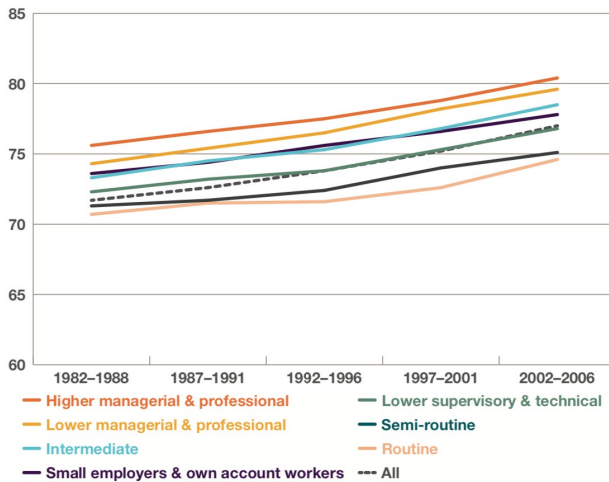
Figure 4: UK Total Fertility Rates, 1980-2017



ONS, 2019b

After an increase in life expectancy over several decades, latest figures show a slowdown, with life expectancy at birth 79.2 years for males and 82.9 years for females in 2015 to 2017 (ONS, 2019b). Despite a slowdown, life expectancy has shown an upward trend, yet the longevity gap between different social class groups has widened, from 2.3 years to 3.4 years for men and from 3.8 years to 4.2 years for women between the early 1980s to 2006 (most recent available data, ONS, 2011, in IPPR North, 2017:38, Figure 5 shows data for men).

Figure 5: Life expectancy by social economic classification (males)



ONS, 2011, in IPPR North, 2017: 38

3.4.1 Changing household structures

The UK is witnessing changing family structures, with more cohabiting couples, and adult children leaving the family home later (ONS, 2019b). 12% of women born in 1947 are divorced compared to only 3% of women born in 1921 (ONS, 2018). People are more likely to live alone, where there has been a 6% increase in the last decade

(now standing at 8 million). This increase was mainly as a result of a larger number of older men who are now living alone; a 55% increase for those aged 65 to 74 years and a 20% increase for those aged 75 years and over. In 2018, nearly half of those living alone (48%) were aged 65 years and over, and more than one out of every four (27%) were aged 75 years and over (ONS, 2019b). Within the UK, the older population make up higher proportions of the populations of rural and coastal than urban areas (ONS, 2019b).

4 Profile of EWL and main inequalities

4.1 Introduction and context

This section focuses on the main factors which impact on EWLs in a UK setting, exploring the nature and scale of inequalities within and between these, including intersecting risk and protective factors across the life course. As referred to earlier, one of the main weaknesses of policy measures to support EWLs is the lack of a long-term systemic approach and insufficient regard to life course factors or the ways in which social, economic, environmental and behavioural factors intersect or work as protective or risk factors as a person ages (Public Health England, 2019a). Part 1 focuses on how the EWLs agenda impacts on specific individual characteristics and circumstances (including how they intersect), and Part 2 explores this at the employer level.

4.2 The EWLs agenda: interaction based on individual characteristics and circumstances

4.2.1 Age

Impact of age-related discrimination on labour market participation

While the government has legislated to protect against age discrimination (Section 12), ageist practices nevertheless continue to be a threat to achieving EWLs (Age UK, 2017; Bengtsson, 2020; European Commission, 2015; Van der Horst, 2019), leading to negative employment practices affecting older workers (Loretto et al., 2000; Taylor and Walker, 1998). Research conducted by Censuswide on behalf of Aviva (Aviva, 2018) found that while nearly two thirds of employed people over 50 are planning to retire later than they thought they would a decade ago, 44% felt their employer did not support their career ambitions.

Approximately 11% of people aged 50 and over in the UK say they have experienced age discrimination at work or applying for work (Thomson, 2018). Research by CV library of UK workers of all ages found that 85.3% of workers aged 55-64 said discrimination around age is common in their workplace (Small

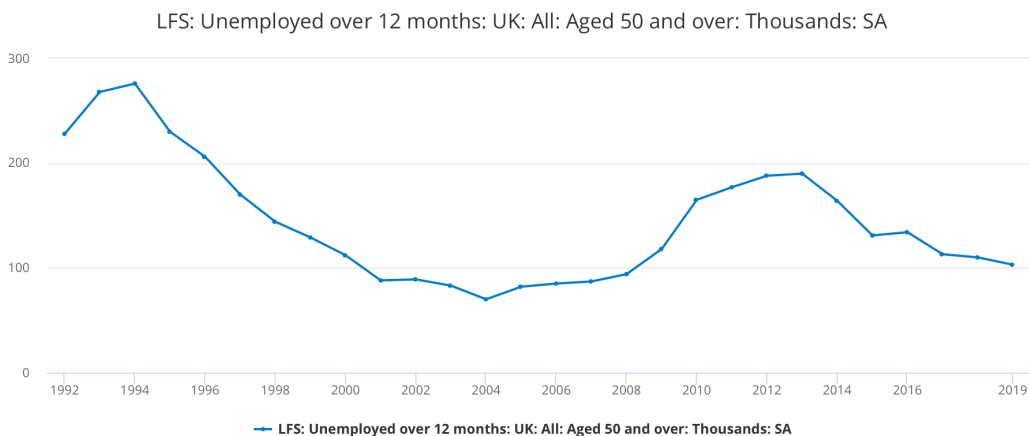
Business, 2017). Other UK studies have identified self-exclusion from promotion opportunities and training as a result of internalised ageism (see Van der Horst, 2019:28-29). Also, while 40% of employees over 50 thought their workplace had a policy related to preventing age discrimination, nearly half (47%) believed that it made no difference (Centre for Ageing Better, 2018b:N.p).

Some commentators have highlighted the impact of “subtle” ageism such as selecting older workers for redundancy (House of Commons, Women and Equalities Committee, 2018:10), which has been found to have a greater impact on women (Duncan and Loretto, 2004). Based on an analysis of ONS data (Rest Less, 2019), people in their 50s were more than twice as likely to be made redundant than those in their 40s in the first quarter of 2019 (a rate of 5.4 per 1,000 employees compared with 2.5 respectively). For those in their 60s the rate was 5.2 per thousand employees.

Age related barriers: older jobseekers

For around 1 million people aged 50-64 early retirement is not a choice (BiTC, 2014, in Centre for Ageing Better, 2018:6), and a similar number who are not in work are trying to find work (Young, 2019:1). Whilst the unemployment rate for the 50-64 and 35-49-year age groups was the same, at 2.6 per cent as of 2019 (DWP, 2019a), the length of unemployment increases with age. The number of people aged 50 or over who experience unemployment for 12 months started to decrease around 15 years ago, before increasing during the 2008-09 economic downturn. Though long-term unemployment amongst this group has not returned to pre-downturn levels, it was still less than half the 1994 rate as of 2019 (ONS, 2020a, Figure 6).

Figure 6: People aged 50 or over unemployed for over 12 months, 1992-2019



LFS, ONS, 2020a

Yet despite overall trends showing a reduced likelihood of long-term employment, those over 50 are still over a third (36%) more likely to be unemployed for 12 months or more than their 25-49-year-old counterparts (at 29%) (ONS, 2017, in Centre for Ageing Better, 2018:9); and 33% for more than 24 months (Rest Less, 2019). After being unemployed for a year, over a quarter of people over 50 say they

stop looking for work altogether (this compares to 19% of 25-49-year-olds) (DWP, 2014a).

Discrimination in recruitment is a significant problem, with older workers 4.2 times less likely to get selected for interview than their younger counterparts (Angela Ruskin University, in House of Commons Women and Equalities Committee, 2018:13-15). Older jobseekers have lower access to higher paid, more secure jobs, with a more pronounced impact on BAME groups (Drydakis et al., 2018). For example, a 2017 Anglia Ruskin study found that older black men were less likely to be invited to interview than their older, white or younger black counterparts, and were more likely to receive offers for interview for lower-paid jobs (Vernon, 2020). Research by CV library (Small Business, 2017) found that over half of professionals aged 55-64 who responded to a survey said they had been turned down for a job because of their age. This is especially so for those with long-standing health issues or a sporadic employment history (Ipsos Mori and Centre for Ageing Better, 2015:15). Figures from research carried out for the Centre for Ageing Better (2018a:1) found that over a quarter have been put off jobs since turning 50 due to a perception that they are aimed at younger candidates and 17% considered hiding their age in applying for a job.

The aftermath of the ongoing COVID-19 is also predicted to have a disproportionate negative effect on older workers in the UK, with an Ipsos Mori survey (Centre for Ageing Better and Learning Institute, 2020a) indicating that this group will be more likely to be laid off and find it harder to get a new job. Research from the Centre for Ageing Better and Learning and Work Institute (2020) shows that the number of older workers on unemployment related benefits has nearly doubled as a result of the pandemic. The report finds that older workers who lose their jobs are far more likely to slip into long-term worklessness.

4.2.2 Income related barriers

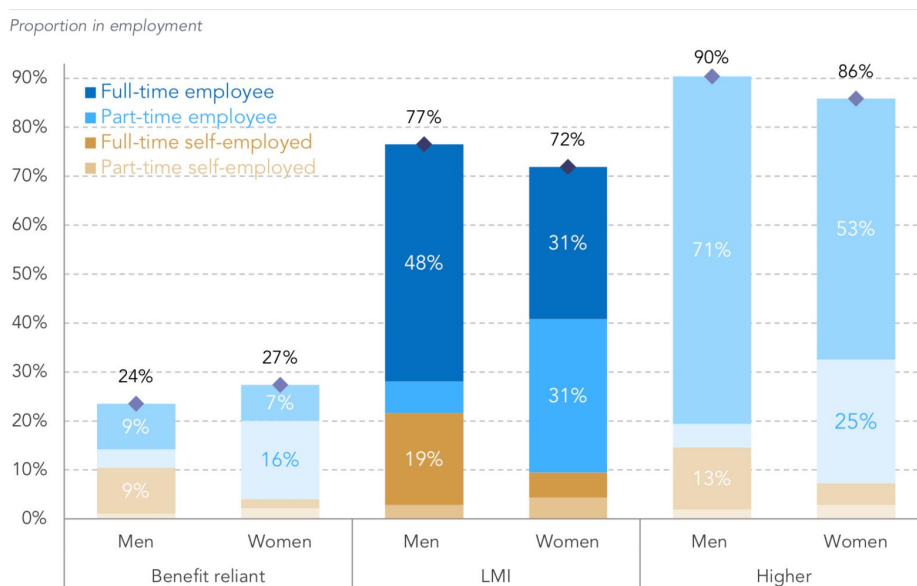
Income and employment trajectories

While other factors, based on employment opportunities and health concerns impact on decisions to remain in employment, financial concerns are the most common reason (DWP, 2015; Phillipson et al., 2016). A consideration of retirement income is therefore viewed as an integral part of the EWLS agenda as inadequate incomes may mean that some older people are unable to shape their working lives in a way that does not negatively impact on their health and wellbeing. The UK Government identified that around 12 million people will not receive adequate retirement income at present levels of saving (DWP, 2014). Research carried out by Joseph Rowntree Foundation (2020:12) estimated that two million people over SPA live in poverty (with regional, gender and BAME variation).

There is significant variation within generations in terms of the quality of people's work and their choice and control over when they retire. There are an estimated 1.8 million older low and middle-income (LMI) households struggling to save for retirement (Centre for Ageing Better and Resolution Foundation, 2017:4). Half of the highest fifth of earners retire before state pension age, while less than a

third of low- and middle-income earners do (Resolution Foundation analysis, 2017, in Thomson, 2018:12). This is despite research which shows that lower income households may struggle to embrace EWLs due to health and caring responsibilities, as well as work conditions (Thomson, 2018). Almost two thirds (63%) of the 10.2 million over-50s in work are planning to retire later than they thought they would 10 years ago. Many of them are EWLs due to the rising cost of living (40%) and insufficient pension savings (38%) (Aviva, 2020). However, as can be seen in Figure 7, the full-time employment gap between LMI and higher income groups aged 50-64 was 13% for men and 14% for women between 2014-15 (Family Resources Survey, in Centre for Ageing Better and Resolution Foundation, 2017:9).

Figure 7: Employment rate by gender and income status for individuals aged 50 to SPA, 2014-15



Family Resources Survey, in Centre for Ageing Better and Resolution Foundation, 2017:9

4.2.3 Socio-economic background

Socio-economic background and employment trajectories

Whilst it is important not to follow a deterministic route, the impact of childhood adversity on opportunities and barriers in later life cannot be ignored, as important differences have been observed. A body of research shows that people from a disadvantaged background can, to at least some extent, impact on an individual's ability to work later in life, as they are less likely to have built up skills and are more likely to have health problems at an earlier stage in life (Public Health England and UCL Institute of Health Equity, 2014:3). Men aged 50 and over in the poorest quintile of the population are twice as likely as those in the wealthiest to have Type 2 diabetes; the poorest women are three times as likely as the wealthiest women, this trend is identified across a number of health conditions. This can, of course,

lead to early employment exit (discussed below). With regard to the latter, while life expectancy is increasing, it is healthy life expectancy that has the greatest impact on EWLs, which is unevenly distributed across the population (IPPR North, 2017).

Socio-economic background and labour market exit

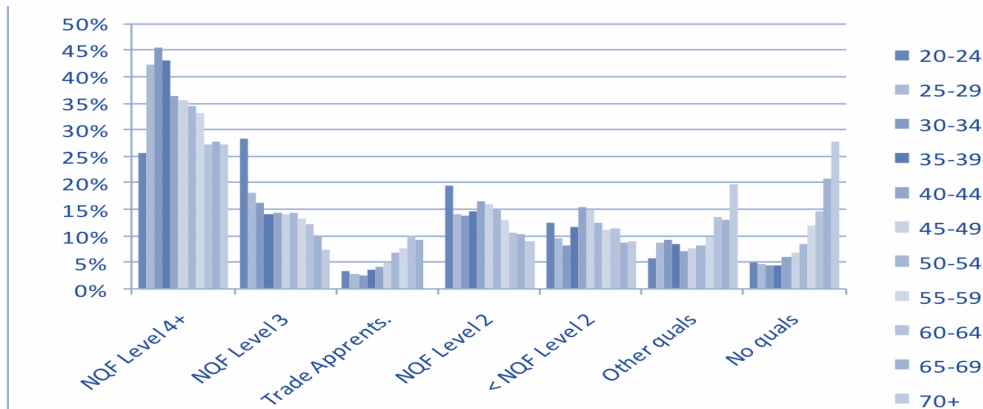
Childhood psychological factors are associated with a greater likelihood of unemployment at age 55, and risk of future permanent sickness (Clark et al., 2017; Ilc-UK, 2017:4). People from poorer backgrounds are more likely to have difficulty finding and keeping a job (Public Health England and UCL Institute of Health Equity, 2014) and working beyond traditional retirement age (Centre for Ageing Better and Resolution Foundation, 2017). Researchers exploring the UK based longitudinal 1958 Birth Cohort study found a relationship between social disadvantage and experiences of mental health in childhood and labour force participation and/or early labour market exit later in life (Fahy et al., 2017). Having a father from either a manual social class or who had never worked was also found to increase the likelihood of permanent sickness (see Stansfeld et al., 2017).

Educational level and learning

Qualification requirements of jobs have increased over the last 30 years, and between 2006 and 2012 jobs requiring no qualifications fell from 28% to 23%, while those requiring at least a degree rose from 20% to 26% (Felstead et al., 2015:11). While trends in educational levels across cohorts show overall improvement, for example 64-year-old women in 2017 was around 9 times more likely to gain a degree than their counterpart in the 70s (2% to 17.6%), older people are still less likely than their younger counterparts to have gained formal qualifications (Vickerstaff et al., 2006), or to hold out of date qualifications (Age UK, 2017:10).

As seen from Figure 8, highest formal qualification level tends to decline with age, with a significant number of older workers holding qualifications defined as “other”, meaning these qualifications may no longer be offered (and therefore ‘outdated’). It shows that older people are less likely to have formal qualifications of any kind, with UKCES (2011) viewing that this is because older cohorts were not encouraged to achieve qualifications. Figure 8 shows that older people are more likely to hold apprenticeships. While apprenticeships declined there has recently been a government push toward through the Industrial Strategy (considered in Section 12). According to a more recent Labour Force Survey (LFS) of qualifications in England and Wales, over half (52.9%) of the population aged 65 and over had no qualifications, dropping to 25.1% for those aged 50 to 64, while only 9.1% respondents aged 25 to 34 had no qualifications (ONS, 2014). The proportion of 55-64-year-olds who have attained a vocational degree at the upper secondary or post-secondary level is one of the lowest among OECD and partner countries with available data (18%, rank 25/34) (OECD, 2019).

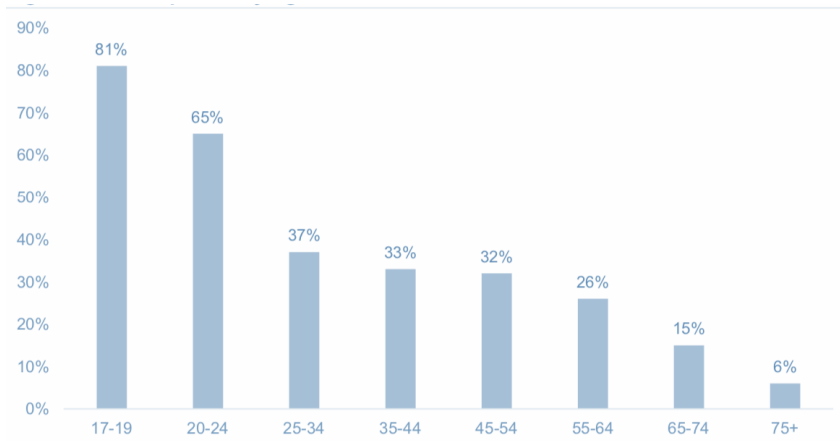
Figure 8: Qualifications by age, all economically active individuals



Labour Force Survey, 2011; UKCES, 2011, 2015

Furthermore, data from the English Longitudinal Study of Ageing (Waves 1-5) shows that formal education has been in steep decline amongst the 50-59 age group since the economic downturn (see Phillipson, 2019:638). The main challenge is perhaps the UK education model, where investment is frontloaded at the beginning of an individual’s career, which is not fit for purpose and as CIPD (2019a) argue, EWLs requires a model which supports lifelong learning so that workers can update their skills. Overall, and as can be seen in Figure 9, participation in all forms of learning starts to decline by age 45 (Smith et al., 2019:10)

Figure 9: Participation in learning by age



Adult Participation in Learning Survey, Smith et al., 2019:10

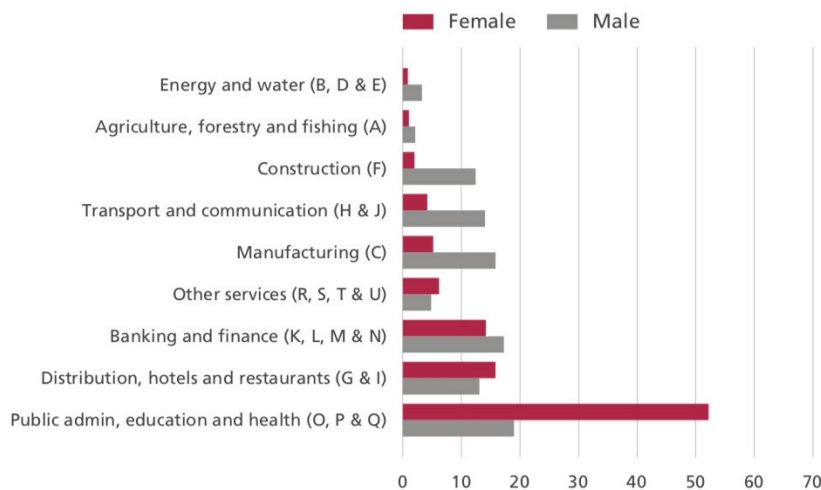
The likelihood of participating in later-life learning is influenced by earlier education experience, with those in poorer or less-educated groups less likely to undertake it (Foresight, 2017:16). Education participation also has a regional variance, with nearly two fifths (39%) of adults in the south east of England participating in education compared to under a quarter (24%) in the North East (Smith et al., 2019:6).

