

Older Workers in the South East

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Over the life of the Regional Economic Strategy and beyond, demographic change will be one of the major determinants of living standards in the South East

South East Regional Economic Strategy 2000-2016: The Evidence Base

This is a report to the South East England Development Agency (SEEDA) by the Centre for Research into the Older Workforce (CROW).

It summarises the findings of all the Centre's work since CROW was created with SEEDA pump priming funding in January 2003. It draws conclusions, and makes recommendations about future development in the region in the light of SEEDA's emerging Regional Economic Strategy (2006).

Centre for Research into the Older Workforce

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Executive Summary

The Centre for Research into the Older Workforce (CROW) was created in 2003 by the University of Surrey, with initial funding from the South East England Development Agency (SEEDA). Its purpose was to investigate the contribution which the older workforce might make in tackling the economic and social challenges facing the region. CROW's work confirms that older workers could, and would like to, make a much more substantial contribution to the economy of the region, but that this calls for changes in the behaviour of both employers and individuals. It also suggests that age discrimination is widespread, but unconscious, and forms a major barrier to the smooth working of the labour market for those over 50.

This report summarises the findings of CROW, and of other researchers, and makes proposals for future development.

The changing policy context

During the three years in which CROW has been working a number of significant changes have taken place:

UK Government Initiatives

Government has adopted a range of measures designed to raise awareness of the ageing workforce, and to provide incentives for people to stay longer in work. These include the Age Positive promotional campaign; new rights to continue working while drawing an occupational pension; new financial incentives to defer drawing the State pension; and the announcement of plans to raise state pension age in the future.

Age discrimination law

In 2006 Parliament approved Regulations to implement the EU 2000 Employment Directive. The legislation outlaws age discrimination in work and vocational training on grounds of age from October 2006. Evidence from a variety of sources, including CROW research, suggests that most employers have not prepared adequately, and that there will be a substantial number of claims of unfair discrimination.

OECD studies of demography and the ageing workforce

The OECD has reviewed the implications of demography for most of its member states, giving the UK a relatively positive report, though identifying a number of issues in need of further attention, including pensions reform, reduction of flows into benefits and especially incapacity benefit, increasing the flexibility of employment offers; improving career guidance and targeting government training initiatives like the Employer Training Pilots (now "Train to Gain") on older people.

The Lisbon Agenda

The agenda for employment reform set by EU member states in 2000 at Lisbon was reviewed in 2005. The review suggested that increased labour market flexibility and strategies to retain older workers should have priority.

European programmes

A number of EU programmes have provided funding for development work in the South East. These have funded three substantial programmes in the South East – in

Kent & Medway, Berkshire (Tick-Tock), Brighton & Hove EQUAL. The LSC/ESF Action for Skills project due to launch in summer 2006 will provide and evaluate measures to provide IAG and training for older workers across the Region.

Key findings

Research, by CROW and others, has clarified:

The attitudes of economically active older people to work:

Most people in work after 50 would like to work longer, but mainly on a part-time or flexible basis. While they are generally suspicious of Government's motivation in seeking to extend working life, they do believe that there should be a right to work until one chooses to leave.

The attitudes of economically inactive older people to work:

Few of those over 50 who see themselves as retired wish to return. However, half of them now wish that they could have stayed longer but working on a part-time or flexible basis.

The role of health in labour market withdrawal before 55:

Ill health is the single commonest reason for people to leave work before the mid 50s. Many of the health conditions involved do not preclude employment; and most people who leave on health grounds want and expect to return. Timely, and appropriate interventions, and better health education, can reduce the numbers who leave permanently.

The practices of employers:

Awareness of the demographic trends is not widespread, and although most employers do not have strong views about the ageing workforce, or older workers, age discrimination remains widespread and pervasive. However, employers are increasingly positive about flexible working, and there are examples of supportive practice, especially in sectors like health and retail, where labour problems are already pressing.

The extent of training for older people:

Participation in work related formal education and training declines with age, but those who do participate tend to stay longer in work

The diversity of occupational sectors:

Employers' problems and practices in relation to age vary by occupational sector, but in many sectors they are, as yet, unaware of the implications of demography, and especially of the impact of declining birthrates on labour supply

The evidence of age discrimination in the workplace:

Age discrimination is widespread, predominantly indirect and deeply rooted in long established cultural attitudes.

Objectives for a future policy

The following appear to be the most urgent and important issues to address.

- **Raising employers' awareness** of the implications of demography, including the probability of skills and labour shortages and their impact on business success

- **Promoting good HR practice**, including strategies for addressing the general attitudes to age which underpin discriminatory practice.
- Development and promotion of **strategies for employee retention** – including early health assessment and intervention, appropriate training, and effective career management systems.
- Development of more effective **performance management systems**, to support a managed retirement process when current contractual retirement ages are raised or abolished under the Employment Directive
- Development of **training for managers** in managing a more age diverse workforce
- **Incorporating age sensitive elements into existing programmes**, especially Train to Gain and Action for Business Colleges, so that education and training providers working with employers will be aware of and able to assist with, the consequences of demographic change in the workforce.
- Development of more accessible and better equipped **advice, guidance, and brokerage services** to improve the mobility of the older workforce (where many people currently find themselves trapped in inappropriate jobs because of age discrimination in recruitment and promotion)
- **Testing the applicability of the Finnish “workability” model** for managing health and job design to retain older people longer in work
- Developing active strategies to make **the managerial expertise of retiring or recently retired people** available to small and developing firms, especially in the areas of the region where small firms have weak management.

1. Introduction: the policy context

The population and workforce of the UK and the South East region are ageing, because of falling birthrates and rising life expectancy. This is good news, since we all stand to benefit from longer lives, and longer active retirement, but the change raises economic and social issues which need to be understood and addressed.

Two issues are particularly important. The first is the “dependency ratio” – fewer people are in work, supporting more people in retirement. As the Pensions Commission¹ observes, there are only three possible outcomes of this: either pensioners get poorer, employees save more towards their pensions, or most people work longer. The second concern is growing skills gaps and shortages, which vary greatly between sectors and areas, but which affect a growing proportion of firms, reducing productivity and growth, as more people retire, and fewer young people enter the labour market². This problem is particularly serious in regions like the South East, which already have high levels of employment, and where constraints on housing and transport give little scope to increase the workforce by increased commuting or inward migration.

The logical conclusion, supported by Government policy in the UK and across Europe, is that working life should be extended, reversing the downward trend of retirement ages in recent decades.

Persuading people to stay in work longer is not impossible. Despite popular belief, most older people are strongly attached to work. People who remain in work on a part-time or flexible basis are happier and healthier than those who remain in full time work, or those who are full time retired³, and most people over 50 say that they would like to work longer if that work could be flexible⁴. But if we are to make longer working life the norm, it will be necessary to rethink the notion of “normal working life”, and attitudes to work-life balance, and employers will need to develop new approaches to work design and organisation⁵.

If we can make it possible and attractive for people to stay in work longer, their potential contribution to the economy, and hence the prosperity, of the South East is substantial. The principal barrier to this is the inflexibility of the labour market for people over 50 driven by prejudices about age on the part of employers and individuals, and a failure on the part of many employers to recognise the need to reorganise work⁶.

2. The South East context

Labour demand in the South East

The Regional Economic Strategy for the South East suggests that employment in the region will grow over the next decade, with part-time employment growing rather more rapidly than full time (over 10% compared to 8-9%). In occupational terms the overall growth is likely to be mainly among managers, senior officers and professionals, and people providing personal services of various kinds. The sectors most likely to experience overall growth are retail, health and social work, hotels and restaurants, and education, while engineering and manufacturing decline.

However, the future demand for labour is affected not only by the overall growth or contraction of particular industries and occupations, but also by their age profile. Thus, stable or contracting sectors like construction, transport, and manufacturing which currently have above average numbers of older workers, will still need to recruit or retain more people because of high numbers of people currently approaching retirement.

In response to the predictions about future needs, the Regional Skills for Productivity Alliance⁷ has identified five sector priorities for employment action:

- Wholesale & Retail
- Manufacturing & Engineering
- Business Services
- Construction
- Health & Care.

The greatest skills gaps and shortages are in generic skills (team working, problem solving, communications and customer handling), and technical and practical skills. Geographically, skills problems are most marked in Hampshire and Kent & Medway, and lowest in the Thames Valley⁸.

We do not know how far the current skills of inactive people over 50 match the specific skills shortages in the region. However, research commissioned by Age Concern suggests that around 40% of those who are not in employment and who want to work need some training to re-enter the labour market⁹. This does not necessarily mean that their existing skills are redundant, and relatively small investment in updating, or developing IT capabilities, might well enable employers to match older workers' to existing needs. However, some older people do have serious underlying problems with basic skills, and one major reason why low skilled workers find it difficult to re-enter the labour market in later life is that the number of jobs which can be done with very low levels of literacy and numeracy is shrinking.

The older labour market in the South East

Over the next ten years the population of the South East will become older. There are currently nearly 1.5 million people between 50 and State Pension Age in the region, and numbers are projected to rise by about 10% over the next decade, while the numbers of people 15-19 will fall by about 3%. In 2007, for the first time, more people will retire

than enter the labour market from school and university, and from 2014 the gap will widen rapidly¹⁰.

The region already has the highest labour market participation rate in the UK (78.8% compared to the UK average of 74.9%), and one of the highest in Europe¹¹. By national standards rates are high in all parts of the region, although they vary (with the highest level at 81% in Reading and the lowest at 70% in Portsmouth).

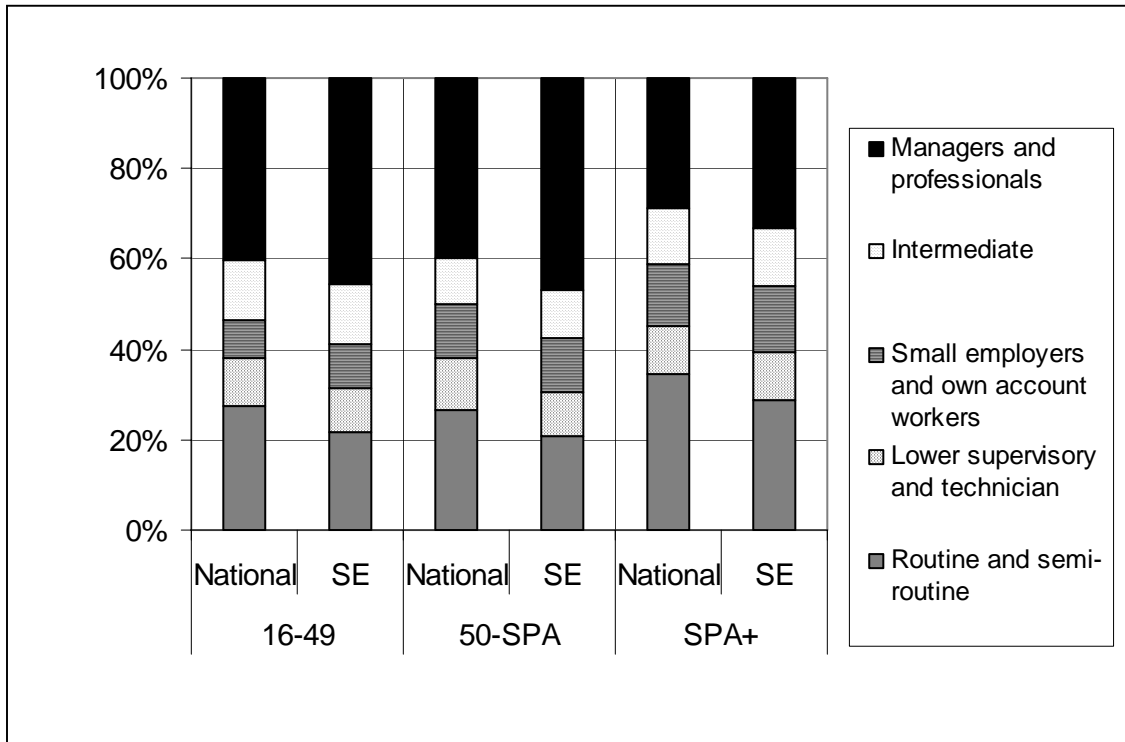
Who are the older workers?

The occupational mix of the labour market in the region begins to shift after the age of 50 (Figure 1). From that point on the following groups become more prominent:

- **self employed workers.** The self employed are much more likely to stay longer in work. Up to the age of 50 this group is larger in the South East than nationally, but by SPA the numbers have equalised, at about a quarter of the whole workforce. The largest self employed group is in the “business services” sector, which is a particularly strong sector of the South East economy^a.
- **routine and semi-routine workers.** This is the second largest group, and one which grows as a proportion of the workforce with age. People in this group are more likely to be motivated by financial need. Generally they have much lower levels of skills and qualifications, and many have inadequate pensions¹². This is the group most vulnerable to ill health in their 50s, when the numbers shrink substantially. However, those who do stay through the 50s are more likely to be still in work after SPA. Numbers in this group are also increased by people moving from other job classes either through failure to find employment at their former level, or through deliberate “downsizing” to reduce stress¹³.
- **small employers and own account workers** (non professional), including self-employed trades people and farmers are driven either by attachment to the role, or to the work itself, or by financial hardship. Although relatively small, this group constitutes a growing proportion of the workforce, and the nature of their work makes it more likely that they can draw on support from family members to make it easier to stay in work¹⁴.
- **managers and professionals** form the largest group in the workforce as a whole, both before and after 50, although the proportion shrinks between 50 and SPA (possibly by people moving into self employed consultancy roles, especially in the business services sector). This group is the most polarised in attitude to work, dividing sharply between those who stay, probably driven by the intrinsic satisfaction of the work they do and the social engagement associated with it; and those who choose to retire because they can afford to do so¹⁵.

^a Nationally 96,000 people over 65 are in this sector, which includes a wide range of financial, management and other kinds of consultancy

Figure 1: Job class profile by age¹⁶ – Britain and the South East



Labour Force Survey 2005

Who might be willing to return to work?

Over the last decade, labour market participation rates in the South East have risen more rapidly among people between 50 and State Pension Age (SPA) than in other age groups, probably as a result of the health of the regional economy, and the consequent demand for workers. However, rates are still significantly lower among older people (57.8%)^b, and they fall rapidly after 55. The size of the active workforce would increase by 17% if the participation rate for people between 50 and State Pension Age (SPA) was the same as for 20-49 year olds. The economic impact of a shift in this direction would be substantial without any change in State Pension Age, or in the numbers working after 65.

