

Helping Older Workers

The Impact of an Ageing Population on Career Guidance

**A paper for the Government Review of Information, Advice
and Guidance for Adults**

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NIACE with TAEN and CeGS

Acknowledgements

Sections of this Report use material written by the authors, which has appeared on the web and in one instance has also been published. This material, which underpins and provides a framework for specific sections, has been extensively edited and updated.

The Reports are:

Ford, G. (2005). *Am I Still Needed? Guidance and Learning for Older Adults*. University of Derby: Centre for Guidance Studies (CeGS).

Ford, G. (2006). *The Turner Report on Pensions: Implications for Career Guidance*. The Age Employment Network.

Grattan, P. (2006). *Advice and Guidance for People in Mid and Later Working Life*. London: The Age Employment Network.

The Age Employment Network (2006). *The Leitch Review of Skills: Learning, Demographics and the Workforce*. London: TAEN.

NIACE is grateful to CeGS and TAEN for their cooperation.

“When you’re over 50 and unemployed you have to keep saying to yourself you can’t afford it. You keep on having to balance your finances, even in the little things. Your whole quality of life is utterly changed. But you don’t want your kids to know what you’re going through. You have to keep hiding this from them. You don’t want to be helped – and it’s all so hard, so hard. We’ve worked most of our lives and contributed to the economy and we’ve earned our pensions and benefits – but we now have to beg for these and a decent standard of living. You’re on the scrap heap. You have to work really hard at remaining positive and keeping your motivation and self-esteem. All the time there is this unspoken innuendo – you’re too old. But we’ve all got something to offer employment and the community. We need opportunities to use our experience – where necessary to be trained and retrained – and to work. There are social costs here – costs to the economy, costs to health and costs to social services and the community. It’s an issue that the country has simply got to get hold of because there’s so much waste - at some point it could be any of us”

Older woman interviewed in “Challenging Age” (DfES, 2003b)

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1. Summary

IAG needs to pay greater attention to older workers¹: because they constitute a growing proportion of the workforce, they are less well qualified, and most at risk of exclusion from the labour market. In the face of growing skills gaps and shortages, the labour market needs their skills and experience, and in the light of rising life expectancy and a shrinking population in the traditional “working age” range, the economy needs them to be active contributors, rather than dependents.

Furthermore, most older people want to work longer, (though often on a part-time basis, allowing them to phase into retirement gradually), but are prevented by age discrimination, outdated preconceptions about age and ability (on the part of both employers and employees), inappropriate work organisation and poor management.

1.2 Who participates in training and guidance?

Older adults in general have the lowest level of formal qualifications, they are the least likely age group to volunteer for training, and the least likely to be offered training by their employers. Participation in training declines progressively with age, increasing the risk that individuals become unemployable. Although the Government’s Skills Strategy guarantees free learning for full Level 2 qualifications and basic skills, and half of those without Level 2 qualifications are over 50, they are seriously underrepresented in this provision. However, those who do continue to train (generally those who are already better qualified) are much more likely to remain in the workforce.

Although a number of small specialised voluntary and commercial agencies provide services particularly for this age range, current participation in publicly funded adult IAG services is also heavily weighted towards younger adults,,::

- Adults over 40 constitute only 6% of users of the learndirect helpline (learndirect).
- They make up only 16% of the clients of nextsteps services (Learning and Skills Council).

1.2 Why do older people need guidance?

Even if no demographic change was taking place it would be quite unrealistic to expect that skills acquired in initial education will last any worker for a further 40 years. As people age, the distance between their initial qualifications and their current work increases, and their need for guidance might be expected to increase: however the reverse is true, and the likelihood of their receiving it decreases progressively.

¹ There is no agreed definition of an “older worker”, and the rate at which people’s capacities and aspirations change with age varies enormously. In this paper we are generally concerned with people over 45, the age at which the range of career opportunities open to most people begins to contract.

Low participation in training is a problem because of:

- the speed and scale of economic change in one adult career span of 40 years;
- the shortening life cycle of most skills, as technological advance accelerates;
- the changing pattern of skills needed in the economy;
- the changing skills profile of young people emerging from education.

1.3 What difference does demographic change make?

As a result of increasing life expectancy, and declining birth-rates, the population is ageing. By 2002 there will be 3 million more people aged between 50 and State Pension Age and 1 million fewer under 25. At the same time, expansion of further and higher education is producing a rise in the average age of labour market entry. There is a real danger that the workforce will shrink, imposing damaging constraints on economic growth.

