



A silver lining for the UK economy?

The intergenerational case for supporting longer working lives

Patrick Thomson

February 2018

About the Centre for Ageing Better

The Centre for Ageing Better is an independent charitable foundation working to create a society where everyone enjoys a good later life. We bring about change for people in later life today and for future generations. Practical solutions, research about what works best, and people's own insight are all sources that we draw on to help make this change. We share this information and support others to act on it. We also try out new approaches to improving later lives.

This report

This paper is one of a series of policy option papers being submitted to the Intergenerational Commission. This paper, authored by the Centre for Ageing Better explores how supporting older workers to remain in better, more fulfilling work for longer can be part of the solution to addressing the fiscal pressures of an ageing population.

Acknowledgements

We would like to thank Laura Gardiner from the Resolution Foundation for her comments, analysis and guidance in the drafting of this report. Dan Jones provided valuable insight and support throughout the process. All errors of fact or interpretation remain the author's own.

Contents

5	Executive summary
9	Context: the intergenerational case for supporting people in good work as they age
18	Support current older workers to remain in work for longer
27	Support for those out of work who want to return
30	Workplaces that work for all, irrespective of age
35	Conclusion
37	Summary of policy options
40	Bibliography



“

For me the good life is
having a job again”

*Participant from Later Life in 2015 Report
(Centre for Ageing Better/Ipsos MORI,
2015)*

Executive summary

The older workforce is part of the answer to the fiscal pressures of an ageing society

We are living longer and working longer. While an ageing society contributes to pressures on public finances, it also creates new opportunities to rebalance the fiscal equation. Making work better for us all as we age will support more people to work for longer. This increases tax revenues, reduces benefit spending and boosts overall levels of GDP, consumer demand and employment opportunities for all ages.

The need to work for longer must be viewed in the context of inequalities within generations. Older workers face higher levels of long-term unemployment, long-term low pay, gender pay differentials and health-related inactivity. Too many people are approaching retirement with inadequate savings, are in poor health and at risk of missing out on a good later life. Policy solutions that focus on younger workers to the exclusion of older workers will fail to address these key structural inequalities in the labour market, leading to further disparities for Generation X and younger workers as they reach middle age. Making work better for older workers will benefit individuals, the economy and the state – now and into the future.

Despite the growth in older workers over the last 20 years, there is still a stark gap between employment rates of people in their 50s and early 60s and those in their 40s. Currently, less than half of the population are in employment the year before they are eligible for their state pension. This age employment gap is likely to grow in line with the scheduled rises in state pension age unless action is taken now.

The key driver of supporting people to work for longer is to improve the quality of work. **Improving employment practices for older workers will make the workplace better for everyone.**

We need to support current older workers to remain in work for longer

Health conditions and caring responsibilities are the major reasons for early exit from work in later life. We believe Government needs a joined-up approach to support health in work, particularly for slow-onset, age-related conditions which are not viewed or treated in the same way as disabilities by either individuals or employers. Rates of unpaid caring peak in mid-life, which can often lead to people leaving work. Employees over the age of 50 are most likely to say that working part-time or flexible hours would encourage them to delay retirement. **Workplace flexibility from the point of hire onward is crucial to help people manage both health conditions and caring responsibilities.**

Job quality and role design can also help retain older workers. A quarter of all workers in the UK do not think they could do their current job over the age of 60, rising to one in three for lower-skilled manual workers. Employers need to find innovative approaches to role design and use of technology to assist and enable people to remain in good quality work for longer.

We need better support for those out of work who want to return

Once out of work, those aged 50-64 have more difficulty than any other group in returning to work, and the reality is that many never work again. Despite the long-term negative impact of prolonged worklessness, employment support has paid relatively little attention to people in mid and later life. Skills, training and employment support has been targeted at young people over previous decades and by different governments. As a result, there is still a lack of good evidence about what works to support older jobseekers. It's clear we need further experimentation and innovation to address the multiple barriers that older jobseekers face.

We also need to recognise that paid work might not be possible or desirable for everyone as they age. Poor quality work can be detrimental to health and wellbeing, and people who are not able to work must also be supported. In light of the rising state pension age, a significant number of people nearing state pension age are likely to transfer to working-age sickness and disability benefits, unless mitigations are put in place.

We need workplaces that work for everyone irrespective of age

There are significant age biases in the workplace with older workers more likely to experience **discrimination in recruitment**. Equal opportunities policies and legislation in themselves have not been sufficient to drive changes in behaviour. There is a need to open up discussions about age at work and use a range of policy levers to support employers and older workers to create more equal and inclusive workplaces.

What people want from work is broadly consistent across generations. However, older workers are much less likely to have opportunities for training, development and progression. Across the OECD, only Turkey and Slovenia have lower levels of training for older workers than the UK. New investments in skills and retraining could redress this imbalance, allowing older workers to reskill and progress in the workplace.

Employer behaviour is key to retaining older workers. Older workers are more likely to stay in work if they think that their work matters, their employer supports them and their needs are taken seriously.

Employers should:

- Promote good workplace health, support working carers and embed opportunities for good quality flexible work from the point of hire.
- Promote the use of technology to adapt job roles around the needs of older workers, particularly for people with health conditions and to offer flexibility through remote working.
- Work with older workers to ensure that where, when and how they work can best enable them to maximise their contribution, improving satisfaction and retention.
- Reduce the impact of age-bias in recruitment by reforming the application process, training those who hire and manage staff and promoting age-diversity champions.
- Support all employees to plan ahead from mid-life, including career and personal goals, relationships and caring responsibilities, wellbeing, health and finance.

An ambitious aim to support more people to be in good quality work as they age

The Centre for Ageing Better, along with employers and partners in the Business in the Community (BitC) 'Age at Work' campaign, has set out an aim to increase the number of people aged 50-69 in good quality work by 1 million over the next five years.

Enabling people to enjoy good quality work for longer will benefit individuals (in terms of living standards, wellbeing and retirement savings), the economy (in terms of skills and workforce, as well as GDP) and the state (in terms of increased tax revenues and reduced or deferred demand on public services), now and into the future.

In this policy paper for the Intergenerational Commission, the Centre for Ageing Better sets out some of the policy options that could help achieve this aim.

Summary of key policy options

Policies to prevent older workers from falling out of work

- Ensure that existing initiatives and services such as Access to Work are tailored to the health profile and needs of older workers.
- Enable workers to make a statutory request for flexible working upon point of hire, without having to wait 26 weeks.
- Require statutory reporting of flexible working requests and responses.
- Introduce a right to return for both carers and people with long term health conditions.

Policies to support a return to work

- Develop specialised employment support for claimants aged 50 and over, recognising the particular difficulties faced by this age group.
- Create greater flexibility in the benefits system to recognise that not everyone can work, particularly in the context of the rising state pension age.

Policies to support workplaces that accommodate all ages

- Introduce age bands in gender pay gap reporting to highlight pay inequalities faced by older women in the workplace.
- Ensure open access and promotion of skills and progression opportunities for all ages. For example, the National Retraining Scheme and Lifelong Learning Partnership should incorporate the learning and training needs of older workers.

1. Context

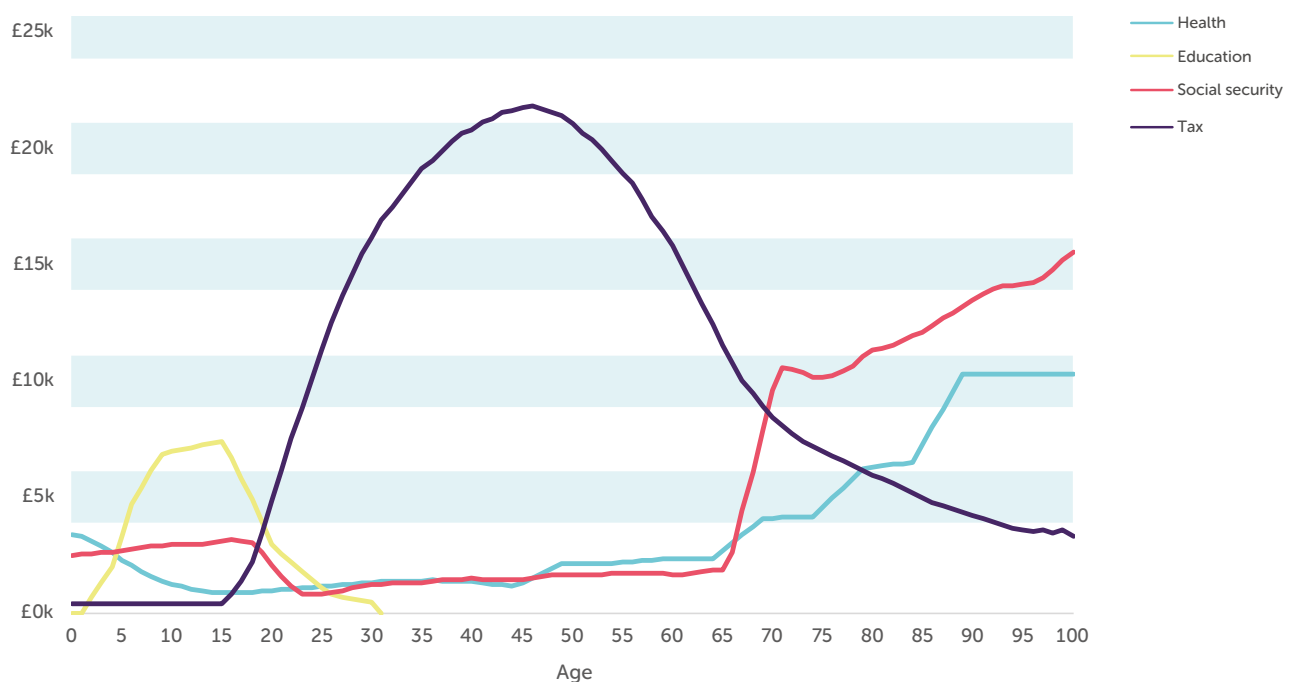
The intergenerational case for supporting people in good work as they age

1.1 The older workforce is a solution, not a problem in addressing the fiscal pressures of an ageing population

There is no doubt that demographic change is adding to long-term pressures on the public finances. Like many developed nations, the UK's population is ageing as a result of increasing life expectancy, relatively low fertility rates and the ageing of the post-war 'baby boom' cohorts.

Each individual is both a net contributor to the public finances and a net beneficiary as their capacity and needs change at different stages in their life (figure 1). More people living longer drives increases in both the volume and pattern of public spending, most directly in terms of the state pension, as well as health and adult social care (OBR, 2015).

Figure 1: Average spend/revenue per head by age and area of provision, 2020. Spend per head (£ 1,000s)



Source: Resolution Foundation analysis updating Office for Budget Responsibility Fiscal sustainability report (June 2015)

One conclusion emerging from the Intergenerational Commission's work is that in response to these new costs, there are grounds to broaden the age profile of tax revenues. Elsewhere, the Commission has looked at taxation options beyond working age. The focus of this report is on **extending working lives** in order to defer the point at which the 'tax' line (shown in purple) in figure above begins to decline.

With increased longevity there has been a significant increase in the number of older workers but, there is still a sharp decline in economic participation rates from the early 50s onwards. Instead of working up until state pension age, around half of older workers leave the labour market early, often involuntarily (DWP, 2017).

The consequences of this include:

- Reduced income tax revenue as fewer individuals earn taxable income
- Increased expenditure as growing numbers of people claim out-of-work benefits.
- Early demand on private savings and pensions as people can no longer build these up, leading to an increased reliance on the state to meet costs of living and care later in life

Enabling more people to remain in work for longer could help alleviate current and future fiscal pressures. DWP currently spends around £7 billion per year on the main out-of-work benefits for people aged 50 to state pension age. Over 80% of this is on incapacity-related benefits, such as Employment and Support Allowance or Incapacity Benefit (£6 billion) (DWP, 2014). Supporting people to remain in work for longer could lead to reduced public spending in these areas, provided that work is of good quality and does not exacerbate health conditions.