Many older people would like to work longer, but usually on a part-time basis. Across the UK, 80% of those in work say that they would like to continue to work after they reach retirement age, a figure which rises to 85% in the South East¹⁶. Furthermore, half of those who have retired (54%) now wish that they could have stayed longer. This shows a high general level of attachment to work among older workers, and emphasises the importance of retention since, once people regard themselves as “retired” (at whatever age), fewer than one in three would consider returning to paid work¹⁷.

This desire to work is not limited to those formally defined as “unemployed”. The Regional Economic Strategy “Evidence Base” paper suggests that one in four of the

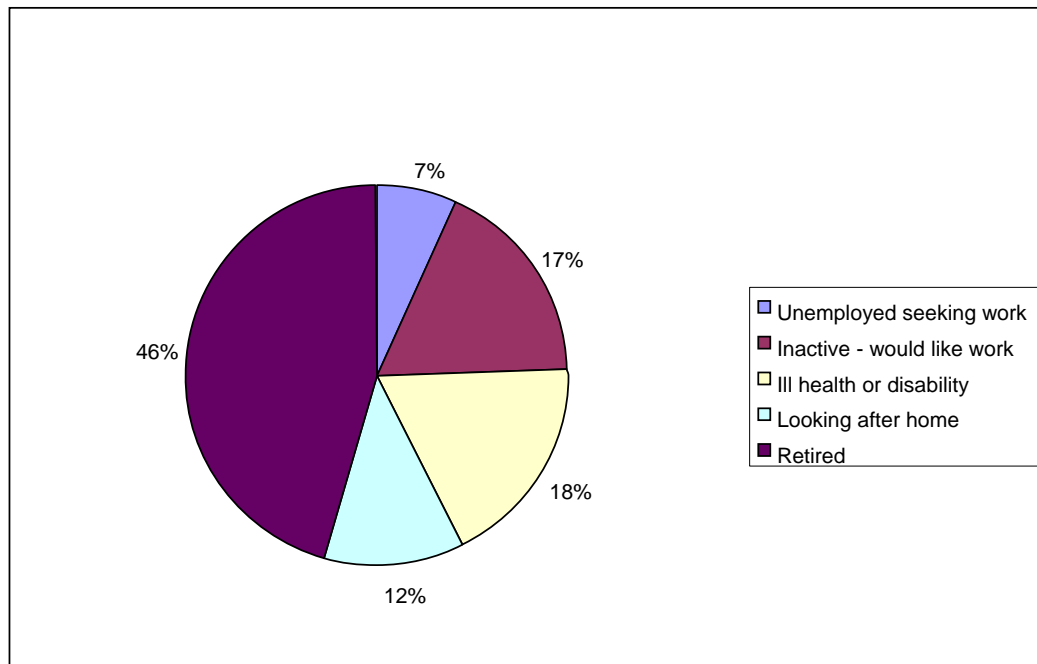
^b This paper uses the most commonly used definition of “older” to mean “over 50”. The “older labour market” includes people still in employment in their 80s.

900,000 economically inactive people of working age^c in the region who are not working or actively seeking work would like a job, and this is true both for those over and under 50¹¹.

It is possible to make a very approximate estimate of the number of people between 50 and SPA who might, theoretically, return to work if the circumstances are right.

In total, there are 318,000 people in this age range who are not currently working. As Figure 2 indicates, 54% are in the four groups whose members might, in different circumstances, be in work, and a proportion of those who describe themselves as “retired” might be willing to return if the opportunity was sufficiently attractive^d. In each group there are, of course, a substantial number whose problems are so severe, or whose expectations are so unrealistic, that they are unlikely to ever return to work. However, many could return, if the circumstances were right.

Figure 2: People 50-SPA not in work in the South East



Labour Force Survey 2005

One can identify some specific barriers which currently prevent people from returning to work in each group:

- **the unemployed.** These 22,000 people are actively seeking work. The key barriers here are age discrimination among recruiters, inappropriate skills, or inappropriate job design.
- people with **personal circumstances** which prevent them from working. 38,000 people who are looking after the home or caring for dependents, from choice or

^c “Working age” is defined as 18-59 for women and 18-64 for men

^d Research for the Joseph Rowntree Foundation found the highest levels of wellbeing and life satisfaction among those who described themselves as “retired” but still in employment.

necessity. Some of these would like to be in work if alternative care arrangements were possible, either on a regular or an occasional basis

- **“discouraged” workers.** 55,000 people who say that they would like to be in work, but are not actively seeking it, probably because they do not believe that suitable work is available. For them guidance services, training and job brokering might help.
- People with **health and disability** problems. 58,000 people are out of work on grounds of incapacity. For some the health problems are insuperable, and work is not a realistic option. For many, however, their health prevents them continuing in their previous jobs, but other kinds of employment would be possible. A majority of those who leave work due to ill health expect to return, few succeed. Here guidance, job brokering and guidance, as well as retraining could make work possible
- People who describe themselves as **“retired”**, but below SPA. 145,000 people, of whom one third said in the CROW 2005 survey that they would consider returning to work if the right job was available.

On the basis of these figures it is not unrealistic to estimate that about a third of the whole group could, if issues of skills, caring, training and guidance were solved, be in work, adding 100,000 people (2.5%) to the region’s workforce.

Taking advantage of this willingness to work longer will require employers to change the way they organise work, and although skills gaps and shortages in the Region are substantial, and growing, most employers have been slow to recognise the potential of existing older workers. However, there are examples of good and innovative practice, especially among large retailers¹³ and some NHS Trusts¹⁸, where there are very good examples of effective use of older people^e. Nationally, these two sectors, along with business services, have the largest number of post-State Pension Age workers.

Sectoral difference in the older labour market

The age profile of the workforce varies considerably by sector, as a result of historical patterns of expansion and contraction in particular industries and because of different traditional patterns of retirement. As a result, the sectoral balance of the workforce changes across the age range. Nationally, as the workforce ages, the proportion of people working in Education, Business Services, and Health and Social Care increases, while Manufacturing and Construction decline. After State Pension Age business services and agriculture become much more prominent.

By comparison with the national picture, older workers in the South East are more likely to be found in Manufacturing, and less likely to be in Health and Social Care, Wholesale/Retail, and Transport, all sectors with labour shortages

SEEDA has identified a number of priority sectors for skill development. Each has its own particular problems and opportunities to deploy older people. The sectors include:

^e Examples of good practice can be found on the websites of the Department of Work and Pensions’ “Age Positive” campaign www.agepositive.gov.uk/, and the Employers Forum on Age www.efa.org.uk/

- **Health and Social Care:** employs fewer people in this region than nationally, and numbers decline with age more rapidly than in other regions. Health is an area where there are already good examples of flexible retirement and flexible working. Social Care is a major area of training at present as a large low skilled workforce is brought up to new national standards, and it is important that this training encourages older workers and returners as well as younger ones. Since the sector employs fewer older people in the South East than nationally, there may be scope for expansion in the future.
- **Construction:** if older workers are to be kept in the construction workforce, better models of work, probably involving reduced physical effort will be needed. If the recruitment of younger people is to be increased as anticipated in the plans of the Sector Skills Council (ConstructionSkills), and the existing workforce is being upskilled to meet developing “licence to practice”, there will be an increased demand for experienced mentors, trainers and assessors, roles for which experienced older workers would often be appropriate.
- **Retail:** some large retailers have a strong record of recruiting, training and supporting an older workforce. However, the retail sector has made less use of older workers in this region than nationally. There is a need to investigate the reason for the South East’s particular profile in this area, to explore whether there is an untapped resource here.
- **Business services:** is a complex and growing sector. It employs a much higher proportion of the workforce in the South East than nationally, and is the largest employer of people over SPA, probably because it is easier to work in this sector on a freelance and part-time basis, and because of the intrinsic interest of the work. Some occupations in this sector offer particular opportunities to use of the experience of older professionals and managers^f.
- **Management:** here there is potential for the development of local roles for experienced managers moving out of London and “downscaling”. This will require the development of better brokering mechanisms to match skills to opportunities, including perhaps equipping older experienced managers to carry out training and mentoring roles with small businesses.
- **Transport and mobile machine drivers and operatives** is a planned growth sector, and forms a larger proportion of the workforce in the South East than nationally. However this is not true for people over 50, which suggests that there may be an untapped potential for older workers in these sectors. Although concern is sometimes expressed about the safety or physical capacity of older people in driving roles, the evidence is that driving safety improves with age up to the late 60s. There may, however, be issues about pace of work to be managed, and this is an area where young and older people often prefer different working patterns¹⁹.
- **Secretarial and related staff** numbers are set to expand. Some older workers have well developed organisational skills but lack up to date IT expertise. However,

^f We use the term “Business services” here to describe a range of services including financial and management advice and consultancy, legal and architectural services, and IT consultancy. It forms a sub set of the national standard industrial classification “Real Estate, Renting and Business Activities”

older people have proved to be keen and capable learners of IT skills²⁰ and investment in training might produce significant numbers of competent people in this area.

- **Education:** employs more people in this region than in others, and workers in this sector are more likely to work up to SPA, though less likely to stay beyond that point. There may also be a potential for redeploying people with experience in other sectors in shortage areas or specialised roles in the school and FE curriculum – like science, enterprise schemes, and mentoring. However, this will call for some rethinking of roles and training requirements, especially perhaps in the Schools sector.
- **Heritage:** the heritage industry is an important component of the region’s tourist sector. Some older workers have skills which are no longer included in the training of young entrants to particular craft occupations, but which are still needed in the heritage industry for the maintenance and preservation of old buildings and artefacts. More formal strategies may be needed to keep them in the workforce, and to transfer their knowledge and skills to younger workers.
- **Public sector:** the public sector is a smaller employer in the region than nationally, but patterns vary between services. In education, longer working lives are more common than elsewhere, but in health the reverse is true. Some public sector pension schemes still provide incentives for early retirement, although Government is gradually opening opportunities to stay in work longer. The potential to change behaviour in the public sector is significant since the existence of well developed HR functions and strong equal opportunities policies, together with well developed Trades Unions, makes the development of coherent policy, and its implementation potentially easier.

In addition to the regional priorities identified by SEEDA, Manufacturing is a particularly important sector. It is a smaller employer of people under 50 in the South East than nationally, but its share of the workforce increases after that age. This ageing workforce suggests either that there are a lot of firms where retirement is about to create a serious problem, or that manufacturing work in this region is in some way more attractive to older people than elsewhere.

3. Older people and work

By Lynda Owen-Hussey

What motivates people to stay or leave work in later life?

If we are to increase the number of older people in employment we need to understand their attitudes, experience and aspirations. To help do this, CROW undertook three interlocking research studies between 2003 and 2005: a national Omnibus survey of 5500 people of all ages; a Postal questionnaire of 400 people aged 51-70 (drawn from the previous survey); and a set of 38 in depth life-history interviews (drawn from the previous 400 respondents). The result is a unique and very rich set of data providing both breadth and depth of information about older people and work.

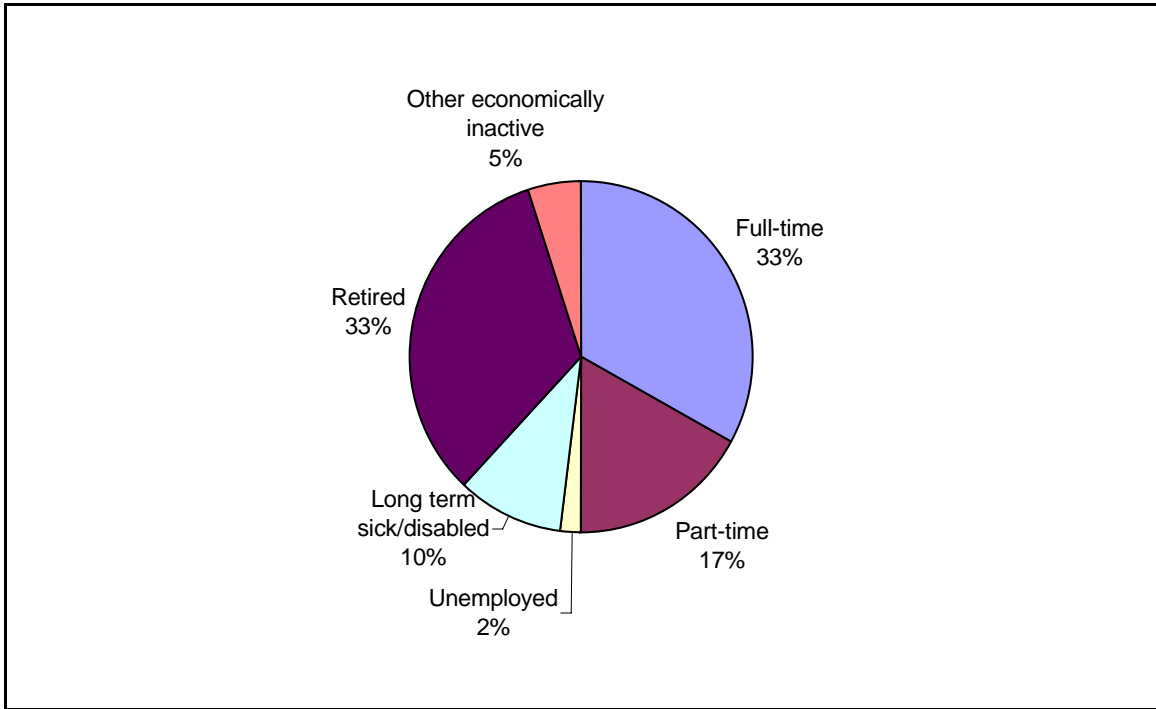
Health, wealth and education

The Omnibus survey confirms previous research findings, that health, wealth and education matter. They are major factors in determining employability and motivation to work; and they have a major influence over an individual's labour market mobility and ability to choose when to retire. Those with poor health are more likely to leave the labour market in their fifties²¹, while mortgage debts and levels of income and personal wealth directly affect employment in later life: the higher the financial imperative is to work, the more likely people are to remain in the labour market up to and beyond SPA and to be in need of a decent (probably full time) wage²²⁻²⁴.