The immediate economic effect is a deteriorating dependency ratio, with fewer economically active people supporting a growing retired population. There are only three possible policy responses:

- that retired people are allowed to get poorer;
- that people save more for retirement;
- that most people continue working later in life.

Government is encouraging the second, but focusing strongly on the third option by: outlawing age discrimination; encouraging better management of older workers; reforming pensions; and providing tax and other incentives for people to stay.

Two thirds of the workforce of 2020 have already completed initial education; and two-thirds of predicted future growth in the workforce will have to come from increased participation by people over 50. However, current education policy focuses public resources strongly on initial education and training, arguing that employers and individuals should bear a greater share of the cost of training thereafter.

It follows that a priority for IAG must be helping older people to find appropriate career paths, and the training (and funding) needed to pursue them.

1.4 Who is most vulnerable?

All older workers are vulnerable to narrowing horizons and age discrimination in the labour market. The people most at risk of unemployment or underemployment include:

- those in regions or industries experiencing rapid change. It is common, and often regarded as “fair”, for older workers to be the first to be squeezed out by

- organisational change, and older workers are much less likely to be able to re-enter the workforce after redundancy than their younger peers.
- those who find themselves locked into unrewarding work or an unsatisfactory working environment. Such workers commonly choose to accept “early retirement” although, if more stimulating or rewarding work had been offered, they would have preferred to stay.
 - those who cannot get affordable or accessible learning opportunities to renew, update and extend their skills.

A very wide range of older people may have a need for IAG services, including many who have never previously felt the need for support of this kind. They may include people:

- who have been made redundant

Those who have spent a long time working in a single organisation (especially a large one), but have poor formal qualifications, may be very productive in a familiar environment but may have real difficulty in demonstrating their capabilities to new potential employers or adapting to a new working environment.

Those who have had long careers in highly skilled and professional jobs, frequently find themselves rejected by organisations where linear careers, with entry before 30, are the norm. As a result they may be unable to find new work which makes full use of their skills and talents.

- who lack skills or self confidence

Low levels of basic skills (hard and soft) are commonest among the oldest age groups, and the proportion of jobs which can be done without good basic skills is steadily declining.

Those with low self-confidence, which is a natural reaction to both unexpected and anticipated job loss, and particularly common among those who have experienced age discrimination in the workplace (whether from employers or workmates).

Those who have experienced repeated rejection in the job market, which is common among older applicants.

- who are trying to change career or return after a break

A significant group of people (especially women) are seeking to re-enter the labour market after a period caring for children or elderly relatives (the latter increasingly common) .

Many older people would like to make a radical change of job or career. They may well need help to make realistic plans and avoid losing one career without finding another.

- who are seeking more flexible working patterns

A large majority of those in the workforce say they would stay longer if they could do so on a part-time or flexible basis. However, because they fear their employers' reaction, and the risk that they will be seen as uncommitted, many never ask.

As they get older, a growing proportion of people find themselves taking on caring responsibilities for elderly relatives or grandchildren and require flexible working arrangements.

- who need to cope with other kinds of discrimination

Older members of minority ethnic communities are disproportionately vulnerable to unemployment, and often need particular help and support in regaining motivation, obtaining suitable work, and understanding the potential value of lifelong learning. Because the impact is different for different minority groups, and each group has a different age profile, these problems are relatively under researched.

- with health problems.

Poor health is the principal cause of labour market exit before 55. Many such problems can be anticipated, and resolved by early assessment. better design of jobs or workplaces, and more supportive management attitudes.

1.5 What are the distinctive IAG needs of older workers?

Much of what older people need from IAG services is common to people of all ages. All seek constructive activity, respect, interest, congenial social relationships and financial reward. Work and learning provide these, and most people want to continue working into their 60s, if not longer. This is not an unrealistic ambition: the labour market needs them, and while popular preconceptions about declining physical and mental capacity remain widespread, almost all jobs in the economy can now be undertaken successfully by most people into their late 60s.

However, as people approach retirement age, the balance of the employment relationship shifts, and most have the option (albeit at a price) to leave work if it fails to meet their expectations – whether to ease gradually into retirement or to seek new challenges.

Furthermore, while the generic guidance needs may be common to all ages, the special circumstances and characteristics of older people mean that an “age blind” service is unlikely to fully meet the needs of older workers, and there is good reason to believe that current provision is inadequate to meet their needs.