There are also wider economic benefits. Modelling by DWP and the National Institute for Economic and Social Research suggests that halving the employment gap between workers aged 50 to state pension age and those in their late 40s could see nominal GDP 1% higher (up to £20 billion per year at 2017 prices) (DWP, 2017).

Enabling more people to be in fulfilling work for longer would therefore create a fiscal win-win: increased tax revenues combined with reduced or deferred demand for state support. Policies to support this change have a central role in addressing the intergenerational challenge to the public finances.

1.2 Increasing participation of older workers doesn't negatively impact on younger workers

There are now over 10 million workers in the UK over the age of 50 (ONS, 2018). Older workers are already an integral and essential part of the UK economy and will become more so as the population ages. It has been estimated that in the decade to 2025 there will be 13.5 million job vacancies to be filled, while only 7 million young people will leave school and college over the same time (ILC-UK/BitC, 2015). This gap, coupled with potential workforce changes resulting from Brexit, underlines how urgent it is to take action to retain older workers.

Despite pervasive views to the contrary, the evidence clearly demonstrates that increasing the number of older workers does not have a negative impact on the employment rates of younger workers nor on productivity.

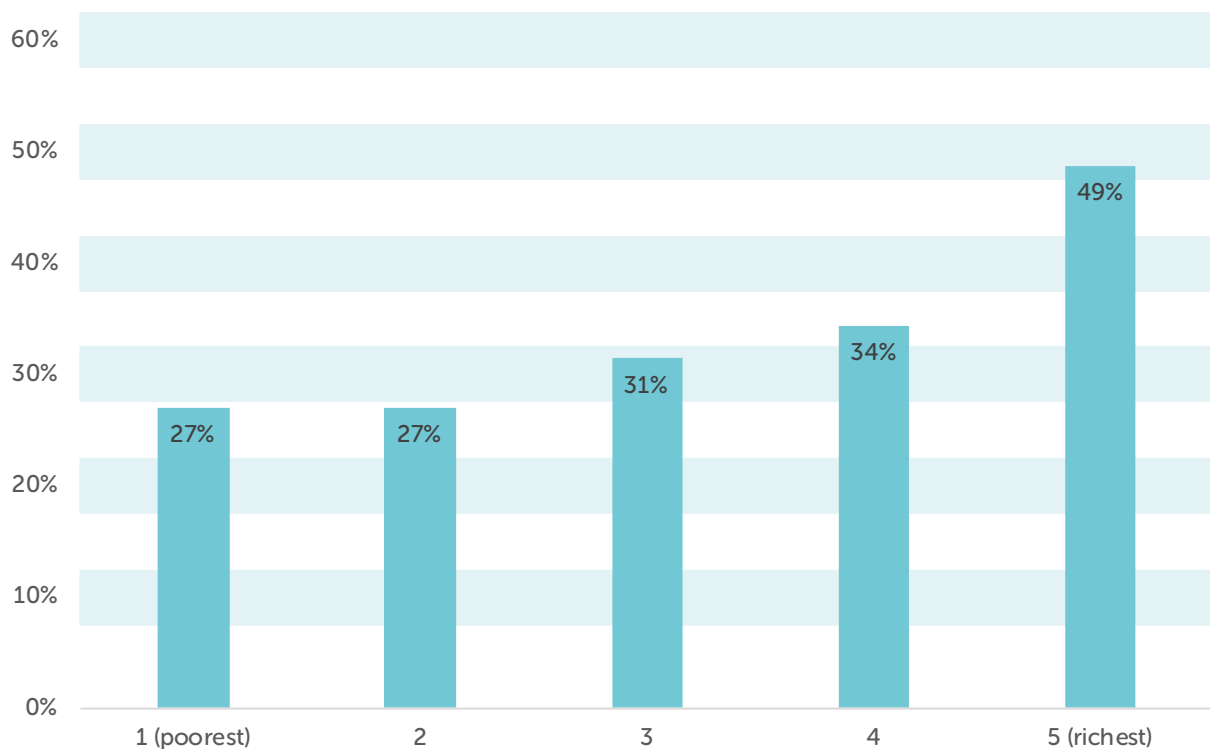
'Lump of labour' fallacy: There is a widespread perception that enabling older workers to remain in work for longer reduces the number of jobs that are available for young people. However, there are not a finite number of jobs in the economy. We can see this from the much larger changes arising from women's entry into the labour market during the 20th century: increasing the number of women in the workforce did not reduce the overall number of jobs available. In the same way, older workers do not take jobs or opportunities from younger workers, nor do they block others from entering or progressing in the labour market. Analysis from the Institute for Fiscal Studies looking at nearly 40 years of data showed that labour force participation of older workers is positively associated with employment of younger workers (IFS, 2008). Having more people in employment overall generates more household income to spend on goods and services, thereby driving greater demand and subsequently more jobs in the economy. The employment of younger workers therefore tends to rise and fall together with the employment of older workers (DWP, 2017; 2014).

Productivity: Despite the stereotypes, an ageing workforce does not in itself lead to a decline in productivity. The Workplace Employment Relations Study found no association between changes in the proportion of older workers employed or in the age diversity of the workforce and changes in workplace performance over the period 2004-2011. The same study also found that private sector productivity is not related to the age composition of the workforce (NIESR, 2017).

1.3 There are inequalities within generations

There is significant variation within generations in terms of the quality of people's work and their choice and control over when they retire. Almost half of the highest fifth of earners retire before state pension age, while less than a third of low and middle income earners do so (figure 2) (Resolution Foundation analysis, 2017).

Figure 2: Proportion retiring before state pension age by pre-retirement household income quintile



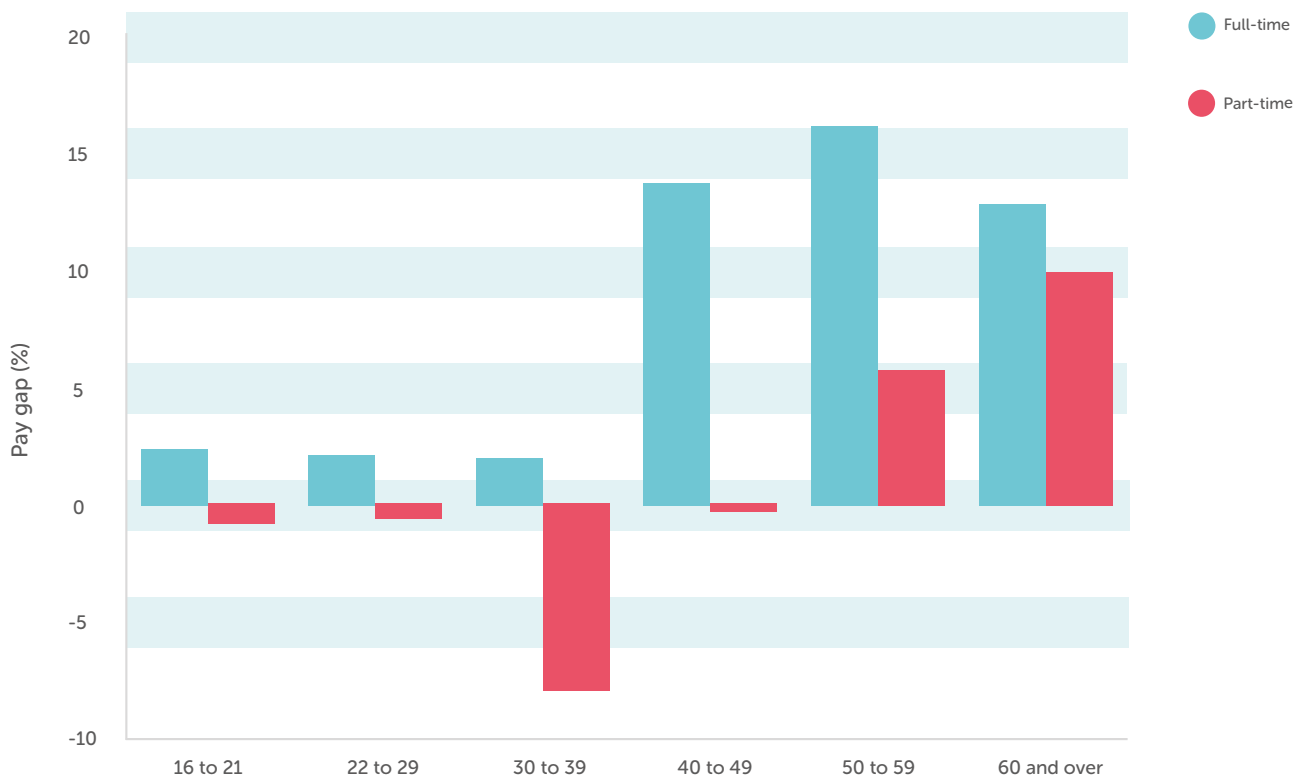
Source: Resolution Foundation analysis of ISEI, British Household Panel Survey/
Understanding Society

Those who are most likely to be in lower paid, poor quality work that will lead to longer-term health problems are also the people who have to work for longer from financial necessity, as well as being most at risk of falling out of work involuntarily. Research indicates that poor quality work can be just as detrimental to health and wellbeing as not being in work at all (Chandola & Zhang, 2017).

Policy solutions that aim to extend working lives without improving job quality for all ages may therefore create inequalities for future generations as well as exacerbating inequalities among older workers today.

Inequalities among older workers are particularly pronounced between men and women in terms of the gender pay gap and pension income. Women are more likely to have taken time out from work than men, particularly to provide childcare. This affects their career prospects and life time earning potential. As a result, the gender pay gap is starkest for older age groups for both full and part-time workers (figure 3) (ONS, 2018).

Figure 3: Gender pay gap for median gross hourly earnings (excluding overtime) by age group and working pattern, UK, 2017



Source: Annual Survey of Hours and Earnings (ASHE), Office for National Statistics

Analysis from the Wellbeing, Health, Retirement and the Lifecourse project (WHERL) has shown that women’s pension savings are also significantly impacted by these employment gaps. Simply being in paid work is not enough to close these gaps when women tend to remain in low paid, often part-time, work. Women who work part-time for most of their working lives are no better off in retirement than women who have spent most of their lives not working (WHERL, 2017).

In order to tackle these inequalities in later life, policy needs to go beyond simply focusing on employment rates to tackle low pay and progression for low paid and part-time workers. In particular, there is a need for improved policy and practice to enable women to maintain fulfilling work into later life.