The Omnibus survey sample included 1639 people in their 50s and 60s (31% of the total sample), and Figure 3 shows their distribution by employment status. The most striking feature is the difference between those in employment and the long term sick and disabled. Employed older people have the most money, are best educated and are most likely to be married home owners, while those who are sick or disabled have the least money, are least qualified, are most likely to be divorced or separated, and least likely to own their homes. It is not surprising that economic activity drops rapidly around the age of 60; to just over a third (35%) of people aged between 60-65; falling to 17% after State Pension Age²⁵.

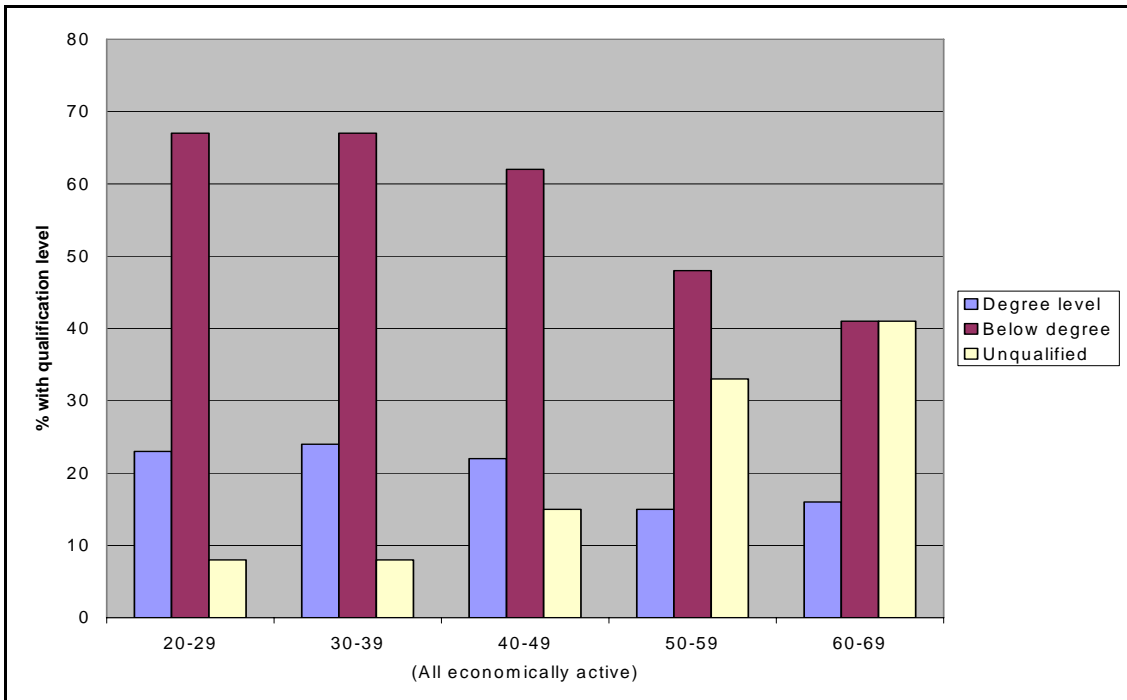
Experience of, and attitudes to, work are shaped by the historical context. The lives of the generation aged 55-65 in 2006 have been very different from their parents, and their life expectancy is much greater. They spent their childhood in post war austerity; experienced the educational reforms of the 1940s and 1950s; became adults in the relative prosperity and economic growth of the late 1950s and 1960s; and lived through the major economic restructuring of the 1970s and 1980s. As a group they are better qualified than their predecessors, but less so than those who follow them, as Figure 4 illustrates²⁵.

Figure 3: employment status of people aged 50-68



Labour Force Survey 2005

Figure 4: qualifications by age group



CROW Omnibus Survey 2004

The workers interviewed in the CROW qualitative study were educated in the three tier system of Grammar, Technical and Secondary Modern schools created by the 1944 Education Act ²⁶ and a large number left formal education in their mid-teens with few or no qualifications. Despite the popular image of the 1960s, several remarked about the limited expectations and opportunities available to them on leaving secondary modern schooling. As young people they were unable to exercise any real form of career choice; societal expectations and parental influence were strong and access to outside sources of help and information were very limited ^{27g}. Early career paths described in the interviews tended to be developed either through parental networks, formal apprenticeships or learning on the job and working your way up the ladder.

..most people that went to Secondary Modern schools, ... they went on building sites; plumbers; electricians; those sorts of people ...I went along to an after school thing where you had people from outside come in to interview you and ask what you like and they found you a job in other words ... and he had a box of cards and he thumbed his way through it and he arrived at one at (x) ... anyway I went there and joined.

(Doug, retired technician,63)

Funnily enough when we left school you went to two (sic) places, offices, factories or shops. That was the two branches and if you went to... an office you worked your way up, as office girl. But I decided to go to college and do shorthand and typing.

(Sylvia, supervisor, 57)

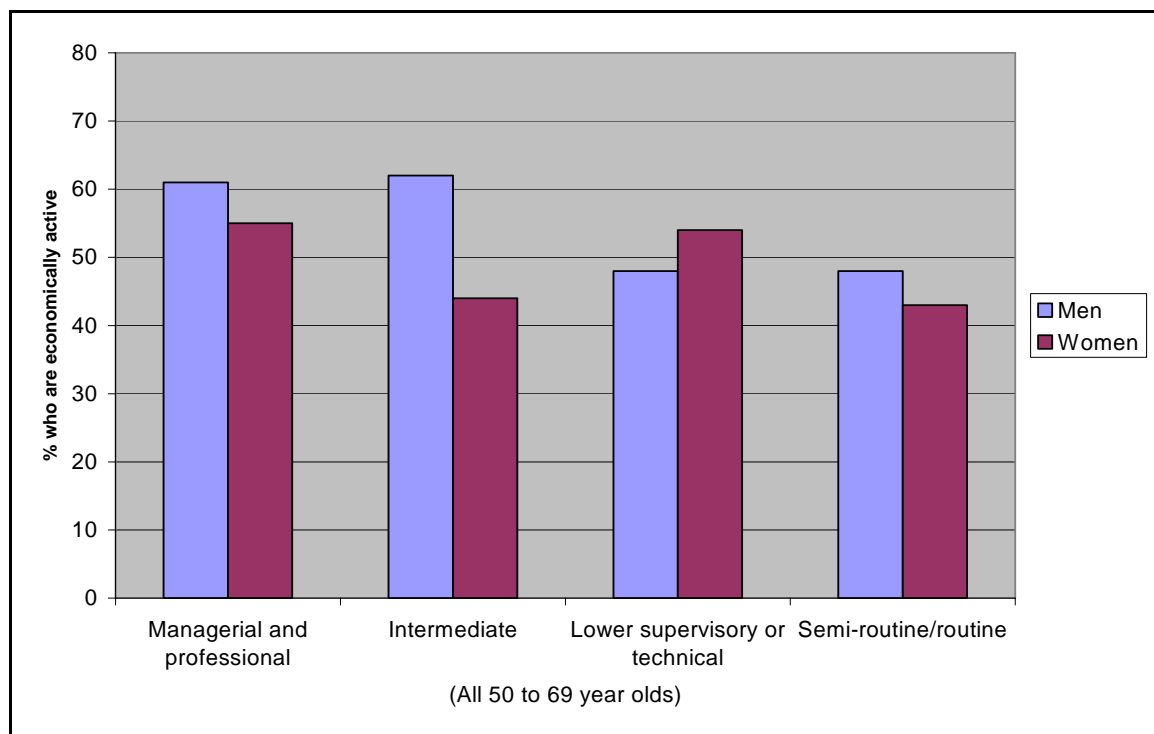
This pattern of limited access to information and guidance seems to have continued as this group has aged, and older workers are significantly less likely to receive any advice, guidance or training during a job transition²⁵. Interviewees were also conscious of an 'educational deficit' compared to their younger, more qualified, colleagues and saw this as a barrier to job progression and transition. This was particularly apparent amongst those who had been apprenticed into technical trades or were employed in organisations with graduate management trainee programmes, which "fast tracked" younger people's careers. Access to training and learning in later life was mixed; some found their employers encouraging and some had to fight to be included in training as they had been discounted as they were seen as being too close to retirement. Some had experienced continued professional development over the years and were still actively seeking training while others self-excluded themselves on the basis that they were too close to retirement and they did not want the hassle of learning new things.

^g Vickerstaff (2003) argues that the class structure and related school systems in post-war Britain simply channelled or reproduced the next generation of workers into appropriate stations in the labour market; few young people exercised any form of choice in the labour market.

Gender and families

As would be expected with these cohorts, there were some clear gender differences amongst the older workers in the surveys. The Omnibus survey confirmed that, in general women occupy fewer of the higher paid, higher status jobs (Figure 5)^h and are more likely to work part-time. They are rather more likely than men to hold some sort of qualification, but this is less likely to be at degree level. Men in “white collar” jobs (managerial, professional or intermediate) are more likely to be economically active than men in “blue collar” jobs (lower supervisory, technical, routine and semi-routine) and the difference is almost entirely the result of the high level of sickness and disability amongst older male blue collar workers²⁵, which confirms other research that shows this polarisation of outcomes in later-life amongst older men²⁸

Figure 5: economic activity by economic status and gender



CROW Omnibus Survey 2004

Women’s work-histories tend to be interrupted by a variety of caring responsibilities and women generally tend to view their work not in isolation but in relation to the needs of their families^{29;30}. It was not uncommon during the ESF HE interviews for women to make reference to having early career aspirations and hopes for continuing education ‘blown off-course’ to care for other family members or moving geographic location to

^h Crompton & Sanderson (1990) argue that the differential in women’s labour market position is due to the occupational structure of the labour force as a whole that pushes women into lower paid and often part-time ‘women’s work’.

support a partner's career progression. A number of the women interviewed discussed the dilemma they faced when making choices (if they had them) about returning to work after having their children; their views reflecting the many sides of the ongoing feminist debate about women, work and childcareⁱ. Some of the women also faced a dilemma in later working life of trying to balance their need and desire for work with care for others, mostly older family members, and manage the effects of the resultant stress.

But it has been a stressful time. Because my mum has now got Alzheimer's ... So it is all this extra that you have at this time in your life to cope with going out to work and worrying about your own two and everything else. So we have a lot to worry, well it just seems to be us doesn't it? Women, you worry. (Jean, secretary, 57)

It became apparent from the interviews that the labour market position of women in later life was linked to some extent to the amount of time they spent out of the labour market to look after their children, if at all^j, and whether that work was full or part-time. Those who returned to the labour market after a short maternity leave appear to be in a better labour market position in later life than those who had taken extended career breaks. These breaks and extended periods working part-time resulted, not surprisingly, in a reduction in pension savings and the need, for some, to continue working for longer than they wanted to^k. Changes in personal circumstances as a result of divorce and widowhood were also significant drivers to return to work and/or remain working longer either for the social contact or to cover a loss of pension income and increased mortgage debts^l. One woman as she talked about having her plans to retire early as being blown off course by divorce joked that she "should have kept a husband!" (Leila, manager, 57).

In talking about their working lives, the men interviewed made significantly fewer references than women to family and home centred aspects of their lives, such as partners, children or other caring responsibilities. What they said about home was generally framed, for family men, in terms of their role as 'provider'^m. It was clear throughout the interviews that these men had experienced a degree of 'provider pressure' throughout their working lives related to the level family responsibility they had and the (in)stability of their particular sector of the labour market.

The thing that always worried me was that I would be made redundant and not be able to get a job to support my family, because when the kids were small B didn't work, she looked after the children. And so I had to be the bread winner and I was very, very worried about that. To me I had to keep my nose clean, I used to work hard just to keep that. (Mark, retired consulting engineer, 69)

ⁱ See Crompton and Lyonette (2005) for a discussion about the debate about the 'mother's choice' and work

^j All but two of the women interviewed had children.

^k See Gough, O (2001) for a discussion of about the effects of women's labour market position and low retirement incomes

^l See Vickerstaff et al (2004) for similar findings about older women's motivation to work and changes to marital status. 13 of the 18 women interviewed were either divorced or widowed and many had raised their families as single-parents. By contrast all but one of the 20 men interviewed were married or with a partner. In her study about re-marriage and widowhood Davidson (2001) found that older men were more likely to remarry than women.

^m See Gradman (1994) for a discussion about men, family responsibilities and work related identity.

Financial need was a significant reason for staying longer in work, and factors quoted included mortgage debts, personal wealth, marital status and the presence of younger children.

Motivations to work

Older workers are no more like each other than younger ones, as the Omnibus survey data shows. Career patterns and aspirations vary between individuals and may change over time, and while some people are still seeking progression and new challenges at work in their late 60s and 70s, others seek downscaling and reduction in hours/pressures well before 60. Traditional measures of occupational status and career progression (which assume an aspiration to an “upward” path) may therefore be unreliable indicators of whether people are making positive or negative job changes in their own eyes²⁵. It is also important to recognise that 50 to 70 (the age range studied in the CROW work) is a twenty year age span, within which most peoples’ aspirations and attitudes change. While there are many exceptions, in general the economically active in their early fifties were most likely to be looking to for continuing fulfilling employment for many years; whilst people around sixty were actively planning retirement, or some form of “post retirement work”, and only a few were still active by the age of 70.

All three surveys found positive attitudes to work. Over 75% of respondents to the Postal questionnaire agreed, or agreed strongly with statements like “I enjoy my job”, “my job makes good use of my skills”, “my work is valued by my employer”, “I enjoy working with my colleagues”, and “my job contributes to society”. The qualitative interviews suggested that this cohort has a very strong work ethic, but also that their motivations and attitude towards work change over the life course; with the more intrinsic aspects of working becoming more important as the financial drivers to work reduce.