To be properly responsive to the needs of older workers, IAG services need to be:

visible and accessible

Older people often do not know where best to turn for help. Adult guidance provision needs to be much more extensively marketed to adults, and targeted where necessary. Older people need to be assured that services are meant for them and that they are welcome. This also applies to the new learndirect guidance

helpline. The numbers of older adults using the helpline remains small and there is a strong case for learndirect to specifically target older people.

able to help individuals to overcome low self confidence and self-stereotyping

Many older people select themselves out of employment, accepting often outdated stereotypes of “older workers”, perceiving themselves to have “slowed down”, being “too old to learn”, or needing to make space for younger people in the workforce. They may need considerable help and support to appreciate that they are not too old to work and learn. Role models of successful older workers and learners, especially from their own locality, can prove particularly effective in changing outdated attitudes.

able to help people to manage institutional barriers to work and learning

Access to education and training is often barred by institutional and regulatory constraints, often designed without attention to the particular circumstances of older workers (like the current limitation of public funding to full level 2 and basic skills programmes). IAG staff need to be able to help older people understand such constraints and find ways of responding constructively to them.

This calls for assessment on the basis of existing skills and experience, individual aspirations and ambitions, and associated skill development requirements.

able to help people aspiring to career change

Lifelong career patterns have been changing, and it is common for older people to seek to change direction for a variety of reasons, including a growing awareness of previously unrecognized potential, changing values, and interests which have extended since they chose their main occupation in their teens or early twenties. Some also have a sense of “time running out” to pursue some long cherished ambition, while others find themselves in jobs or industries which have vanished. However, Government policies still tend to assume that people stay in the same track, or shift into less skilled work. The full use of the capacities of older workers requires systems which encourage people to pursue new courses, which can remotivate and make them more, rather than less, productive.

able to help in finding affordable training opportunities

Many older people cannot find suitable training opportunities in their localities, when they want to retrain and reskill. Continuing changes in government and institutional policies and regulations can aggravate this. For those living in areas and regions particularly affected by industrial change and unemployment, investment of hard-won and much-needed savings in training courses may appear particularly risky if there is no guarantee of employment afterwards.

able to support the full range of individual guidance needs

Education, training and work decisions do not exist in a vacuum. For older adults decisions on what kinds of training to embark on, and what kind of employment to seek, are intimately connected to personal (and partners’) health, financial circumstances, and retirement plans. Staff and services specialising in guidance

for work and learning cannot hope to be expert in all these areas, some of which are highly technical, and legally regulated.

However, an effective service must have appropriate links for exchange of information, referral and collaboration. It would therefore be helpful to revisit the previous IAG Partnership model, which was based on holistic concepts of ‘career’ and ‘guidance’, and embraced a wide range of local partners from a variety of helping agencies, working together to provide guidance facilities, including informed referral.

able to offer the full range of guidance activities and services

Guidance practitioners need to be expert in motivating older people and helping them to believe in themselves. This means having the ability to deploy the full range of guidance activities (see Annex to the full report) and to tailor these as necessary. Guidance activities and services central to the work and learning requirements of older people include:

- *information on local work opportunities* including (crucially) *skill requirements*, and the *learning opportunities* available locally to help people to renew and upgrade their skills;
- *skilled assessment* of occupational and transferable skills, aptitudes and experience; previously unrecognised potential; and personal values (which change with age). Many older adults have an inadequate understanding of their own capabilities, and require skilled help in gaining the necessary self-knowledge and making decisions about their own future;
- *coaching in ‘career management’ skills* including self-knowledge and self-assessment, locating relevant information, job search, personal presentation, writing CVs, interview techniques, self-advocacy (including overcoming ageism in the workplace), and taking stock and planning ahead;
- opportunities for *work trials* (proven to be effective in helping older people to obtain jobs);
- opportunities to form *peer support networks* (invaluable in helping individuals to regain confidence and motivation, re-establish direction and develop new contacts);
- *advocacy* – on behalf of *individuals*, but also *to create opportunities* by making employers fully aware of the potential of older workers, and the realities of demographic change (*third age careers fairs* and *employer events* addressed by ‘age diverse’ employers can be particularly effective here);
- time to tell and make sense of one’s *personal story* and *plan ahead*. Such “*narrative-led guidance*” can be invaluable in helping older individuals regain motivation and re-establish career paths, but may need to be phased because of resource constraints.