This could be through:

- The provision of better quality part-time work and opportunities to progress without having to increase hours
- Increasing the quality, affordability and availability of childcare and supporting employers to do more to help carers stay in work and return to work
- Ensuring that state pension and auto-enrolment pension schemes should not penalise those without an uninterrupted, full-time employment history. (Centre for Ageing Better, 2017)

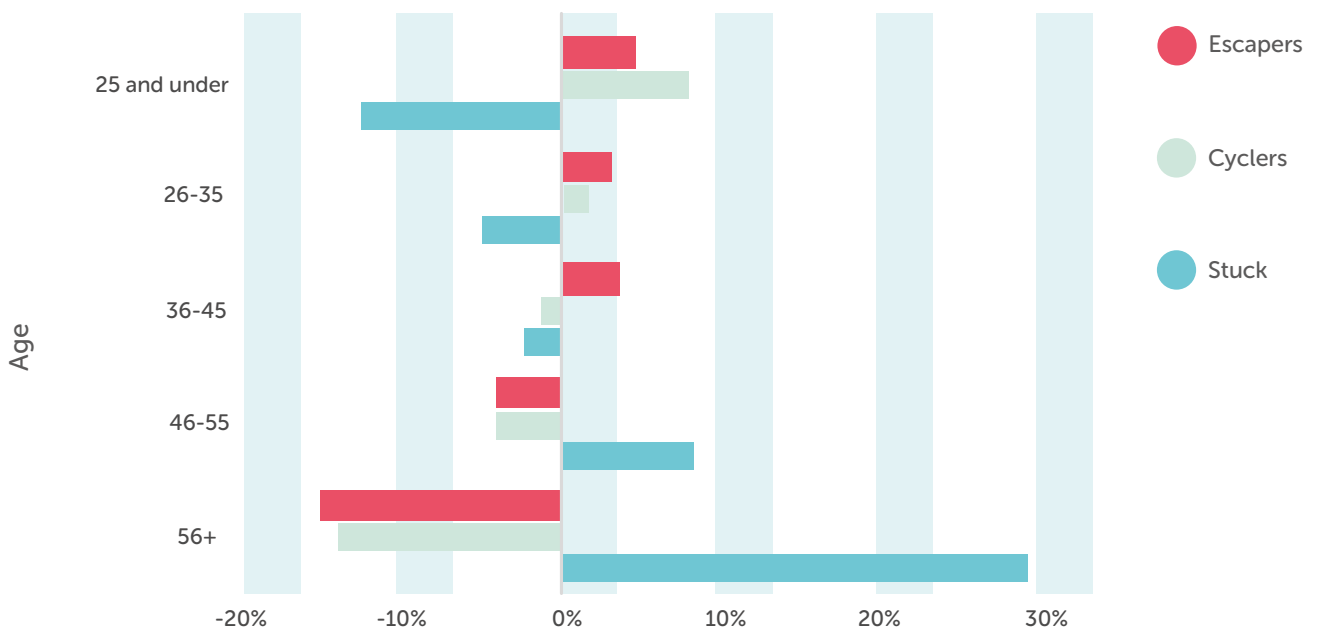
1.4 Both younger and older workers are impacted by issues of low pay, insecurity and a lack of progression

The Intergenerational Commission has highlighted some of the stark issues facing younger generations in the modern world of work. These are outlined in the Resolution Foundation's forthcoming policy paper (S Clarke & C D'Arcy, 2018). Younger cohorts who entered the labour market following the 2008 recession have not experienced the pay growth and progression usually experienced in early career stages. 'A-typical' work is also more prevalent among younger age groups. Finding policy solutions for these groups is essential (Resolution Foundation, 2017), but it is important to remember that issues of low pay and job insecurity also affect many older workers.

Low pay: There are an estimated 1.8 million older low and middle-income households struggling to save for retirement (Centre for Ageing Better & Resolution Foundation, 2017). Resolution Foundation analysis shows that over half of low paid older workers in 2006 were still in low pay ten years later, by far the worst rate for any age group (figure 4) (Social Mobility Commission & Resolution Foundation, 2017).

Figure 4: Change in low pay status between 2006 and 2016 by age

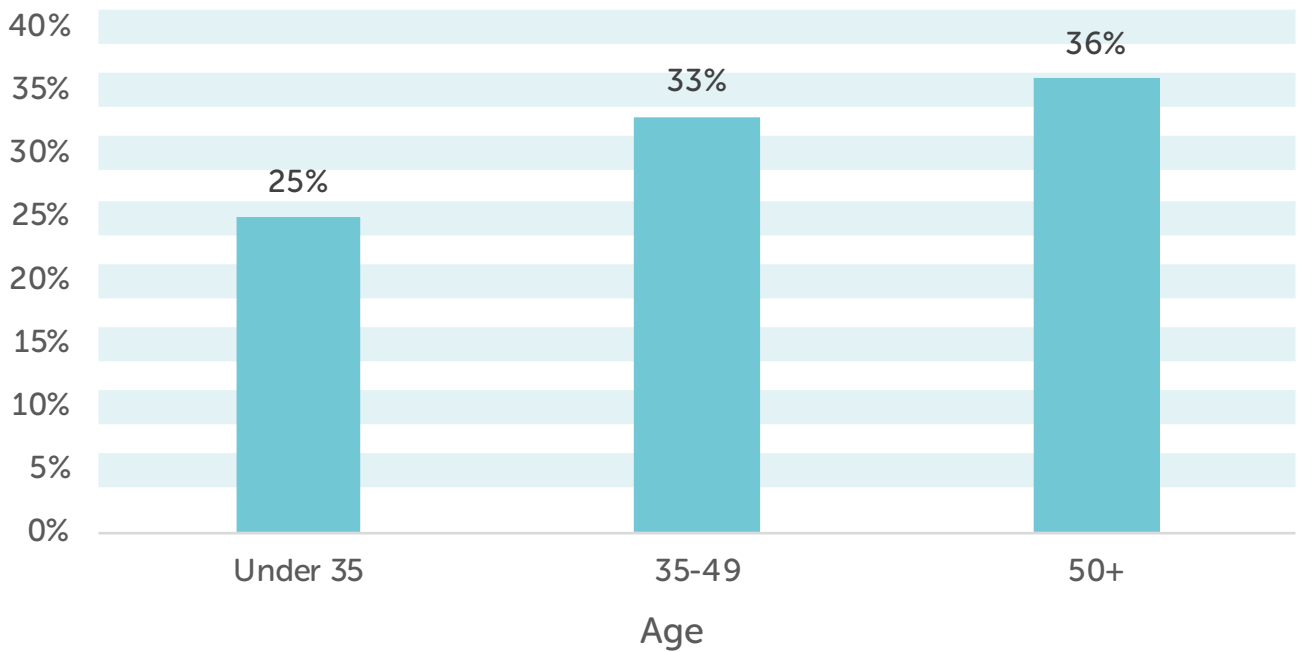
Percentage point difference from overall average



Source: Resolution Foundation analysis of ONS, NESPD

Job insecurity: There are differences in the type of insecurity that different age groups face. While involuntary 'a-typical' work may be more common among younger workers, restructuring is most likely to hit older workers (figure 5) and they feel least likely to get a similar job if they do exit the workplace (European Working Conditions Survey, 2015).

Figure 5: Experience of workplace restructuring by age in the UK, 2015



Source: European Working Conditions Survey 2015

The British Social Attitudes Survey shows that older workers have seen the biggest decline in their own perceived job security over the last decade (figure 6) (Natcen, 2016). This may reflect wider changes in the labour market, with older cohorts previously having enjoyed higher expectations of job security. However, the evidence does suggest that older workers are at greater risk of redundancy (ONS, 2017), long-term unemployment, involuntary labour market exit, (see 3.1), as well as becoming stuck on low pay.

Figure 6: Change in percentage who agree they have job security between 2005 and 2015, by age



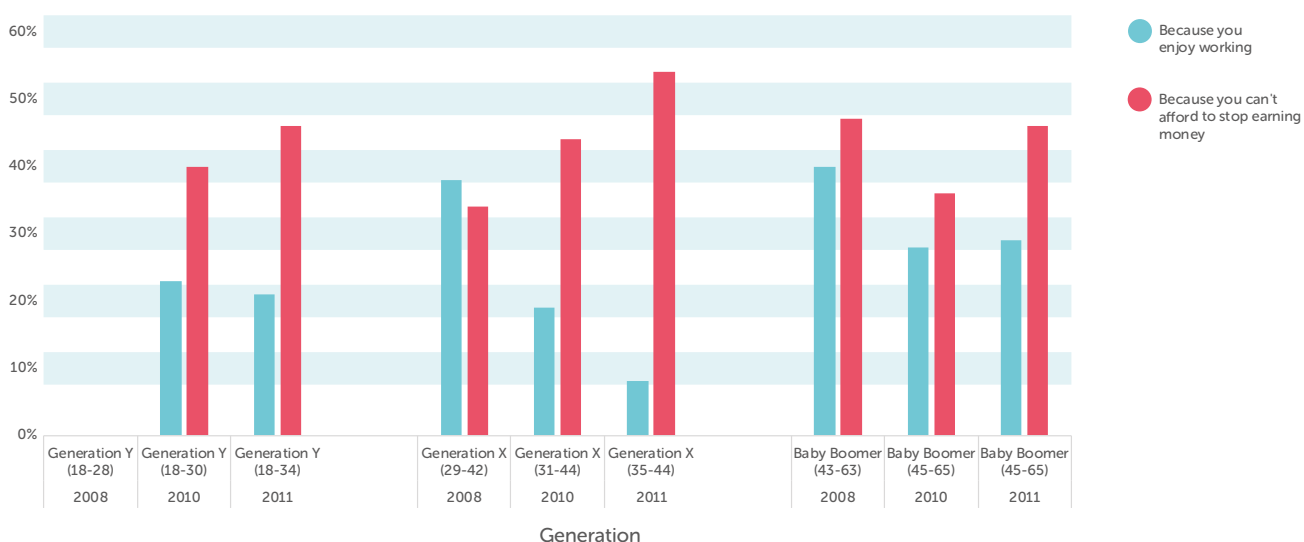
Source: British Social Attitudes Survey 2005 and 2015

Policy solutions to improve pay, progression and job security need to tackle issues faced by workers of all ages, as well as highlighting any age-specific factors.

1.5 Younger generations will face similar issues in the future

Over recent years, people of all ages have recognised that they will need to work for longer. Generation X (identified by the Intergenerational Commission as those born between 1966 and 1980) have experienced a particularly stark change. British Social Attitudes Survey data shows that between 2008 and 2011, there was a sharp decline in the proportion of Generation X respondents expecting to retire after the age of 65 because they enjoy their work (from 38% to just 8%) (figure 7). Over the same time period, those expecting to retire after 65 for financial necessity rose from 34% to 54%. While all generations have seen a shift in these expectations, none have changed as significantly as Generation X (Cridland Independent Review of State Pension age & DWP, 2017).

Figure 7: Reasons for expecting to retire from main job after age 65



Source: British Social Attitudes Survey

Generation X face similar challenges to the slightly older ‘Squeezed Middle-Aged’ cohort (mostly in their 50s) identified in the Centre for Ageing Better’s Later Life in 2015 research (Centre for Ageing Better/Ipsos MORI, 2015). Both groups will approach retirement largely without defined benefit pensions, facing more complex retirement decisions and finding it harder to build up assets. While struggling to plan for their future, both groups face multiple pressures on their time, often including significant caring responsibilities. They will also feel the full impact of upcoming state pension age changes.

Policies to make work better as we age will most immediately benefit those in the latter part of their working life, but the greatest benefits are likely to accrue to future generations who will most probably have to work longer than current generations. Unless work changes to accommodate the reality of longer lives, these people will face both a stressful mid-life and a precarious old age.

1.6 Summary: Everyone will benefit from better work as we age

Supporting people to enjoy fulfilling work for longer will benefit individuals (in terms of living standards, wellbeing and saving for retirement), the state (in terms of public finances) and the wider economy (in terms of participation rates and GDP).

Policy interventions must be considered in the context of the operational impact on employers in terms of regulation, as well as on government in terms of any requests for public spending in light of fiscal pressures. The policy options set out in this paper need to be considered alongside a range of others being brought together by the Intergenerational Commission to ensure that the labour market works for the UK economy as well as workers of all ages.

With this in mind, actions by both government and employers need to focus on three key issues:

- Supporting older workers to stay in work for longer
- Helping those who have fallen out of work to return
- Creating workplaces that work for everyone, regardless of age

The following sections look at each of these in turn and consider the responses that are needed so that everyone benefits from better work as they age.

2. Support current older workers to remain in work for longer

Despite the growth in older workers over the last 20 years, there is still a stark gap between employment rates of people in their 50s and early 60s and those in their 40s. Currently, less than half of the population are in employment the year before they are eligible for their state pension (DWP, 2017). This age employment gap is likely to grow in line with the scheduled rises in state pension age unless action is taken now.