I don't think it does you any good not to be in work. (Violet, train cleaner, 57)

And I enjoy work.[...] It keeps your mind active Getting the job done and doing it well and I still feel like that now. (Marion, FE teacher, 54)

I don't really want to retire I don't think because I love the job and I like working with the people that I work with. But I will probably cut down to just two days a week, or maybe even one day but probably two days a week. (Pam, practice nurse, 58)

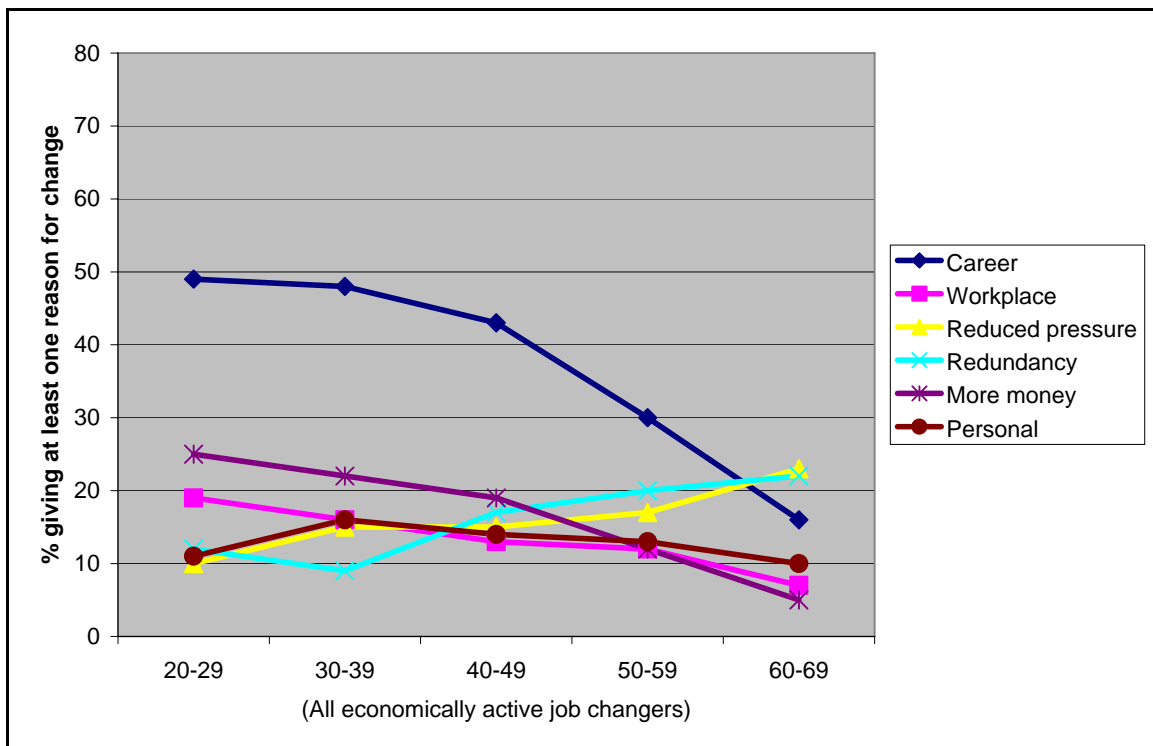
One of the key (and frequently challenged) findings of the Omnibus survey related to willingness to consider “work after formal retirement”. Nearly half of all economically active people (48%) said that they would consider working part-time or occasionally after they “retire”, but few (10%) would consider full-time work. They were far more likely to consider working in the same industry than to change industry, and over a third (36%) said that they would consider voluntary work. The gap between 48% willing to consider working and the 9% who actually do so suggests a substantial untapped pool of people for whom work might be an option, but for whom it is not sufficiently attractive at present.

Those who stay in work up to and beyond SPA do so for a mixture of reasons. In addition to the financial factors already referred to, the attractions of work include pride in the job, interest and mental stimulation, the ability to use and maintain one’s skills, the social engagement associated with work and the sense of structure to life which work provides.

In the Omnibus survey 80% of people over 50 in the workforce gave such positive reasons for wishing to work longer. On the negative side were fears about the implications of retirement, among which financial insecurity, loss of social contacts and a sense of purpose to life were probably the most important, and these anxieties featured in the qualitative interviews, where a number of interviewees expressed anxieties about the thought of life without work and the ability to keep active in retirement. In addition, there was a third set of characteristics of the job like the degree of flexibility and autonomy, and levels of stress which determined how attractive work is by comparison with retirement. Many of the interviewees commented on increasing stress levels at work, which had health implications for some and was a major 'push' factor leading either to exiting the labour market completely or to downshifting in some way. The most frequent stress factors concerned difficulties with new (usually younger) managers, constant organisational change and coping with imposed targets and performance indicators, in both public and private sectors.

The Omnibus survey showed clearly that labour market mobility reduces with age. The quoted reasons are overwhelmingly related to career progression until the 40s, after which these factors are less often cited. However, although the desire to reduce pressure, and frequency of redundancy increase gradually, as Figure 6 shows, career motivation remains the strongest single cause of job change until the early 60s

Figure 6: reasons for job change by age



The Postal questionnaire and the qualitative interviews both show very strong motivation to stay in the same job, because of the attractions of their employers or the work they do. Some are in a 'positive pension/benefit trap', from which they either did not want to or could not afford to risk moving, because of financial penalties in the design of pension arrangements.

It's a benefit trap absolutely, particularly once you've done more than about ten years. You simply cannot afford to give that pension up.

(Simon, retired from Fire Service, 53)

For others reduced mobility was in part because they had already reached the 'lead ceiling'ⁿ of mid-life, a barrier in employment that is reached purely on the basis of chronological age and from which the only way is down. Analysis of the qualitative interviews revealed that for some this was connected to a reduced perception of employability as a result of experiencing (or observing) job loss and redundancy during the recessions of the 1970s, 80s and 1990s. This was compounded by the almost universal anticipation that the open labour market would not be kind to the over 50s; the exceptions being those for whom low-skill, low paid work was the norm and the very small group who had made recent "upward" career moves. Many had direct or indirect experience of difficulty in finding employment in recent years.

Widespread overt age discrimination was not evident, pockets of it were. In the Postal survey 18% of respondents reported experiencing age discrimination in seeking work and 14% in their workplace. This is probably an underestimate, since public awareness of age discrimination as an issue is relatively recent, and barriers to employment as age increases is not always perceived or articulated as discrimination. Interviewees often saw employment practices and ageist attitudes amongst colleagues as normal, 'coming with territory' of getting older.

...even though I work for quite an enlightened company, I do feel now that I have been sidelined. Because they look at you and they say, 'he's only got two and half years to retire, there's no point in him getting involved in this or him getting involved in that.' ...I have been referred to, if you'll excuse me, as the 'old fart at the end of the office.' I take it all in good humour because that is the way offices are. It is better being an old fart than a young fart. (Eric, technician, 63)

One striking and unexpected finding was the number of interviewees who commented about inconsistency in employer practice. Their managers clearly valued them personally as employees and did not perceive them as being 'old', but discriminated against older applicants as not being 'up-to-it' when in recruiting new staff. This confirms the evidence that after 50 it is much easier to stay longer in a job where you are known, than to find a new one.

There was a job came up for a Trainee Building Control Officer and once again my boss said 'well I think he's a bit old, I'm looking for somebody younger.' But you know I'm standing there, older than the person that he thought was a bit old.

ⁿ Morganroth-Gullett (1997) discusses, as part of her thesis on the social construction of middle age, the phenomenon of age discrimination, early retirement and forced exit from the labour market and its negative consequences on working life. In this context she describes midlife Americans as 'MAAD': middle aged and downwards as they hit the 'lead ceiling'..

Thinking to myself it must just be me, you know, and somehow that you would think 'oh she's the exception' or they haven't twigged yet that I'm older than them. (Sylvia, supervisor, 57)

This expectation that finding a new job will be difficult for older workers as a whole was reflected in comments by many interviewees about B&Q. The major publicity which B&Q has achieved for its older worker recruitment policies (followed, though with a lower public profile, by many other major retailers) was often cited, but its approach was viewed negatively by many interviewees, as their only available alternative to their current job or an option 'if the worst comes to the worst'. This 'B&Q effect' is clearly an unintended consequence for a firm well known for its positive age management policies, but a reflection of the barriers to employment that the over 50s still face when seeking new jobs.

Most interviewees saw their current tenure and labour market position as secure and stable; those who saw their present situation as insecure had been forced out of the labour market earlier in life and had been unable to regain secure employment. Social capital appeared a significant factor in enabling people to make positive job change, with those with access to strong support networks of friends and colleagues most likely to do this. In the run up to retirement a majority either wanted to downshift at some point in the future or had already done so in some way. However, downshifting moves were relatively polarised. Those below SPA who had already downshifted by reducing hours, reducing responsibilities or finding less stressful work, had usually done so as a result of an external pressure, rather than from choice. On the other hand, positive choices of bridge jobs were common only among those who were working after SPA.

It is often suggested that flexible working is a way of extending working life for older people and 'bridging' into retirement. However, the CROW interviewees in general were reluctant to risk jeopardising their current tenure by discussing work and retirement options with their employers. Significantly, only one of the 38 interviewees had negotiated more flexible working patterns with his current employer, a local authority, and most interviewees said that they would not consider approaching their current employer about more flexible working or downshifting in the run up to retirement, although it was something they would like. Most commonly, they did not think their request would be well received, while others wanted to continue with the same employer, and some, who would have liked to downshift, needed in practice to maintain a full-time income up to retirement.

The Postal questionnaire revealed that most people see retirement as a normal and natural phase of life. The factors which are strongly associated with willingness to work after retirement are gender, and high qualifications, current economic status, and social class, and willingness to consider work after formal retirement correlates strongly with current working status. In the Omnibus survey and Postal questionnaire those who are currently working are much more likely to consider paid work after retirement than those who are not. Furthermore, while the economically active become increasingly willing to consider this as they grow older, for the economically inactive the reverse is true. The proportion of the economically inactive not willing to consider any kind of paid work after retirement doubles, from one third (33%) of people in their 20s to nearly two thirds

(62%) of people in their 60s. However, the proportion of economically inactive people who would consider voluntary work remains fairly static, at around a third, and it is worth noting that most of those in voluntary work after retirement age were already doing some voluntary work before retiring..

What do older people want?

Older workers are in one sense no different from their younger counterparts in what they want out of work. What is different is that for most, at some point between 50 and 65, the choice to leave an unappealing job becomes real, and if employers need to keep older workers they need to understand what makes work attractive to them.

The CROW studies confirm that people over 50 in general want interesting work that provides new challenges, is worthwhile, enjoyable and stimulating. For some the physical load of work becomes oppressive, and stress is a major factor pushing people out of the labour market. Many are 'change weary' from the constant imposition of targets, performance indicators and organisational change. They would like to have their social networks in work respected by those who determine change and to be treated with respect by managers in implementing these changes.

Many would like some opportunity to phase into retirement, like reducing hours or responsibilities. Home working is an option for those who are finding commuting increasingly difficult, while others would like more generally available flexible working options like carer leave or the opportunity to make career adjustments without penalty. They do not want to be marginalised in the workplace. They want age discrimination to be taken seriously, and not to be written off or sidelined before their 'sell-by-date' or excluded from development opportunities. They do not enjoy being socially isolated on account of their age. They want their individual circumstances and aspirations recognised, and for managers and recruiters not to make untested assumptions about their retirement intentions. Although some, close to intended labour market exit, do not see the point, most are keen to take on new things and would like to pass on their skills, and some would appreciate encouragement and the opportunity to train. Most would like to see better opportunities for older people to change jobs and find new work.

One feature of the interviews was an awareness that perceptions of age and older workers have shifted since a previous generation, that the employment climate (probably driven by continuing economic growth) has become more positive and that as a result 'old' has got older in the labour market.

It was getting to the stage [talking about the 1980s] where you were considered too old to have a new job over 40. I suppose it didn't apply so much to the women but the men and that, yeah. When you think back, I mean now its people over 60 in a way isn't it? But even that is becoming a thing of the past as well. (Judy, retired PA, working part-time, 61)

I think at one point it got down to 40, you know, 39, 40 if you got to that age, that was it, you were out, you'd had it, you're on the scrap heap.[...]So I think it's turning... I think now I would stand a better chance of getting a job now than I would have done ten years ago at 50. (Andy, ex-senior manager, working part-time, 57)

Flexible working options would clearly be welcomed by many older workers as they approach retirement, and for some post retirement. However, the approach probably needs to come from the employer, since we have seen that workers themselves feel at risk if they suggest such moves themselves. In practice, for most people, and especially those without strong social capital, flexible working options are still very limited, strongly segregated by gender, and concentrated on “entry level” jobs³¹. Older (and probably younger) workers want and need better a better quality of flexible working option.

However, flexible working is not always the answer for those who find themselves ‘stuck’ or pushed out as they hit the lead ceiling and struggle to maintain their position in and/or seek to re-enter the labour market. Ageism and ageist assumptions about older workers are still an issue in employment and there are still major barriers in recruitment and selection processes, and in promotion decisions. Helping older workers to extend their working lives, should they want to or need to, requires more openness in the management relationship including, but not presuming, flexible options, and providing better access to information and guidance if older people are to have more choice and better outcomes for older workers and for the economy.

4. Employer responses

By Dr Matt Flynn

Legislation and government policy

The Government has recognised the benefits to the economy of encouraging older workers to delay retirement, and the need to tackle persistent myths about older workers which suppress older people's economic activity. It has set an ambitious target to increase the numbers of older people in work by one million, and part of its programme aims to dispel myths about older workers, and alert employers to the economic benefits of longer working lives (through, for example, DWP's "Age Positive" campaign). However, it also includes important new rights for older workers including: the right to request flexible working for people with eldercare responsibilities; changes in tax rules to enable people to stay in work while drawing their occupational pensions; and enhanced State Pension entitlements for people who stay in work past normal retirement age.