4.2.4 Regional variations

Employment trajectories and regional factors

There are significant differences in the length of working lives across the UK with the level of industrial (CSJ, 2019) and regional variation for people aged 50 to SPA more than twice that of younger workers (Cory, 2012:10). As can be seen in Figure 10, older workers tend to be concentrated in specific industry sectors. Though industry worked in varies by gender, with men being more spread across sectors, both are most likely to work in public admin, education and health.

Figure 10: Distribution of 50-64-year-olds across industry sectors



DWP, 2017a

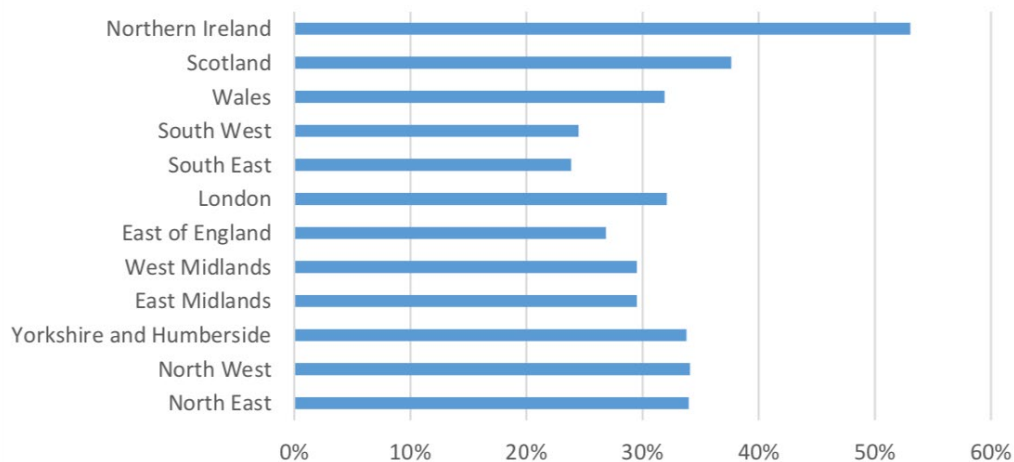
The proportion of 50 - 64-year-olds in employment in 2010 ranged from 70 per cent in the South East of England to 55 per cent in Northern Ireland (DWP, 2010, in Phillipson et al., 2016:189). Workplaces in London and the North West both employ smaller proportions of people over 50 (at 18% and 20% respectively) than the South West (28%) and South East (24%) of England (this will also reflect the age make up of these areas). The regions with the highest proportion of workers over 50 (at 30%) are Yorkshire and Humber and the Midlands and Wales (at 31%) (Government Social Research, 2016:72). For those aged 65 and over, London and the South East have the highest percentage of men in employment (16.9%) and the North East has the lowest, at 9.5%. Similarly, for women, one in ten women over 65 are employed in London, compared to 5.3% in Northern Ireland (CSJ, 2019:14).

Regional factors and labour market exit

In some parts of the UK, the likelihood of finding employment in later life is much lower than in others (Farhat, 2018) and areas where there is high unemployment negatively impact EWLs even when other socio-economic and health factors are considered (Ilc-UK, 2017). Older workers living in areas with higher unemployment in 2001 had lower odds of being in work ten years later than those who live in areas

of low unemployment (Murray, 2017). There is a sign of a North/South divide, of men and women within five years of State Pension age who are economically inactive, 53% in Northern Ireland, and 34% in the North East and West England and Yorkshire and the Humber, compared to 24% in the South East and South West England (TUC, 2018:9, Figure 11).

Figure 11: Proportion of inactive in the run up to SPA who are classified as long term sick and disabled, by region



TUC, 2018:9

4.2.5 Gender

Gender and relationship status

To understand decisions made by women which impact on EWLs, it is necessary to consider relationship status (Loretto and Vickerstaff, 2013). Lain et al. (2018) identified that household circumstances either reinforced older female employees' sense of precarity or acted as a buffer against it. Women are over three times more likely to rely on the retirement package of their spouse or partner (13% of women compared to 4% of men) (Preston et al., 2019). Working women who are part of a couple tend to align planned retirement with their partner (Weyman et al., 2012:112), or provide spousal care where the partner has retired involuntarily (Phillipson et al., 2016; Prattley and Chandola, 2020). Women who are partnered throughout adulthood are also more likely to be in part-time work (Wahrendorf et al., 2017), or to leave paid employment altogether in later life (Ilc-UK, 2017) (for data around employment rates by gender, see Section 7).

Women are more likely to be financially disadvantaged by lifecycle events such as divorce, separation and widowhood (Vickerstaff and Loretto, 2017) and low retirement income is most acute for single women (Phillipson et al., 2016). Divorced and single women with children are also more likely than married or child free single women to extend their working lives (Wildman, 2020, see next subsection).

Female employment trajectories

As discussed in subsection 10.2, income is an important factor when making decisions around EWLs. There is widespread evidence that employed women tend to earn considerably less than their male counterparts (ONS, 2018a). Older female workers (over 40) are the most adversely affected by the gender pay gap (House of Commons, Women and Equalities Committee, 2018), where for those under 40, it is close to zero for full-time employees (the gap rises to 10% for those who work part-time), rising to 11.4% for those aged 40-49 and 15% for employees aged 50 and over (see ONS, 2019). The gender pay gap is also shaped by racial inequality, with Pakistani and Bangladeshi women (of all ages) have the largest gender pay gap of all (Runnymede, N.d). As women are more likely to work in the public sector, it has been argued that they have been disproportionately impacted by the UK Government spending cuts from 2010 through redundancies, pay freezes and services being contracted out (thus impacting on collective bargaining power, see later), with women over 50-64 being particularly hard hit (TUC, 2018).

As highlighted in Section 8, women are far more likely to work part-time. While in some cases this will be through choice, providing the opportunity to EWLs, research indicated that two in five (39.3%) would be very or quite likely to increase their paid hours if they could, and even among those aged 65+ more than a quarter (26.8%) said they would (Labour Research Department, 2014). Other research found that women in their 50s in LMI households were forced into specific patterns of part time work that was shaped by the needs of employers (Cory, 2012:22).

Conversely, over 40% of full-time female older workers would reduce their hours if they could (Labour Research Department, 2014), with those who work in professional roles twice as likely as people in elementary jobs to say they would like to reduce their hours (at 40% and 19% respectively) (Labour Research Department, 2014). Women in skilled trades and in elementary jobs were much more likely than average to cite their health as a reason to want fewer paid hours. Meanwhile senior managers and associate professional/technical staff were more likely to say they wanted to accommodate interests outside of work (Ibid).

Female employment exit and inactivity

The accessibility and impact of pensions is an important factor when considering decisions around EWLs. Systemic barriers and a gendered pension system are consistent themes within the literature (Centre for Ageing Better and Resolution Foundation, 2017; Grady, 2015), where the UK pension system remains stubbornly geared toward uninterrupted, continuous full-time employment (Wahrendorf et al., 2017). Yet women continue to have shorter, more fragmented employment histories than men (Silcock et al., 2016) and subsequently have less opportunity to save for retirement (Altman, 2015). This affects their career prospects and lifetime earning potential (ONS, 2018 in Thomson, 2018:12). Women of all occupational status tend to accumulate lower private retirement pension income (PPI, 2016:4).

Therefore, working longer can significantly increase pension pots, especially for women who have spent some time out of the labour market. Many women who take

time out of employment to look after children will have worked for much lower wages than men of the same age and so have far less opportunity to build up a pension (Altmann, 2015). Women are also more likely to exit the labour market across the life course to care for younger children and parents (Altmann, 2015, also see Carer subsection below). DWP analysis suggests that a woman retiring at the age of 63 instead of 55 on average earnings who took a 10-year career break could see an extra £180,000 added to their income and a pension pot increase of 50% (DWP, 2017d). However, while an extension of working age can increase retirement income, this may leave some vulnerable to poor working conditions and faced with undue pressure due to working alongside poor health or caring responsibilities.

Available jobs for older women who wish to re-enter the labour market tend to be low wage and have limited prospects (Loretto and Vickerstaff, 2015), with an increased likelihood of experiencing sex and age discrimination (Prattley and Chandola, 2020). The transition out of the workplace for women can also be blurred (Duberley et al., 2014; Loretto and Vickerstaff, 2013). Just over half of men who have exited the labour market state they have done so to retire (be that voluntarily, or for health reasons), compared to 37% of women, which indicates that the latter are more likely to exit the labour market for reasons other than retirement (TUC, 2018:7).

Taken together women face unique challenges around decisions to extend their working lives in a way that is meaningful (Centre for Ageing Better and Resolution Foundation, 2017).

4.2.6 Ethnic group

Ethnic group and socio-economic factors

Of those approaching pension age a third of the poorest people aged 50-70, are from BAME groups (Centre for Ageing Better, IPPR and UCL, 2020) older people from ethnic minority groups in the UK are more likely to live in poverty due to higher rates of unemployment, lower wages when of working age (Runnymede, 2013), low levels of education, part-time work and long spells of unemployment (Adami et al., 2018). People in later life from BAME backgrounds are also more likely to live in deprived neighbourhoods, with the oldest and poorest quality housing (Vernon, 2020:N.p).

Ethnicity and employment trajectories, including exit

Through their research, the TUC (2017:2, 12) concluded that BAME groups of all ages are persistently disadvantaged and have fewer choices in the labour market. Research shows that Black men and women in their 50s and 60s are more likely to be working, with White people in this age group three times more likely to have retired – suggesting people from these groups are more likely to be in low paid jobs and/or to have less access to other sources of income, such as pension savings and assets (Centre for Ageing Better, IPPR and UCL, 2020). Employment inequalities are even starker for black employees, who are twice as likely to be in temporary work and on zero-hour contracts than the national average (TUC, 2017:9-10).

Research has also identified that Pakistani and Bangladeshi people spend consistently higher proportions of time out of work (with this being more pronounced than for women) (Gough and Adami, 2013).

Ethnic minority groups are identified as being less likely to achieve adequate pension savings, regardless of the timing of migration and the length of time spent working in England, due to lower levels of occupational pension membership (Centre for Ageing Better, 2017; Vlachantoni et al., 2017). However, it is important to note that BAME groups are not homogeneous. Adami et al. (2018) identified socio-economic differences, where Asian women, with high educational levels had relatively high rates of retirement saving, while Pakistani and Bangladeshi women were far less likely to be a position to save. Women from ethnic minority groups are at particular risk of financial insecurity in later life (Centre for Ageing Better and Resolution Foundation, 2017). Conversely, those with higher levels of education are more likely to continue to work after the SPA (IPPR North, 2017:53).

4.2.7 Carer status

Carer status and employment trajectories

As care commitments increase as people age this is an important factor influencing the EWL agenda, especially for those who consider working beyond retirement age (Carers UK, 2019; Lain and Vickerstaff, 2015).

As the population ages, it is projected that the number of informal carers will increase (DWP, 2014), where people in late middle age may find themselves caught between the different generations of family members requiring care (the so called “sandwich generation”, Altmann, 2015). Around 80% of grandparents provide unpaid childcare (House of Commons Women and Equalities Committee, 2018:22). Nearly one fifth (17%) of grandparents provide care to a grandchild under 16 for at least ten hours a week (Wellard, 2011, in Bordone et al., 2020:715).

In the EXTEND study, the combination of work and caring responsibilities often resulted in unintentional part-time work, involuntary early retirement, and financial insecurity (Beach and Bedell, in Harris et al., 2020). According to polling by Ipsos Mori, nearly 2 million grandparents have given up a job, reduced their working hours or taken time off work to look after their grandchildren (TUC, 2018:7). Grandparental and informal childcare is higher among older people from BAME groups (Bordone et al., 2020; Willis et al., 2013). Breach and Li (2017:10) found that higher levels of unpaid care are the chief reason why a quarter of Black African women are economically inactive, compared to 14% of White British women.

Research on the experience of women aged 50–59 and men aged 50–64 who are in paid employment found that people who work in lower skilled roles experience a significantly greater impact than those who work in higher occupational groups (Carers UK and age UK, 2016), with those in lower social groups making the largest reductions to their working hours (Age UK, 2016). This finding is likely to be related

to socio-economic health differences (Marmot, 2010) and their cumulative impact upon care demands over the life course (in Smeaton and Parry, 2018:39).

Employment exit and inactivity

Carer status is a predictor of employment exit (Carers UK., 2019; Carr et al., 2018; Ilc-UK, 2017). Five out of 6 carers who responded to a survey administered by Carers UK (2019a:19) said that their ability to plan or save for retirement had also been affected by caring. The number of hours spent caring has been shown to have a direct effect on the likelihood of people of all ages remaining in employment, even for those who care for only a few hours (5) per week (Age UK, 2016). Among those providing 10 hours or more of care, men and women aged over 50 are more likely to leave paid employment altogether than to reduce their hours (Carers UK and Age UK, 2016:25), increasing to 90% for those who care for over 15 years or for more than 50 hours a week (Carers UK, 2019a:19). It has been argued that a lack of access to flexible working is likely to play a significant role in pushing carers out of work (Carers UK and Age UK, 2016). Carers who work for larger employers may be offered greater flexibility as fluctuations can be better absorbed (as can smaller employers, though on a more ad hoc basis (Cox and Webb, 2020:16, also see part 2 and Section 12)).

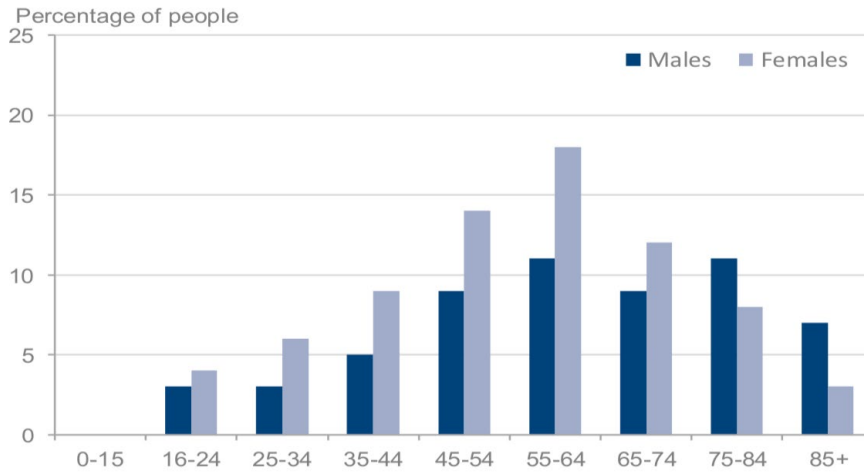
The fact that many carers are susceptible to ill health themselves, especially those who carry out high intensity care will also impact on their ability to work (Harris et al., 2020). In a survey undertaken by Carers UK (2015:12), among carers who had given up work, retired early or reduced working hours most (65%) referred to the stress of juggling work and care was a contributing factor, 30% said it was because there were no suitable care services and 22% said care services were too expensive. Studies have found those who leave paid work often say they wish they had stayed in their jobs, but had needed additional support to make their caring responsibilities manageable. Carers outside the labour market frequently say they would like to return to paid work when their caring responsibilities diminish or end (see Yeandle and Buckner., 2017).

Finally, for older carers seeking employment, assessed barriers include a lack of up-to-date qualifications, perceived burden and concerns about gaps in employment record (Cox and Webb, 2020:16).

Carer status and gender

Women aged 50-69 are the most likely of all age groups to provide informal care (Family Resources Survey, 2019, Figure 12), with daughters far more likely to be caring for family members than sons (Altmann, 2015).

Figure 12: Provision of informal care by age and gender 2017-18



Family Resources Survey, 2019:9

Employment trajectories for women who provide care is different. For women who care for more than 10 hours per week, those who work full-time are 4.5 times more likely than men to exit paid work (Harris et al., 2020). For women, having children at any stage during the life course reduced the likelihood of leaving full-time employment early (at or before the age of 60) (Wahrendorf et al., 2017) and women are more likely than men to base retirement decisions around caring responsibilities (Weyman et al., 2012) and give up work to provide unpaid care (House of Commons Women and Equalities Committee, 2018; Ilc-UK, 2017:29-30). However, men providing care within the household were also more likely to withdraw from the workforce than men not providing care (Ilc-UK, 2017:29-30).

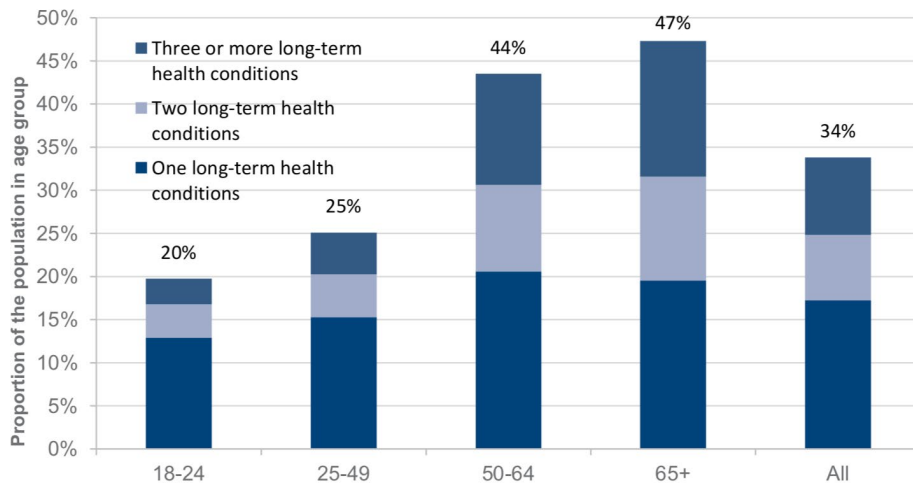
For women on a low income, availability of disability related income support may impact on decisions to leave the workforce to provide care (Banks and Smith, 2006). Women in wealthier households are expected to transition from work to care in the advent of poor partner health, due to having accumulated sufficient resources to ensure financial well-being (Prattley and Chandola, 2020:6). This affects their career prospects and lifetime earning potential (ONS, 2018 in Thomson, 2018:12, also see subsection 10.6).