Although many people retire before state pension age by choice, an estimated 1 million people aged 50-64 have been pushed out of work involuntarily, with the main reasons for exit being health conditions and caring responsibilities (ILC-UK/BitC, 2015).

Policy responses are needed to:

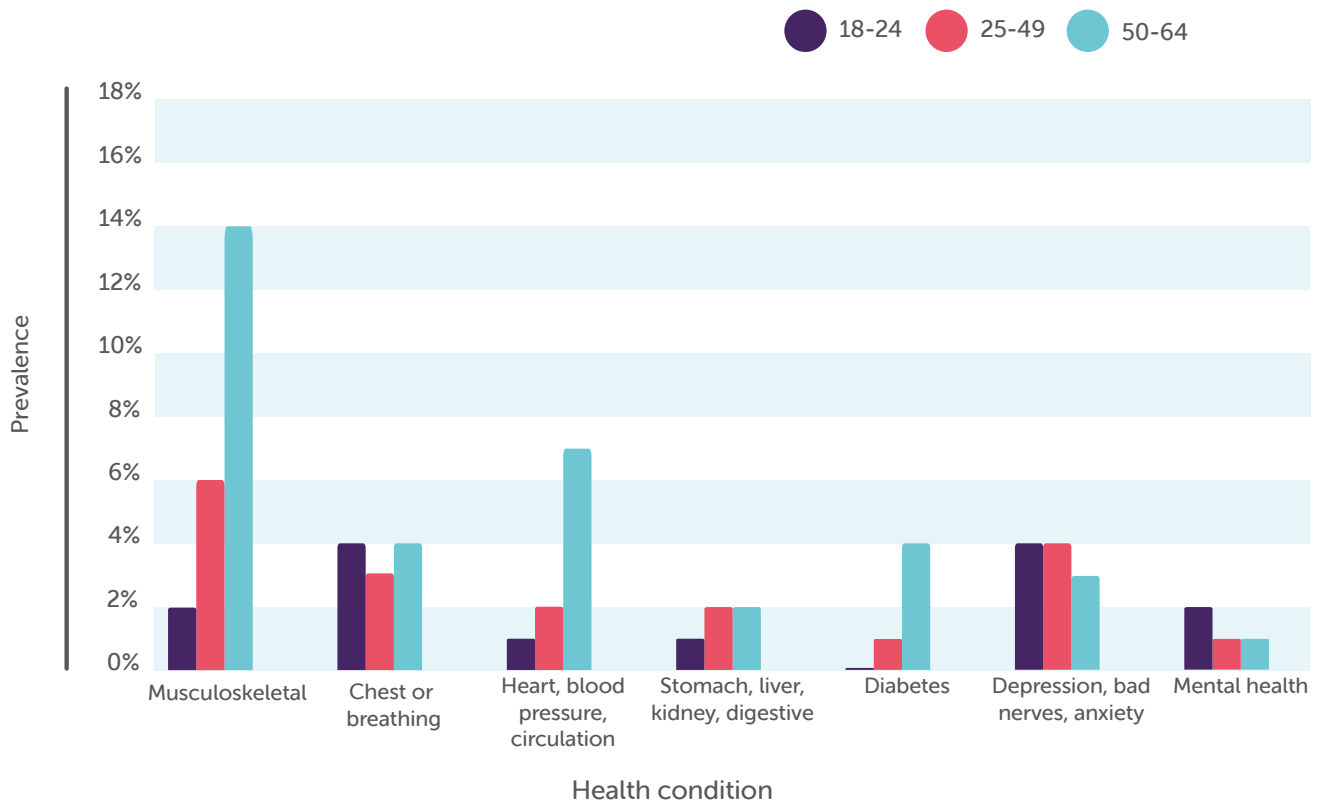
- Promote good workplace health
- Support working carers
- Improve access to good quality flexible work
- Encourage better job design

2.1 Declining health is not inevitable with age, but prevalence of health conditions does increase

The prevalence of health conditions increases with age, with 44% of people aged 50 to state pension age having at least one long-term health condition (DWP, 2017). Older workers typically have a different profile of health conditions than younger people, with slow-onset musculoskeletal conditions more prevalent with age (figure 8). These conditions are a major cause of sickness absence, accounting for over a fifth of all working days lost to sickness or injury in the UK (ONS, 2017).

Figure 8: Age and prevalence of health conditions:

Main long-term health conditions by age group, total adult population



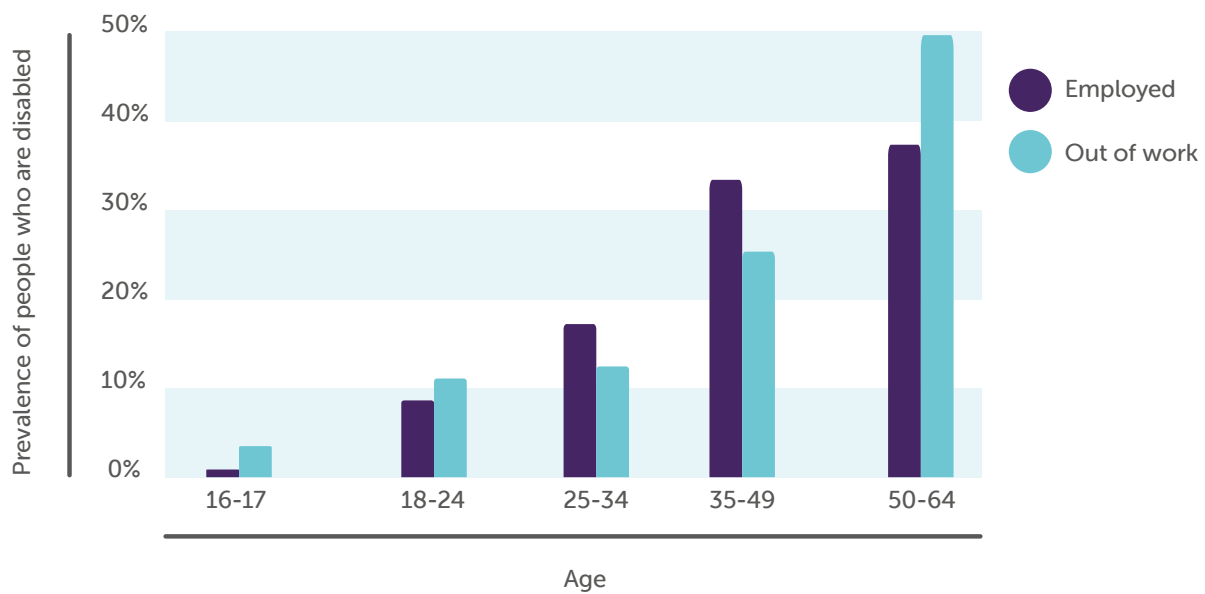
Source: Annual Population Survey (2015-16)

Despite their impact, these slow-onset, age-related conditions are not always viewed or treated in the same way as other disabilities either by individuals or employers. Older workers who acquire a condition as they age may have less knowledge of their rights or how to access support and reasonable adjustments available to them as a person with a long-term health condition. Opportunities to intervene early and prevent further deterioration aren't always taken, and there can be a perception of inevitable decline due to age, leading to lack of action among both employers and employees.

Government needs a joined-up approach to support health in work

The government has stated its aim to increase the number of disabled people in employment by 1 million by 2027 (DWP/DH, 2017). This will not be achieved without supporting disabled people aged 50-64, who make up half of all disabled people out of work (figure 9).

Figure 9: Age of disabled persons by employment status, UK Q2 2016



Source: Work and Health Unit Analysis of the APS, April 2005 – March 2006, UK

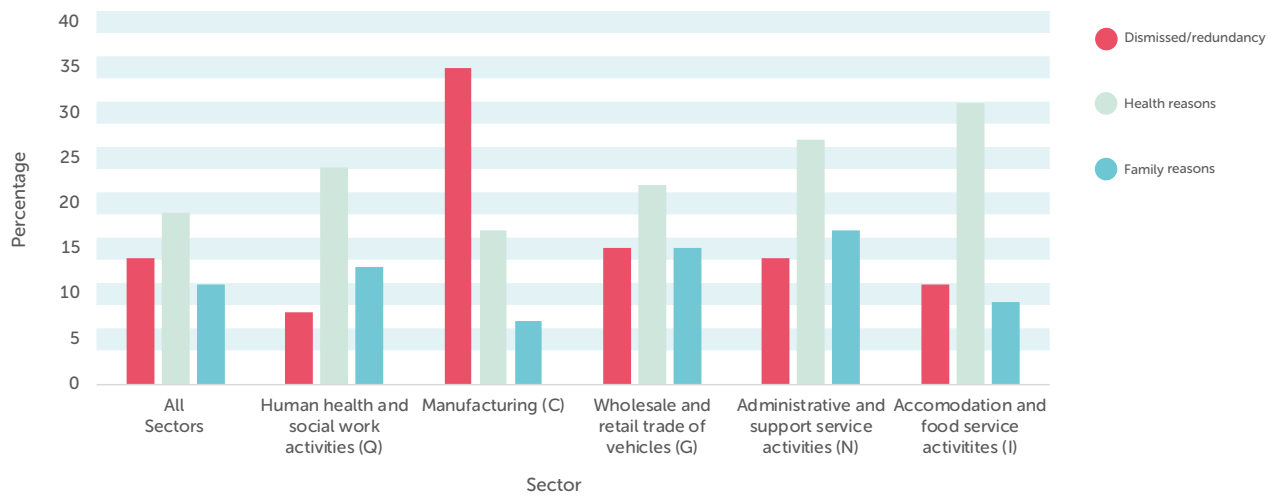
The Centre for Ageing Better’s research points to a series of barriers older workers with health conditions face, from disclosing a health condition in the first place to accessing appropriate support and having that support sustained over time (Centre for Ageing Better/CLES, 2017). There is much employers can do to promote health support in the workplace and reduce the fear and stress that older workers with health conditions experience. Organisations should make sure all staff have full and equal access to occupational health and wellbeing support, appropriate physical adjustments, equipment and flexible working arrangements and ensure all forms of adaptation are seen as normal by staff.

With the ending of the Government’s Fit For Work Service, new evidence-based approaches are required to support people with health conditions in the workplace. Government should explore ways to extend coverage of occupational health and wellbeing support to smaller employers and self-employed people, for example through an NHS-led support offer, new insurance products, co-financing models or other innovations.