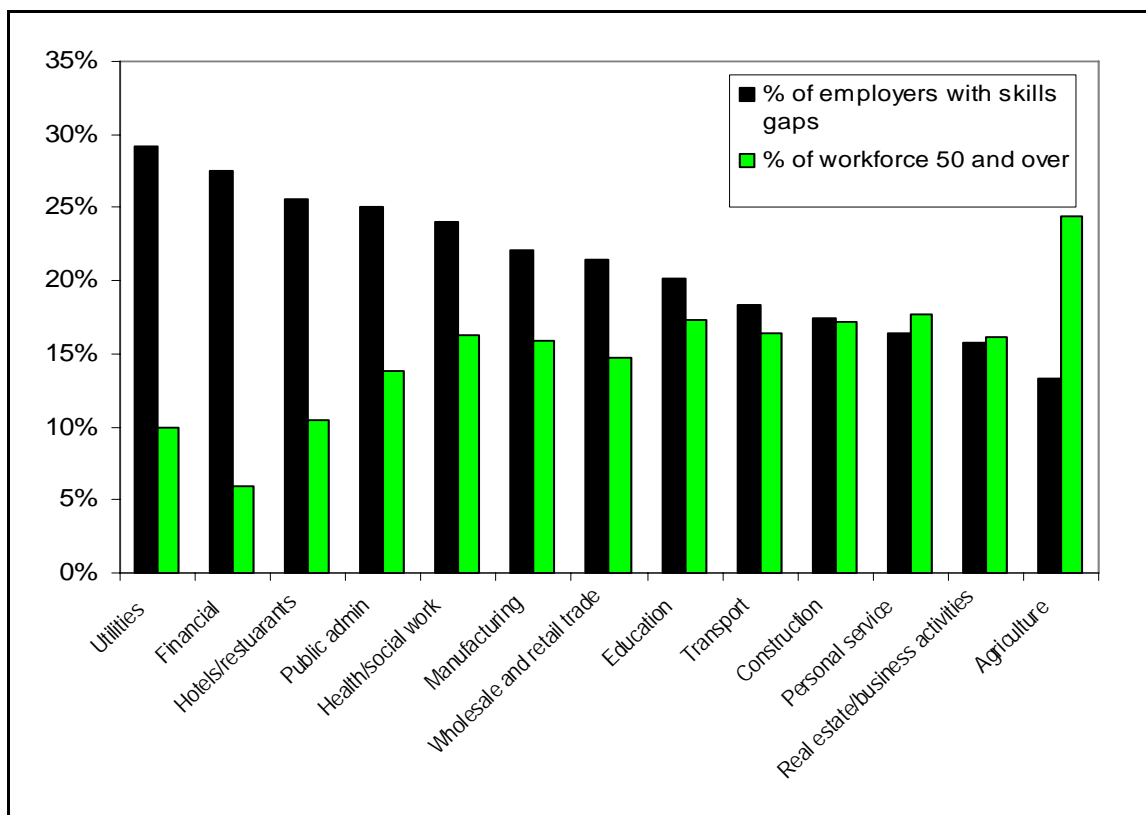
One major change is the introduction of legislation to outlaw discrimination on grounds of age in employment or training from October 2006. While the UK government has been relatively late in passing the legislation (by comparison with some other EU Member States), older people's economic activity has steadily increased for the last 15 years as labour market exit of blue collar male workers has reached a plateau, and the UK is one of only five EU member states to have already met the Lisbon Protocol target of 50% employment rate for the 55-64 year old age group³².

Employers are receptive to change

There are good reasons to expect employers to be receptive to these initiatives. One major factor is significant labour shortages. The National Employer Skills Survey² found one in six employers with job vacancies, half of which are hard to fill, and in some sectors the proportion was much higher. The main reason vacancies are hard to fill is a lack of applicants with the skills required. The problem is compounded by skills gaps: in the one in five workplaces current staff lack experience or skills required for their present jobs.

Encouraging employees to delay retirement can benefit employers not just by filling vacancies, but also by retaining in-house skills and tacit knowledge. Significantly, the sectors with the fewest older workers also have the biggest skills gaps. This is particularly true of sectors where employers have been reluctant to recruit older people (hospitality and finance)³³; have encouraged early retirement (public sector)³⁴ or have lost older workers through restructuring and downsizing.³⁵

Figure 7: Skills gaps by sector



Institute for Employment Research 2003

Myths remain about older workers

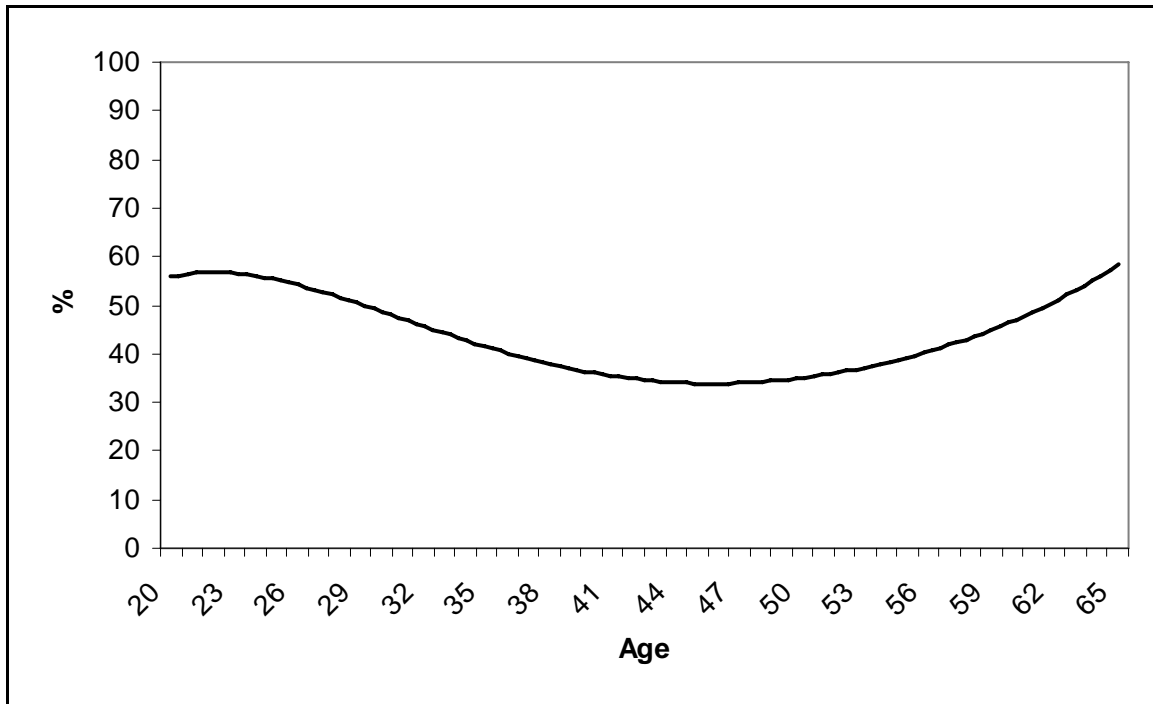
Many long standing myths about older workers cause employers to under-value their potential contribution, and irrational judgments about their value for money dissuade employers from recruiting, retaining, and investing in older workers, even when they do not set out explicitly to discriminate.

One persistent myth is that older workers are more expensive than younger ones. Older workers are often paid more than younger colleagues because of seniority and progression up incremental scales. Lazear³⁶ suggested that older workers cost more than younger ones doing equivalent work, and used this principle to justify compulsory retirement ages as points at which employers can stop paying over-the-odds for labour. However, more recent evidence³⁷ suggests that employers who pay longer serving employees do so because the economic benefits (e.g. relevant experience, knowledge, reduced turnover) outweigh the costs. Moreover, the new age discrimination law will prevent employers from using age or length of service as criteria for determining pay, and employers who do have incremental systems will have to reviewing policies to ensure they are objectively justifiable. The most notable example of this is the NHS Agenda for Change pay framework in which salary progression now takes place not on the basis of time served, but on progression in measured capability through the NHS' national Knowledge and Skills Framework.

Some employers believe that older workers cost more because of pension, rather than salary, costs³⁸. While this may be true for defined-benefit pension schemes, it is not for the growing proportion of schemes which have defined contributions, and under the Age Regulations, employers will be allowed to set higher contribution rates for older workers to reflect higher levels of entitlement³⁹.

Preconceptions about older workers' retirement plans can also be a barrier to their employment. Employers presume that older people are too close to retirement to be worth recruiting or training, and career development costs would be better invested in younger employees who could give longer service. However, the evidence does not support this presumption. CROW's 2004 survey on job transitions⁴⁰ found that people in their 20's are more likely to leave their employers (usually for a different job) than those in their 50's. It is only after 60 that the frequency of retirement accelerates, and CROW's survey of older workers indicates that employers have a lot of scope to encourage this group to stay in work longer.

Figure 8: Proportion of workers leaving their employer in a 5 year period – all reasons



CROW Omnibus Survey 2004

Finally, perceptions of older workers' ability to remain productive are often distorted and can limit their opportunities to remain economically active. The weight of evidence suggests that in most jobs, at least up until the age of 70, there is no deterioration in performance with age⁴¹. While physical capacity declines with age, in a modern economy, there are relatively few jobs which require employees to work to their maximum capacity for long periods of time, and many industries have a tradition that older workers take on more managerial and training roles as they get older.

Mental abilities change with age, but not necessarily for the worse⁴². Some research has suggested that while younger people can process information at a faster rate, older people are more adept at thinking ahead and using larger chunks of information. A study of bus drivers found that those in their sixties had lower collision rates than any other age group, even after controlling for experience⁴². It has also been suggested that older workers may be slower in some jobs, but produce higher quality output.

It is hard to compare older and younger people's ability to deal with work related stress, since employers' approach varies according to the employee's age. Older workers tend to receive less support from their employers and have fewer opportunities to reduce workload or change working hours. This is particularly true of older women who are balancing home and work responsibilities³⁰. Early retirement has often been used by employers to deal with stress related problems, but good management and flexible working arrangements are more efficient solutions. Half of those already retired said that, rather than retire when they did, they would have preferred to stay in their jobs but worked fewer or more flexible hours.

Change in employer policies and practices

CROW's research for DTI⁴ suggests that skills shortages are main drivers leading employers to review HR policies on age. As one respondent noted,

“People with good skills, in whatever area you are in are hard to find...There is no workforce sitting out there saying, ‘Come along and employ me.’ We have to fight for it.”

There is evidence that many employers are responding by developing strategies for retaining older workers at both a macro and individual level^o. One large retail organisation was explicitly targeting older workers (along with women returners and other underrepresented groups) for recruitment; and one telecoms firm abolished its retirement age in order to retain its older staff. A number of case study firms had changed their policies on retirement in order to encourage individual members of staff to stay longer.

It should be no surprise that employers are driven more by economics than concerns for equal opportunities. However, as Duncan⁴³ notes, the “business case” approach to age diversity can be a double edged sword for older workers. If they are drawn into work as a marginal group in times of excess demand, they may be the first to be driven out again when the economy turns down, and it may well be that when this happens, some employers will seek the traditional solution of early retirement incentives^p. It will be important during the current unprecedented period of economic growth to establish a new set of expectations about older workers, to prevent this happening.

Evidence from the DWP's employer survey⁴⁴, CROW's qualitative research⁴ and comparisons of the 1998 and 2005 data on the Workplace Employment Relations Survey⁴⁷ all suggest that employer behaviour towards older workers is changing. The number of employers with written policies prohibiting age discrimination has risen since

^o Source current CROW work for DWP

^p Although, of course, from October 2006 such an approach is unlawful under the Age Regulations (2006)

2001⁴⁵; fewer are using age or proximity to retirement as barriers to work or training⁴⁶; and age is less likely to be used to set pay.

However, two points need to be emphasised: First, employers' age management policies and practices vary greatly by sector and firm size. Smaller firms are much less likely to have strategies for addressing ageism; and sectors like construction and manufacturing are more likely than others to have HR policies, like retirement ages set below 65, which are unlawful under the Age Regulations. Public sector employers and unionised workplaces are more likely to be monitoring the age dimension of HR practices, but are also more likely to have long established policies or practices which will be unlawful under the Age Regulations.

Second, the DWP survey only covered employers' written policies; and CROW's research for DTI suggests that substantial gaps can exist between policy and practice. Age positive policies are not always disseminated to the workplace level, and can be in conflict with the attitudes of line and middle managers. Both DWP⁴⁵ and Taylor and Walker⁶ suggest that age discrimination policies will only work if employers disseminate policy through training, but less than one in five employers currently trains managers on age equality issues⁴⁴.

That said, line managers' attitudes toward older workers are not always negative, and CROW found examples of line managers challenging ageist HR policies of their employers, for example by championing requests of older members of staff to stay in work past normal retirement age. The practical benefits of retaining older workers can often be felt first at the workplace level.

Age discrimination policies

The DWP survey found a majority (56%) of employers with written policies prohibiting age discrimination in work. This compares with only 33% in 2001⁴⁸. However, while almost all large employers have policies, fewer than 40% of employers with less than 20 employees do so. Moreover, fewer than one in five are training managers on age equality issues; and less than half are auditing their staff profiles, recruitment policies, or pay systems to eliminate age biases. It may be that employers will increase training and monitoring once the age discrimination regulations come into force^q.

Retirement

Few organisations (5%) have compulsory retirement ages which are below the new national default retirement age of 65, and overall a majority of employers have no contractual retirement ages (although this affects a smaller proportion of the workforce^r). Low retirement ages are concentrated in some sectors, principally construction and manufacturing, and in most cases employers could give no reason for the present retirement age other than tradition. However, in two of CROW's case studies with retirement ages below 65 (a police force and law firm), managers expressed concern that

^q The DWP survey was conducted in 2004, before the draft regulations were published.

^r Smaller private sector firms are more likely to have no fixed retirement age. They constitute a large majority of establishments, but not of overall employment.

raising the retirement age would cause promotion blockages for younger employees (in the police force, specialist roles, and in the law firm, in partnerships).

Staying in work past retirement age

Few employers have explicit bars on allowing people to stay in work past normal retirement age. However, most (59%) who have compulsory retirement ages would only allow employees to stay at management discretion; and most of these say that they would only extend working life for an employee if there was a business need (76%), rather than to meet employees' preferences (38%). Public sector organisations are more likely than private sector ones to give staff a formal entitlement to stay in work longer (and the Civil Service is reforming its pension scheme to encourage this), but education establishments are particularly stringent on their retirement ages. CROW's research for DTI found that, while employers are generally open to the idea of allowing people to stay in work longer, extended working life is usually on less secure conditions of service such as fixed term contracts, consultancy work, and zero hour contracts. Such work arrangements can result in financial insecurity for older workers, particularly those without adequate pensions⁴⁹.

Flexible working

According to the CIPD⁵⁰, less than 5% of employers have policies which allow older workers to reduce their working hours. However, over three quarters of employers said that they were very, or quite, likely to allow employees to reduce their working hours in the run-up to retirement or to meet eldercare needs. Public sector organisations are among the most receptive, as well as hospitality and retail firms. CROW's research for DTI found that some organisations are tying policies on flexible working to organisational strategies: for example, using flexible work to attract applicants to hard to fill jobs. However, employers also indicated that some jobs may be better suited to flexible working than others, with managerial jobs particularly difficult to accommodate.