perceived as client-centred

Research shows that older people are quick to recognize guidance workers who appear to place their own organisation’s performance targets above the need of

individual clients, and that they react against the impersonal attitudes that targets can produce. In particular they are concerned about frontline workers who try to place them in unsuitable and unfulfilling jobs. Management targets provide a useful discipline and quality control (which is in the interests of clients as well as budget holders), but they must be sensitive to the need to place people in work which is sustainable and rewarding if those workers are to remain productive afterwards.

informed about Government policy

Government policy for education, training, skills and employment is complex, and undergoing rapid change, especially in relation to older people. Key recent developments include the Skills Strategy, the Age Discrimination Regulations, the creation of the Commission for Equality and Human Rights, and changes in Pensions Regulations and tax rules. Guidance practitioners cannot hope to be expert on all these initiatives, but should keep themselves informed on the main developments because they affect many of their older clients and the decisions they make; and because members of the public are likely to approach guidance agencies for information, for example on age legislation. Guidance practitioners should also know where to refer clients locally for expert advice and where to obtain more detailed information.

informed about local and national labour markets

Demographic changes affecting the labour market mean that it is increasingly important for guidance providers to strengthen their relationships with local employers so that they have a detailed knowledge of local and individual company skill and recruitment requirements. The LMI database being developed by the National Guidance Resource Forum at the University of Warwick in conjunction with Sector Skills Councils could provide the basis for a more accessible national and local labour market database available to the public through the learndirect website. The Careers Scotland website provides an excellent example of how well-presented LMI and LLMI can be made widely accessible to the public.

informed about local learning opportunities

There is a pressing need in many localities to map local learning opportunities for (older) adults in detail, including cost, content, and support arrangements. This information needs to be kept up-to-date and should also include training opportunities provided by local industry (e.g. training linked to older adult recruitment programmes). Guidance providers should have much to contribute here, working in partnership with responsible staff in the local LSC. This information is also required by learndirect to help them in developing a comprehensive information, advice and guidance service and helpline.

able to offer guidance in appropriate modes

Provided older adults are computer literate (and increasing numbers are) and have ready access to a computer, e-guidance has much to contribute to the guidance process. However, for many older people e-guidance will be an important aid

rather than the whole solution. Many want the opportunity to discuss their situation with an expert. Experience also shows that older adults gain considerable help, support and information on jobs and learning opportunities by meeting and networking with other older people in similar situations (i.e. peer groups).

The evaluation of Learndirect's guidance helpline service should provide policymakers with much more detailed information on the extent to which guidance at a distance can change attitudes towards learning, and restore self-esteem.

able to feedback on the individuals' needs and experiences to policymakers and service managers

Guidance workers have little time to undertake frontline 'action research'. However, feedback and research on individual needs, barriers, attitudes and responses are essential if the extension of working life is to be a humane and motivating, and not a deterministic and demotivating, experience. Efficient communication channels are required to enable feedback to reach national, regional and local policy makers.

engaging effectively with employers

Employers should be particularly well positioned to help older workers with their guidance needs, which are inevitably complex, including career and learning development, finance and pensions, family responsibilities and work/life balance, and the relationships between health and work (including adaptations to the workplace). The Age Discrimination Regulations and changes to pensions and tax regulations are likely to increase the need for such support, as they extend the right to work and change the ways in which retirement decisions will be managed.

A number of larger employers have career support strategies (normally offered through HR departments, to ensure a degree of independence from immediate line management concerns). Some companies have introduced innovative approaches to support, including training volunteer workers with experience of the company in basic career support skills (perhaps a role for which older workers are particularly suitable); and creating company-based career 'call centres' to provide information and advice 'at a distance' to staff in widely dispersed company units. However, there is little evidence that such approaches are reaching many older workers at present, and qualitative research into older workers experience shows that many find themselves dissatisfied with their working lives, with no easy route to negotiate change or seek alternative employment. The result is often low morale and productivity, which reinforces negative stereotypes of older workers, and often leads to premature exit from the labour market. Development of better career guidance, either through the firm or through external guidance agencies, is an important way of improving the match between individual and job which can keep people productive and satisfied in the workplace.

More creative links between external IAG providers and employers could also lead to better understanding of local and national labour markets by external staff,

a sharing of expertise and training, and the provision of career guidance to employees in firms too small to have dedicated HR expertise. There is particular potential to explore in links with Learning Brokers, Union Learning Representatives, and Train to Gain brokers, who may have a critical role to play in ensuring that older workers are considered as firms develop workforce development strategies².