4.2.8 Health Status and EWs

Health and employment trajectories

Supporting older workers to accommodate long-term conditions and disabilities is necessary to ensure work remains viable and sustainable (Ilc-UK, 2017:4). Conversely, adverse working conditions can exacerbate the impact of chronic diseases such as diabetes (Ilc-UK, 2017:9). By 2030, 40% of the working age population will have a long-term condition (Public Health England, 2017) with the likelihood of experiencing at least one increasing once a person reaches 50 (at 44%) (DWP, 2017a:31, see Figure 13).

Figure 13: Prevalence of long-term health conditions, by age and number of conditions

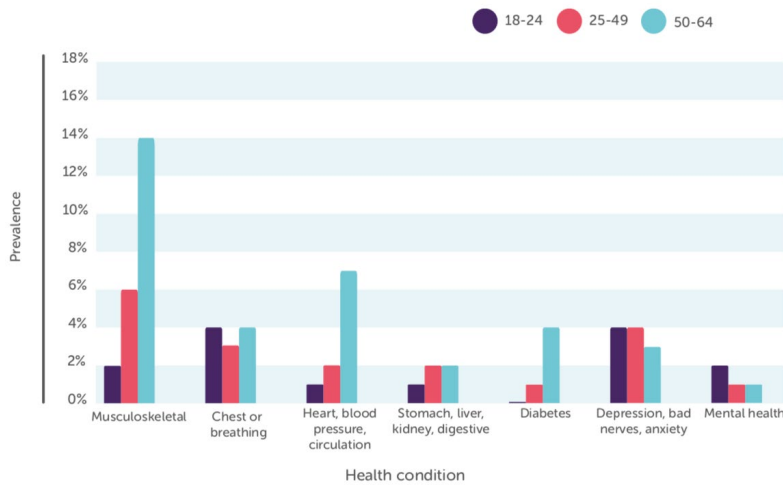


DWP, 2017a:31

Though health inequalities affect opportunities for participation in the workforce throughout the life course, this is magnified with ageing (IPPR North, 2017). Workers over 55 are more likely to have longer periods of absence due to self-reported ill health caused or made worse by work (Taskila et al., 2015:10). Musculoskeletal conditions, stress and anxiety are particularly common among older workers (Holman, 2019:446; Pudrovska and Karraker, 2014) and Musculoskeletal conditions account for sickness absence in over one fifth (20.8%) of the UK workforce aged 50-to 64 (Annual Population Survey, 2015-16, 2017 in Thomson, 2018:18, See Figure 14).

There are also a growing number of people working with progressive conditions. For example, nearly one fifth (18%) of people aged under 65 with dementia in the UK continue working after receiving a diagnosis (Alzheimer’s Society, 2015:4). Multi-morbidity is the norm for people with chronic disease, and its prevalence increases with age (Barnett et al., 2012).

Figure 14: Main long-term health conditions by age group



Annual Population Survey, 2015-16, 2017 in Thomson, 2018:18

Health and employment conditions

Health conditions are linked to the sector in which someone works and Carrino et al. (2018) identified that longer exposure to lower quality jobs may lead to worse physical health outcomes. For example, 46% of inactive men aged 50-64 who had been working in the construction sector left for a health reason, compared to 10% of their counterparts who worked in finance and insurance (DWP, 2017a). For women, nearly a third (31%) left employment in the accommodation and food service activities industry for health reasons, compared to 14% information and communication (Source: Annual Population Survey 2015/16 in DWP, 2017a). Up to a third of older people from manual occupations who are economically inactive ahead of retirement cite sickness or disability as the reason. This is twice the rate of those in some white-collar categories (TUC, 2018:3).

In a UK longitudinal study, poor working conditions and hazardous occupations were found to have a negative effect on the health of workers who prolong their working lives (Matthews and Nazroo, 2015). Yeandle (2005, in Barnes et al., 2009:3) identified a twenty year “illness gap”, with men in their 50s in unskilled or manual jobs reporting long - standing illnesses to an extent not found among men from professional and managerial backgrounds until their 70s. Those employed in UK transport and construction sectors report relatively high levels of musculoskeletal disorders, as well as mental health problem due to the long, irregular and unsociable hours (Beers and Day, 2017), other work-related health issues include lung disease, hearing difficulties, and fractures and sprains (Citb, 2018:7).

Nearly two in five people (38%) who disclosed a health condition to an employer reported that they had not received any support, though this figure varies considerably based on employment type. For example, over half (54%) of people employed in large companies had had an occupational health assessment, compared to just 17% based in a small company. For those who had had adjustments made,

the most common practical changes were changes to working hours (Centre for Ageing Better, 2018:14).

An additional, and largely ignored health challenge that women may face is the menopause (Altmann, 2015). Around 75-80 per cent of women of menopausal age are in work (Office for National Statistics, 2013, in British Medical Association, 2016) and may experience symptoms that impact on their working conditions (Griffiths et al., 2013). A survey by the NUT showed that 10% of respondents had requested changes due to the menopause and of these only 49% were successful. In these cases, the line manager's ability to deal with the issue was often connected with their own (or partner's) experiences with the menopause (again highlighting the key role of line managers) (Beck and Williams, 2016:11).

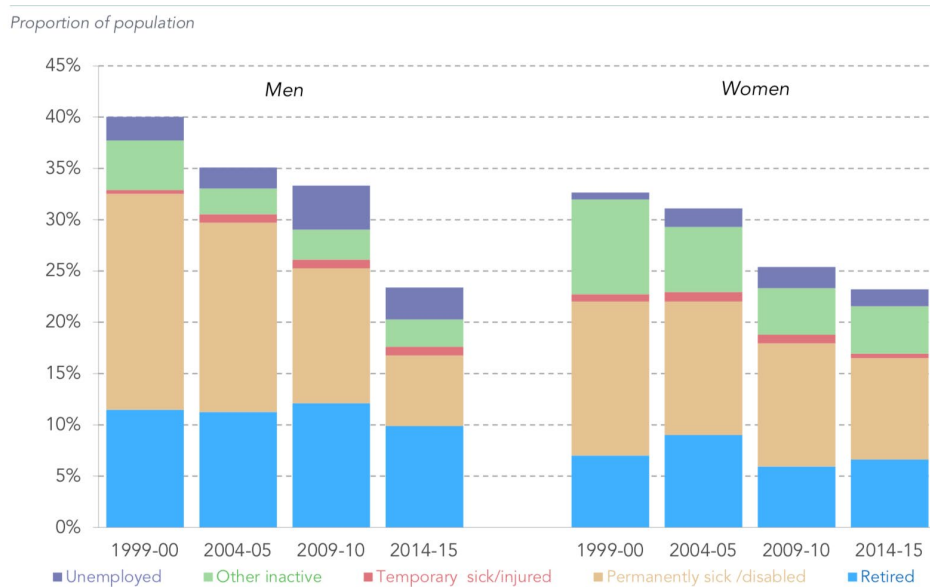
Health labour market exit and inactivity

Stable employment is a major factor in maintaining good mental health (NHS, 2019:116), and though good health presents a potential 'pull' factor, as people choose to retire early, poor health has long been a stronger predictor of older workers' premature exit from the labour market (Holman, 2019; Sewdas et al., 2019:5; Stafford et al., 2017; Walker, 1985) as well as reducing the likelihood of staying in work after pensionable age (Ilc-UK, 2017). It should be noted that decisions around EWL can also be led by perceptions, as well as the actual experience of ill health, with Brown and Vickerstaff (2011: 545) identifying those decisions around when to retire were influenced by the experiences of those in their social networks, even after controlling for gender, income, and carer status friends.

The government has a stated aim of increasing the number of disabled people in employment by 1 million by 2027 (DWP/DH, 2017:8). Yet systematic reviews have shown that health is the most frequently cited barrier to the extension of working lives, especially where people have chronic conditions associated with functional limitations, reduced mobility, pain, and depression (ilf-UK, 2019). Workers aged over 55 with a health condition are three times more likely than those aged 25-34 to say they are looking to leave work for health reasons (Centre for Ageing Better, 2018:14). The majority of disabled people aged 25-49 are in work, but the majority of disabled people aged 50-64 are not (DWP, 2017, cited in Centre for Ageing Better, 2018). One-third of people in their 50s and 60s experienced ill health which limit their opportunities for paid work (Di Gessa et al., 2017). Frailty symptoms in people aged 50-65 years is strongly associated with worklessness, health-related job loss, sickness absence and not coping at work (Palmer et al., 2017). Older people are also more likely to suffer from comorbidities; increasing the likelihood of unemployment (Phillips, 2013; Taskila et al., 2015:10). In men and women, obesity is linked to leaving the labour market due to ill health (Ilc-UK, 2017; Linaker et al., 2020). In women, severe obesity predicted prolonged sickness absence, and more than doubled the risk of health-related job loss (Linaker et al., 2020:2, 8).

Figure 15 shows that while economic inactivity significantly fell for older employees of both genders since the turn of the century, permanent ill health remains the dominant reason for exiting the workplace

Figure 15: Reason for economic inactivity for LMI older men and women, 1999-2000 and 2014-15



Family Resources Survey, in Centre for Ageing Better and Resolution Foundation, 2017:9

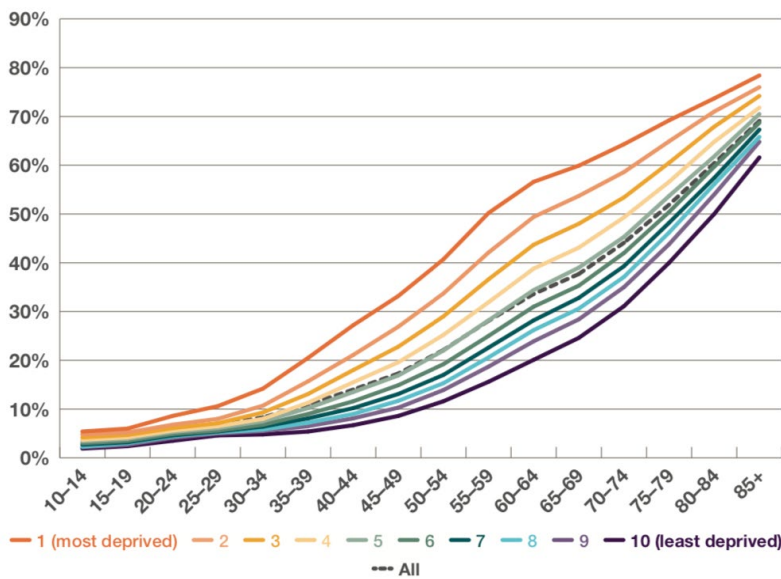
Early exit due to poor health has also been found to be exacerbated for people who work shifts (Griffiths et al., 2009), in manual occupations (Holman, 2019), in lower-paid and highly physical jobs (IPPR North, 2017; Sewdas et al., 2019) which involve heavy lifting and/or repetitive movements (BiTC, 2015; Buckle, 2015). Focusing on civil servant employees, Hagger-Johnson et al. (2017) link excessive health related behaviours around smoking, drinking alcohol and diet in mid-life to leaving work earlier. Older people with alcohol issues struggle to gain employment due to low self-esteem, there are also institutional level barriers, where research found that only 16% of employers would hire someone with previous alcohol problems (Holley-Moore et al., 2016). This impacts on a significant minority of older jobseekers over 55, where two fifths of those on an employment benefit are classed as an increased risk drinker, almost twice the proportion of the next highest age group, those aged 16-24 (Holley-Moore et al., 2016:4).

Health, employment exit and socio-economic status

Socio-economic background plays a significant role in determining health outcomes in later life (IPPR, 2017:35; Centre for Ageing Better, 2020), with older people from lower socio-economic groups exposed to worse health than those from high socio-economic groups (British Medical Association, 2016). Chronic heart disease, diabetes, respiratory illness, arthritis and depression are all more common in people from poorer backgrounds (Centre for Ageing Better, 2018). Evidence shows that physical and mental ill health conditions are cumulative, with health inequalities that develop earlier in the life course persisting as people age (Stone, 2015). The highest reported figures of self-reported ill health are from the most

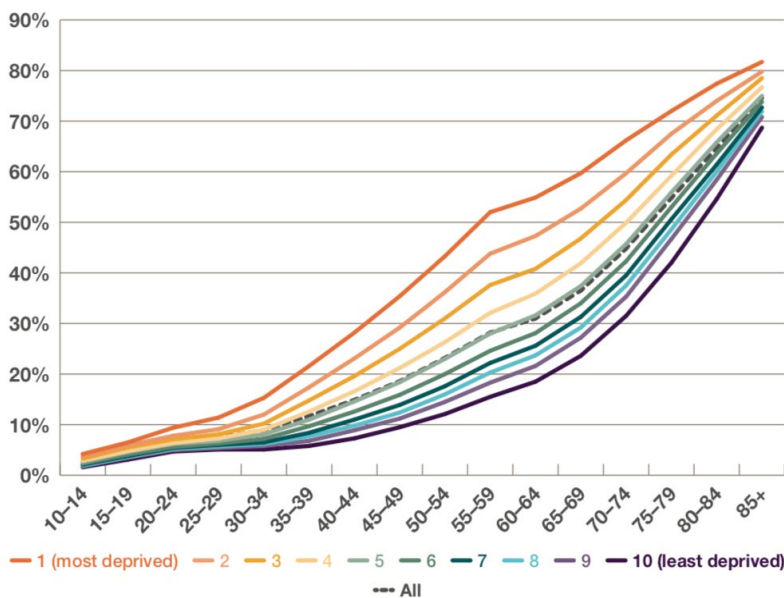
deprived decile, the second and third most deprived fare little better and even in the third most deprived group, self-reported poor health for people in their late 40s is comparable to that of people above the SPA in the least deprived (IPPR North, 2017:41, Figure 16, Figure 17).

Figure 16: Men self-assessing their health as 'not good', by age and level of deprivation, England, 2011



ONS, 2011, in IPPR North, 2017: 41

Figure 17: Women self-assessing their health as 'not good', by age and level of deprivation, England, 2011



ONS, 2011, in IPPR North, 2017: 41

Research shows that nearly half (45%) of those in the poorest half of the population in England cited their own ill health as a reason for retirement, compared to only 15% of the wealthiest half (Centre for Ageing Better, 2018) and half of men aged 55-64 in the poorest quintile reported a health problem that limits the kind or amount of work they can do, compared to just 10% of men in the wealthiest quintile (Abell and Amin-Smith et al., 2018). There is a regional divide here too and in the North East of England every single local authority has a disability-free life expectancy of less than 65 years as do most of the local authority areas in the North West England and Yorkshire and the Humber (TUC, 2018:9).

Though people in poor health in the poorest income quartiles are the least likely to be in paid employment (Crawford and Tetlow 2010), some may need to continue working due to financial necessity (Thomson, 2018). This scenario has been referred to as a “double bind”, where poorer older adults must work for longer due to less financial security but find themselves unable to do so because of poor health (IPPR North, 2017). These factors lead CSJ (2019:14) to conclude that the highest number of barriers are experienced by those who have the greatest need to remain in work.

4.3 The EWLs agenda: influence of occupational level factors

Occupational related issues are undoubtedly a key influence on EWLs (Weyman et al., 2013). Previous evidence suggests that older workers are at greater risk of redundancy (ONS, 2017), long term unemployment, involuntary labour market exit, as well as being stuck on low pay (Thomson, 2018). UK employers, as with employers across Europe, are at early stages of adjusting to a relatively new demographic and labour market context (Phillipson et al., 2019). This section considers employer level age management strategies, including opportunities for training.

4.3.1 Age management policies and strategies

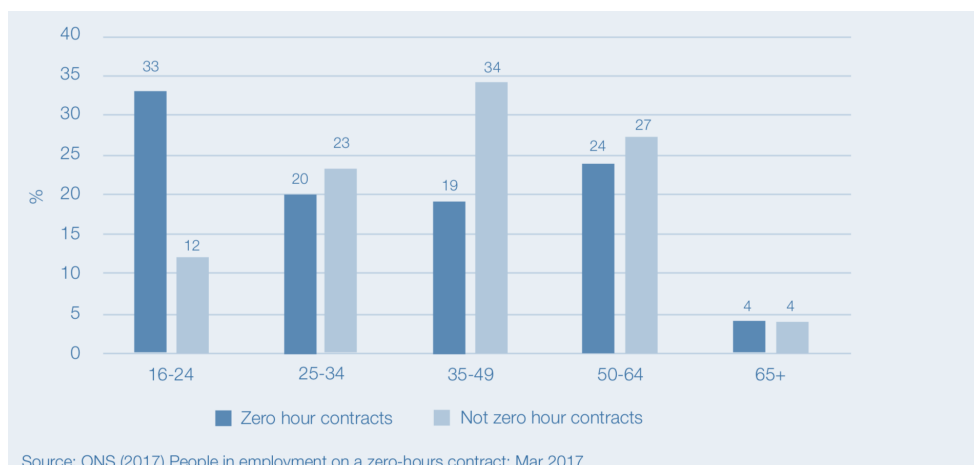
Employment conditions for older workers

As with EWL more generally, the literature highlights that age management policies need to be assessed through an “intersectional lens” (Van der Horst, 2019:35), where age can be viewed as an “amplifier” of other inequalities. For example, women over 50 are subject to more discrimination and wage inequality than both their male counterparts and younger women (House of Commons, Women and Equalities Committee, 2018:13) and are expected to retire earlier than men (Radl, 2012). On the other hand, industries dominated by men, such as manufacturing and transport are less likely to operate equal (age) opportunities policies (Barnes et al., 2009:viii). Research has identified that ageing-related health needs are not sufficiently considered by managers (CIPD, 2014) and that employers view people with long-term conditions (who tend to disproportionately be older) less favourably (Mouland, 2018:13).

Although as a general rule, older people fare better than their younger counterparts when it comes to low pay, analysis shows that an increasing number are in low paid work (Clarke and D’Arcy, 2016). While flexible or part-time working arrangements can be supportive of EWLs (Howlett, 2020), older workers account for a considerable amount of “gig economy” work (characterised by short-term or freelance contracts) (Hochlaf and Franklin, 2017:4). Some workers may actively choose to work for less pay in less challenging roles. Yet this can lead to “underemployment” where the expertise of older workers is not being fully utilised (Marvell and Cox, 2017:19-20).