Appraisal and performance management

Over two thirds of employers have appraisal and performance management systems, but this varies significantly by sector. Most public sector organisations have appraisal systems, but they are less common in hospitality, manufacturing and construction. CROW's research for DTI indicates that, while most firms have such systems, they are not always applied consistently, particularly when managers face competing, and more pressing, work priorities. Moreover, line managers may treat different age groups differently (for example, by not confronting performance problems of those perceived to be close to retirement). Because the new age discrimination regulations will place a new onus on employers to consider requests from employees who want to stay in work past retirement age, there is an imperative that for them to maintain robust appraisal systems in order to be able to justify decisions about an employee's competence to continue at work. More importantly, good appraisal systems can help identify and address skills needs or performance problems early so that older workers can remain economically active longer.

Training

Very few employers said that, when selecting candidates for training, they use either age (1%) or proximity to retirement (8%). However, it has been well established that older workers are less likely to participate in training than younger ones^{51;52}. There is evidence that some older workers are less likely to take up offers of training⁵³; but also that they are as likely as younger colleagues to request it⁵⁴. In CROW's research in four countries for the KNOWMOVE project the most common reason for failure to train was that no one had suggested it, again suggesting that more formal communication systems could change practice. None of CROW's case study firms placed explicit age limits on training, although some indicated that they would be less likely to train someone "who was close to retirement". This was particularly the case where retirement age was low, and retiring employees were anticipating starting second careers (where they may be planning to put the training to use). Most managers did recognise that participation in training declines with age, and a few were taking steps to address barriers.

Recruitment and promotion

The DWP survey found that age is rarely used as an explicit factor in deciding whom to recruit or promote, except in relation to retirement age. One in five employers would not recruit a job applicant who is above either the firm's retirement age or the State Pension Age. This will remain lawful under the new age discrimination regulations. However, while few employers have explicit age limits for recruitment, selection processes which risk discrimination are common. In particular, half of all employers ask job applicants for their date of birth, and most of these pass the information to interviewers. While there may be justifiable reasons for requesting age information (e.g. for monitoring or statutory reasons), passing the data to interviewers risks introducing discrimination into the selection process.

5. Managing the ageing workforce

The changing age profile of the workforce presents managers with number of serious challenges. The most obvious issue is the management of the retirement process itself, which is likely to become a longer, and more managed, phase of working life.

Historically, retirement ages have provided both managers and employees with a convenient way of avoiding difficult issues: it is easier (and some have claimed kinder) to wait for someone to retire than to confront and manage poor performance. In some organisations managers and employees have grown used to the idea that older workers are less productive. As a result, work becomes less stimulating for the individual, whose motivation and performance declines, reinforcing the stereotype that older workers are less committed and less productive. However, there is a clear loss to the firm in productivity, and if the result is people becoming demotivated and eager to retire earlier than they might have done, there is an overall loss to the economy.

From October 2006, compulsory retirement below 65 becomes illegal in all but a very few exceptional cases. Furthermore, employees will have the “right to request” staying in work, and employers will have to take such requests seriously. This will, at least over time, force managers and organisations to address some of the following issues:

Improving managerial skills.

The decision to leave work permanently is a major life changing one for the individual, and while the conversation about retirement intentions may well uncover valuable talents and opportunities for the firm, many managers will require more sophisticated interpersonal skills than they currently have, if they are to handle such delicate conversations successfully⁴.

Overcoming resistance to change

Older people can often bring experience and knowledge to bear on development, but they can also obstruct it, sometimes out of self interest in the status quo, or emotional reaction to change. Change management strategies which involve older workers more actively in planning and implementing change, and listening to their experience, might help to overcome this kind of resistance.

Handling unfamiliar age relationships

Young managers and old employees may both find it emotionally difficult to handle a reversal of familiar age related patterns of “old manager, younger employee”. The experience of managing someone old enough to be your parent or grandparent can be difficult for both parties

Matching skills to job requirements

The current cohort of older workers has spent less time in formal education, and have fewer qualifications, than their younger colleagues, but may have built up equivalent levels of skills through work experience. Employers need to ensure that older workers with fewer qualifications do not face unnecessary barriers to work which they are able to do, and have opportunities to update their skills through lifelong learning.

Managing/avoiding differential working conditions

Flexible working is important to many older workers, but it is not always practicable. Where it is only offered to people in particular age groups (like people in their 30s with children, or people over 50 with caring responsibilities), it can create ill feeling between generations within the workforce.

Managing “commitment”

Many older people will only work on a part-time basis, but in demanding working environments, there is sometimes a perception that part-timers are not really committed to the job or the firm, and whether this is true or not, the perception can be a cause of tension.

Managing changing status

in some sectors and occupations there is a tradition of attaching status, income and other rewards to seniority, without any evident increase in productivity. As more of the workforce become “senior” this becomes less sustainable, and managers may have to manage the impact of more people experiencing reductions in status or income at the end of their working lives.

All these issues confirm the importance of good management, to negotiate between the aspirations of individuals and the needs of the business, and recognise that individuals differ in many ways other than age.

6. The education and training of older workers

Those who train after the age of 50 are statistically likely to stay longer in the labour market⁵⁵. Although the reasons for this are not well researched, it probably reflects both the greater employability of people with higher skill levels and the increased loyalty generated by the employer's investment in the employee. However, relatively little is known about training for people over 50, and especially about what kind of curriculum and pedagogy is appropriate.

Formal educational standards, and levels of qualification, have been rising since the 1940s. As a result, those now in their 50s and 60s are much better qualified than the previous generation, but less well qualified than those now in their 30s and 40s. For many people over 50, experience and informal training on the job over the years has maintained and raised real skills and knowledge, without this being formally recorded, but in rapidly changing industries and roles, this is unlikely to be sufficient to keep individuals competitive in the labour market, and makes it particularly difficult to move to another employer. The problem is especially serious for those who spend long periods with a single employer, and find themselves forced through redundancy or other factors to seek new employment.

Three broad priorities for development can be identified:

Providing equal access to current training

Since participation in work related learning declines rapidly with age, older workers become progressively more disadvantaged in the labour market. Objectives here might include:

- **Developing strategies for raising participation rates** – both demand and supply side.
- **Research into declining participation** - to what extent is the decline the result of employer attitudes or other barriers, or of lack of individual motivation.
- **Research into appropriate forms and content of programmes.** Although there has been research into ageing and learning, little of it has examined work related learning issues.

Compensation for previous inequality

Because education and training systems have developed and changed greatly over the last 40 years, younger workers are better qualified, at least in formal terms, than older ones.

Targets here might be:

- **Updating and gap filling** – developing programmes to enable older people to “catch up” with changing practices and technologies, especially the uses of information and communication technologies.
- **Basic skills** – expanding programmes to remedy poor basic skills among people who have survived for many years in very low skilled occupations which are now disappearing.

- **Programmes to develop personal and “soft” skills**, to help people to become more employable in an increasingly customer focused economy, and better able to understand and exploit their own strengths.

Learning to manage discrimination

The burden of age discrimination falls on the individual, who has to find his or her own ways of coping with stress, disappointment and unfair treatment.

- **learning to manage discrimination** – developing a curriculum to help individuals and organisations to manage age discrimination, which is pervasive in the labour market, and which can affect anyone over 50 seeking to make any labour market transition. This is important for many of those in work, but critical for those who are unemployed and seeking to return, who meet the full force of age discrimination.

Current government training policy

Current Government policy is to concentrate public resources on preparing young people for the world of work, and on supporting adults who lack the basic requirements for employability: basic skills (through the Skills for Life programme) and foundation qualifications (Level 2 vocational qualifications). Apart from this, Government expects individuals and their employers to take on an increasing share of the costs of training and education. The problems with this approach, is that employers have traditionally not invested as much in older workers as younger ones, and older individuals have not generally chosen to take up work related learning on their own account. There is no immediate reason to expect this pattern to change, which means that older workers are likely to continue to be underrepresented in training, and thus more likely to be excluded from work

At one level, the strategy of focusing resources on basic skills and Level 2 qualifications ought to be particularly helpful to older people. People over 50 are less likely than their younger peers to have level 2 qualifications, and lack of basic skills is certainly an issue for many older workers. However, for a variety of reasons, the bulk of public funding for these priorities is currently spent on younger people, and any change in this is likely to require explicit targeting at older workers.

This may be appropriate for basic skills, but the full Level 2 policy^s is more questionable. Research shows that those with level 2 qualifications are more likely to be in work, more likely to take up continuing learning, and more likely to be supported in training by their employers, than those without, and this is the rationale for the present policy. However, the evidence relates to the whole workforce, most of whom acquired their level 2 qualifications in initial education or early in working life. There is no evidence that, for those with 5-10 years of working life left, acquiring such a qualification produces equivalent benefits, and it is clear that take up of Level 2 programmes among older people is low.

Two alternative strategies may be worth considering:

^s The policy requires that learners are only supported if they take a complete level 2 qualification: parts or modules of such qualifications are not eligible for funding.

- to reconsider the way in which such programmes are delivered (offering a larger degree of individual tutoring and accreditation of prior learning to recognise the informal learning from years of practical experience in the workplace);
- to develop and fund more narrowly targeted programmes, to enable older people to fill gaps and meet immediate employability needs. The latter strategy might represent better value for money than the current approach.

7. Conclusions

Ways of encouraging people to stay

Motivation to work does not change dramatically with age. Most people seek, in addition to money, pride in the job, interest and mental stimulation, the ability to use and maintain skills, social engagement and a sense of structure to life. What changes with age is that, at some point, most people come to feel that they have a choice. If the work provides enough of these rewards they will want to stay: if they do not, they will leave. If employers wish, or need, to retain older workers, for their knowledge, skills, networks of contacts, loyalty or simply because there are no young people to replace them, they need to find ways of ensuring that older people obtain these satisfactions.

Contrary to popular belief, most people in their 50s, and many in their 60s, want to work, and a majority of those currently in work would like to stay longer than they expect to be allowed to do. Many do seek new roles and ways of working as they approach retirement (although for some this is in the mid 50s, and for others a decade or more later). All the CROW work has found very high levels of attachment to work among older people, but if employers are to keep people in work longer they will need to address some or all of the following issues:

- **Flexibility:** to enable older workers to combine work with other roles, including caring for elderly dependents, developing retirement interests and phasing gradually out of full time work. Part-time work, flexible working hours and occasional work are the principal preferences expressed both by those in employment and those retired below SPA⁵⁸.
- **Stress reduction.** One major reason for premature withdrawal from the workforce is stress, both mental and physical. Ageing reduces the ability to produce intense surges of energy, and although older people are often as productive as their younger colleagues many work better at a more measured pace⁴².
- **Autonomy,** and control over how the work is to be done, at whatever level. Older professionals and managers often move into consultancy roles in order to have more control over their work routines, even if this involves a loss of security or income³. However, a degree of control over one's work is important to people in all job classes and occupations.
- **Recognition and respect,** of experience and tacit knowledge. Older people in general have more experience than their younger peers, but are less well qualified in formal terms. These skills and knowledge need to be recognised and respected.
- **Challenge and the intrinsic satisfactions of work.** Older workers, like younger ones are motivated by pride in the job and the ability to use skills and knowledge, to keep intellectually stimulated and to retain pride in the quality of the product or service provided
- Intrinsic satisfaction of the particular job. For some the **opportunity to pursue a cause or interest** which they care about is a major reason to stay, though this sometimes is a reason for exit, when the "cause" is felt to be abandoned by a new

generation of managers. Commitment to a cause is a major reason why people move into (or more often expand their commitment to) voluntary work

Factors which drive people out

The principal reasons why people leave work earlier than they might like are:

- **physical incapacity and poor health**, which prevents them continuing in their present job. This is by far the commonest reason for people to leave work in their early 50s, especially in craft and manual occupations. Most of these people would like to stay in, or return to, work better suited to their new capacities, but they often find re-entering the labour market difficult²⁵.
- **caring responsibilities** – especially for women who find themselves called on to care for elderly relatives, and sometimes grandchildren. They are often strongly attached to both roles, and where they do not have opportunities to move to flexible work, these workers tend to struggle to maintain both roles until a crisis of some kind forces them, reluctantly, to leave work altogether³⁰.
- **redundancy** after the age of 50 – when age discrimination makes labour market re-entry much more difficult for people, whatever their skills and qualifications⁵⁹
- **organisational change** – the arrival of younger managers, new practices and procedures introduced without adequate preparation and training, a sense of exhaustion (“we tried this before and it did not work last time”)⁶⁰
- the **competing attractions of retirement** - for those who can afford it, especially if work has become mundane, stressful or frustrating, or if a partner has already retired.

Persuading people to return

There is a substantial group of people over 50 who are not in employment, but might be employable if the attractions of work, or the penalties of being out of work were sufficiently strong, or appropriate training was available. They might constitute 100,000 people in the South East. However, enabling these people to return is a much more difficult task than retaining people who are already in work. Whatever their qualifications or experience, they face major barriers to returning to work.

- **age discrimination** remains a powerful force in recruitment practice. Much is indirect and unconscious, rooted in deeply held cultural attitudes. Most employers deny discriminating, and when questioned about their recruitment practices do not generally describe discriminatory actions. However, large numbers of older people report experiencing it, and studies which submit matched job applications with different dates of birth show clearly that younger applicants are systematically preferred. Often older workers find themselves unemployed as a result of redundancy, and there is a common assumption that this reflects negatively on an individual’s general competence. Removing these barriers calls for a long term strategy to challenge ageist attitudes and assumptions, which will be underpinned by legislative change, but that alone will not be adequate.
- **health problems** are a major problem for many, but the particular health issue often relates to a specific job, rather than employment in general, and even then can

sometimes be overcome by job redesign, or appropriate aids (and the Disability Discrimination Act requires employers to make “reasonable adjustments” to enable people to stay in work). Most people who leave work after 50 on grounds of incapacity expect, and want, to return to work, very few do.

- **Changing jobs and changing employers** is a particular problem. The CROW qualitative evidence is clear that employers who will happily retain older workers, sometimes long after normal retirement age, because they are known and valued, will resist any attempt to recruit new older people. Older people also report that employers are reluctant to consider them for promotion or new challenges, sometimes on the basis of untested assumptions about their likely future in the firm, despite the evidence of greater loyalty among older workers.