One way of improving the quality of workplace guidance (whether delivered internally or externally) might be to link the matrix Quality Standards more closely to Investors in People; and making the award of IIP more dependent on the career development and support structures in place for all age groups including older workers.

Monitored and evaluated in relation to age

Relatively little is known about the age profile of current service users, nor whether people in different age groups have different experiences of IAG. However, since guidance providers are covered by the Age Discrimination Regulations it is important that all services monitor take up and experience of services by age to ensure that they are not (directly or indirectly) discriminating illegally.

1.6 What are the implications for the training and support of IAG workers?

Until relatively recently older adults have not been a major focus of the work of most IAG agencies, whose main client groups have been young people entering the labour market; mid career adults and women returners; unemployed people returning to work; or the retired. It is only in the last few years that mainstream services have begun to engage with older workers, and specialist agencies have developed to meet their specific needs. For most teaching staff in public and private sector agencies, “adult” usually means someone under 40 (and often only 18-25³), and the only sizable group of older learners have been in “non-vocational” programmes.

As a result, training is a critical issue both for full time guidance workers and intermediaries, Training is also important because of its potential in a service with many diverse agencies and kinds of professional, to share expertise and create common understanding of emerging problems and issues.

The following are some of the areas where action is needed.

Resources and information exchange

Since provision of IAG for older people is in its infancy, and IAG agencies are very diverse in client group and staff experience, mechanisms are required to

² The Employer Training Pilots, which were the prototype for Train to Gain, were notably successful in recruiting older workers.

³ For a long time the statutory definition of a “mature student” was over 23.

facilitate the exchange of information nationally on good practice, and on guidance tools and methods that work well with older age groups. Learndirect's National Resource Service and the Advice Resources website are admirably positioned to help here. A range of guidance tools already exists to assist guidance for older people, some of which are applicable to all age groups and others produced specifically for older people. Examples include:

- The LSC/TAEN Action Guides for Frontline Workers and Managers on working effectively with older adults.
- NIACE's 'Discovering Potential: a Practitioner's Guide to Supporting Improved Self-Esteem and Well-Being through Adult Learning', which NIACE is using as the basis for a series of training events on 'Discovering Potential'.
- Skills assessment and other toolkits developed by a number of European-funded projects. An interesting example is the Skills Assessment Toolkit produced by the Fair Play Partnership.
- 'Life Begins at 50': a group-work toolkit for guidance practitioners working with older people developed by Business Services (Connexions Lancashire Ltd) and Prospects Learning Services (Lincolnshire and Rutland) to help staff manage their future career and make informed decisions about their future life direction.
- Fact-sheets on a wide range of issues related to ageing produced by Age Concern, and including information on work and learning issues and government policies and initiatives.
- Information on government policy on work and learning through the websites of the DWP Age Positive campaign, NIACE and TAEN.

Information on these and other tools and resources needs to be collated and made available to guidance providers, perhaps through Learndirect's National Resource Service and the Advice Resources website.

Training and qualifications for IAG workers

At present there is no accredited specialist training available for IAG work with older adults⁴. The following are therefore particular priorities:

- Dissemination of good practice and 'what works' needs to be supported by appropriate training, which will need regular updating and support from specialists in work with older workers.
- Training for staff working with older people will need to pay particular attention to the implications for individual motivation and aspiration of the factors identified earlier in this paper, and especially:

⁴ or for many other groups with special requirements, like people with disabilities, ethnic minorities, carers and lone parents

- life and work experience;
 - early schooling (often a negative experience generating a fear of learning);
 - age discrimination (often undermining to self respect and dignity);
 - caring and other family and personal commitments;
 - unrewarding jobs;
 - unsympathetic management in the workplace;
 - preconceptions about age;
 - risks related to money, health and retirement.
- Accreditation of staff is needed to provide the necessary framework and quality assurance, but as yet the NVQ in Advice and Guidance does not contain optional elements in work with special groups.
 - The development of specialised training modules on work with older adults, should be included in the Sector Qualification Strategy for Advice and Guidance, currently being drafted by ENTO for DfES. There is also scope here for training at Masters' level.

In the past some IAG Partnerships organised training days and courses in specialist aspects of guidance like work with older workers. There are also plans to do similar things: as part of the 50+ guidance pilots being organised by Jobcentre Plus as part of the Welfare to Work programme, and through NIACE's Stage Posts proposals and its Curriculum in Later Life pilot.