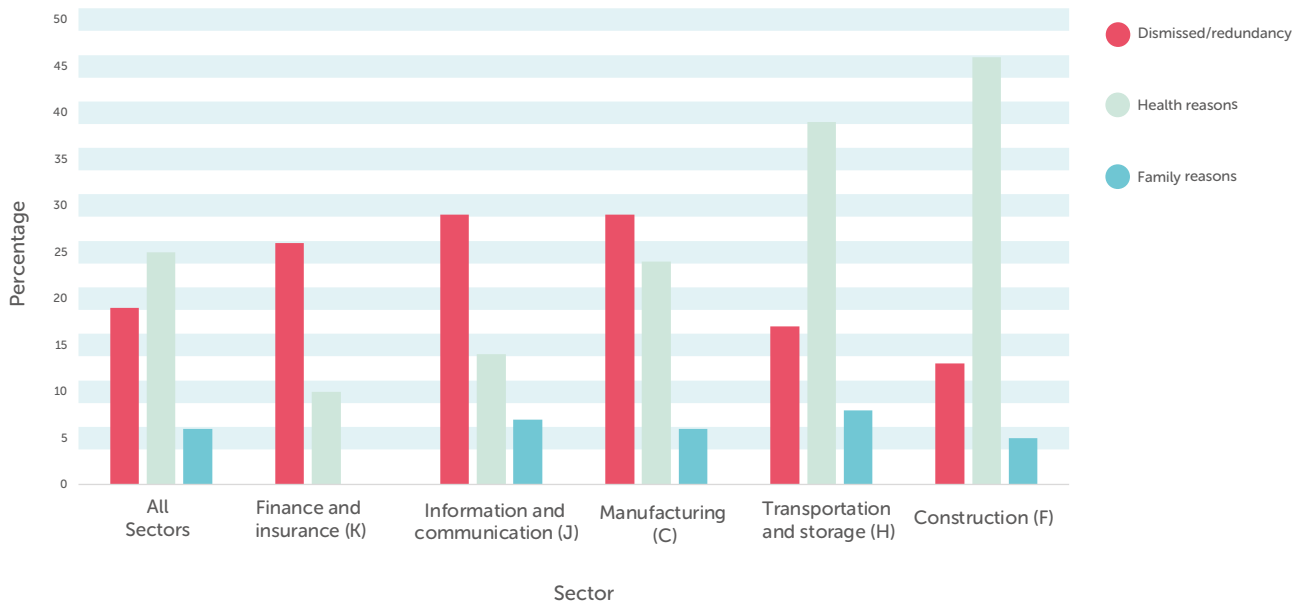
Policy responses also need to take account of sectoral differences (figure 10). For instance, 46% of inactive men aged 50-64 who had been working in the construction sector left for a health reason. (DWP, 2017)

Figure 10: Health, caring and dismissal/redundancy reasons for labour market exit of 50-64 year olds by gender, in selected sectors

Female



Male



Source: Annual Population Survey 2015/16 in DWP Fuller Working Lives Evidence Base 2017

There are significant opportunities related to workplace-based prevention and management of slow-onset conditions, particularly in sectors such as transport, construction and hospitality where health is a major driver of permanent labour market exit. These include employer, employee and health professional awareness that age-related impairments – such as musculoskeletal conditions – are not inevitable, as well as developing effective early warning, preventive and management interventions. Government should consider regulation, financial support, training and guidance and other incentives to encourage the same culture shift in relation to health promotion that we have seen in workplace safety and reducing injuries at work.

Policy options:

- Promote access to occupational health support, via the NHS and in the workplace, that enables people to manage health conditions at work. This could include a right to return to work after a health-related absence.
- Promote the existing Access to Work scheme to older workers and people with slow-onset conditions who may not consider themselves eligible for support.
- Require employers to publish the numbers of people receiving Access to Work support as a step towards normalising workplace adaptations and encouraging uptake.
- Explore ways to encourage and support employers to take a preventive approach towards physical and mental health in the workplace – including targeted interventions for higher risk sectors.
- Given the large numbers of older self-employed people who are managing a health condition, extend Statutory Sick Pay to the self-employed.

2.2 Supporting working carers

Carers UK estimates that there will be a 40% increase in the number of carers needed by 2037, totalling 9 million carers (Carers UK, 2015). Rates of unpaid caring peak in mid-life, with more than one in five women in their 50s being a carer (DWP, 2017). This is an issue that disproportionately impacts women, with the effects on income and savings discussed earlier (see 1.3).

Yet while increasing numbers of older workers have caring responsibilities, many organisations have no provisions in place to support carers. Private sector employers in particular are less likely to provide flexible working arrangements for working carers (CIPD, 2014). A lack of proper support and flexibility can lead people to leave work, often permanently. Conversely, supporting employees to balance work and caring improves their loyalty to their employer and increases retention (Marvell and Cox, 2017).

Employers working with intermediaries such as Employers for Carers have already seen the benefit of changing their behaviour to support working carers. For example, Centrica's recognition that up to 60% of their workforce will be carers at some point in their working lives led to a combination of workplace policies and support (up to a month's paid leave, altered working hours, mentoring, line manager training and a 1,000-strong carers' support network). They estimate that they have saved £4.5 million in absenteeism and £2 million through retention costs across a workforce of 36,000 (BitC, Championing an Ageing Workforce Award Winner, 2015).

Employers should also explore innovative approaches to supporting carers, such as Santander's initiative to provide more flexible and extensive parental leave arrangements that can also be taken up by grandparents or other family carers.

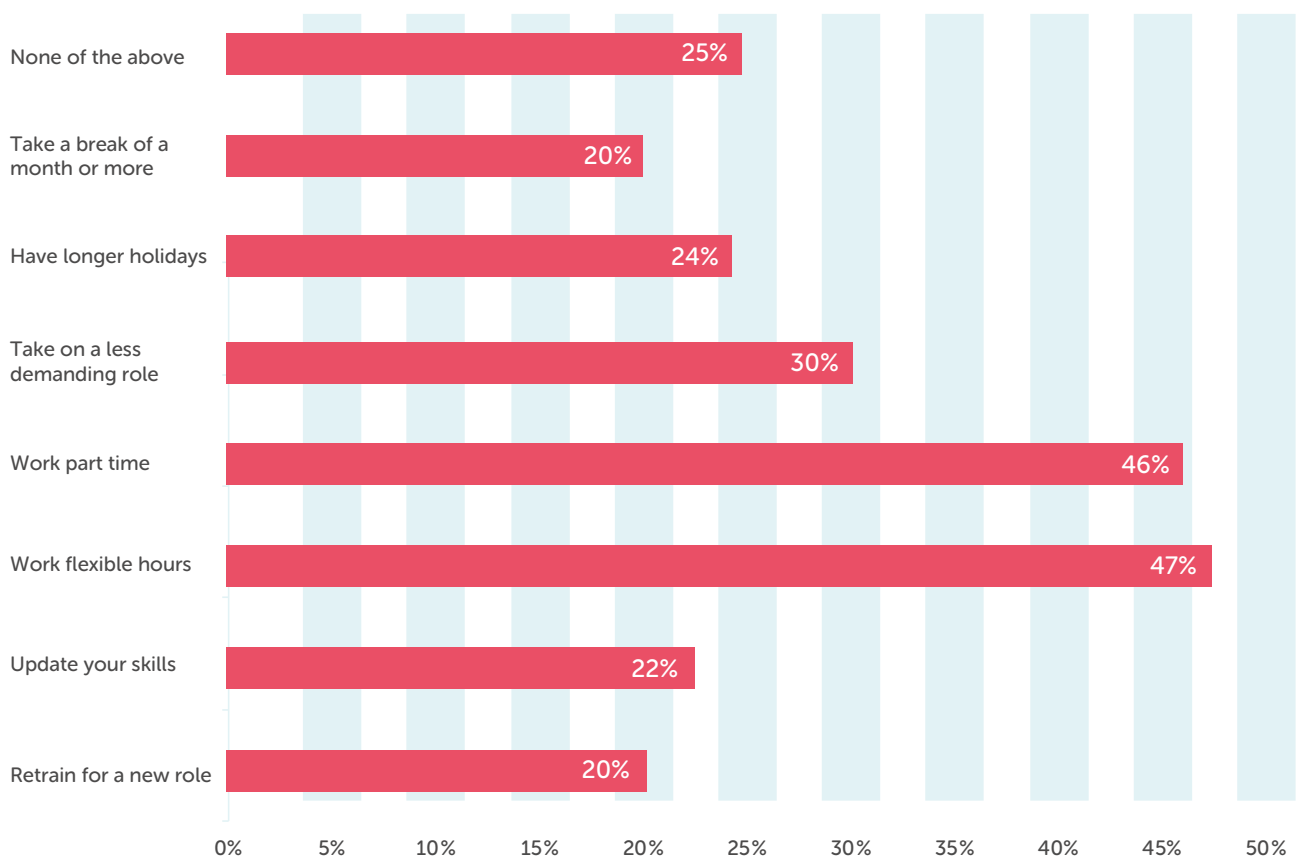
Policy options:

- Enable workers to request flexible working immediately, without having to complete 26 weeks of continuous employment first.
- Provide a carer's right to return, similar to the rights of parental leave.

2.3 Promoting opportunities for good quality flexible work

Workplace flexibility is crucial to helping people manage both health conditions and caring responsibilities. Employees over the age of 50 are most likely to say that working part-time or flexible hours would encourage them to delay retirement (figure 11) (DWP, 2016).

Figure 11: What would encourage people over 50 to work longer before retiring?



Source: DWP analysis of British Social Attitudes Survey

Flexible working arrangements can help the whole workforce, including older workers, to manage health and caring responsibilities at work.

These include:

- Flexible hours/location to enable effective management of ongoing health conditions, such as reduced hours, ability to adjust the time and place of work and the ability to increase hours with fluctuating health as well as reducing them.
- Flexible job roles designed with people with health conditions to enable them to maximise their functional capability and contribution, including adjustments to speed, volume of work, physical strain, emotional and psychological demands, working environment and duties.
- Making jobs flexible by default at the point of hire to drive culture change around flexible working.

There is growing evidence of the benefits of flexible working in broadening the talent pool and improving staff satisfaction. Employees of all ages who are able to work flexibly are more likely to be positive about their job (NIESR, 2017). However, Centre for Ageing Better research has shown that while flexible working arrangements are valued by older workers, many feel that access is limited (Centre for Ageing Better/IES, 2017). As with health conditions, different expectations by both employers and older workers themselves appear to play a part in limiting uptake.

Job flexibility at the point of hire can be hugely beneficial to people returning to work after an absence due to health or caring, yet it is still relatively uncommon in the UK. The Timewise Flexible Jobs Index estimated that only 9.8% of jobs are advertised or recruited flexibly, with sectoral variation ranging from 3% in facilities and construction to 26% in medical and health services (Timewise, 2017). More employers and recruiters need to consider flexibility at the point of hire as the default rather than the exception.

Since 2014, the Right to Request flexible working has been extended to all employees with 26 weeks of continuous service. The extension of the Right to Request is due to be evaluated in 2019, which provides an opportunity to gather evidence of its impact and effectiveness in supporting working carers. There is currently a lack of information as to what happens to workers whose requests are denied and whether that leads to exit from the workplace.

Flexible access to pensions can be an important incentive to support people to work flexibly in later life. As outlined in the Resolution Foundation's report 'The Road to Full Employment' (Resolution Foundation, 2016), government and the pensions industry could jointly explore ways in which older workers can benefit from part-payment of pensions to maintain current income levels while reducing working hours. Building on the increased flexibility in drawdown options the industry could develop products specifically targeted at the needs of those wishing to combine flexible employment with some pension income.