Changing employer practice

Many employers have begun to recognise the economic benefits of encouraging older workers to delay retirement, and it may be that age discrimination, though still widespread, is diminishing (partly through employers’ need for workers). Compared with earlier research, recent CROW and DWP findings suggest that employers are now more likely to have strategies for recruiting and retaining older workers; and less likely to have directly age discriminatory HR policies. Government has an ambitious programme for raising older people’s economic activity, and the UK is one of only five EU countries to have met its Lisbon targets for employment of older people.

However, misconceptions about older workers persist, particularly at the workplace level, and these misconceptions often affect decisions about recruitment, development and retirement. Although most employers have age neutral policies, few train their managers on age equality. Employers’ ability to disseminate age positive policies to line managers will have a large impact on the Government’s success in increasing the older workforce.

8. Towards a strategy for the South East

Build on regional strengths

There are a number of features of the South East economy which support higher participation by older workers:

- **A highly skilled population** is more likely to want to stay longer in work, but only if that work is well managed and inherently challenging. There is a potential to make use locally of the skills of older people who currently work in London as they seek to phase out of work or reduce the stress of commuting, were there to be suitable demand locally, and an easier means of matching skills to needs. Such people might contribute networking skills, technical expertise, language skills and international contacts to local economies and firms if suitable structures could be created.
- **High levels of workforce wellbeing** suggest that work is relatively well managed, and therefore potentially attractive to older people. Work-life balance, and congenial working environments are particularly important to older workers' motivation to stay in the workforce (as well as to overall productivity, which is higher in firms with good work-life balance⁵⁶), and of course, many older workers have a choice to retire if the conditions of work are unattractive.
- **High proportions of part-time workers.** The region has a high proportion of people working part-time, and experience of managing it. Wider dissemination of this expertise would help the large numbers of older workers who would like to extend their working lives on a part-time basis.
- **A supportive environment for business start-up.** The high business start-up rate in the region suggests a potentially supportive climate and an entrepreneurial population. However, while a high proportion (over a third) of people still in work after 65 are self employed, and businesses started by people over 50 have a high success rate, older people are in general less likely to start their own businesses. In the South East levels of self employment are high at all ages, but do not rise in later life as fast as in other Regions.
- **Motivation to work is highest in the areas with greatest economic need.** The South East has the highest proportion of older people who are actively seeking work, and the level is highest in the areas with the greatest needs for economic regeneration (Kent, the Coastal sub-region, large urban areas and the rural West).

Recognise the diversity of older workers

Most people would like to work longer, provided their needs and preferences are suitably recognised. Some of these aspirations may be unrealistic, but most older people are pragmatic, and understand the constraints which employers face. In many cases it is possible to rethink working practices and career management to keep people longer in productive work. It is, however, important to recognise that different groups have different needs. Some important groups include:

- **existing employees**, may be retained longer with appropriate management, and better occupational health provision to anticipate and health problems
- **downsizers** seek to change their role within their present organisation or industry or outside it, may need proactive and supportive management and flexible working opportunities
- **re-entrants to the labour market** after unemployment, full time caring, or a career break, may be recruited back, but may need guidance, brokering and training, as well as action to reduce age discrimination in recruitment.
- **career changers** seeking to move into a new field may need guidance and training to make the move.
- **the newly self employed** are seeking to set up their own businesses and may well need support to ensure that the businesses are viable in the long term. However, it is worth noting that some such businesses form part of a strategy for gradual phasing out of work for the individual, or a temporary means of boosting pension income, rather than a long term business plan.
- **movers** are seeking to deploy their existing skills and expertise in a new geographical area, perhaps as part of a phased retirement, and may need guidance and brokering services to find the right opportunities in unfamiliar local labour markets.

Encourage retention

After 50 it is much more difficult to return to the labour force at an equivalent level to one's previous employment. While strategies to enable people to return are important they will necessarily be more expensive than strategies for retention, where there are three clear priorities:

- **Support those at risk of drop out:** strategies need to recognise the needs not only of the economically inactive, but also of the potentially inactive - those likely to leave earlier than they would like through forced retirement.
- **Support those at risk of ill health or physical incapacity.** Ill health is the principal reason for people to leave the labour market before the mid 50s. Finnish evidence⁵⁷ suggests that early intervention (in the mid-40s) to address poor working practices and improve lifestyles can reduce the chances of early exit, while for those who are already experiencing problems, job redesign, career guidance, and brokering can make it more possible to return to work in some form, enabling people whose physical capacity does not match their old job to use their skills in other ways.
- **Take a proactive approach to late career management.** Since many older workers are reluctant to ask for job change, downshifting or phasing out, it is important for employers to have active strategies to inform people of their policies on working later, and to encourage individual conversations. This approach will be reinforced by the requirement under the age regulations for employers to give formal notice of retirement, and consider requests to stay.

Raise awareness and promote culture change

Ageism is deeply embedded in the culture, but largely unconscious. However, when their preconceptions are challenged, most people readily recognise that they are unfounded. This suggests that awareness raising activity would represent a productive investment. The following activities might be helpful:

- **a promotional campaign to employers.** This might outline the issues and potential strategies to encourage retention, to highlight its relevance to regional, sectoral and firm priorities, and to discourage employers from responding to the age legislation by a simple (but inefficient) blanket imposition of a retirement age at 65.
- **a promotional campaign to employees.** For the new regulations to be effective, older workers will need to be aware that from October, they will have the statutory right to request to stay in work past retirement and, if they have eldercare responsibilities, to request flexible working hours. A promotional campaign, working with unions and advocacy groups, would help raise awareness of older workers and give those approaching retirement the confidence to engage in a dialogue with their employers.
- **a campaign to encourage skilled and professional people to bring their skills back into the region.** Because this is an attractive region to live in, many highly skilled people commute out of the region, but will retire within it. Given appropriate support and encouragement they are a source of potential support to local economies. Offered the opportunity to reduce the stress of commuting and organisational politics, while continuing to use skills and knowledge closer to home, some such workers would probably seek to remain economically active longer, and making a significant contribution to some of the economic problems identified in the Regional Economic Strategy. For some this might also be an effective way of establishing roots in local communities which can sustain individuals' social networks after retirement.

Support changes in work organisation

Changes in the way work is organised would make staying on longer attractive to many older people. Some changes work only in particular sectors, firms or for particular skill sets. Some of the issues which need further exploration and dissemination of good practice include:

- **models of flexible working.** There is strong evidence that caring responsibilities drive significant numbers of people, particularly women, unwillingly out of employment³⁰. At the same time, most people who want to work longer want to do so on a part-time or flexible basis. More widespread flexible working arrangements could help to reduce this waste of talent. Research might explore what good models of flexible working exist in different sectors and areas, including homeworking with older workers.
- **management strategies to retain knowledge and skill.** For people who may no longer be able or willing to carry out physically demanding roles some sectors provide roles as mentors, trainers, assessors and in quality assurance

- **strategies to reduce stress, and promote work-life balance** – this is a major reason for premature withdrawal from the labour market for those who can afford to do so. Where employers have redesigned working arrangements to address this older workers are more likely to choose to stay. Recent work by LSE/McKinsey⁵⁶ demonstrates clearly that positive work-life balance policies go with good management, and do not reduce productivity or competitiveness.
- **good practice in managing knowledge retention and transfer.** When older workers leave, their knowledge and networks often go with them. In an increasingly knowledge based economy, this is a significant loss to many companies, and few have well developed strategies for managing this knowledge transfer.
- **Encourage the creation of age sensitive management development programmes.** Many of the issues identified in this paper are matters for management in firms and organisations. Research evidence shows clearly that well managed firms are more productive, provide better working conditions for employees, and are more likely to support learning and skills development (through informal means as much as formal ones). The development of age sensitive managers must be a major priority.

Develop more appropriate training

Training is a key issue in extending working lives, for several reasons: participation in training drops rapidly after 50; those who do train after 50 are likely to stay in work longer; people over 50 are less well qualified than their younger peers; and more likely to have missed out on changes in technology and work practices in recent years. Relatively small training interventions can remedy some of these problems, making work more rewarding for the individual and more productive for the employer. Some possible interventions include:

- **Direct training programmes more specifically at known skills gaps rather than formal qualifications.** There are a number of areas where many older people have particular gaps. In some sectors, like retail, life experience, and an age match with the growing older customer base, may be a positive asset, given appropriate training to people whose previous work has involved less customer facing roles. However, a focus on formal qualifications may be inappropriate – in undervaluing experiential learning, and requiring the investment of unrealistic amounts of time and resource from individuals and employers, given the number of years work available to pay back the investment.
- **Support training in use of ICTs for older workers.** Older people are less likely to have well developed ICT skills, especially those who have worked for a long time in historically stable occupations. However, take up of ICT related education and training is particularly high among older people, who frequently undertake such training at their own expense independent of their employers.
- **Support training and development in the voluntary sector.** The voluntary sector plays an important role, not only in helping people back into work, but in phasing out from it, and in providing stimulating activity and social engagement for people post retirement. It is one of the ways in which skills can be retained in the

“economy” in the broadest sense, although it is worth remembering that those who are most likely to volunteer after retirement are those who have been active all their lives, and the percentage who take it up as a new activity in retirement is relatively small.

Develop guidance and brokering services

The rigidity of the older labour market is probably the principal reason for low participation rates. There is a need for:

- **a stronger focus on older people by information advice and guidance agencies.** People over 50 have had least access to such services during their previous careers, and are often most in need of guidance. As people are making decisions about whether or not to retire, and how to use their time before and after retirement, this guidance needs to respond to both work and retirement issues.
- **brokering support** to those seeking to enter, or negotiate career moves in later life. It is clear that those who have the most successful working lives after “retirement” do so on the basis of strong networks of personal contacts. Those who lack these will struggle to return to work, and can potentially benefit greatly from active brokering on their behalf, though agencies in the private and public sectors. In addition to Jobcentre Plus, there are at least 36 private/voluntary sector employment agencies who claim some specialisation in this field at national or local level, but most older people are unaware of any of them.

Support ongoing research

Because the older workforce has, in the past, been relatively marginal to the state of the economy, it is relatively under researched. From whatever academic discipline they come, researchers have tended to study the workforce as if age did not matter, and to study age as if work was irrelevant. There are a range of specific issues where better understanding now would inform public policy, and improve life chances for older people. The following list indicates some of these:

- How far, and in what ways to older workers need or prefer different **approaches to training**, and to what extent is the apparent decline of participation in workplace training the result of older workers’ reluctance to participate, lack of opportunities, or does it reflect a higher proportion of unmeasured informal learning?
- What is the **economic return on training** of people over 50, to employer, the economy and individuals, and how does it vary by type of training or education?
- What strategies do/could employers adopt to **retain or transfer knowledge from older workers** as they phase out and retire?
- How far are employment patterns and support needs of older workers from the various **black and ethnic minority groups** distinct? (this has been little researched because each ethnic group has a distinctive age and occupational profile, and populations are, in most cases, too small for quantitative analysis).
- What role do/could **trade unions play** in representing older members who want to stay in work longer, and mediating conflicting intergenerational interests in the workplace?

- What is the long term **economic impact of start up businesses** created by people over 50? How far is it possible to identify those with the potential to make a long term positive impact on the regional economy?
- **Does changing demography call for changes in measures of skills and economic performance?** One outcome of a longer and more phased transition from work to retirement is that some people will choose to move from more productive to less productive (but nevertheless necessary) jobs. This will raise gross GDP but depress average productivity, and appear (falsely) as a negative value in conventional economic indicators.
- How far does the **geographical distribution of older peoples' skills** within the Region, match known and projected skills gaps and shortages?
- What is the relationship between **the real skills (and training needs) of 50+ jobseekers**, as distinct from the formal qualifications?

A regional “Age Positive” programme

The research evidence assembled over the last four years suggests that older workers are needed in many areas of the economy of the South East, that economic growth will be hampered if this is not done, and that older people would be willing to work longer. The principal barriers to this lie in employer behaviour, and an underlying culture of age discrimination.

It is therefore suggested that the central plank of a regional strategy should be a campaign aimed at developing and disseminating good models of age diversity practice, and challenging some of the preconceptions which make the post 50 labour market rigid. This could be done by the creation of a regional version of the DWP’s Age Positive programme, identifying employers who are committed to age diversity and are willing to collaborate in developing and disseminating good practice. This could build on those firms within the region which are already Age Positive champions under the national programme, and the members of the Employers’ Forum on Age (EFA), the Age and Employment Network (TAEN), CIPD and TUC. However, it would also need to include firms with an explicitly regional and local base, and a significant number of small firms.

A regional project would bring these groups together to develop a coherent strategy, to identify approaches for development, and present models for dissemination.

A core group of employers and other interests would steer the programme, which might also include specific initiatives in particular development areas, which might include:

- Managing performance without a contractual retirement age – developing understanding of good performance management for an age diverse workforce. Recognising diverse career patterns and aspirations. How to deal with requests to continue, and to manage downscaling, flexible working etc.
- Redeploying the skills of retiring managers. Developing schemes to make use of the skills of retiring older managers to support small firms in need of management expertise

- Brokering services for older workers – developing services (through existing employment agencies and potentially new ones) to actively “sell” older workers to employers.
- Workability – to test the Finnish model of mid life assessment to identify individuals in need of support to retain employability in later life
- Management development – to develop management training modules to support employers in managing an ageing workforce
- Training development – developing strategies to embed age diversity in Train to Gain and Action for Business Colleges

9. Annexes: the work of CROW 2003-2006

Annex 1: History of the Centre

The idea for a research centre on the older workforce emerged in 2001 from informal conversations in the SEEDA Workforce Skills Committee, and Surrey Training and Enterprise Council. Both the TEC and the RDA were concerned about growing skills gaps and shortages in the region, and were beginning to be aware of the potential economic issues arising from demographic change. It seemed plausible that a strategy to address both together would be good for the region.

Surrey Training and Enterprise Council agreed to finance a residential invitation seminar in the autumn of 2001, at which a range of national agencies and experts were invited to discuss the issues and help shape ideas for research and development work.