Zero-hour contracts in particular have been found to be driven by negative factors, such as an increase in insecure employment (Age UK, 2017), risk of exploitation and loss of financial benefits such as statutory sick pay and pension income (Age UK, 2016; Howlett, 2020). As can be seen in Figure 18 the 50+ age group are proportionally the most likely age groups to be employed on a zero-hour contract. The UK Government have acknowledged this and are taking steps to support more stable work contracts through the Good Work Plan (considered in the conclusion).

Figure 18: Distribution of people in zero hour versus non-zero-hour employment by age, October to December 2016



ONS, 2017a

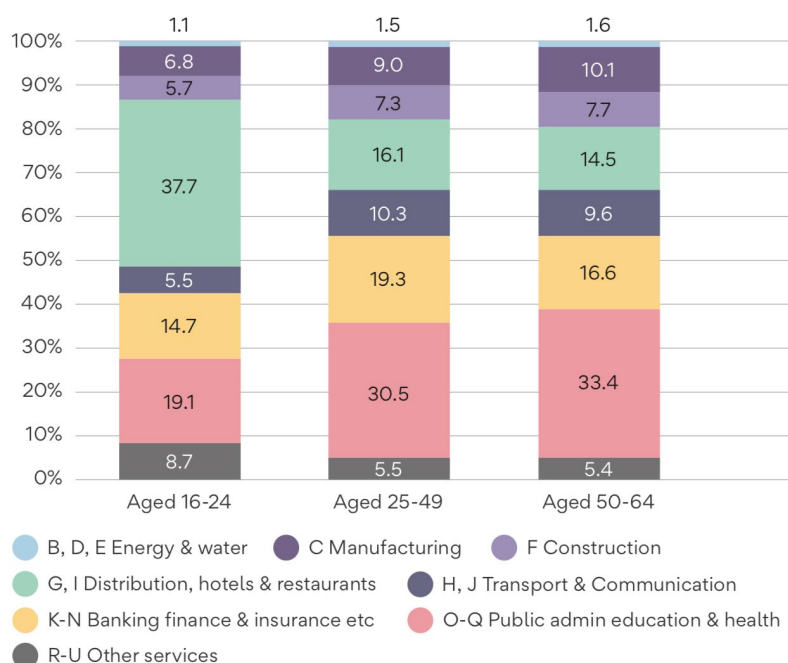
Without proper support, temporary work, fixed-term contracts or self-employment can create emotional strain and spur early labour market exit (Harms et al., 2014), as the link between poor working conditions and early retirement is well established (Public Health England and UCL Institute of Health Equity, 2014; Wahrendorf et al., 2012).

Age and employment sector

The sectors in the UK most reliant on older workers (particularly women) are public administration, education and health (House of Commons Women and Equalities Committee, 2018). Using data from the LFS found that older workers are the least

strongly represented in the hospitality, retail and finance sectors, across all sectors, the prevalence of part-time working increases with age (DWP, 2013:4-6). Figure 19 shows employment by sector and age as of 2018. A quarter of workers in the UK do not think they will be able to do their current job over the age of 60, rising to one in three lower-skilled manual workers (European Working Conditions, 2015, in Thomson, 2018:26).

Figure 19: Employment by Industry and Age (England, 2018)



Annual Population Survey ONS, Centre for Ageing Better, 2020:15

Age related employment schemes

Most employers have a diversity and inclusion strategy for gender, ethnicity, disability and sexual preference, but have been relatively slow to adopt age equality legislation (Beck and Williams, 2016; BRC, 2019; IPPR North, 2017), aside from when referencing retirement policies (Mercer, 2015). Flexible working and retirement planning are generally set up via informal arrangements, with discussions usually being initiated by the worker (DWP and GSR, 2017), with the latter in no doubt due in part to a perception that broaching the subject of retirement may be viewed as potentially “discriminatory” (Phillipson et al., 2019:347) and unintentional consequence of age discrimination legislation (Phillipson et al., 2019). Related to this, research conducted with 50 cross sector employers in England, Scotland and Wales found that a fear of contravening equal opportunities legislation can prevent employers from collecting and analysing information on age within their workforce (DWP and GSR, 2017).

There are identified differences based on organisational and individual employer related factors (British Medical Association, 2016; McNair et al., 2007). Small and Medium-sized Enterprises (SMEs) are less likely to have a developed policy on

managing older workers, in part because of lack of resources (Fuertes et al., 2013), thus flexible working arrangements are often agreed informally between employer and employee (Age UK, 2012; Fuertes et al., 2013). Equal opportunities policies relating to age are more common in larger workplaces, those with a recognised union and where at least some employees work in teams (Barnes et al., 2009; DWP and GSR, 2017:29-31; McNair et al., 2007). The age of the employer may also be influential, where older managers have been found to express more positive sentiments toward older workers (Van Dalen et al., 2010:36). Caring responsibilities for relatives other than children were not spontaneously mentioned as a challenge associated with older workers. Caring in this sense was seen as similar to, but less disruptive than, childcare responsibilities (DWP and GSR, 2017).

Good practices around age management also varies according to industry, with concerns about older workers' physical health found in more physically demanding industries such as sport, manufacturing, construction (Fuertes et al., 2013:276), cleaning, teaching and retail (DWP and GSR, 2017). The probability of an employer actively pursuing strategic age management policies was significantly reduced in workplaces with: a high density of blue - collar staff or older workers aged 50 and over, and staff working in the hotels, restaurants and construction sectors (Barnes et al., 2009:viii). Approaches in "value driven" sectors, such as health and social care, age management was encompassed under the principle of equality, where sectors such as construction, it was adopted in response to market demand and labour shortages (Loretto, 2010:283). A minority of employers in the construction industry, comprised solely of micro and small businesses, said that they do not employ people aged over fifty (Citb, 2018:20).

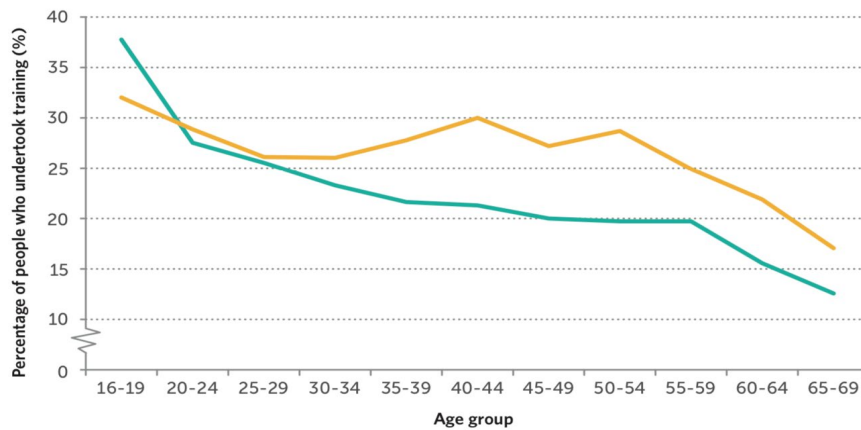
This lack of assessed support from UK employers makes effective planning around retirement and EWLs difficult for individuals (ILC-UK and UF Research Consortium, in Preston et al., 2019:22-23). Section 12 explores age management policies in more detail with a focus on the EWLs policy agenda.

4.3.2 Training and development

Profile of work-related training in later life

The provision of formal work-based training has declined since 2001. Raising levels of lifelong learning is viewed as central to promoting employability amongst older workers (Hyde and Phillipson, 2015), yet participation in job-related training or education tends to drop off from age 45, and particularly for men (Figure 20). Analysis of the 2014 Wave of the UK Understanding Society Survey indicates that a minority of older workers are likely to have access to regular training and updating of skills, while around a quarter of men and women aged 50-59 and 11% of the 60-69 aged group had received work-related training in the last 12 months, with those in low-skilled occupations and part-time workers (more likely to be drawn from those over 50) the least likely to receive training (Vickerstaff et al., 2015).

Figure 20: Percentage of male and female UK workers undertaking job-related training or education in the previous 3 months by age group



ONS, 2017b

A recent survey suggests that this lack of take up may not be through choice, where one third of employees over 50 felt they have fewer opportunities for training and progression (Centre for Ageing Better, 2018). Older workers have expressed that training is designed for younger people, or struggle to access it due to caring responsibilities (House of Commons Women and Equalities Committee, 2018:31; Hyde and Phillipson, 2015). This lower likelihood of job-related training has been identified across sectors (Joseph Rowntree Foundation, 2015; Vickerstaff et al., 2015:4). As formal skills and qualifications may be considered out-dated, older workers can be reluctant to discuss training needs with employers, which may contribute to earlier retirement (Herrbach et al., 2009). Even where training is provided, there is a tendency for it to be of lower quality (Beck and Williams, 2016:10).

The location of learning has also shifted in the last 15 years or so. The numbers of older people learning in FE Colleges and Universities has fallen dramatically, and older workers are likely to learn in work related settings. There has also been an increase in independent learning, though the profile tends to be men with higher education levels (NIACE and National Older Learners Group, 2015:30). This may be related to structural changes in the labour market, as well as significant growth in small organisations and self-employed workers (Foresight, 2017:85).

Data from the UK LFS identified a link between lower levels of training and socio-economic background (Newton et al., 2005, in Vickerstaff et al., 2015). Sectoral based differences are also present, with those in low skilled occupations receiving less training (Hyde and Phillipson, 2015; Vickerstaff et al., 2015). Some construction-based employers referred to a perception that workers aged over 50 have less need or desire for training (Citb, 2018:38). This type of bias, including that older people are harder to train or less likely to give a return on investment, have been identified across different employment sectors (DWP and GSR, 2017:36-38). As with age management policies and flexible working, small employers are more

likely to offer training on an ad hoc basis, whereas larger organisations and those with a greater diversity of job roles were more open to retraining staff for new roles (though often still on a case-by-case basis) (DWP and GSR, 2017:36). Older people based in workplaces with a recognised union were also more likely to receive training (DWP and GSR, 2017).

The lack of access to formal training tends to disproportionately affect older people in low-paid, low-status work and may mean people with low-level qualifications are more likely to remain stuck in low-paid, low-productivity jobs (Thomson, 2018), or worse still, involuntarily exit the labour market. This downward trend in access to work-related training perhaps explains why older workers in the UK are less likely to say that their job offers good prospects for career advancement (Thomson, 2018), with younger workers twice as likely to feel their job offers good prospects for career development (CIPD:2019:33).

4.3.3 Digital skills

Digital skills are increasingly becoming near-universal requirements (Burning Glass Technologies, 2019:7), especially with rising automation and the rapidly disappearing job for life (Altmann, 2015; Pember, 2018:4). Pember (2018:5) cites research by the Institute for Public Policy which estimates that 10% and 35% of all UK jobs could be replaced or altered over the next 10 to 20 years. It is also worth noting that the new information resources aimed at older workers are in digital formats (DWP, 2017a).

Yet Digital is the most frequently mentioned skill gap facing older people who are looking for work (Centre for Ageing Better and Learning and Work Institute, 2020) and this group are less likely to say that they're using future technological and digital skills than their younger counterparts (CSJ, 2019:28); 8.5 per cent of men and 8 per cent of women aged 55-64 report that they do not use the internet, rising to 18.4 per cent of men and 21.1 per cent of women aged 65-74 (ONS, 2019e:N.p). Those in lower grade employment in particular are less likely to be digital users compared to their younger counterparts (Ofcom, 2018:21), and those in lower socioeconomic group are half as likely to use the internet when compared to those in the highest group (Age UK, 2015). The government has developed a policy response to this assessed gap through the recent Industrial Strategy, which is considered in the following section.

5 The most influential policies with regard to the EWL profile and inequalities therein, with examples of impact according to the major inequalities.

5.1 Introduction and context

This section explores the main UK policies that have had an influence on EWLs. Recent years have seen the introduction of various policy reforms to encourage the participation and retention of older workers in employment (DWP, 2014a). Some have targeted older workers specifically, such as the abolition of the Default Retirement Age, increases in SPA, age equality legislation and active promotion through businesses and third sector providers. Other, non-targeted policies can also promote EWLs, such as the extension of the right to request flexible working to all employees and through various ALMPs which focus on supporting people affected by specific health issues (DWP and GSR, 2017). The Government's approach has been to combine legislation with voluntary, employer-led action, with a built-in assumption that employers will support the recruitment and retention of older workers (If-UK, 2019). The flagship policies which impact on EWLs are discussed throughout this report, though the two cross-departmental initiatives are Fuller Working Lives (described in Section 7) and The Industrial Strategy.

The first section considers policies which have focused on both incentivising and disincentivising work and later retirement. The second considers policies which aim to encourage employers to retain and hire older workers, including anti discriminatory actions, public awareness campaigns and promotion of an age-diverse workforce. The third section focuses on policies which aim to protect older workers, and the fourth looks at policy actions to support EWLs, including ALMPs and training and learning opportunities. The fifth section considers job quality, including flexible working conditions and provisions around health and carer status. Though the policies covered in this section are not all targeted toward older people, those which will likely impact on opportunities or barriers around EWLs are covered.

5.2 Enhancing incentives to continue working in older age

Policies which make changes to pension systems and social security benefits will likely feature prominently in decisions around later working patterns or labour market exit. This section firstly considers the redesign of pensions, before exploring social security policies which are of relevance to EWLs.

5.2.1 Pension reform

Re-designing pensions to support EWs

As iterated in Section 9 retirement income accrued will normally play a significant role in decisions around when to retire. An economic policy shift to support EWs has been ongoing for the last 30 years or so (Bozio et al., 2010). The current UK pension system consists of a combination of tiers – it has a multi-tier framework. These are outlined in the PPI (2020) Pensions Primer. Tier 1 is provided by the state and consists of a basic level of pension to which almost everyone either contributes or has access, providing a minimum level of retirement income. In addition to the State Pension, it also includes the means-tested Pension credit targeted at the poorest pensioners. Tier 2 is also administered by the state and attempts to provide pension income that is more closely associated with employees' earnings levels. As such this means that Tier 2 is less redistributive (from higher-income to lower-income) than Tier 1. These 2 tiers operate on an unfunded 'pay-as-you-go' contributory basis, through the National Insurance (NI) system (although people can no longer accrue entitlement to Tier 2). Tier 3 consists of voluntary (private) pension arrangements that are not directly funded by the state. These are private pension contributions, from the employer and/or the individual, which accumulate in a fund for the individual. They are redistributive across an individual's lifetime, but do not to redistribute income from higher-income to lower-income people. This, in part, explains pension inequalities between men and women in later life (Foster and Ginn, 2018). Tier 3 includes pensions arising from automatic enrolment. This is a policy requiring employers to enrol eligible employees into a qualifying workplace pension scheme. This along with the introduction of the new State Pension (nSP), introduced in April 2016, represent considerable changes to the UK pensions landscape. The nSP is a contributory pension in the sense that the final amount of nSP paid to an individual depends on the number of NI contributions made (or credited) before reaching SPA. The nSP replaced the basic State Pension and additional State Pension in order to make the State Pension more streamlined, and easier to comprehend (and to provide a more comprehensive basic level of income to pensioners above the level of means-tested benefits).

A number of other developments also occurred. In 2015, the Government launched measures to offer more flexible retirement pathways, including (also, see Airey and Jandrić, 2020; OECD, 2018):

- o The ability to accrue higher benefits through postponing retirement as well as allowing workers to combine pensions with paid employment.
- o Those who reach SPA can work and claim the state pension simultaneously (this is offset against tax free personal allowance).
- o Those over SPA are not required to pay national insurance contributions.
- o National insurance credits can be claimed for periods of time spent out of the labour market due to circumstances such as caring responsibilities and disability.
- o People who defer their state pension will be paid at a higher rate.

- o A ‘default’ pension age no longer exists (considered later).
- o Equalisation of SPA: women born in the 1950s experienced this most dramatically (also, see below).

For occupational pensions:

- o Allowing withdrawal of pension savings as a lump sum, or to purchase an annuity.
- o Supporting a partial draw-down, offer new opportunities for individuals to plan and phase their retirement (DWP, 2017a:28).

Measures related to pension flexibility were designed around the principle that retirement should no longer be treated as a single event that must be scheduled for a specific point in time.

Changes to state pension age and pension credit

It is important to consider changes to the state pension age in more detail as it is a measure clearly associated with extending working lives (and reducing welfare costs). Unlike other OECD countries, the UK raised the state pension age without enabling people to take a reduced state pension if they left ahead of this (Lain and Loretto, 2016). Table 6 traces policy development around increases to SPA.

Table 6: UK state pension and retirement policy

LEGISLATION/REVIEW	INFORMATION
1995 PENSIONS ACT	Equalised men and women’s SPA by incrementally raising women’s SPA from 60 to 65 between 2010 and 2020.
2011 PENSIONS ACT	brought forward this equalisation timetable to November 2018, whilst also raising SPA to 66 in phases between December 2018 and October 2020.
2011 THE EMPLOYMENT EQUALITY (REPEAL OF RETIREMENT AGE PROVISIONS) REGULATIONS	Default retirement age was abolished.
2014 PENSIONS ACT	Raised SPA to 67 by 2028 and introduced framework of regular reviews to consider implications of increases in average life expectancy.
2017 CRIDLAND REVIEW	Recommended increasing SPA to 68 between 2037 and 2039 (DWP Fuller Working Lives suggests this policy will be followed).

Changes to the Pension Credit (PC) have also occurred which have impacted on extending working lives. Designed for people over SPA who have a lower state income, the PC was introduced by the New Labour government in the 1990s, in response to declined income following changes to occupational pensions increasing

pensioner poverty as well as the state pension declining in real terms (Berry, 2016). PC and a state pension are an important source of income for those reaching SPA, accounting for nearly half (44%) of the income of people over SPA in 2012/13 (DWP, 2014c, in Phillipson et al., 2016) and three quarters of carers reported that a state pension would be their main source of income in retirement (Carers UK, 2019a:19).

The government increased the qualifying age in which PC could be claimed to incentivise people to continue working up to SPA (DWP, 2014a). Access to PC at 60 was seen as providing a disincentive to find work for older unemployed men (Jandrić et al., 2019:12) and evidence suggested that Jobcentres were encouraging older men to claim this rather than continue to search for work (Phillipson et al., 2016). Further measures have been put into place to limit the ability to claim, where previously couples with one person over PC qualifying age could choose to claim either PC or Universal Credit (UC), but from 2018 the former can only be claimed when both people in a couple reach SPA. This was essentially designed to ensure that a partner of working age is offered a greater incentive to find, or remain in employment (OECD, 2018).