Policy options:

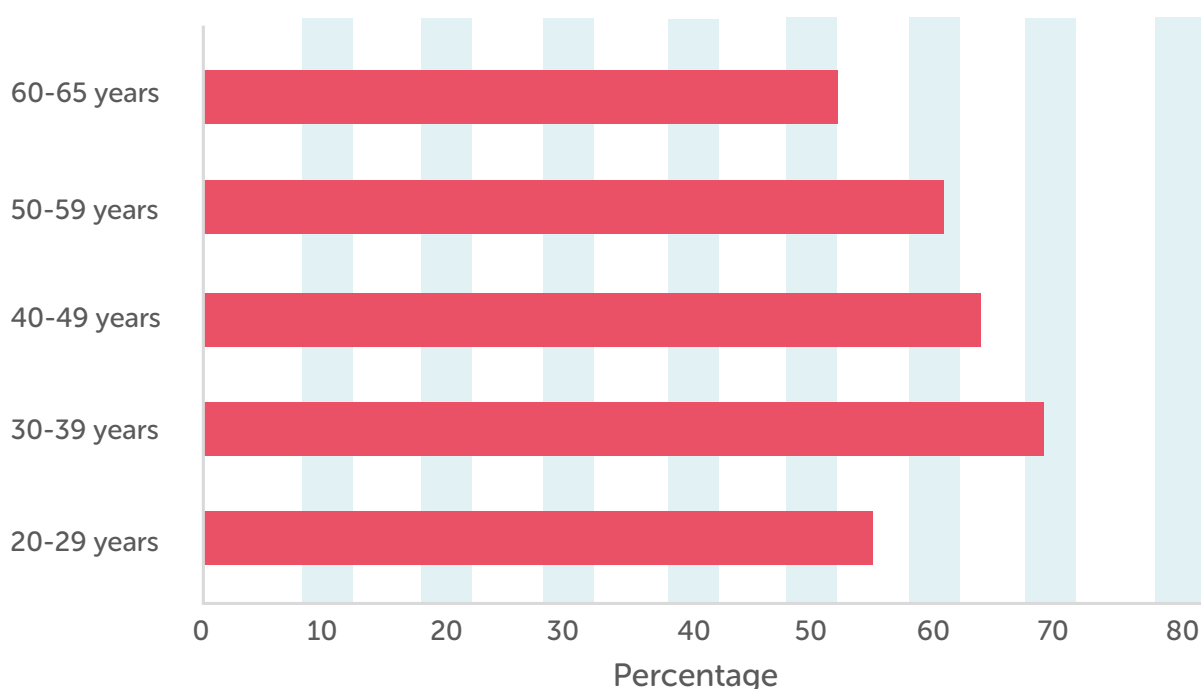
- The evaluation of the Right to Request flexible working should explore the rate of requesting and receiving flexible work among more vulnerable workers in industries and job roles with low uptake.
- Tighten the grounds on which employers can refuse a request for flexible working.
- Consider introducing statutory reporting of requests and responses.
- Work with the pensions industry to explore flexible income models, blending pensions, earnings and health-related benefits to enable older workers to reduce their hours without losing income.

2.4 Job quality and role design in itself can be a retention factor

Improving job quality is essential to supporting older workers to stay in work longer. A study into the likelihood of returning to work following absence due to lower back pain showed that job satisfaction was an important factor in determining whether an individual returned (Steenstra et al, 2012). The Centre for Ageing Better's research has shown that older workers are more likely to stay in work if they think that their work matters, their employer supports them and their needs are taken seriously (Centre for Ageing Better/IES, 2017).

The likelihood of reporting that you are in good quality work peaks in your 30s (figure 12). Analysis from What Works Wellbeing shows that younger and older workers are less likely to be in jobs that provide positive attributes of high involvement, demands, motivation and performance-related pay. (What Works Wellbeing, 2017).

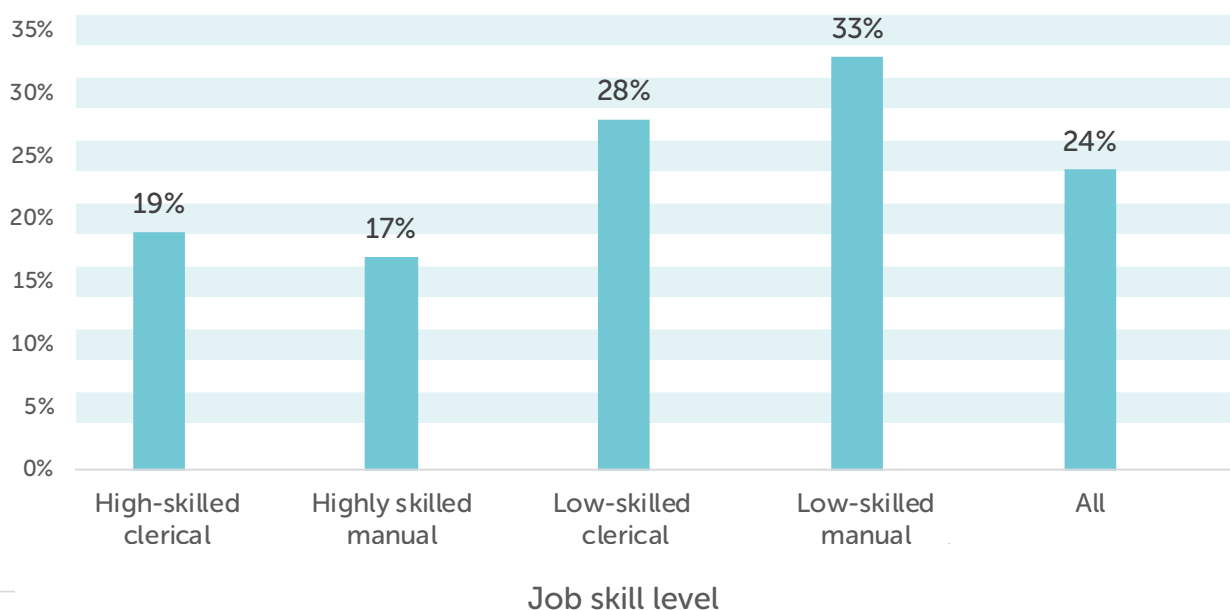
Figure 12: People reporting themselves in good quality work, by age



Source: What Works Wellbeing analysis of the British Skills and Employment Survey 2012

Job and role redesign is an essential part of ensuring good quality work for the ageing workforce. A quarter of workers in the UK do not think they could do their current job over the age of 60, rising to one in three lower-skilled manual workers (figure 13) (European Working Conditions Survey, 2015). As the workforce ages, employers need to improve the suitability and quality of work, work with older workers to adapt current job roles and assist people to move to jobs that meet their needs as they age.

Figure 13: Do you think you will be able to do your current job or a similar one until you are 60 years old?



Source: European Working Conditions Survey 2015

Centre for Ageing Better research has highlighted a number of employer actions that can support older workers and improve job quality. Technology and automation can play an important role in prolonging working lives, particularly for people with health conditions. Technology can also help many to work remotely, an often overlooked component of flexible working (Centre for Ageing Better/IES, 2017).

Job quality can also be improved by giving older workers as much autonomy as possible about where, how, when, in what order and how fast they do their work. Above all, employers should talk to older workers about their situation, goals, aspirations and capabilities, and explore how these can best be met – including providing opportunities for development as well as adjustments to enable people to maximise their contribution (Centre for Ageing Better/IES, 2017).

3. Support for those out of work who want to return

3.1 Current employment support does not meet the needs of older jobseekers

Involuntary worklessness can have significant negative financial, health and social consequences for the individual. Being unemployed is linked to an increased risk of health conditions, such as cardiovascular disease and poorer mental health (DWP, 2017). Being out of work can also lead to a loss of social connections, which Centre for Ageing Better research found is one of the things that people miss most about being in work (Centre for Ageing Better/Ipsos MORI, 2015).

It is estimated that there are 1 million people aged 50-64 in the UK who were pushed out of the labour market involuntarily (ILC-UK/BitC, 2015). Once out of work, this age group have more difficulty than any other group in returning to work, and the reality is that many will never work again. For example, when looking at long-term unemployment, 47% of older people have been out of work for a year or more compared to 40% of 25-49 year olds and 33% of unemployed 18-24 year olds. Similarly, after being unemployed for a year, 27% of people over 50 will have stopped looking for work altogether compared to 19% of 25-49 year olds (DWP, 2014).

We still do not know enough about what works to support people aged 50 and over to return to work. Analysis of the government's Work Programme shows just 16.2% of programme participants over the age of 50 are supported into a long-term job. This is lower than for any other age group and any other protected characteristic, including disability (Learning and Work Institute, 2016).

The Centre for Ageing Better's research found that older jobseekers face a particularly challenging combination of barriers when trying to return to work (Centre for Ageing Better/CLES, 2017). As a result of these age-specific challenges, many people have written themselves off and believe they will never return to work, despite the fact that many of them may face a gap of up to 20 years until they will be eligible for the state pension. There is a clear need for further experimentation and innovation in this area.

We saw in section 2.1 that older workers in certain sectors such as manufacturing are at higher risk of redundancy. Learning from European experience, government should explore targeted retraining, placement and support schemes for workers in more vulnerable roles or sectors.

Policy options:

- Provide a specialised employment offer to claimants aged 50 and over, with personalised support tailored to claimants' work history, skills, personal circumstances and – above all – their health.
- Trial workplace-based training, brokerage services, intermediate labour markets and other employer-facing interventions to incentivise employers to 'take a chance' on workers with health conditions or who are facing other barriers to returning to work.
- Prioritise support for people who have experienced redundancy and pilot comprehensive early interventions for workers in higher risk sectors and industries.

3.2 Paid work is not possible, or desirable, for everyone as they age

It is important to recognise that not everyone will be able to continue working until 65 (or beyond), often because of poor health or disability. The experience of the equalisation of the female state pension age is a clear illustration of this (figure 14). Rather than continuing to work up to their state pension age, many older women moved on to out-of-work disability benefits (OBR Welfare Trends, 2016).

Figure 14: Proportion of men and women claiming incapacity benefit by age group



Source: DWP, OBR from OBR welfare trends report 2016

We expect to see a similar effect going forward with forthcoming legislated increases to the state pension age. We estimate that each additional year added to the state pension age will see approximately 90,000 people beginning or continuing to claim out-of-work disability benefits (Centre for Ageing Better response to Work, Health and Disability Green Paper 2017). As well as additional cost to government, we know that involuntary labour market exit of this kind has long-term negative impacts on the individuals affected.

In addition to supporting more people to work for longer, policy solutions must also recognise that paid work will not be possible for everyone.

Policy options:

- Promote better understanding of eligibility to benefits, for example improving awareness that grandparents are eligible for NI credits when caring for children, which can help boost their future state pension.

4. Workplaces that work for all, irrespective of age

4.1 Different generations want largely the same things from work

The factors that make work fulfilling for older workers are largely the same as for any other age. Older workers look for employment that is personally meaningful, flexible, intellectually stimulating, sociable and age-inclusive. They value opportunities for learning, mentoring others and career progression (Centre for Ageing Better/IES, 2017). However, some factors become more important with age, in particular support to manage health needs and caring responsibilities.

Although what older workers want isn't substantially different from other ages, the support and access to opportunities they receive is often different. Older workers say that they would benefit from more access to flexible working, opportunities for training and progression and support for long-term health conditions.

The quality of work and the level of support available to manage health conditions are key determining factors predicting whether older people will remain in work or not. There is a need to focus policy and practice on improving the quality of work – enabling current and future generations to remain in good quality work for longer.

4.2 Equal opportunities policies and legislation are not the answer without accompanying action

Although equal opportunities policies at work have become more widespread, this has not translated into more equal practices (NIESR, 2017). It is also important to note that age discrimination can intersect with other characteristics and compound experience of bias.

For example, as has already been outlined, the gender pay gap is at its starkest among older age groups (see 1.3). Older women are more likely to experience more inappropriate behaviour from colleagues, line managers and customers and less likely to receive the same respect in leadership roles compared to older men (Centre for Ageing Better/IES, 2017).

Although the Equality Act legally protects people from discrimination in the workplace based on age and sex, it only allows claims to be brought on the grounds of one single protected characteristic at a time. With older women and older BME workers facing cumulative disadvantage in the workplace, there is room to improve the policy response to addressing multiple biases.

Policy options:

- Explore how to enable claims under the 2010 Equality Act on the grounds of more than one protected characteristic at a time.
- Introduce age bands in mandatory gender pay gap reporting to uncover different levels of pay inequalities faced by older women in different organisations and sectors.

4.3 Lack of employer understanding and confidence about discussing age with the ending of mandatory retirement

The removal of the Default Retirement Age in 2011 has allowed many to work for longer, but it has also had the unintended effect of leading many employers to become hesitant or unwilling to discuss age or retirement in the workplace. This has resulted in a lack of open and productive workplace conversations between employees and managers about future career planning for older workers. Failing to hold these conversations prevents both older workers and employers to plan for transitions (whether out of work or into different or more flexible roles) or for succession and knowledge transfer. It may also be a contributory factor to older workers' limited access to more suitable working conditions, as there is no space for them to have age-related conversations with their employers (Uncertain Futures in conjunction with ILC-UK, 2017).