As a result of the very positive support from participants at the seminar for some regional focus on the ageing workforce, SEEDA agreed to provide three years of core funding to the University of Surrey to set up a Centre, with a remit to research the issues and make recommendations on action, to SEEDA and others. The Centre was to work in close partnership with some of the key national agencies, including The National Institute of Adult Continuing Education, the Pre-Retirement Association (now the Life Skills Trust) and the Third Age Employment Network.

The Centre was to be based in the School of Educational Studies at the University of Surrey, whose Head, Professor Stephen McNair had led the discussions up to that point. The School was particularly appropriate, since it had a long tradition of research and teaching about learning and work, and had been a major player in the founding of the national Pre-Retirement Association, two of whose staff were on secondment from the School.

The Centre was created in January 2003, under a three year contact between SEEDA and the University of Surrey. It was subsequently agreed to spread the agreed funding over a slightly longer period, and the SEEDA funding came to an end in March 2006.

Following internal reorganisations in the University, CROW became a freestanding and self financing research centre in the School of Arts, but it was later decided in a further review of finances to close CROW at Surrey at the end of the 2005-6 academic year.

Since SEEDA and the CROW Steering Committee were anxious not to lose the expertise built up over three years in the region, discussions were held with various potential partners, and eventually it was agreed that, on leaving Surrey, CROW would become a unit of the National Institute of Adult Continuing Education (one of its original partners).

The Centre takes with it:

- two staff (Stephen McNair and Matt Flynn);
- its resource collection (policy documents, research literature etc);
- two ongoing projects led by CROW;
- three projects in which CROW is a partner;
- three project bids in CROW's name awaiting funding decisions;
- two projects in which CROW is a partner, awaiting funding decisions

Annex 2 : The surveys

The core of CROW's original contribution to research is three nested research studies: a national Omnibus survey, a Postal questionnaire, and a series of qualitative interviews. The sample for the second is drawn from the first and for the second from the third. Thus they provide a closely related body of quantitative and qualitative evidence on attitudes to, and experience of work among people over 50.

Omnibus survey

This survey was conducted by adding five questions to the Omnibus survey carried out monthly by the Office of National Statistics between January and March 2003. The aim was to establish how far the causes, nature and outcomes of job transitions vary with age, and to provide a foundation for further work. The questions concerned experience of job change and attitudes to working after retirement age. A nationally representative sample of 5500 respondents was achieved; including 1639 people aged 50-69. Because of the ONS sampling methodology it is possible to reliably extrapolate the findings to the population as a whole.¹

The resulting report formed the focus of the formal CROW launch conference in October 2003.

Postal survey

A questionnaire was then developed, based on face to face pilot interviews with ten of the Omnibus respondents aged 51-70. The result was distributed by post in June 2004 to all the 1100 respondents to the Omnibus survey in this age range who had agreed to participate in further research (whether or not they were employed, retired or seeking work). Respondents were asked detailed questions about:

- Employment sector and role

- Recent job changes

- Attitudes to work (including issues like travelling, and working hours, as well as likes and dislikes)

- Aspirations to continue work (if any) and potential training needs

- Plans for retirement (including timing, income and activities after retirement)

- Caring responsibilities

- Experience of discrimination

- Views on Government policy on age and retirement

- Views on what would make working longer more or less attractive

The survey achieved 400 responses (This survey was completed and analysed early in 2005 (a 36% response rate – reasonable given a year's interval between the two surveys).

¹ The findings were reported at conference in October 2003 and published in McNair et al (2004). The analysis did not reveal any statistically significant regional differences, and the number of people from ethnic minorities in the sample was too small to test for variations between ethnic groupings in this or subsequent work based on this sample.

The sample profile differed little from the original Omnibus one, and data was weighted to allow for a slight bias towards those with higher qualifications in the analysis.

Qualitative interviews

The third stage of work involved qualitative life history interviews with 38 individuals drawn from the Postal Survey sample, and carried out between August 2004 and August 2005. The sample was selected to include only those registered as employed in the original ONS sample and to include a spread of different educational backgrounds and a balance across the age range. The interviews were semi-structured and aimed to explore the aim was to explore in depth how individuals came to the present point in their careers, the formative influences, and especially the role of qualifications and gender. Interviews also explored attitudes to work in later life, the retirement decision, and what would make work more attractive to older workers. This work was funded through the ESF Higher Education Fund, and the outcomes were used in focus groups and a subsequent employer survey, to test how far the ideas about making work more attractive to older people were seen as feasible by employers.

Annex 3 : Externally funded work

The initial agreement by SEEDA to fund CROW included an expectation that the Centre would seek additional research funding. This would aim to extend the work, and to make the Centre financially sustainable after the initial three year SEEDA funding; to ensure synergy between different pieces of work; and to maximise the dissemination of the findings.

The Centre was successful in achieving funding for 9 additional pieces of work

Projects led by CROW

EU Leonardo – Europe 50+

This project was funded by the EU Leonardo fund to improve employer practice in managing an ageing workforce, by:

- investigating the needs and experiences of people over 50 in the workplace,
- identifying good and interesting practice,
- producing guidelines for employers,
- mounting training
- producing an interactive guidance tool for individuals,
- producing a final policy report.

The project worked with partners in France, Poland, Norway and Spain to explore and compare approaches to skill shortages; policies and strategies for employing the over 50s; and for the development of vocational guidance and training. The project materials were jointly developed and piloted in all four countries.

Further development and dissemination of this work has now been transferred to the Life Skills Trust (formerly the Pre-Retirement Association) who were closely involved in the project.

ESF HE

This project was funded by the ESF Higher Education fund to investigate:

- how the experience of work, and age discrimination, for people over 50 are affected by gender and previous educational experience,
- the factors which affect older workers ability and desire to continue working.
- what kinds of change in the organisation of work might make working longer more attractive,
- how far such changes might be feasible for, or attractive to, employers.

The project began with a literature review, followed by 39 semi-structured qualitative interviews with a sample of working men and women aged between 50-69 drawn from the sample identified through the Omnibus survey. Interviewees were in a variety of kinds of employment and sector and had a wide range of educational qualifications. This was followed with focus groups to explore some of the issues with a range of employers,

in order to design an online employer survey to test how far they would consider the kinds of change proposed in the qualitative interviews.

The findings of both phases of the research will be combined into a report for publication and dissemination in the final phase of the project. The report is due for completion in September 2006.

DTI – The age dimension of employment practices: employer case studies

This project was undertaken for the Department of Trade and Industry to investigate employers' current age management practices. The aim was to establish:

- how aware employers were of the planned legislation and its implications
- how important they thought it was
- how far current practices support age diversity
- how far current practices were consistent with the proposed legislation
- how far these practices were amenable to change

CROW staff conducted an initial literature review and interviews with key national agencies and informants. Fourteen case studies of individual firms were then conducted, interviewing a senior HR officer in each, and trades union/employee representatives and line managers in most cases. The report was published by DTI in 2005.

DWP – Age legislation: research with employers

This project is being undertaken for the Department for Work and Pensions to investigate how far, and in what ways, age management practices differ between occupational sectors. The project began with a sector based analysis of the data collected by NIESR/BMRB in a previous quantitative study of HR practices related to age in 2087 establishments⁴⁴. This led to the production of nine short sectoral reports designed to raise awareness of age issues and the age legislation in the relevant sectors, and to highlight sectoral HR practices which were hazardous under the age regulations. The second phase of the work is a series interviews with a range of managers in 70 firms across at least 5 sectors, to investigate in more depth the nature of sectoral difference, and the reasons for it. The sectors studied are Business Services, Construction, Education, Health & Social Care, Hospitality, Other Community, Manufacturing, Retail, and Transport. The report is due for publication in early 2007.

DTI CIPD/TUC Age Discrimination Guidelines

CROW has been commissioned by CIPD and TUC to produce guidelines for HR professionals and Trades Unionists on responding to the Age Regulations, based on a series of focus groups being conducted during the spring of 2006. The result is due for publication in early 2007.

Projects led by other partners

ESF/GKN Knowmove

This project is funded through the European Social Fund to investigate age and knowledge management in motor manufacturing firms in four EU countries (Italy,

Germany, Belgium and Sweden. The work is led by GKN in Germany. CROW's role is to contribute to the baseline research, and to evaluate the extent and nature of change within the participating firms.

DWP – Regional Development Agency responses to demography

One key set of agencies in the Government's strategy to make better use of older workers, and extend working life is the network of nine Regional Development Agencies (RDAs).

The Department of Work and Pensions commissioned NIACE to carry out a review of how each of the nine RDAs was addressing the ageing workforce agenda. CROW was a partner in this work, carrying out some of the interviews with RDA staff and partners and contributing to the analysis, which led to a confidential report to DWP. This was subsequently presented and discussed with DWP colleagues.

Kingston University – Unravelling workforce discrimination in the South East

Kingston University was commissioned by SEEDA to carry out a mapping of a range of forms of workplace discrimination across the region. CROW's role was to contribute to the analysis of evidence on age discrimination and to conduct focus groups.

Annex 4 : Dissemination activity

Publications: CROW reports

The Centre published the following reports:

McNair,S. Flynn,M. Owen,L. Humphreys,C. and Woodfield,S. (2004) *Changing work in later life: a study of job transitions*

McNair,S. (2006) *Older workers in the South East: a response to the Regional Economic Strategy Consultation*

McNair,S. Flynn,M. Owen-Hussey,L. (2006) *Understanding the Older Workforce in the South East: a review of the work of CROW*

Publications: briefings

The Centre also produced five Briefing Papers to inform policymakers, employers and researchers. Each summarises relevant work by CROW and other researchers on an aspect of the older workforce. The five were:

1. *Are older workers different?* Flynn & McNair (April 2004)
2. *Why do people retire when they do?* Flynn & McNair (July 2004)
3. *Job Transitions* Flynn & McNair (November 2004)
4. *The new law on age discrimination: how prepared are employers?* Flynn & McNair (July 2005)
5. *Do Employers Need Older Workers?* Flynn & McNair (October 2005)

Other publications

The following publications were produced by CROW staff and published elsewhere:

McNair,S.; Flynn,M. (2006) *Managing an ageing workforce in...* (a series of 9 reports on age management in occupational sectors, published by DWP (sectors are Business Services, Construction, Education, Health & Social Care, Hospitality, Other Community, Manufacturing, Retail, and Transport))

McNair,S.; Flynn, M.. (2005) *The Age Dimension of Employer Practices: employer case studies*, DTI Employment Relations Research Series No 42.

McNair,S; Flynn,M. *Age and knowledge management in the European motor industry*, (unpublished project report, KNOWMOVE project)

McNair,S. (2005) "The age of choice: a new agenda for learning and work" in Tuckett. & McAulay,A. (eds.) *Demography and older learners*. NIACE

Academic articles and book chapters

Flynn,M. & Owen,L.(2004) "Changing Work: mid-to-late life transitions in employment", *Ageing International* Vol. 29 No 4

McNair, S.(2006) "How different is the older labour market? : attitudes to work and retirement among older people in Britain", *Social Policy & Society* (in press)

Presentations

CROW staff made presentations on the older workforce to a wide range of conferences and seminars, including 13 regional events in the South East, 19 national events, 4 international conferences and 3 academic conferences in the UK.

CROW Conferences

Preliminary residential conference	October 2001	Guildford
CROW Launch conference	October 2003	Guildford
Regional Conference	April 2005	
The Ageing Workforce in the Health Sector	June 2005	London
Final Regional Event	July 2006	Guildford

CROW seminars

In addition to contributing to seminars organised by other agencies, CROW organised two “study days” to discuss the work of other agencies in depth. These were open to other staff of the University and members of the CROW Steering Group. Invitations were issued to members of the CROW Mailgroup, but none in fact attended. The two study days considered:

The Transitions after 50 Programme of the Joseph Rowntree Foundation – with Donald Hirsch, Adviser to JRF

The impact of employer practices on retirement decisions - with Sarah Vickerstaff of the University of Kent

CROW also convened a series of five academic seminars at which researchers within the University presented work on age related issues

Website

The CROW website was created in the first months of the Centre, and has provided a means of making our existence and work visible to a wide community. We have posted descriptions of all the work, the key findings of research and the full text of all publications as PDF files.

Mailgroup

CROW created an online mailgroup to allow anyone interested in CROW’s work, or in the ageing workforce more generally, to exchange information and ideas. In all 95 people subscribed (including 21 academics, 20 from voluntary sector, and 7 from government).

The group was probably more useful as a channel of communication from CROW to members than as a forum for debate. From June 2003-June2006 144 messages were posted, of which 96 were from CROW staff.

Annex 5 : CROW Staff

Prof Stephen McNair	Director	Full-time
Lynda Owen-Hussey	Researcher	Full-time from Aug 2003
Dr Matt Flynn	Research Fellow	Full-time from Oct 2003
Jan Shepherd	Researcher	Part-time to Aug 2005
Tony Chiva	Researcher	Part-time to July 2005
Jo Walker	Researcher	Part-time to July 2005
Steve Woodfield	Researcher	Part-time to July 2005
Dr Clare Humphries	Administrator	Full-time to Jan 2004
Alan Smith	Administrator	Part-time from April 2004

Annex 6 : The CROW Steering Group

A small group of national and regional agencies were active partners, with representation on the CROW Steering Committee, which met three times a year to receive reports, discuss future developments and ideas. Over the period to July 2006 the following served on the Committee:

Age Concern England	Christine Harvey
Age Concern England	Andrew Harrop
Chartered Institute of Personnel & Development	Jo Reynolds
Chartered Institute of Personnel & Development	Dianah Worman
Department of Trade & Industry	Maria Cody
Department of Trade & Industry	John McQueeney
Department of Work & Pensions	Lesley Robson
Department of Work & Pensions	Richenda Solon
Department of Work & Pensions	David Johnson
Experience Works, Medway	Cathy Hull
Help the Aged	Brian Wylde
Kent Guidance Consortium	Hugh Joslin
NIACE	Jim Soulsby
Pre-Retirement Association	Mary Davies
Pre-Retirement Association/ Life Academy	Stuart Royston
LSC Milton Keynes, Oxfordshire and Bucks	Martin Towers
SEEDA	Karen Holdsworth-Cannon
Third Age Employment Network	Keith Frost
Third Age Employment Network	Patrick Grattan
TUC SE	Barry Francis
TUC SE	John Ball

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Further details

In July 2006 CROW moved from the University of Surrey in Guildford to the National Institute of Adult Continuing Education, based in Leicester.

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