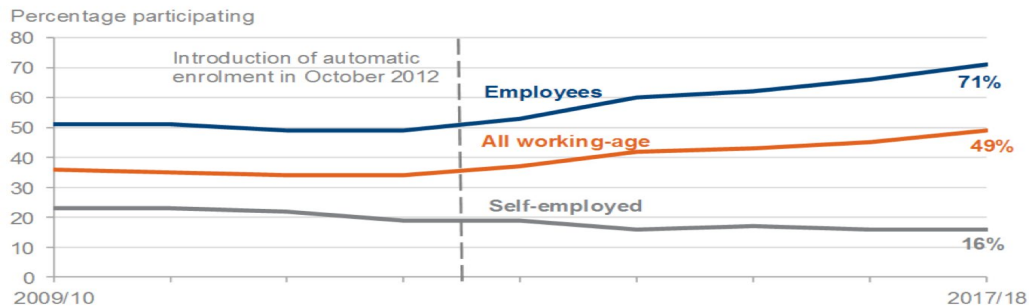
Occupational pension schemes and the introduction of auto-enrolment

As with the state pension, occupational pensions have similarly been shaped around more flexible retirement pathways. Individuals with DC pensions no longer face a retirement “cliff edge” and can use their pension savings more flexibly by mixing employment and non-employment sources of income, and potentially choose to phase retirement (OECD, 2018:2).

Introduced in 2012, employers became legally obliged to automatically enrol employees from age 22, who earn a defined minimum per annum, into a workplace DC pension scheme (on a phased basis up until 2018). While the DWP (2019) described auto-enrolment as supporting individual “aspiration” (2019:1), Airey and Jandrić (2020) argue that the driving force was due to government concern that individuals were not adequately saving for retirement. This is especially so for younger workers and women (see Foster et al., 2019).

Auto-enrolment has led to a significant increase in the proportion of employees who contribute to a workplace pension (Foster and Heneghan, 2018), at an overall rate of 49%. However, this differs markedly between employees and the self-employed, where auto-enrolment for the latter actually fell from 19 to 16% between 2008-9 and 2017-18 (Family Resources Survey, DWP, 2019:11, Figure 21).

Figure 21: Pension scheme participation of working-age adults by employment status, 2009/10 to 2017/18



Family Resources Survey, DWP, 2019:11

The government also set out policy aimed exclusively at public sector workers to support them to work later through the Public Service Pensions Act (Gov.uk, 2013) through: supporting return to work after retirement without forfeiting pension; taking steps to increase uptake of flexible and partial retirement; support moves to a lower grade without it having a significant detrimental impact on pension benefits (Gov.uk, 2013).

5.2.2 Impact of pension reform on EWLs

Research shows that SPA will factor less in the decision making of high-income groups who are less dependent on state pension income (Jandrić et al., 2020), or those with private pension provision (Parsons and Walsh, 2019:27) and that it is middle to lower income groups who are ‘nudged’ to delay retirement through SPA increases (Weyman et al., 2012). Raising SPA also gives little regard to individual (intersectional) or market level (demand) factors (Jandrić et al., 2019). Raising SPA is also arguably not helpful for those forced to retire early due to ill health, carer commitments or the nature of the work they carry out (e.g. heavy, manual work), as claiming working age social security alternatives will leave many worse off (discussed in the next subsection). Though this may encourage EWLs, the choice element is removed, as workers become locked into the lower end of the labour market, taking on lower paid or less secure work to avoid poverty (OECD, 2018:27-28). A further point is that though the government have set up free advice services, awareness of the incentives on offer has been identified as an issue. For example, research shows that only around half of older people are aware that they will not be required to pay national insurance contributions after pension age (Altmann, 2015:16).

An identified cohort effect suggests that recent policy led change around more flexible retirement has directly impacted on levels of “unretirement”, where those born between 1950 and 1959 are around 50% more likely to return to work after reporting being retired in their late fifties and/or sixties than those born between 1940 and 1949 (WHerl, 2017). WHerl (2017) identified that unretirement is a strategy more often used by those who are already advantaged and thus has the

potential to exacerbate inequalities in later life. For example, it is more common amongst men (25% more likely), the better educated (45%) and those in better health (27%).

Women and pension reform

Pension reform has had a particularly marked effect on women, both in terms of retirement age and income. Pension equalisation reforms in particular have had a more significant impact on women born in the 1950s, leading to higher employment rates for both women over 60 and their partners, which saw those who worked an additional year increase by 7 and 4 percent respectively (DWP, 2014a:6-7). An assessed lack of awareness of pension reforms more generally was referred to above, and this was also found amongst women affected by SPA equalisation measures, particularly for those affected by a disability, who are unemployed or on a low income (Ilf-UK, 2019). This policy measure has also led to a number of women in their early sixties who can no longer carry out paid work due to ill health or caring being left with no independent income (Airey and Jandrić 2020). Ginn and Macintyre (2013) referred to older women as increasingly finding themselves “in limbo”, too young to receive a state pension yet too old, ill or occupied with caring to work as much as they need to. The real issue, as alluded to earlier is that pension policy continues to be shaped around the male ideal worker model (Wahrendorf et al., 2017) and not fit for purpose for the more fragmented work trajectories followed by women (Silcock et al., 2016). Though specific groups have developed to challenge government policy around state pension age rises, most notably the Women Against State Pension Inequalities (WASPI, 2018) and the Backto60 Campaign (Jandrić et al., 2019:11), this policy direction looks set to continue.

The recent changes around the pension contribution structure mean that women with lower levels of education will lose about 25% of their monthly pension entitlements (although receiving the means tested PC reduces the deficit to 5%) (Ilf-UK, 2019:15). Private pensions are also a source of gendered income inequality in later life (Foster and Ginn, 2018) with the occupational pension schemes not providing the same credits for those who leave work to take on a carer role as the BSP. Overall, and looking at median pension wealth for those in receipt of a pension, the amount received by men is nearly double that of women (ONS, 2019a).

5.3 Social security reforms and impact on EWLs

There are a range of welfare measures that can support EWLs through supporting particular groups, such as Carer’s Allowance; this subsection focuses on the more influential policies.

As with the pension system, means tested social security benefits for people of working age recently underwent a period of transformation and the Welfare Reform Act (2012) fundamentally reformed the welfare system. OECD (2018) view that changes put in place through the Welfare Reform Act supported EWLs through discouraging older workers to view welfare benefits as a potential way to support earlier retirement. UC was introduced and brought together a range of working-age

benefits into a single payment up to the qualifying age for PC. UC aims to help smooth transitions into and out of work and encourage people on benefits to start paid work or increase their hours by making sure work pays. The carer element in UC aims to support carers to combine work and caring (DWP, 2014); it also provides additions for disabled people (OECD, 2018).

Pathways out of the labour market due to health have similarly been reformed. In the 1990s Incapacity Benefit was provided for those unable to work due to ill-health, and was used to support early employment exit for older men, in particular those made redundant from declining industries and where alternative work was difficult to find (Beatty and Fothergill, 2007, in Jandrić et al., 2019). The Welfare Reform Act altered the focus on incapacity, and instead emphasised being supported through employment, and Employment Support Allowance (ESA) was born, which remains the main sickness benefit paid to people who are unable to work due to illness or disability. ESA has more stringent eligibility criteria. This means some older people who leave the labour market prior to SPA due to health problems will not qualify for ESA, leading to limited access to other sources of income (Vickerstaff and Loretto, 2017). There is also a non-means tested payment to help with extra costs for people who live with a long-term illness or disability (Personal independence Payment), but only people of working age are eligible to claim this (OECD, 2018).

5.4 Employer led policies

As CIPD (2019a: 45) put it, the impact of policy initiatives which aim to extend working lives will be limited without actions to promote behaviour change of employers. Though there are earlier examples of employer led engagement to support EWLs (e.g. in 2011, a cross sector Age Action Alliance (N.d), worked with the DWP to set up a toolkit aimed at employers), since the Coalition Government came into power a decade ago, the EWLs agenda has shifted more toward enabling an employer led approach. Through the Fuller Working Lives strategy the government designed a toolkit aimed at employers, which offers general guidance for employers managing older workers in the workplace, as well sector-specific guidance for those managers working in transport, care, health, finance and higher education (DWP, 2014). This subsection explores the main policy developments and assessed impact of these to date.

5.4.1 Policy development around working with employers to support EWLs

The government has set a specific target to increase the proportion of workers aged 50-69 by 12% by 2022 (DWP, 2017c). While in some cases employers are compelled to support EWLs (e.g. removing default retirement age, equality legislation and moves toward making flexible options compulsory), much of the agenda relies on employer engagement through incentives or highlighting the benefits of retaining or recruiting older workers. As highlighted in Section 8 Third Sector organisations play

a key role in supporting the government to target employers. Table 7 provides an overview of initiatives which are targeted at the employer level. As the Disability Confident and Fit for Work Schemes involve engagement at the employer level, they are included in this section, though both are also of relevance to the policy approach to supporting health and wellbeing in the workplace (discussed in Section 12.7).

Table 7: Development of employer led initiatives

2012: MID-LIFE CAREER REVIEW PROJECT	<i>MAIN AIM WAS TO PREVENT EARLY LABOUR MARKET FALL OUT, AS WELL AS EARLY CONSIDERATION OF WORK AND RETIREMENT PLANNING ISSUES (DWP, 2014) (NOW DISBANDED, BUT SHAPED THE CURRENT MOT SCHEME)</i>
2013 DISABILITY CONFIDENT EMPLOYER SCHEME	Designed to help employers recruit and retain disabled people in the workforce. This scheme provides guidance for employers on inclusive recruitment practices and reasonable adjustments (gov.uk, 2018a).
2014 FIT FOR WORK SCHEME	Fit for work provides an occupational health assessment and general health and work advice to employees, employers and general practitioners to help individuals stay in or return to work (nb only the second element remains in place) (Gloster et al., 2018)
2017: AGE AT WORK LEADERSHIP TEAM (BUSINESS CHAMPION FOR OLDER WORKERS)	The business champion is a voluntary, unpaid, non-political appointment. The role of this team is to work with employers to hire and retrain older workers by promoting the benefits of older workers to employers.
2019 MID-LIFE MOT SCHEME (EVOLVED FROM 2012 MID-LIFE CAREER REVIEW)	Aims to encourage triggering of conversations regarding flexible working, reasonable workplace adjustments and training opportunities.
2019 “STAYING ON” ACTION GROUP (WOMEN’S BUSINESS COUNCIL)	Business leaders who are working to raise awareness of the positive actions’ employers can take to recruit, retain and retrain older workers.

Age at Work Leadership Team (Business Champion for Older Workers)

The Government appointed Business in the Community (BiTC) to run an Age at Work leadership team, and the Chief Executive is currently the Business Champion for Older Worker, which is a voluntary, unpaid, non-political appointment. This scheme is reminiscent of the earlier Age Positive initiative (DWP, 2014), which provided guidance to employers and worked closely with the Age Action Alliance. The purpose of the team is to follow the government’s Fuller Working Lives “3 ‘R’s” principle and is placed under the heading of “empowering change through others”, through strategic and practical advice (DWP, 2017a:35).

Through this, employers are invited to join the BiTC team, which at present has attracted around 300 business leaders (BiTC, N.d). It is also worth mentioning there is a cost to becoming a member, which may discourage some employers. Some large employers have taken affirmative action, both within their own organisations and through supporting wider awareness raising. For example, Aviva (of whom Andy Briggs the current Business champion is the Chief Executive), Barclays, Atos and five other firms have agreed to promote over-50s employment by publishing data about the age of their workforce; other employers have been encouraged to do the same (BBC, 2017) (though the BiTC website only contains details of ten that have done so). A target was set in 2017 of an increase of 1 million workers age 50 to 69 across a five-year period, and while a mid-point review suggested this ambition was on track (BiTC, 2019b), the COVID-19 pandemic (ongoing at the time of writing) is likely to impact on this.

Mid-life MOT

Mid-life career reviews were developed in 2011 by the National Institute for Adult Continuing Education (NIACE), in partnership with the National Careers Service, UnionLearn and others. The reviews were extended following pilots carried out between 2013-15 which identified that older people viewed them as being of positive benefit (NIACE, 2015). Following a review carried out by John Cridland around state pension age, it evolved into a 'Mid-Life MOT' (DWP, 2017a). The government set up an information website in 2019 which is led by BiTC. Perhaps in recognition of the fact that SMEs are less likely to be able to support a Mid-Life MOT due to lack of HR support, the website content is geared toward smaller employers. While the MOTs themselves can be run flexibly, employers are encouraged to ensure that themes around jobs, health and money are covered (BiTC, 2019a:11).

The Staying on Action Group

The Women's Business Council is a government-backed initiative which reports to the Minister for Women and Equalities (Women's Business Council, 2020). As with other initiatives, it has a comprehensive website and offers various toolkits to support employers. The "Staying On" Action Group, comprises business leaders working to raise awareness of the positive action's employers can take to apply the "3 R's" to older workers, including returning to the workplace after raising a family, taking on caring responsibilities and working through menopause (Women's Business Council, 2018). Though the council refer to increases in older women remaining in employment in its 5-year progress report (ibid), the contribution of the council is unclear, and recent progress is arguably due to other policy measures, such as equalisation of SPA and flexible working.

Non-targeted policies that impact on EWLs

The Fit for Work Scheme

The voluntary 'Fit for Work' scheme, introduced by the Coalition Government in 2014, aimed to support SMEs to manage sickness absence. The scheme was statistically more likely to be used by older employees (Gloster et al., 2018:79).

Initially, Fit for Work provided access to online and over-the-phone advice as well as offering a free referral for an occupational health assessment for eligible employees. From 2018, only the online support remains. The reported reason for removing elements of the scheme was due to lack of take up (CSJ, 2017:20), argued to be due to low levels of awareness amongst employers (House of Commons, Women and Equalities Committee, 2018). The TUC (2017) argued that this was because the government took little action to promote it. Also, despite an intended focus on SME employers, half of beneficiaries worked for very large employers (Gloster et al., 2018:4). The scheme has recently been referred to as a “wasted investment” (Kirton, 2017).

Disability confident campaign

The Disability Confident Scheme, designed to help employers recruit and retain disabled people (of all ages) was launched by the DWP in 2016. This scheme provides guidance for employers on inclusive recruitment practices and reasonable adjustments (Gov.UK, 2018a). There are three levels (‘committed’, ‘employer’ and ‘leader’) and each level has to be completed before moving on to the next one. By 2019, 14,000 organisations had signed up (Stedman-Scott, 2019:1) though only a small proportion (less than 3%) of these have reached the highest level, with the public sector by far the most well-represented employment sector (Independent Living, 2020). Findings from a survey of employers indicated that the scheme had a positive impact on recruitment (DWP, 2018a:4). However, employers promised less than one job each on average (Disability News Service, 2018), with no data to actually measure if even this number has been achieved (Independent Living, 2020). Another issue is that the commitments are not rigorously monitored, though the DWP is looking to carry out an evaluation (Independent Living, 2020).

5.4.2 Impact of employer level initiatives on EWLs

A grey literature search uncovers some exemplary examples of (mainly large) employers taking active steps to invest in an older workforce, such as through: flexible retirement schemes, taking proactive action to deal with potential age-related bias (Public Health England and UCL Institute of Health Equity, 2014), inter-generational schemes, incorporating training needs into career reviews and auditing training programmes to ensure older workers benefit (DWP, 2017a). While these developments are encouraging, research suggests that that the strategy has not reached employers in sufficient numbers (especially SMEs).

Initiatives such as the Mid-life MOT are voluntary, so essentially rely on employers taking the initiative to find out more and take it on board. While recent reviews identify that MOTs can lead to better informed decisions about employment and career options to support EWLs (Parsons and Walsh, 2019:51) overall take-up among employers has again been low (House of Commons Women and Equalities Committee, 2018:28). BiTC report that while there is a widespread commitment to supporting older workers at a senior level (94%), less than one in five (17%) have tangible targets built in to support this on the ground, demonstrating that intentions are not translating into action (BiTC, 2019:9). Some employers

questioned the value of holding a specific ‘Mid-Life Career Review’ outside regular appraisals and performance reviews (DWP and GSR, 2017:11). Even the current Business Champion for Older Workers (Andy Briggs) acknowledged that reaching beyond larger employers who have HR departments was a challenge (House of Commons, Women’s and Equalities Committee).

The employer focused agenda as a whole has been accused of showcasing good practice examples through a “large-firm model” with sophisticated HR practices (House of Commons, Women and Equalities Committee, 2018:142). Wainwright et al. (2019) found a degree of uncertainty and ambivalence and wide variation in policies and practices around EWLs among employers. Research by the CIPD and others suggest that where EWL policies have been adopted at the organisational level, for many, this has largely been reactive and compliance driven (Parsons and Walsh, 2019).

The charge of being more centred on a “large firm model” has also been aimed at BiTC recommended actions such as mentoring, which SMEs are less likely to realistically support. The general consensus, as with flexible working (discussed in Section 12.7) is that smaller organisations tend to work on a more ad hoc and individual staff basis. This, of course, makes it very difficult to assess the impact of employer targeted schemes at a robust level. As Age UK point out, there are around 1.3 million employers in the UK and voluntary initiatives will essentially only reach a minority (House of Commons, Women’s and Equalities Committee, 2018:81).

Finally, there is a perception that the public sector should set an example and “lead the way”. Yet data shows that public administration, education and health, the largest employers of those aged over 50, struggle to retain older workers and the House of Commons, Women and Equalities Committee (2018:84) review found limited information about how the government are tackling this, aside from being signed to the Disability Confident Scheme, which, of course, is not targeted toward workers over 50.

5.5 Protecting the safety and rights of older workers

5.5.1 Equalities legislation

The TUC (2018) view legislation aimed at increasing the rights of older workers as one of the chief strands of government policy which has supported EWLs. As with other policy areas, equality legislation is also linked to policies around health, which are considered in Section 12.7. An overview of UK equalities legislation relevant to EWLs is shown in Table 8.

Table 8: UK Equalities legislation which impacts on EWLs

<p>EMPLOYMENT EQUALITY (AGE) REGULATIONS 2006</p>	<p><i>THIS IMPLEMENTED THE GENERAL FRAMEWORK FOR EQUAL TREATMENT IN EMPLOYMENT AND OCCUPATION BASED ON AGE, ESTABLISHED BY THE COUNCIL DIRECTIVE 2000/78/EC OUTLAWED UNJUSTIFIED COMPULSORY RETIREMENT AGES BELOW THE AGE OF 65, (LAIN AND VICKERSTAFF, 2015).</i></p> <p><i>INTRODUCED REQUIREMENT FOR EMPLOYERS TO MAKE REASONABLE ADJUSTMENTS.</i></p>
<p>THE EQUALITY ACT 2010 (UK)</p>	<p>Consolidated the 2006 equality act and prohibits direct and indirect discrimination, harassment and victimisation in the workplace on the grounds of age covering recruitment, employment terms, promotions, training, and dismissal.</p>
<p>EMPLOYMENT EQUALITY (REPEAL OF RETIREMENT AGE PROVISIONS) REGULATIONS 2011</p>	<p>Abolished the default retirement age with the effect that employers can no longer retire people on the basis of age unless they have a legally justifiable reason for doing so.</p>

The Employment Equality (Age) Regulations (2006) banned direct and indirect age discrimination in employment and outlawed unjustified compulsory retirement ages below the age of 65, effectively making 65 a default retirement age (Lain and Vickerstaff, 2015). This was the first time that individuals up to the age of 65 were also given the right to request (but not the entitlement to have) continued employment past the age of 65. In the face of widespread opposition from employers, the Employment Equality (Repeal of Retirement Age Provisions) Regulations 2011 officially abolished the default retirement age, though employers can still apply this if the job requires certain physical abilities (such as the construction industry) or has an age limit set by law (e.g. the fire service) (Gov.UK, N.d). Jandrić et al. (2019:10) reported that relatively few employers have instituted an employer justified retirement age.