Facilitating people from mid-life onwards to plan ahead through conversations, information or courses, may help people to get the most from their working life and into retirement.

Policy options:

- Provide clear legal guidance and support to employers about what can be said in terms of age and retirement in order to open up productive conversations about future plans.
- Provide guidance to employers on helping people from mid-life to plan ahead, including career and personal goals, relationships and caring responsibilities, wellbeing, health and finance.

4.4 Overcoming age bias in recruitment

While other research for the Intergenerational Commission has shown that younger people on entering work have been impacted by the pay squeeze and being stuck in lower paying occupations, older workers have lost out in other ways, in particular in terms of age-bias in recruitment.

Employers are increasingly aware of potential recruitment bias in terms of gender, disability and race, but there is little awareness or practice to combat age bias in recruitment. The Centre

for Ageing Better's research 'Later Life in 2015' found that 11% of people aged 50 and over in the UK have experienced discrimination at work or applying for work because of their age (Centre for Ageing Better/Ipsos MORI, 2015). These reported experiences are borne out in the literature: as part of a study carried out in 2012, researchers applied for over 1,200 personal assistant and bar jobs as both an older and a younger worker, using CVs that were identical in every way apart from the date of birth. The 51-year-old applicant was invited to interview less than half as often as the 25-year-old (Policy Exchange, 2012).

Employers' age biases and stereotypes are often unrecognised and not interrogated in the way that biases around gender and ethnicity are. One challenge is the lack of quality of age-related data collected at an organisational level, which is important in developing the evidence base for change.

There are measures that can reduce age-related recruitment bias, for instance online application processes can automate the initial short-listing phase to ensure unbiased assessment of applications. Consideration can also be given to whether certain job requirements discriminate against older age groups, for example by including UCAS entry requirements, given that fewer older workers hold higher education qualifications compared to younger workers.

Training for recruiting managers can be effective in reducing biased practices especially when it is:

- Focused on behaviour rather than attitude change
- Voluntary rather than mandatory
- Delivered face-to-face and interactive rather than online courses.

Policy options:

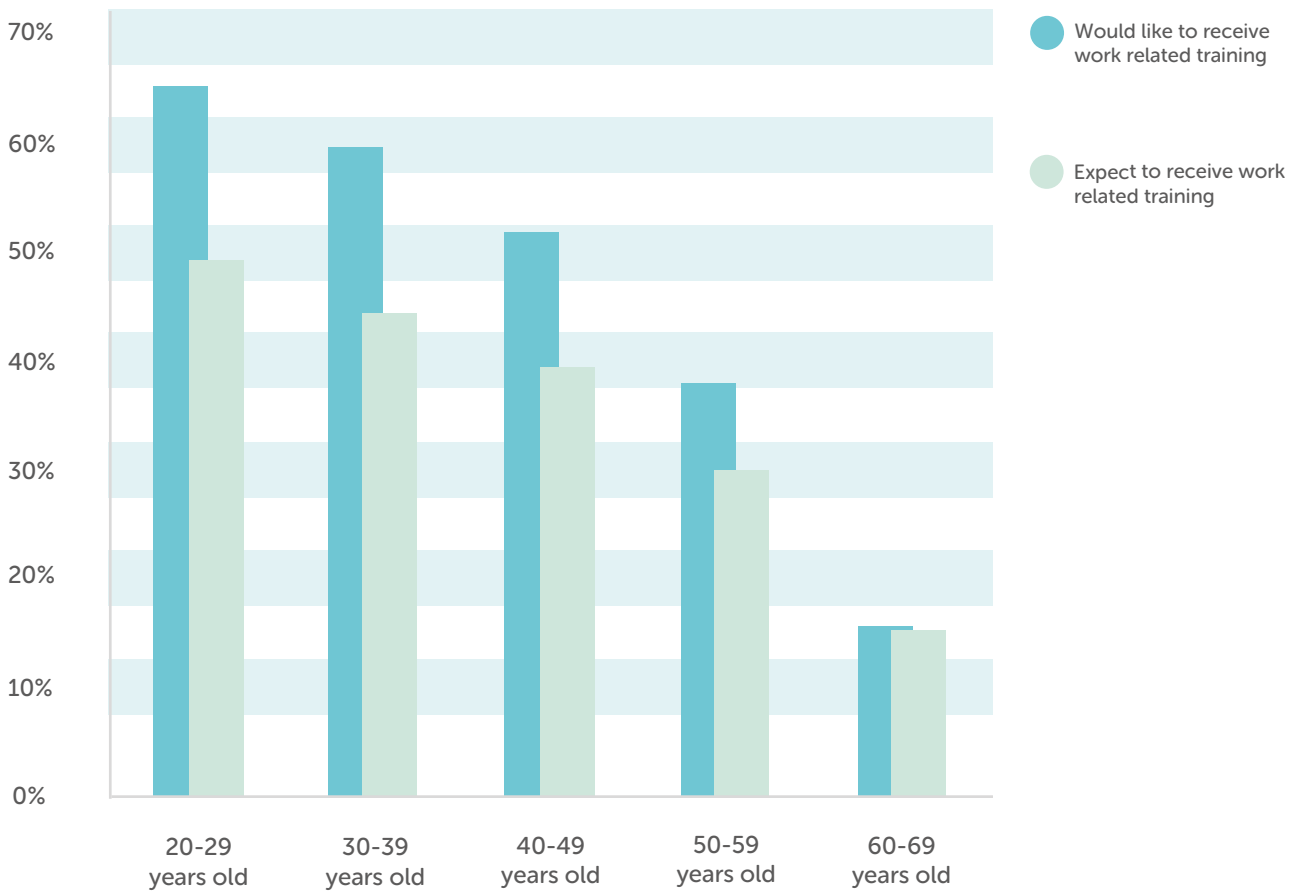
- Require employers to report on numbers of people interviewed and appointed by age, gender and other protected characteristics.

4.5 Open opportunities for skills, training and progression

For people who start their working lives with low-level qualifications, there are few progression routes to higher skilled jobs. Older workers in particular are much less likely to be graduates, and their skills and qualifications are sometimes viewed as outdated. Access to workplace learning is limited, with multiple barriers resulting from attitudes, funding and time. This means people with low-level qualifications are more likely to remain stuck in low-paid, low-productivity jobs, are more likely to be receiving in-work benefits, be unhealthy, and less likely to participate in their community (Learning and Work Institute, 2017).

The older you are the less likely you are to want or expect workplace training, with funding heavily weighted towards those in the younger age groups (figure 15) (Hyde & Phillipson, 2014).

Figure 15: Proportion of people who said they would like to receive work-related training and who expect to receive work-related training by age group



Source: Understanding Society Wave 4

Across the whole of the OECD, only Turkey and Slovenia have lower levels of on-the-job training for older workers than the UK (Government Office for Science, 2017).

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, with just 34% of over 50s saying they have good prospects compared to 46% of 35-49 year olds and 65% of under 35s (European Working Conditions Survey, 2015).

As with many other challenges related to older workers, there is once again a gender dimension to access to training and progression. Women are especially disadvantaged as they are less likely to be in continuous employment, which has an impact on progression pathways, and are less likely to have access to training and opportunities to move into new sectors.

The opportunity to develop skills and progress at work matters for individuals and for UK productivity. Skills improvements have accounted for around a fifth of the growth in average labour productivity in the UK over recent decades (NIESR, 2015, BIS).

The Industrial Strategy opens opportunities to promote progression and unlock the potential of the older workforce. Doing so could boost national productivity, overcome skills and labour gaps as well as benefit many individual older workers. The government's commitment to a new National Retraining Scheme that supports people to re-skill, beginning with a £64 million investment for digital and construction training, is a welcome first step which should be extended to other sector deals (BEIS, 2017).

Adult apprenticeships should be promoted and delivered in ways that attract all ages. Currently much of the promotional literature is targeted at younger age groups. While apprenticeships can be beneficial for some older workers, they do not suit everyone's needs in changing careers or reskilling. Older workers already play a key role in transferring skills and knowledge to younger colleagues. Government and employers should consider how older employees can transfer their knowledge and experiences to people taking up the projected 3 million new apprenticeships arising from the Apprenticeship Levy.

Improving provision and uptake of lifelong learning among older workers can lead to a more flexible and productive workforce that is resilient to shocks in the labour market. Government needs to promote a genuine lifelong learning approach to support people of all ages to access the skills and training they need to thrive and progress in the workplace.

Policy options:

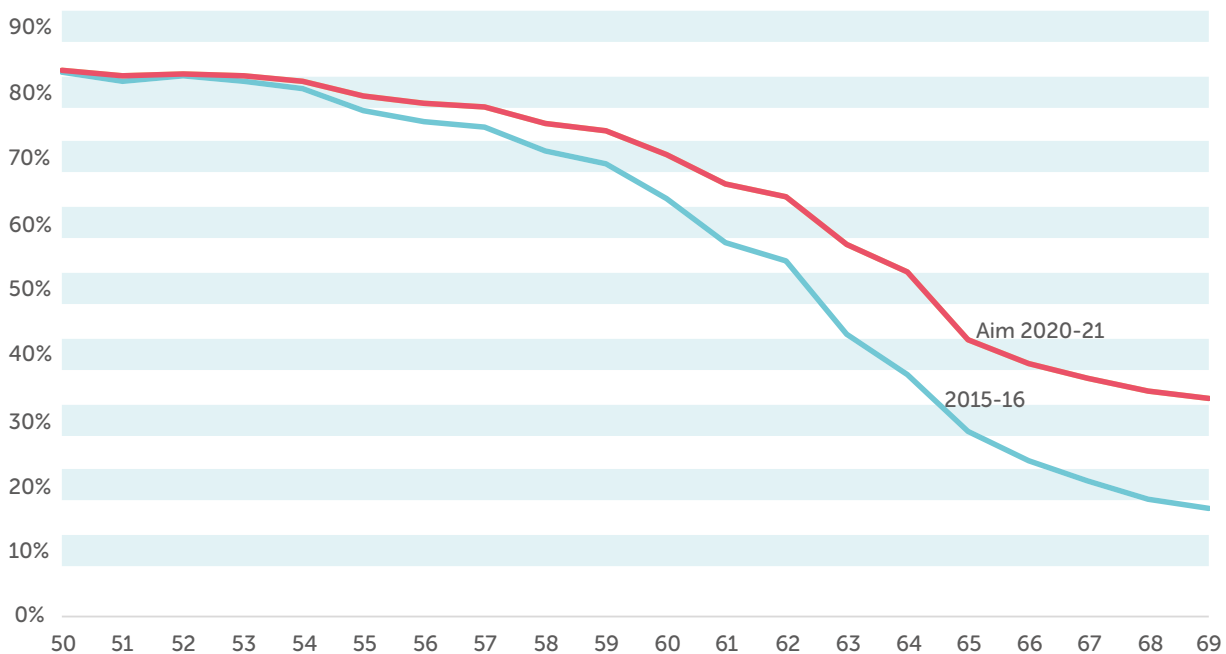
- Ensure open access to skills funding and adult apprenticeships for all ages and promote these in ways that are attractive to all ages.
- The National Retraining Scheme and Lifelong Learning Partnership should explicitly address the learning and training needs of older workers.

Conclusion

An ambitious aim to support more people to be in good quality work as they age

Despite an overall increase in numbers of older workers in employment over recent decades, there is still potential to address the decline in the employment rate from the age of 50 and to promote better quality work for all ages. Using analysis from the Resolution Foundation's 'Full Employment' research, the Centre for Ageing Better, along with partners in the Business in the Community 'Age at Work' campaign, have set out an aim to increase the number of people aged 50-69 in good quality work by 1 million over the next five years. Achieving this will require a flattening out of the rate at which over 50s leave the labour market and an increase in the overall employment rate of 50-69 year olds from 58.9% to 66% (figure 16).

Figure 16: Employment rate by age



Source: Resolution Foundation analysis of Labour Force Survey 2015-16

This goal recognises that not everyone is able to work. While increased economic participation is positive in many respects, recent experience shows that it hasn't been painless, particularly in light of recent state pension age changes for women. Policy solutions to promote later life working must also include mitigations to cushion those who are unable to continue working.

To achieve the 1 million aim, action is needed from government, employers and individuals to increase both the numbers in work and the quality of work.

This means improved workplace health, flexibility and support for carers to prevent people being forced out of work. It means improving progression and lifelong learning opportunities for those in work and employment support for those who want to return to work. It means a new approach to overcoming age bias in recruitment and a better understanding of how to discuss age and retirement in the workplace. This will benefit today's older workers and future generations as they age. It will also boost the wider economy and contribute to tackling the fiscal challenges of an ageing society. Using the policies set out on this paper we aim to make it a reality.

Summary of policy options

Support current older workers to remain in work for longer

A joined-up approach to support health at work

- Promote access to occupational health support, via the NHS and in the workplace, that enables people to manage health conditions at work. This could include a right to return to work after a health-related absence.
- Promote the existing Access to Work scheme to older workers and people with slow-onset conditions who may not consider themselves eligible for support.
- Require employers to publish the numbers of people receiving Access to Work support as a step towards normalising workplace adaptations and encouraging uptake.
- Explore ways to encourage and support employers to take a preventive approach towards physical and mental health in the workplace – including targeted interventions for higher risk sectors.
- Given the large numbers of older self-employed people who are managing a health condition, extend Statutory Sick Pay to the self-employed.

Supporting working carers

- Enable workers to request flexible working immediately, without having to complete 26 weeks of continuous employment first.
- Provide a carer's right to return, similar to the rights of parental leave.

Good quality flexible working

- The evaluation of the Right to Request flexible working should explore the rate of requesting and receiving flexible work among more vulnerable workers in industries and job roles with low uptake.
- Tighten the grounds on which employers can refuse a request for flexible working.
- Consider introducing statutory reporting of requests and responses.
- Work with the pensions industry to explore flexible income models, blending pensions, earnings and health-related benefits to enable older workers to reduce their hours without losing income.

Support for those out of work who want to return

Employment support

- Provide a specialised employment offer to claimants aged 50 and over, with personalised support tailored to claimants' work history, skills, personal circumstances and – above all – their health condition.
- Trial workplace-based training, brokerage services, intermediate labour markets and other employer-facing interventions to incentivise employers to 'take a chance' on workers with health conditions or who are facing other barriers to returning to work.
- Prioritise support for people who have experienced redundancy and pilot comprehensive early interventions for workers in higher risk sectors and industries.

Support for those who cannot work

- Promote better understanding of eligibility to benefits, for example improving awareness that grandparents are eligible for NI credits when caring for children, which can help boost their future state pension.

Workplaces that work for all irrespective of age

Age equality legislation

- Explore how to enable claims under the 2010 Equality Act on the grounds of more than one protected characteristic at a time.
- Introduce age bands in mandatory gender pay gap reporting to uncover different levels of pay inequalities faced by older women in different organisations and sectors.

Supporting employers post Default Retirement Age

- Provide clear legal guidance and support to employers about what can be said in terms of age and retirement in order to open up productive conversations about age at work.
- Provide guidance to employers on helping people from mid-life to plan ahead, including career and personal goals, relationships and caring responsibilities, wellbeing, health and finance.

Age-bias in recruitment

- Require employers to report on numbers of people interviewed and appointed by age, gender and other protected characteristics.

Open opportunities for skills, training and progression

- Ensure open access to skills funding and adult apprenticeships for all ages and promote these in ways that are attractive to all ages.
- The National Retraining Scheme and Lifelong Learning Partnership should explicitly address the learning and training needs of older workers.

Bibliography

Banks, J et al (2008), 'Releasing Jobs for the Young? Early Retirement and Youth Unemployment in the United Kingdom, Institute for Fiscal Studies. Available at: <https://www.ifs.org.uk/wps/wp1002.pdf>

Business, Energy and Industrial Strategy (2017), 'Industrial Strategy: Building a Britain fit for the future'. Available from: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/664563/industrial-strategy-white-paper-web-ready-version.pdf

Carers UK (2015), 'Facts about Carers'. Available at: <https://www.carersuk.org/for-professionals/policy/policy-library/facts-about-carers-2015>

Centre for Ageing Better (2017), Centre for Ageing Better response to Work and Health Green Paper. Available at: <https://www.ageing-better.org.uk/publications/centre-ageing-better-response-work-and-health-green-paper>

Centre for Ageing Better (2017), 'Inequalities in later life: The issue and the implications for policy and practice'. Available at: <https://www.ageing-better.org.uk/sites/default/files/2017-12/Inequalities%20insight%20report.pdf>

Centre for Ageing Better and CLES (2017), 'Addressing worklessness and job insecurity amongst people aged 50 and over in Greater Manchester'. Available at: <https://www.ageing-better.org.uk/publications/addressing-worklessness-and-job-insecurity-amongst-people-aged-50>

Centre for Ageing Better and IES (2017), 'Fulfilling Work: What do older workers value about work and why?'. Available at: <https://www.ageing-better.org.uk/publications/fulfilling-work-what-do-older-workers-value-about-work-and-why>

Centre for Ageing Better and Ipsos Mori (2015), 'Later life in 2015: An analysis of the views and experiences of people aged 50 and over'. Available at: http://laterlife.ageing-better.org.uk/resources/cfab_lli_2015_ipsos_mori_report.pdf

Centre for Ageing Better and Resolution Foundation (2017), 'A mid-life less ordinary? Characteristics and incomes of low to middle income households aged 50 to State Pension age'. Available at: <https://www.ageing-better.org.uk/sites/default/files/2017-10/A-mid-life-less-ordinary.pdf>

Chandola, T & Zhang, N (2017), 'Re-employment, job quality, health and allostatic load biomarkers: prospective evidence from the UK Household Longitudinal Study', *International Journal of Epidemiology*.

D'Arcy, C and Finch, D (2017), 'The Great Escape? Low pay and progression in the UK's labour market', Social Mobility Commission. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/652973/The_Great_Escape_-_Report.pdf

Department for Business, Innovation & Skills (2015), 'UK skills and productivity in an international context'. Available at: <https://www.gov.uk/government/publications/uk-skills-and-productivity-in-an-international-context>

Department for Work & Pensions, (2014), Fuller working lives – background evidence. Available at: <https://www.gov.uk/government/statistics/fuller-working-lives-background-evidence>

Department for Work & Pensions (2016), Attitudes to working in later life: British Social Attitudes 2015. Available from: <https://www.gov.uk/government/publications/attitudes-to-working-in-later-life-british-social-attitudes-2015>

Department for Work and Pensions (2017), Fuller Working Lives: evidence base 2017. Available at: <https://www.gov.uk/government/publications/fuller-working-lives-evidence-base-2017>

Department for Work and Pensions and Department of Health and Social Care (2017), 'Improving lives: the future of work, health and disability'. Available at: <https://www.gov.uk/government/publications/improving-lives-the-future-of-work-health-and-disability>

Eurofound (2015), European Working Conditions Surveys (EWCS). Available at: <https://www.eurofound.europa.eu/surveys/european-working-conditions-surveys>

Finch, D and Gardiner, L (2017), 'As good as it gets? The adequacy of retirement income for current and future generations of pensioners', Resolution Foundation. Available at: <http://www.resolutionfoundation.org/publications/as-good-as-it-gets-the-adequacy-of-retirement-income-for-current-and-future-generations-of-pensioners/>

Franklin, B et al (2014), 'The Missing Million: Illuminating the employment challenges of the over 50s'. BITC. Available from: https://www.bitc.org.uk/sites/default/files/prime_report_the_missing_million.pdf

Government Office for Science (2017), Future of skills and lifelong learning. Available at: <https://www.gov.uk/government/publications/future-of-skills-and-lifelong-learning>

Gregg, P and Gardiner, L (2016), 'The road to full employment What the journey looks like and how to make progress', Resolution Foundation. Available at: <http://www.resolutionfoundation.org/publications/the-road-to-full-employment-what-the-journey-looks-like-and-how-to-make-progress/>

Hyde, M & Phillipson, C (2014), 'How can lifelong learning, including continuous training within the labour market, be enabled and who will pay for this?', Foresight, Government Office for Science. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/463059/gs-15-9-future-ageing-lifelong-learning-er02.pdf

ILC-UK and The Uncertain Futures Research Consortium (2017), 'Exploring retirement transitions'. Available at: http://www.ilcuk.org.uk/index.php/publications/publication_details/exploring_retirement_transitions

Learning and Work Institute (2016), Work Programme statistics: Inclusion analysis. Available at: http://www.learningandwork.org.uk/sites/niace_en/files/resources/Work%20Programme%20statistics%20-%20Inclusion%20analysis.pdf

Learning and Work Institute (2017), Healthy, Wealthy and Wise: The impact of adult learning across the UK. Available at: <http://www.learningandwork.org.uk/wp-content/uploads/2017/01/LW-EU-Report-Nov-2017-V8.pdf>

NatCen Social Research (2016), British Social Attitudes 33: Work. Available at: <http://www.bsa.natcen.ac.uk/latest-report/british-social-attitudes-33/work.aspx>

National Institute of Economic and Social Research (2017), Older workers and the workplace: evidence from the Workplace Employment Relations Survey. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/584727/older-workers-and-the-workplace.pdf

Office for Budget Responsibility (2016), Welfare Trends Report – October 2016. Available at: <http://obr.uk/wtr/welfare-trends-report-october-2016/>

Office for Budget Responsibility (2017), Fiscal sustainability report – January 2017. Available at: <http://obr.uk/fsr/fiscal-sustainability-report-january-2017/>

ONS (2017), RED02: Redundancies by industry, age, sex and re-employment rates. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/redundancies/datasets/redundanciesbyindustryagesexandreemploymentratesred02>

ONS (2017), Sickness absence in the labour market: Mar 2017. Available at: <https://www.ons.gov.uk/releases/sicknessabsenceinthelabourmarketmar2017>

ONS (2018), Labour Force Survey A01: Summary of labour market statistics. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/summaryoflabourmarketstatistics>

ONS (2018), 'Understanding the gender pay gap in the UK'. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/articles/understandingthegenderpaygapintheuk/2018-01-17>

Policy Exchange (2012), 'Too Much to Lose: Understanding and supporting Britain's older workers'. Available at: <https://policyexchange.org.uk/publication/too-much-to-lose-understanding-and-supporting-britains-older-workers/>

Resolution Foundation (2017), 'Work in Brexit Britain Reshaping the Nation's Labour Market'. Available at: <http://www.resolutionfoundation.org/app/uploads/2017/07/RF-Brexit-ebook-v2.pdf>

Timewise (2017), Timewise Flexible Jobs Index 2017. Available from: <https://timewise.co.uk/wp-content/uploads/2017/06/Timewise-Flexible-Jobs-Index-2017.pdf>

What Works Wellbeing (2017), 'What is a good job? Analysis is based on findings from the British 2012 Skills and Employment Survey'. Available at: <https://www.whatworkswellbeing.org/product/what-is-a-good-job/>

WHERL (2017), The Wellbeing, Health, Retirement and the Lifecourse project. Available at: www.wherl.ac.uk

This report is available at www.ageing-better.org.uk | For more info email info@ageing-better.org.uk



The Centre for Ageing Better received £50 million from the Big Lottery Fund in January 2015 in the form of an endowment to enable it to identify what works in the ageing sector by bridging the gap between research, evidence and practice.