The Equality Act (2010) means that employers must make reasonable adjustments to support disabled job applicants and employees, and avoid direct (and indirect) discrimination. Where an employment tribunal can assess cases where employees feel this has not been met. Government run websites provide guidance around how to adjust to support people with a range of health conditions and disabilities, including signposting to charitable organisations (DWP, 2020). However, less favourable treatment on the grounds of age is not discrimination if the treatment is shown to be “a proportionate means of achieving a legitimate aim”. While the parameters are not particularly clear, based on cases that have reached the UK courts and the European Court of Justice, creating a balanced workforce, promoting inter-generational fairness and ensuring dignity for older staff members have all been assessed as legitimate, whilst cost savings alone has not (Amphlett and Raval, 2018).

5.5.2 Health and safety at work

Health and safety and occupational health play a vital role in protecting the workforce and workplaces have a core role to play in prevention and healthy living. Under the health and Safety at Work Regulations (1999), employers have a duty to assess workplace risks. This includes identifying groups of workers who might be particularly at risk, which could include older workers (HSE, N.d). There is currently no Government provision for older workers in hazardous occupations (OECD, 2018:4) and limited provision for those in precarious employment (Jandrić et al., 2019). Yet collective bargaining to push for greater protections is assessed as weak.

5.5.3 Legislation which protects the rights of workers: Impact on EWLs

Research suggests that employers do not treat age discrimination as seriously as other protected characteristics such as gender, race or sexual orientation, with this being more apparent in recruitment (Smeaton and Parry, 2018:5). Though the collaborative approach in the UK may support the tackling of this (Parsons and Walsh, 2019:53), this will likely only reach a minority (as highlighted in the previous subsection). The House of Commons, Women's and Equalities committee (2018:3) review concluded that the Government and the Equality and Human Rights Commission are not doing enough to ensure that equality laws are being enforced, with a very low number of cases reaching tribunal, despite it being in place for a decade. Further, many felt that the Fuller Working Lives strategy pays insufficient regard to tackling the barriers presented through age discrimination (ibid).

While there is no lack of anecdotal reports of ageism in the workplace (House of Commons: Women's and Equalities Committee, 2018a, also, see Section 9), there is a lack of robust data which identifies not only the extent of ageism, but also how it impacts on older jobseekers and employees from different backgrounds, and how intersectional links can intensify its impact (Parsons and Walsh, 2019:31; Rodriguez et al., 2016). Where there is data, women are shown to be disproportionately affected by discrimination in recruitment and ageism in the workplace (Duncan and Loretto, 2004; House of Commons, Women and Equalities Committee, 2018:10, also see earlier Sections). Eurobarometer data shows age discrimination in the UK labour market is perceived to exist by 42% of respondents over 55 (which is still less than the EU average of 56%) (Cebulla and Wilkinson, 2019). Ní Léime et al. (2020) argue that legislation which protects older people from discrimination tends to be gender blind. Yet women will experience ageism differently, such as findings that "talent progression" for women stops around age 45, whereas for men it is said to be around age 55) (Altmann, 2015). With regard to recruitment, correspondence studies have identified widespread age discrimination in hiring processes (Smeaton and Parry, 2018:11, 16) and where there are exceptions, these tend to be led by large employers, such as Barclays' Bolder Apprenticeship programme (Smeaton and Parry, 2018:21).

Cebulla and Wilkinson (2019) point out that legislation in the UK promotes equality of treatment, rather than seeking to apply more direct measures to compensate for age-related differentials. In this vein, many UK employers tend to adopt an “age neutral” stance, such as avoiding age-based terminology in job advertisements (Cebulla and Wilkinson, 2019); The Centre for Ageing Better promote employers to work well with employees of “all ages” to build an age friendly employer environment. Smeaton and Parry (2018:10) reported that nearly all large employers have at least one “age friendly” policy in place (96%), while 70% of SMEs and around half of micro firms do. Yet the authors acknowledge that there is a likely gap between policy and practice due to indirect bias or unreported discrimination. This is supported by the evidence, as highlighted in Section 9. Altmann (2015:23) found evidence of circumvention or contravention of equality laws such as through using language aimed at younger people, including examples from the government’s own website.

Legislation outlawing age discrimination and abolishing default retirement has also left some employers uncertain about what they can and should discuss with employees where traditional retirement planning programmes have been abolished without being replaced with an alternative (Jandrić et al., 2019). In a survey of 500 UK employers commissioned by the Centre for Ageing Better (2018), just one in five said that an ageing workforce is being discussed strategically in their workplace (20%) and only a quarter (24%) view that the organisation is prepared for demographic change. Despite this, only a third of employers said they provide support, training or guidance on managing age diversity (Small Business, 2017). Additionally, few employers are encouraging people to work beyond retirement (CIPD, 2015, in British Medical Association, 2016:20).

This identified fear at the employer level may have a knock-on effect where some are reluctant to engage with schemes such as the Mid-Life MOT due to concern around unintentional discrimination (Parsons and Walsh, 2019:31; WHerl, 2017). This is viewed as having a detrimental effect on employee planning around the options that might be open to them if they wish to extend their working life (Wainwright et al., 2019). Blackham (2017) suggests that policy commitment may help to shift practices across time, but without addressing the fear and confusion expressed by some employers through effective promotion of available support or more robust mechanisms in place to ensure the law is enforced, this may be over optimistic.

5.6 Learning and skills

This section focuses on policy development which has impacted on EWLs through supporting employability, mainly focusing on skills, and learning support and labour market interventions. It is important to note that many welfare to work schemes also support a learning and skills element, so subsections 12.6.1 and 12.6.2 should be treated as closely related (the latter refers more to initiatives supported by JobCentre Plus).

5.6.1 Policies which support learning and skills

Overall, older workers are less likely than younger ones to have opportunities for training, development and progression in the UK, with only Turkey and Slovenia having lower levels of training for this group across the OECD (Thomson, 2018). For all adult learning in the UK, the participation of those aged 25-34 is 60.3 per cent, compared to 39 per cent for those aged 55-64 (Nesta, 2020a:N.p). The last decade has witnessed significant cutbacks in government funded training accessible to older workers, with a greater focus on apprenticeships (Age UK, 2019a:2). Since the mid- 2000s, resources have been increasingly focused on work related education, and other kinds of learning have been cut, or fees increased substantially (NIACE and National Older Learners Group, 2015). Community learning has traditionally been a popular source of learning for older people (NIACE and National Older Learners Group, 2015), yet in recent years, budgets have been cut and many courses have ceased (Age UK, 2019a:3). Though there have been discussions around resurging community learning centres to support flexibility in lifelong learning, with a focus on supporting workers based in changing or declining industries (DWP, 2017a:32), there has been little development to date.

Despite these concerning trends, government actions around learning and skills which will impact on EWLs is potentially shifting toward more of a focus on this group. Supporting learning and skills development for the older workforce has been identified as a priority through the Industrial Strategy, due to the need to plug current or predicted future skills and labour gaps (it also refers to being beneficial to individual older workers themselves) (Thomson, 2018:34). See Table 9 for more detail.

The NCS is currently working with the DWP and LEPs (discussed below) to test offering careers advice for employed older people through their employer, to support workforce retention (House of Commons, Women's and Equalities Committee, 2018:90). As with similar locally run initiatives, interventions are uneven and not well evidenced, though it is early days and the emphasis on EWLs is nevertheless promising.

Table 9 Schemes and initiative which support learning and skills

2011 LOCAL ENTERPRISE PARTNERSHIPS (LEPS)	VOLUNTARY PARTNERSHIPS BETWEEN LOCAL AUTHORITIES AND BUSINESSES, SET UP BY THE DEPARTMENT FOR BUSINESS, INNOVATION AND SKILLS TO HELP DETERMINE LOCAL ECONOMIC PRIORITIES AND LEAD ECONOMIC GROWTH AND JOB CREATION ACROSS LOCAL AREAS.
2013 ADVANCED LEARNER LOANS	Administered by student finances, provides a loan for older learners to pay for the costs of studying in further education.
2017 APPRENTICESHIP LEVY	A UK tax on employers which can be used to fund apprenticeship training. In the current (2018/19) tax year it is payable by all employers with an annual pay bill of more than £3 million at a rate of 0.5% of their total pay bill.
2017 DIGITAL STRATEGY	Contains a pledge to extend free digital training to all adults who need it.
2019 NATIONAL RETRAINING SCHEME	Designed to help adults retrain into better jobs, and be ready for future changes to the economy, including those brought about by automation.

Local enterprise partnerships

There are 38 LEPs currently operating within England (D2N2, N.d). Around five years ago, only a minority of LEPs had identified older workers as an important group within the workforce, but now almost all are planning projects to support older workers. LEP network members have been running conferences and setting up skills pledges for local employers, all featuring older workers (DWP, 2017a:21). A few London based examples include the launching of an apprenticeship scheme for older people and bespoke support for unemployed or inactive people aged 50 years and over (DWP, 2017a:21).

Advanced learner loans

Administered by Student Finances England, in 2013, the Government introduced a 24+ Advanced Learner Loans, which provides a loan for older learners to pay for the costs of studying in Further Education, on the same terms and conditions as Higher Education student loans.

Apprenticeship Levy

The government focus on the “3 R’s” and following an employer led approach, employers are provided with direct funding through an Apprenticeship Levy, the aim being to allow them greater control in shaping the needs of the company and older workers. A National Apprenticeship Service provides support to help employers invest levy funds and use apprenticeships to support their businesses (DWP, 2017a).

Digital Strategy

As highlighted in Section 8 older people, particularly those in lower socio-economic groups are less likely than their younger counterparts to have obtained digital skills. Though there are examples of third sector led programmes which support older people to get online, Age UK (2019a) argue that digital skills require a policy response. As part of the 2017 Digital Strategy, the government pledged to extend free digital training to all adults who need it (Department for Digital, Culture, Media and Sport, 2017).

National Retraining Scheme

The National Retraining Scheme, supported by the Department for Education and part of the Industrial Strategy, is the government's new programme, with a £100 million investment to help adults aged 24 and over (with a focus on those with low level qualifications or low paid jobs) to retrain and be ready for future changes to the economy, including those brought about by automation. The scheme is currently at testing and development phase (Department for Education, 2019). A scheme relevant to EWLs is the Career Learning Pilots, running across five areas to test innovative approaches to lifelong learning. Based on data collected to date, 9.2% of participants are aged 50-64. The figures suggest that the pilots have favoured more educated learners, as only 6.7% held qualifications at level one or below. None of the pilot areas appear to have targeted older people (DWP and GSR, 2019).

5.6.2 Impact of policies around learning and skills on EWLs

Though the number of adult learners between 45-59 actually fell between 2012/13 and 2015/16, this is at least in part due to a shift in spending priorities over the last decade, especially the focus on apprenticeships. Between 2009/10 and 2016/17 there was a six-fold increase in people aged over 45 doing an apprenticeship (from around 10,000 to 61,790), which accounts for one in eight of the apprenticeships for all age groups. Age UK assert that apprenticeships are nevertheless unlikely to be an effective mechanism for upskilling most of the over 10 million workers aged 50 and over (Age UK, 2019a). Indeed, apprenticeships tend to be embraced by larger employers, such as Barclays and Whitbread, who are running targeted apprenticeships for older people (DWP, 2017a). A lack of tailored options may have a particularly negative impact on those with lower levels of education, assessed as less likely to participate in later-life learning (Foresight, 2017:16).

It is still the case that most employed older people are much less likely to train than their younger colleagues, despite the government Fuller Working Lives agenda (NIACE and National Older Learners Group, 2015:28). Other barriers are around perception, where some older people perceive that apprenticeships are for younger people (Centre for Ageing Better and Learning and Work Institute, 2020:25). Bearing this in mind, the cutbacks across adult learning more generally is a cause for concern, as it reduces the options available for older people who may have training needs which are not suited to an apprenticeship model.

The Advanced Learner Loans have also been assessed as having had a negative impact on participation in training. Age UK (2019a:2) cite figures which show that older learners aged between 45-59 dropped by over a third (34.5%) between 2012/13 (the year before the loans were introduced) and 2015/16 (it is important to note that rates of participation in adult learning had already started to decline). There is potentially an issue where some older people are reluctant to fall into debt, but there is no available data on this.

Though community learning and training for older people has fallen, there has been an increase in older people seeking support through voluntary organisations (such as the University of the Third Age), or through identifying opportunities available online (NIACE and National Older Learners Group, 2015:28). However, take-up of this kind of learning will no doubt be uneven and likely to be less viable for people with limited digital skills. There are examples of local level training schemes aimed at people over 40, including unemployed learners or returnees, run by Jobcentres and third sector providers, though these are not generally evaluated, so it is difficult to measure their impact (Centre for Ageing Better and Learning and Work Institute, 2020) (for discussion on Jobcentre run Welfare to Work Programmes, see Section 12.6).

Much of the policy direction on lifelong learning and training is new, or still at testing phases, so it is too early to comment on the impact on EWLs. Though figures relating to lifelong learning more generally find that work related learning is generally undertaken by younger people, and usually drawn from health, social work, and occupational health and safety (Foresight, 2017). It has ultimately been argued that considering the extent of need, initiatives such as the National Retraining Scheme are not ambitious enough and unlikely to meet projected need (CIPD, 2019a).

5.7 Policy which supports Active Labour Market Participation

The UK government devotes relatively little resource to active labour market programmes compared to some other EU and OECD countries (OECD, 2018). Successive UK governments have overseen a plethora of relatively short-term interventions to support labour market participation (though a few, such as the Rapid Response Service, see below, have stood the test of time). This subsection begins by exploring development of national programmes since around the turn of the century, before turning to the current policy environment, which are assessed as being built on these earlier foundations.

5.7.1 Development of ALMPs since the turn of the century

The election of a new Labour government in May 1997 marked a significant change in the direction of UK employability policy. A substantial investment in 'Employment Zones', the flagship New Deal programmes (including an initiative aimed at people in their 50s) and creation of 800 Jobcentre Plus offices between 2002 and 2006 (Lindsay et al., 2007:543). ALMPs served disabled people well at

the turn of the century too, with programmes such as WORKSTEP and through recognition as a target group in New Deal (Purvis et al., 2006). During this period government led programmes were increasingly tendered out to providers based in non-governmental sectors, and also saw increasing use of sanctions for non-compliance.

The developments can be characterised as “Work First”, encouraging jobseekers to make a prompt return to employment (and, in fact, some evidence suggests a rapid response can be beneficial to older jobseekers, see below). Referring to these earlier national programmes Lindsay et al. (2007:540) iterate that programmes run in the UK can be distinguished from more ‘workfarist’ policies as alongside responsibilities aimed at the jobseeker, programmes generally have a ‘holistic’ element, at least on paper, where the aim is to provide tailored support or skills training. Though the authors are referring to earlier initiatives, these reflections are arguably applicable to the current Work and Health programme.

The Coalition Government disbanded most of these initiatives when they came into power in 2010, though arguably the principles and target groups (e.g. those furthest away from the labour market, those impacted by disability) remained. Table 10 provides an overview of the most influential policies over the last 20 years. This table only includes policies that are now disbanded, those which form current policy are discussed in Table 11.

Table 10: Disbanded national welfare to work programmes

1998 NEW DEAL (RENAMED FLEXIBLE NEW DEAL FROM 2009)	AIMED TO REDUCE UNEMPLOYMENT BY PROVIDING TRAINING, SUBSIDISED EMPLOYMENT AND VOLUNTARY WORK. NEW DEAL HAD TAILORED ELEMENTS, INCLUDING A ‘NEW DEAL’ 50+ TARGETED AT OLDER WORKERS. THE SCHEME WAS DISBANDED FOLLOWING ELECTION OF THE COALITION GOVERNMENT IN 2010.
2001 THE WORKSTEP PROGRAMME	Provided support to disabled people facing complex barriers to getting and keeping a job, part of a broad range of programmes and schemes. Disbanded in 2010.
2002 THE RAPID RESPONSE SERVICE	Managed by jobcentre plus, provided support to people affected by redundancy, and a flexible support fund supporting claimants to develop their it and digital skills (disbanded 2010).
2010 WORK CHOICE	Introduced by the coalition government, replacing WORKSTEP. A specialist employment programme for disabled people who need more help to find and keep a job, whose needs cannot be met through other work programmes (ran until 2019).
2011 THE WORK PROGRAMME	A flagship welfare to work programme, which replaced new deal. For long term unemployed people in the UK,

	delivered by external contractors working on a payment-by-results system designed to encourage more intensive help for those furthest from the labour market (Parsons and Walsh, 2019:46). Disbanded 2017.
2014 HELP TO WORK	New intensive measures to help the long-term unemployed with multiple or complex barriers into work, who completed ‘the work programme’ but were unable to secure employment. Involved intensive coaching or community work placement for up to 6 months. Those deemed as not participating faced potential sanctions. Disbanded in 2015 (Gov.uk, 2013).
2015 SPECIALIST EMPLOYABILITY SUPPORT	Designed to help people with higher support needs into work, delivered through six national contracts. One which is running in London is targeted toward people over 50, though unable to find any assessment of impact (Gov.uk, 2020a). Referrals to the scheme ended 2019.

5.7.2 Current ALMPs of relevance to EWLs

Welfare to work programmes do not generally target provision according to age (Centre for Ageing Better and Learning and Work Institute, 2020), but rather, with those perceived as most likely to struggle to find work. There is a strong focus on health and disability, with a target to increase the employment rate of disabled people (of all ages) by one million by 2027 (Gov.UK, 2019). While older people are proportionally more likely to live with a disability or health condition, this is not a factor that is acknowledged. The long-term unemployed are also targeted in the main programmes, where participation is more likely to be compulsory. Table 11 provides an overview of the main Welfare to Work programmes that are currently operating in the UK. This is followed by a more detailed discussion of what these mean for EWLs.

Jobcentre Plus

Most employment-based schemes are offered through the JobCentre Plus, which is run by the DWP and delivers support to people of working age across the UK. Jobcentres have a fairly substantial role in supporting training and lifelong learning, including working with the NCS, which is based in most Jobcentres, and through referring jobseekers to initiatives such as Sector-Based work academies (see below). The Jobcentre manage various welfare to work initiatives.

In 2016, the DWP, working with the NCS introduced Older Claimant Champions, work coaches that work exclusively with older jobseekers and are now based across all 34 Jobcentre Plus districts (OECD, 2018). Older Claimant Champions were introduced to tackle assessed barriers faced by older claimants (DWP, 2017a). The House of Commons, Women and Equalities Committee (2018:93) in their enquiry, found that none of the older jobseekers they spoke to had heard of Older Claimant

Champions, and most felt the service offered by the Jobcentre was more aimed at younger jobseekers.

Table 11: Current Employment support/welfare to work programmes

1981 ENTERPRISE ALLOWANCE SCHEME (REVIVED 2010 TO BECOME NEW ENTERPRISE ALLOWANCE)	ACCESSED THROUGH JOBCENTRE PLUS FOR THOSE CLAIMING CERTAIN MEANS TESTED BENEFITS, CAN PROVIDE FINANCIAL SUPPORT AND MENTORSHIP TO HELP PEOPLE START, OR DEVELOP A BUSINESS AS A SELF-EMPLOYED WORKER.
2011 SECTOR BASED WORK ACADEMY PROGRAMME	Developed in partnership with employers and run in sectors with high volumes of current local vacancies. They are designed to help unemployed benefit claimants gain the relevant skills and work experience required to work in a specific sector.
2014 THE WORK AND HEALTH PROGRAMME (EMPLOYER)	Aimed at longer-term unemployed and those with health conditions, replaced the work programme and work choice scheme.
2019 INTENSIVE PERSONALISED EMPLOYMENT SUPPORT	One-to-one, tailored support and training through a dedicated worker to help people with a disability or health condition that affects the work they can do through a jobcentre work coach. Support normally for 15 months, then around 6 months on the job support, if needed.

New enterprise allowance

The New Enterprise Allowance aims to help people who are claiming certain means tested benefits interested in becoming self-employed to start their own businesses. It offers mentoring support and access to a start-up loan. The organisations who administer the mentoring aspect of the programme include a mix of local authority, third and private sector providers (DWP, 2013a). Although not age-specific, self-employment is a popular choice for older people who find themselves out of work and between the period 2011 and 2014, just over one fifth (21%) of mentoring support starts and 23% of 'business starts' were by people over the age of 50 (DWP, 2014a: 41).

Sector-based Work Academy Programme

Sector-based work academies help prepare those receiving unemployment benefits to apply for jobs in a different area of work through 6-week job placements (DWP, 2020a). In response to low take up of employment support provision amongst older workers, the DWP and Department for Education trialled enhanced central funding for work experience and training programmes to test their suitability for benefit claimants aged 45 or over in four locations across England, where the Jobcentre referred claimants to a sector-based work academy (DWP, 2017c:10). The research provided evidence that this model worked well for older claimants, with

the majority reporting it had improved their chances of getting a job (Ipsos MORI Social Research Institute, 2017 in OECD, 2018:11-12). Despite reported success, this is, of course, a relatively small geographical area, with no sign of any intention to expand based on the positive findings.

The Work and Health Programme

The Work and Health Programme is a flagship initiative developed by the current Conservative Government, aimed at longer-term unemployed, those with health conditions and certain priority groups (though this does not include older people). It replaced the Work Programme and Work Choice schemes, which had limited success for older people but the funding to support it is leaner (Jones, 2019). Participants are provided with tailored one to one support for jobseekers, and light touch in-work support, delivered by private and third sector contractors. As funding support is relatively low, it has been suggested that Jobcentre work coaches will play a more prominent role (CSJ, 2017:28). This programme has been devolved at the England level, with London and Greater Manchester given responsibility for administering their own schemes. Arguably, where control is relinquished at the national level, responsibility tends to be limited to championing involvement (especially at the employer level).

Intensive Personalised Employment Support

A voluntary scheme, set up at the end of 2019 and still being rolled out. It offers one-to-one, tailored support and training through a dedicated work coach to help people with a disability or health condition that affects the work they can do. Support is normally for 15 months, then around 6 months on the job support, if needed. It is expected that this scheme will support 10,000 people of working age.

Localised initiatives aimed at EWLs

Local authorities frequently run more intense or targeted initiatives, generally part funded by the government, particularly where national programmes have not led to employment for specific individuals (LGA and Public Health England, 2016:14). Through this, there are examples of programmes which are targeting older workers, such as BiTC led 'Accessing Experience' a training, advocacy and support pilot aimed at supporting unemployed workers in their 50s to enter the labour market, being rolled out across five areas in England (Aviva, 2019). 'Work Routes 50+' supports jobseekers aged 50+ in five areas across London to find sustainable employment. It is led by Open Age (a charitable organisation based in London) and supported by the DWP, European Social Fund and Reed (a large private recruitment agency) (Reed in Partnership, N.d). The National Lottery Community Fund is investing more than £2 million on a five-year project to support older people to remain in or return to work in Northern Ireland, Scotland and Wales and working with employers to support age inclusive policies (Community Fund, 2019).

Though local led services can offer more tailored, contextualised solutions, the principles generally follow national policy trends, and most are funded through a government agency (Centre for Ageing Better and Learning and Work Institute,

2020). However, in terms of impact, the interventions are essentially limited to particular areas, do not tend to be robustly evaluated, and there is little data on who is more likely to benefit.

5.7.3 Impact of national programmes on EWLs

Though the overall evidence base is fairly thin where welfare to work programmes have been evaluated, those aged over 50 are generally assessed as experiencing poor outcomes, with programmes being unresponsive to their needs and where job outcome rates decrease with age (Centre for Ageing and Work and Learning Institute, 2020a:19; Foster et al., 2014; Jones, 2019; Smeaton et al., 2014). One of the main reasons for this assessed ineffectiveness is a lack of personalisation, despite most programmes referring to a model that is tailored to individuals. It is asserted that programmes tend to ignore the unique working history and skills of older workers as well as the particular barriers they may face (Jones, 2019). As identified in Section 9, individuals in deprived areas are far more likely to report poor health. This suggests that ALMPs would benefit from targeting those who live in deprived areas, as well as age, if EWLs is to be fully supported so all can benefit.

One of the few programmes that had an element targeted toward workers over 50 was the New Deal 50+, which received positive feedback, where older people appreciated the personalised support (Hasluck and Green, 2007; Vegeris et al., 2010). The positive outcomes identified were partly attributed to its voluntary nature, suggesting that ongoing shifts towards greater conditionality (such as being witnessed with the Work and Health Programme) may not be beneficial for this group (Jones, 2019).

A focus on health in ALMPs will arguably be crucial to support the increasing proportion of older workers with disabling conditions, with poor health frequently cited as a reason for early labour market exit (see Section 9). Yet based on evaluations carried out to date, it is asserted this will be insufficient to support EWLs as it underestimates the substantial and often distinctive barriers to employment and return to work faced by older people (Parsons and Walsh, 2019:26; Jones, 2019). While a quarter of providers of the (Now Defunct) Work Programme said they specifically targeted people over 50, only 7% of participants were 55 or older (DWP, 2014a) and just 16.2% of older programme participants were supported into a long-term job, lower than for any other age group and any other protected characteristic, including disability (Learning and Work Institute, 2016, in Thomson, 2018:27). The worst outcomes were experienced by people over 60 who had been moved across from incapacity benefit to ESA, with a success rate of less than 1% (Age UK, 2017:16). Analysis of the programme in Scotland also identified weaker outcomes for older workers (Brown et al., 2018). Age UK (2017:5) attributed these poor outcomes directly to barriers people faced as a result of their age, which suggests, and following other researchers, that return to work interventions which do not take on board this learning will continue to fail older jobseekers (Parsons and Walsh, 2019:31).

Though the emphasis on those further from the labour market has been retained, evidence suggests this may be less suited to older jobseekers, where a rapid response will be more effective (DWP, 2017a; Parsons and Walsh, 2019:30). This latter finding is a cause for concern as those eligible for the flagship Work and Health programme will not be entitled to help until they have been unemployed for two years, unless they have a specific health issue. The failure of ALMPs to offer more timely support will have a particularly negative effect on people from lower socio-economic groups, who are more likely to struggle to re-enter the labour market (Public Health England and UCL Institute of Health Equity, 2014, see Section 9).

Statistics on the current Work and Health Programme are being regularly collected, but this does not seem to include data which can distinguish outputs for older participants. Age UK suggest that older jobseekers who do not have a serious health condition or disability will be less likely to benefit from the scheme and may have to wait until they have been unemployed for two years to become eligible (Age UK, 2017). There is an ongoing evaluation of the devolved programme running in London, which is due to publish results in 2022 (SQW, 2019). Early indications show that referrals for people aged over 50 are higher than expected, which is promising (SQW, 2019:35), though of course, this only refers to London.

Finally, research has established that the quality of engagement of employers is vital to the success of return to work interventions (Business in the Community, 2015). Though there are examples of engagement with employers, such as through apprenticeships and Sector Based Work Academies, this work tends to involve large employers.

5.8 Enhancing Job quality for older workers

Ensuring employment is an attractive option for older people should be a key element to any agenda around EWLs. While for some, later employment may not be a viable option (see Section 9), for those who can choose to retire early, or for those who feel they have no option but do so due to poor health or caring responsibilities, it is crucial. This subsection considers the key policy areas based on supporting flexible working, and policies around health protection and carer support.

5.8.1 Flexible working policies

Access to flexible working is a key facilitator to EWLs (Ilc-UK, 2017). Lu et al. (2017) highlight that for women in particular, achieving work-life balance in later life is a necessary measure to support their health. UK legislation around flexible working was introduced with the 2002 Employment Act, giving parents of young or disabled children the right to request more flexible working arrangements (Smeaton and Parry, 2018:34). The legal obligation for employers to consider flexible working was extended in 2014 to all employees who have carried out six months service. This could refer to part-time work, job sharing, location flexibility, flexitime and compressed hours (see DWP, N.d).

5.8.2 Impact of flexible working on EWLs

Though there is little comparative data on flexible working across OECD countries, evidence suggests that the UK has a comparatively high proportion of the labour force with some flexibility in working time arrangements, at around a third (CSJ, 2019); however, other evidence shows that despite relatively widespread availability, take up overall remains low (CIPD, 2019). This has been linked to a lack of awareness (Airey and Jandrić, 2020) though also due to unmet demand (CIPD, 2019:56). As the rules around flexible working only requires employers to consider a request, with no statutory evaluation procedures in place (CIPD, 2014), the legislation has been assessed as fairly weak.

Flexible working is not well supported through recruitment processes. The Timewise Flexible Jobs Index estimated that just over 15% of jobs are advertised or recruited flexibly, with year-on-year progress being much slower than the increasing demand for it (it is estimated that 87% of workers would like to work flexibly). There is sectoral variation within this, ranging from 6% in maintenance and repair jobs to 31% in medical and health services (Timewise, 2019:07). Smeaton and Parry's (2018:35) research identified that one fifth of health and social care positions were advertised as flexible, compared to just 2% of engineering jobs.

Flexible working based on occupational level factors

A survey carried out by the DWP (2015b:7) showed that though around two thirds of employers offered some form of flexible working, just under a third (32%) offered no specific provision. When asked why no policy was in place, the most common response (28%) was that relevant issues were managed on a case-by-case basis by line managers. Wainwright et al. (2019) also referred to flexible working being agreed on an 'ad hoc' basis. Such variations in practice were often split by white-collar/blue-collar employment (Wainwright et al., 2019: 2409-2410), though again, this could depend on size. For example, larger construction companies are more likely to offer flexible working (Citb, 2018:43). Though these more informal practices can be effective, it has been argued, as with age related policies, that this is done at the expense of normalising extended working more broadly (IPPR North, 2017). It also means that assessing the impact flexible working practices are having on EWLs is not really possible (Smeaton and Parry, 2018), especially as organisations are not compelled to provide data about formal requests they receive. This issue partly reflects the widely differing estimations of the availability of flexible working arrangements, from 96% of employers (CIPD, 2014) to a far lower 6.2% (the Women and Equalities Committee (2016) (both in Smeaton and Parry, 2018:35).

Larger employers are generally in a better position to support flexible working (CSJ, 2019), particularly those which are unexpected (e.g. sickness or emergency care) (DWP and GSR, 2017:10). Smaller employees tend to lack an infrastructure which can help manage more formal flexible work practices (DWP and GSR, 2017:34), so agreements may be more informal (Ilc-UK, 2017) and less coherent (Cox and Webb, 2020:53). A report for the Government Office for Science

(Johnson, 2015) concurred that flexible working arrangements can be more complicated to organise in small businesses, an issue that is significant since older workers are somewhat more likely to be employed in SMEs (Forth et al., 2006, in Smeaton and Parry, 2018:36).

Flexible working options based on employee-based factors

Flexible working arrangements are more likely to be made available for long-standing employees (DWP and GSR, 2017), those in higher-paid or higher-skilled professions (Age UK, 2017a:9) or based on the perceived performance or replaceability of the worker (Wainwright et al., 2019). The ability to work flexibly was also facilitated by access to technology, that senior staff were more likely to have (DWP and GSR, 2017:47). On the other hand, those in low-paid, low-skilled but physically demanding jobs may not be able to continue to do these types of work in older age (House of Commons, Women and Equalities Committee, 2018) (yet, as highlighted earlier, this group may need to work longer due to financial necessity). Furthermore, for many older workers it is asserted that flexible working is taken due to a lack of options, rather than choice, such as due to increased financial pressure to remain in work due to the lack of a welfare safety net for involuntary exit (Lain et al., 2020).

Flexible working options are arguably limited to relatively few roles (such as administrative and office jobs (House of Commons, Women and Equalities Committee, 2018), flexible working for manual workers, for example will likely be limited to a reduction in shifts or working hours (DWP and GSR, 2017:10). In some cases, older workers may need to 'trade down' to a less desirable or less secure job in order to go part-time or work flexibly (IPPR North, 2017). DWP and GSR (2017) identified different sectoral attitudes to EWLs, with care homes and cleaning contractors particularly positive about maintaining an older workforce, with relatively plentiful opportunities for flexible working. In contrast fashion retail and transport had concerns about role demand on ageing workers and correspondingly viewed limited scope for flexibility. Those in the top 10% of cognitive capability are more likely to be in bridge employment at ages 60-69 (Stafford et al., 2017).

There are also differences across staff groups in the same organisation, with Human Resource Managers being more aware of flexible working opportunities than employees and line managers (Earl and Taylor, 2015). Related to this, line managers' people management skills will be an important factor in determining whether older workers feel confident requesting flexible working (DWP and GSR, 2017:10), yet some have been found to hold negative attitudes around EWLs (CIPD, 2019).

On a final note, it is important to distinguish between flexibility that can support EWLs and that which is imposed by employers, with the latter assessed as demotivating (Age UK, 2012) and leading to entrenchment of insecure 'zero hour' type contracts, particularly for those in a less favourable labour market position (Loretto and Vickerstaff, 2015).

5.9 Health protection and provision

5.9.1 Health protection policies relevant to EWLs

Research provides a strong argument for encouraging labour market participation throughout the life course due to contributing to healthy ageing and both men and women with weak attachment to the labour market report the poorest health over time and show no signs of recovery (Di Gessa et al., 2020). Poor health is a major cause of early retirement, either directly or because workers whose health deteriorates are more likely to become unemployed (IPPR North, 2017).

This section considers government provision that can support EWLs through ensuring health related concerns do not act as a barrier (this should also be considered alongside the discussions related to employment support, such as the Disability Confident and Fit for Work schemes discussed in subsection 12.4 and Access to Work in subsection 12.6). A policy narrative which recognises the close relationship between health and labour market activity has been a focus over the last 20 years or so. The current government has committed to supporting disabled people into work, with a target of 1 million by 2027, developed through a cross-departmental Health, Work and Wellbeing initiative (DWP, 2017a). The agenda is also enforced through equality legislation and financed through schemes aimed at employees and employers. Arguably, the chief incentive for policy action to support health protection is driven by the estimated £100 billion annual cost to the economy of worklessness and sickness absence (Public Health England, 2019a:N.p).

The government, through Public Health England (an executive agency, linked to the Department of Health and Social Care) and the NHS, offer a range of population level advice, guidance and resources to help support individuals to maintain their health and wellbeing at work. The Government has also invested in a joint health and work unit spanning the DWP, the Department of Health and the NHS. This unit manages a large and varied portfolio of work in progress, including health-led trials, which are testing intensive employment support in health care settings (OECD, 2018). Table 12 provides a few key examples of public health-based, employer level initiatives. While not directly aimed at EWLs, these can nevertheless support it through improving the health and wellbeing of the overall workforce.

Table 12: Health protection policies

1994 ACCESS TO WORK SCHEME	FUNDS COSTS WHERE A WORKER REQUIRES SUPPORT OR ADAPTATIONS (THIS IS WHERE AN EMPLOYER IS NOT REQUIRED TO MAKE THE ADJUSTMENT AS PER THE EQUALITY ACT 2010). THOUGH AIMED AT EMPLOYEES, IT ALSO OFFERS AN INCENTIVE TO EMPLOYERS, AS IT MEETS ADDITIONAL COSTS. THOUGH GENERALLY ASSESSED POSITIVELY, FEEDBACK SUGGESTED THAT INFORMATION ABOUT THE SCHEME IS NOT EASY TO ACCESS (DWP, 2018).
2011 PUBLIC HEALTH RESPONSIBILITY DEAL	A voluntary scheme, established to support businesses to improve public health and tackle health inequalities through their influence over food, alcohol, physical activity and health in the workplace. The deal has a range of specific guides/pledges aimed at individuals with chronic conditions and carers, requesting employers to embed basic principles within their standard hr procedures. Regarding the chronic conditions pledge, 188 organisations have signed up (OECD, 2018:12-13). Again, this represents a small number of overall employers and is geared toward larger employers who are more likely to have a hr department.
2014 THE WORKPLACE WELLBEING CHARTER	Championed by Public Health England as a national standard for workplace health, a benchmarking process which business can work through in order to gain accreditation for their investment in workforce health. The website contains a set of toolkits, information on local accreditation providers, as well as the charter standards themselves (LGA and Public Health England, 2016:12). Eighty organisations have been accredited since the programme's inception with over 189,000 employees benefitting (LGA and Public Health England, 2016:14). Though there is an evaluation of the charter, this does not focus on age.
2019 NHS LONG-TERM PLAN	A flagship health-based policy initiative in the UK, identifies the role of good health in maintaining employment, and refers to personalised care plans to support people to manage their health at work. Older workers as a distinct group are not explored.

5.9.2 Occupational health

Nearly all (99.9%) of the UK private sector businesses are SMEs and account for 60% of private sector employment, but frequently have poor or no access to occupational health services. Only 21% of employees of small businesses (less than 50 employees) report access to occupational health, and 12% access to employee assistance programmes (Public health England, 2016:N.p). In contrast, half of those employed by a large organisation reported having an assessment by an occupational health professional (Centre for Ageing Better, 2018:16). Acknowledging that larger organisations will usually have more resource and capacity to support the health

and wellbeing of their workforce, the government included a national occupational health service through its Fit for Work scheme with SMEs in mind (OECD, 2019). However, as identified earlier, this scheme is no longer fully running and failed to reach the majority of intended beneficiaries.

5.9.3 Impact of health protection policies with relevance to EWLs

As with ALMPs, policies around health protection for individuals and the workplace are not generally age specific, and despite the identified priority of EWLs, older workers are generally offered similar services to their younger counterparts. The mechanisms which lead to successful implementation of initiatives such as the Workplace Wellbeing Charter, or Disability Positive Employer Scheme are not well evidenced, and tend to be patchy and not necessarily go beyond individual case study examples. Employers also remain largely unaware of government supported health protection initiatives. For example, despite being introduced a quarter of a century ago, it is estimated that only a quarter of employers are even aware of the Access to Work scheme (see Section 12.6) (DWP, 2020). Localised examples of good practice, such as local authority approaches to supporting healthy workplaces tend to be short term, and rarely undergo rigorous evaluation, so it is difficult to say how these support EWLs, as this is not generally referred to as an aim. Another glaring omission is reference to EWLs in the NHS long-term plan, which would have benefited people from lower socio-economic backgrounds in particular, who experience poorer levels of health than their wealthier counterparts (as discussed in Section 9).

5.10 Care support

5.10.1 policy development which can support EWLs for carers

There are a range of policies in place that can support older carers who wish to access or remain in employment (though the target is carers of all ages). The Carers (Equal Opportunities) Act 2004 gave local authorities a statutory responsibility to take a carer's wishes about paid work into account when conducting a carer's assessment, and the Work and Families Act 2006 extended employees right to request flexible working to most adult carers (Yeandle et al., 2017). In 2014 the Care Act consolidated much earlier legislation into a single statute. The Act, for the first time placed a duty on local authorities to meet the eligible needs of carers, including their wishes to stay in employment (OECD, 2018:14; Yeandle et al., 2017). The Care Act also offers a route into raising flexible work for workers with care responsibilities (Smeaton and Parry, 2018).

A cross departmental action plan for carers was created in 2018, which refers to a number of ongoing ambitions and initiatives, including linking with the Business Champion for Older Workers in the context of Fuller Working Lives. The Government Equalities Office (GEO) is working to support carers to return to work with new returner programmes - the first three programmes have launched already and have developed guidance and toolkits aimed at supporting employers to run

effective returner programmes. At the time of writing, developments are at early stages.

Though there are initiatives aimed at older carers, these are not government led and tend to be time limited funded projects run across local areas. Such as the ‘Working Potential’ project, funded by The National Lottery Community Fund which commissioned three regional third sector providers to deliver a service to support older carers into employment (this ran from 2018-2020, though there does not appear to be any reporting on outputs) (Centre for Ageing Better, 2020a). There are also national charitable organisations such as Carers UK and Grandparents Plus, which are promoted through government websites and offer advice on balancing paid work with caring responsibilities.

5.10.2 Impact of policies to support EWLs of older carers

While there are policies in place to support carers in employment (aimed at all ages) as well as a range of statutory and third sector led initiatives, commentators have argued that there is lack of a joined-up approach (OECD, 2018). The impact of these initiatives, especially on older carers, or groups who may experience inequalities in EWLs (Section 9) is not known. But based on findings around flexible working and official employer level policies, we can say that only around a third of employers are estimated have put specific measures in place for carers (DWP, 2017b). However, this is difficult to estimate, as discussed in Section 9 many (SME in particular) employers have informal policies in place, especially around flexible working. There is also limited explicit reference to EWLs within carer policies and this affects women in particular as they are more likely to provide care whilst working (ONS, 2019c) and leave the labour market early due to caring responsibilities (Carers UK, 2019).

Conclusion

While there is a strategic policy direction which supports EWLs, the evidence discussed in this section shows that flagship policies and linked initiatives led by government are not always applied consistently and there remains a lack of knowledge and take up by employers. There is also an assessed lack of targeted activity toward people over 50, which some commentators view as necessary due to unique life trajectories that impact on employment. For example, while older people may be eligible for apprenticeships, findings show there is nevertheless a perception that this type of scheme is for younger people. Jandrić et al. (2020:22) argue that the policy rhetoric of increased choice and freedom gives insufficient regard to the potential barriers faced and lack of attention to the quality of employment choices older people are faced with (Jones, 2019).

6 Main conclusion

The ongoing strategy of delaying retirement by successive UK governments over the last quarter of a century has achieved a measure of “policy success”, through a mix of compulsory measures and incentives, formed through a neoliberal led agenda shaped around individualism, precarity and increasingly stringent welfare retrenchment measures.

There are some positive examples of initiatives which support EWLs, such as Mid-life MOTs, schemes which support self-employment (New Enterprise Allowance) and ‘Fit for Work’ assessments. LEPs across England are setting up skills pledges and apprenticeship schemes aimed at older workers (DWP, 2017a:21) and the DWP has introduced Older Claimant advisors to Job Centre Plus offices. There are also ongoing initiatives which people of all ages, such as such as the government’s Digital Strategy pledge to provide free digital training (Department for Digital, Culture, Media and Sport, 2017). With regard to ALMPs, there are pockets of localised programmes, being led by local authority and third sector organisations which focus on the needs of older jobseekers. Yet the sense through the literature is that these initiatives are rather piecemeal, unevenly distributed and implemented, poorly promoted and not ambitious enough. There is a lack of robust evidence and localised initiatives in particular may not continue after targeted funding has ended (Parsons and Walsh, 2019).

The Government’s flagship Fuller Working Lives agenda puts employers at the centre of making EWLs a reality. In some cases, legislation compels employers to take specific actions, though a greater emphasis has been on engendering voluntary actions through selling the benefits of retaining older workers and supporting a mixed age workforce. Actions to support this have generally been through partnering with large employers and third sector organisations to drive forward the message. Though some employers have taken active steps to invest in an older workforce and actively promote EWLs more widely (DWP, 2017a; Public Health England and UCL Institute of Health Equity, 2014), the evidence overall shows that this policy drive has failed to reach the vast majority of the 1.3 million UK employers. Moreover, commentators have accused the government of showcasing good practice from very large firms with sophisticated HR systems (House of Commons, Women’s and Equalities Committee).

With regard to flexible working conditions, implementation across employers is uneven. Where offered, especially by SMEs, it tends to be ‘ad hoc’, inhibiting the opportunity to robustly judge its prevalence. In other cases, employers only offer flexibility to support their needs at the expense of the worker (Cory, 2012; The Taylor Review 2017, in CSJ, 2019:38). The UK government, through the Industrial Strategy, have accepted this as a legitimate criticism and are in the process of tackling it through The Work Plan, which will furnish workers with the right to request ‘a more predictable and stable contract’ after 26 weeks continuous service, as well as offering greater protections for agency workers (HM Government,

Industrial Strategy, 2018:13). As this is in early phases the impact (both intended and unintended) is unknown.

Even compulsory measures are not being implemented as intended and legislation to protect against age discrimination has failed to prevent ageist practices and discrimination in age management policies, training, promotion and recruitment, which many perceive as a significant barrier to achieving EWLs, especially for women (Age UK, 2017; Bengtsson, 2020; European Commission, 2015; Van der Horst, 2019). Research finds that many employers (of all sizes) are unsure about the requirements related to age discrimination and flexible working policies. Only a minority of SME employers are aware of free schemes that can support EWLs, such as financial support with aids and adaptations, toolkits, or opportunities to become accredited. Subsequently there have been low take-up of schemes such as Access to Work and the now disbanded Fit for Work. This is despite smaller employers being targeted due to a recognition that they are less likely to have the infrastructure in place (Sharma, 2019). Ultimately, this uncertainty will likely have a knock-on effect and mean schemes such as the Mid-Life MOT are not offered due to fear of indirect discrimination (Parsons and Walsh, 2019:31; WHerl, 2017).

More needs to be done to make connections between government strategies and affirmative employer action. The government are currently exploring a new, single Labour Market Enforcement Agency which will support businesses, but this relates to complying with legislation. At the time of writing, this is going through consultation stages, but based on other schemes discussed in this report, an early concern would be around how awareness will be raised amongst employers (and employees) (HM Government, 2018:10).

A related issue is that as employer led action takes centre stage, UK trade unions have become progressively side-lined. Though the TUC continue to work with policy led task groups and advocate for Mid Life MOTS, this is now generally viewed as being at a less collective level, and increasingly something that is only available in the public sector or through very large employers. Though admittedly collective action may be less realistic in a mixed aged workforce, where younger employees may not consider workplace factors that may not present until later in their working life, the ability to take collective action where employers are not stepping up has been greatly diminished through progressive policies that have weakened their powers.

Due to a recognition that the needs of industry are changing there has been a policy emphasis on lifelong learning (upskilling/retraining), such as apprenticeships for those aged over 45 (albeit mainly through large employers (DWP, 2017a)). While new initiatives such as apprenticeship schemes is undoubtedly positive, this route is unsuited to most of the older workforce (Age UK, 2019a) and thus additional options are needed. Overall, it remains the case that most employed older people are much less likely to train than their younger colleagues and have been negatively affected by adult learning cutbacks (NIACE and National Older Learners Group, 2015:28). This has had a particularly adverse

impact on people from lower socio-economic groups. Much of the policy direction on lifelong learning and training is new, or still at testing phases, so it is too early to comment on the impact on EWLs (Foresight, 2017). What is ultimately needed is a coordinated, national level assessment of the skills the UK will need in the future. Yet flagship initiatives such as the National Retraining Scheme, despite its £100 million investment, is viewed as not being ambitious enough and unlikely to meet projected need (CIPD, 2019a).

Overall, while people are working longer, UK policy to date has failed to make this either a realistic or fulfilling experience for particular subgroups. The fact remains that only half of the UK population work until retirement age (DWP, 2017a) and for some who do remain in work, it is insecure, low paid work, with older workers failing to benefit from the more positive elements of flexible working (Age UK, 2017; TUC, 2017). As highlighted across this report, there are a plethora of (often intersecting) barriers faced by the over 50s, which has been attributed to a mixture of health and carer status, being made redundant (DWP, 2014), long-term unemployment (Rest Less, 2019) and unsuitable working conditions (Ogg and Rašticová, 2020), which all have significant socio-economic, gender (and though less evidenced, BAME) dimensions (Loretto and Vickerstaff, 2015).

Fundamentally, UK policy around EWLs falls short due to not addressing the fact that people in the UK experience later life unequally (Ilc-UK 2017). Even where employers do support EWLs, older people do not benefit equally, with research identifying that white collar, well educated workers tend to benefit most from flexible working and retirement trajectories. In fact policies which relate to EWLs can have an adverse effect on some. This is particularly so for compulsory actions such as equalising of SPA age, where there is a lack of protective policies for the women who may face hardship as a result.

Tackling this head on requires policies that are joined up and integrated. While the government has incorporated EWLs and promotes an age diverse workforce through flagship, cross departmental missions such as the Fuller Working Lives and the Industrial Strategy, commentators argued that these are not well coordinated with each other and give little regard to implementation of existing protective legislation, such as the requirement to apply the Equality Act, 2010 (House of Commons, Women and Equalities Committee, 2018). Related to this, though key policy documents which refer to carers (The Care Act) and health (The NHS Long Term Plan) acknowledge the importance of supporting employment, little regard is given to older workers within this. This issue is also evident in ALMPs supported by the DWP, where the UK is experiencing an ongoing shift away from targeting older jobseekers at a central policy level. This is despite evaluations showing that targeting is necessary and that all age ALMPs have failed older workers in the past (Centre for Ageing and Work and Learning Institute, 2020a:19; Foster et al., 2014; Jones, 2019; Ray et al., 2014).

Essentially, while a cross sector approach is being adopted externally (albeit with some, such as SMEs and Trade Unions being less included), central policies which link to EWLs are generally siloed, with limited cross-departmental linkage (Icl-UK,

2017; Silcock et al., 2016). As well as this, policies tend to be uni-dimensional, giving little regard to diversity across groups (Ní Léime et al., 2020) and the cumulative and intersecting nature of existing inequalities (Phillipson, 2019). This uni-lateral focus negatively impacts on older women in particular, who are disproportionately more likely to have been vulnerable due to interrupted labour market participation.

Successful implementation of policies relating to EWLs is arguably as much about engendering behavioural change than raising awareness and policing actions. This cultural barrier is not just evident at the employer level, but also employees who view fixed retirement trajectories as part of their life course (Phillipson et al., 2016), which Wainwright et al. (2019) argue remains in place despite legislative changes. Ultimately, workplace models in the UK stubbornly continue to operate around an outdated, inflexible 'male ideal worker model' (Ní Léime, 2020). As those who provide much of the informal care in our society, and who live with the effects of past and present gender pay gaps, women tend to be most affected by this lack of flexibility. It has been argued that ongoing government commitment may shift practice over time through becoming embedded in workplace culture (Blackham, 2017), yet as pointed out in this report, an ongoing issue is that most employers are unaware of the EWL agenda.

Ultimately the impact of policy initiatives promoting EWLs will be limited without more decisive action to promote behaviour change (CIPD, 2019a: 45). Age UK (2012) argue that a flexible working culture can only become reality if the government set this as a default, rather than an additional option. The House of Commons, Women and Equalities Committee (2018) recommend that all employers with 250+ workforce are required to publish the age profile of their workforce (certainly, where this has been requested voluntarily, few have provided it) and that immediate steps are taken to ensure compliance to the Equality Act. These arguments are becoming ever more salient in light of the ongoing COVID-19 crisis, which is having a particularly adverse effect on older workers who are experiencing worsening ill health and increased levels of redundancy, with the number claiming unemployment benefit doubling (Ipsos MORI and the Centre for Ageing Better, 2020).

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Unequal Extended Working Lives: the UK's failing policy agenda

Rachel Crossdale, Liam Foster & Alan Walker

Key Findings

- The UK's older workers at greatest disadvantage are women and people with a minoritized ethnic background.
- Initiatives to support Extending Working Lives (EWLs) have been piecemeal, unevenly distributed and implemented, poorly promoted, and not ambitious enough.
- Initiatives have lacked formal evaluation leading to an absence of robust evidence.
- Most employers are insufficiently engaged and invested in the EWLs agenda. This is particularly true among small and medium size employers (SMEs).
- UK policy fails to make working longer realistic or fulfilling for people in insecure, low-paid work. Women, people from minoritized ethnic groups and those of a lower socio-economic status are particularly at risk.

Why is this important?

In the early 2000s, the need to address demographic shifts toward an ageing population and predicted labour shortfalls became prominent in employment policy debates, with the number of people aged over 65 predicted to increase by 6.2 million by 2034, compared to a predicted increase of only 1.5 million for those aged 16-64. The British Social Attitudes Survey showed a culture shift, finding that two fifths of people who had retired would have preferred to remain in employment for longer (Government Social Research, 2016). This is about creating equal and inclusive opportunities for people to work longer, whilst recognising that not all are able to do so. EWLs are the most effective route to addressing this emerging political and cultural turn in the UK.

The aftermath of the Covid 19 pandemic has seen an exceptional number of workers exit the workforce. Latest trends show that the employment rate of older workers aged 50-64 has fallen to around the same level as in 2016, whilst the employment rate for people aged 65+ has stabilized at the same level as 2016. The UK needs to act now as the work done previously to encourage and promote EWLs risks being undone, making the threat of labour force skill shortages very pressing. This is particularly likely to have an impact on the Education, Health and Social Care, Public Administration, Manufacturing,

Construction, Transport and Retail sectors, as older workers are disproportionately likely to leave these sectors prior to pension age.

Unevidenced, unequal, and unaware

There is some evidence of positive localised programmes focussing on the needs of older jobseekers, yet there is a lack of evaluation and robust evidence to continue and expand successful initiatives. Access to upskilling and job seeking support is a postcode lottery.

People with disjointed employment histories are hugely disadvantaged in the UK pension system. This disproportionately affects women and people from minoritized ethnic backgrounds who are more likely to have had time out of work for caring responsibilities, or to have been on short term or precarious contracts.

Employers are often unaware of requirements related to age discrimination and flexible working policies. This is particularly true of SMEs which are less likely to have the human resource to monitor and implement schemes. This has led to low take up and disbandment of promising initiatives such as Mid-life MOTs and Fit for Work assessments.

Recommendations

Policies need to be joined up and integrated. EWLs policies such as the Fuller Working Lives and the Industrial Strategy have been uni-dimensional with limited cross-departmental linkage. There is little regard to the implementation of the Equality Act (2010) or recognition of diversity and the intersecting nature of existing inequalities. The UK is experiencing a shift away from targeting older jobseekers at central policy level (e.g. The Care Act and The NHS Long Term Plan) despite evidence showing the need for targeting.

More needs to be done to connect government strategies with employer action. A targeted effort to raise awareness of schemes is required, particularly with SME's. Lack of awareness of schemes can lead to low uptake and premature disbandment (such as the fit-for-work programme).

A coordinated national level assessment of the skills the UK will need in the future is urgently required. New initiatives are positive but often unsuited to the older workforce or, as with the National Retraining Scheme, unlikely to meet projected need. Older workers are less likely to have the opportunity or take-up training and are negatively affected by adult learning cutbacks.

The requirements for anti-age discrimination and flexible working policies need clarifying and publicising. Compulsory measures are not being implemented as intended. As a result they have failed to prevent ageist practices and discrimination in age management policies, training, promotion, and recruitment. This is a significant barrier to EWLs, especially for women.

Inequality and diversity in later working life needs to be acknowledged. Inequalities persist to the extent that working longer is not realistic or fulfilling for several subgroups. Older workers in insecure, low-paid work fail to benefit from some EWL policy initiatives. This particularly affects women, those in lower socio-economic groups, those with a minoritised ethnic background, and those with a lower education level. Policies should recognise diversity of experience as well as within the older worker population.

A life course focussed strategy and associated policies are needed to combat inequality. Such a strategy should aim to both prevent ill-health and skill obsolescence, care and the labour market challenges, whilst ensuring that key institutions enable continuing active participation in the workforce.

About the research

This research on the UK is part of the European research programme EIWO. Using a national policy case study of the UK, we are exploring the influence of macro social and political-economic change on late working life employment exclusion and inequalities, identifying how policy developments have informed the existing Extending Working Lives (EWLs) agenda in the UK.

More information is available in the EIWO Working Paper 3: Exclusion and Inequality in Late Working Life: National Country Context: UK (Alden, Foster, and Walker, 2021) available from: <http://www.eiwoproject.org/>

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About EIWO

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Please visit the programme website at
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