Training for teachers and trainers

Feedback from older students suggests a need to train teaching staff in further and higher education and community settings in how best to support and help older learners. In guidance terms, teaching staff are important intermediaries; and such training should include training in basic guidance and referral techniques as well as information on key initiatives and legislation (most notably the Age Discrimination Regulations).

Key recommendations

The Skills Strategy

- 1 Career guidance for older age groups should be seen as integral to the skills and extending working life, as well as the social exclusion, strategies.
- 2 A comprehensive skills training policy should include measures to ensure that all workers, both employed and unemployed, have ready access to appropriate lifelong learning opportunities that are affordable. This is not currently the case.
- 3 Non-attainment of Level 2 qualifications is an imperfect instrument to identify older people in greatest need of foundation learning and guidance, and its continuation is not in the interests of the skills strategy nor policies to extend working life. Identification should be made according to individual need, not the absence of qualifications at Level 2.
- 4 37% of 50-64 year olds are not qualified to level 2, and may be further handicapped by the 'digital divide' separating those who have, and those who don't have, IT skills and easy access to a computer. Much greater numbers of older people need to be attracted back into learning if the Government is to achieve its target of 1,500,000 adults achieving basic skills qualifications by 2007.
- 5 Lifelong engagement in education and training as well as lifelong careers (rather than lifelong jobs) require forms of guidance services that accompany all adults throughout life.

Marketing career guidance provision

- 6 Older people often do not know about career guidance agencies, and when they do have difficulty locating and accessing provision. Guidance agencies, including learndirect, should specifically target older people and ensure that they know that the services offered are for all age groups. There is also a need for approaches which can provide an informative and unified point of entry for adults from all age groups, including a well designed website similar to those pioneered in the other countries of the UK,

The role of career guidance: lifelong learning

- 7 Many older people, and especially those from areas with cultures that are not supportive of adult learning, tend to stereotype themselves as too old to work and learn. Attitudes towards work and learning in older age have to change and career guidance has an important part to play in this process.
- 8 Career guidance providers need to have access to sufficiently detailed information on the full range of vocational training opportunities available locally for adult learners, including those organised by industry to attract (older) adult entrants. Affordability is an increasing problem, and older people need to know whether training courses represent a sound investment with good chances of employment and future progression.

The role of career guidance: ethnic minorities

9 Older adults from ethnic communities often need particular help and support from guidance providers in order to regain motivation, obtain suitable work, and understand the potential value of lifelong learning.

The role of career guidance: practitioner requirements

10 Guidance workers need to have a working knowledge of government policy that impacts on their older clients and therefore on their own ability to help them. This includes age discrimination regulations and pensions reform. It is also essential that they know where to refer older clients for more specialist help.

11 Career guidance practitioners working with older adults require the skills to employ the full range of career guidance activities, tailored to meet the needs of older people who want to continue working and learning. In particular there is a need for skilled assessment and teaching (including tuition in career management skills); and for activities that increase levels of confidence and motivation including counselling, mentoring, and sampling of learning and work opportunities so that older people can explore their own suitability for the opportunities available.

12 Guidance practitioners need to find an effective balance between client-centredness and achievement of target objectives. Older people tend to reject guidance workers whose primary concern is the achievement of their own management targets (including job placement targets irrespective of suitability), rather than the needs of the individual client.

The role of career guidance: e-guidance

13 E-guidance should not be seen as a replacement for more personal one-to-one guidance methods, often favoured by older people. Rather, it enables guidance practitioners to provide help and support to much greater numbers of people and over much wider areas (invaluable for older adults living in more remote areas), and acts as a filter so that individuals and practitioners can identify more precisely those who require more personalised help. The formulation and development of the Learndirect on-line guidance should provide more detailed information about the scope and ability of e-guidance to respond effectively to individual, and often highly personal, requirements.

The role of career guidance: holistic provision

14 Career guidance provision for older people should be holistic, and encompass such areas as personal circumstances, caring responsibilities, work/life balance, finance and pensions, health issues and legal advice as well as learning and work. All these areas can have a profound influence on career planning and decisions. Guidance practitioners need to have the local knowledge and networks necessary to refer older clients to expert specialist help.

15 National policy-makers should consider the potential advantages of the previous local IAG partnerships, which were often ideally structured to provide the holistic helping services that many older workers and returners require.

16 The information, advice and guidance contributions that Jobcentre Plus can make to the public (including older adults, and especially those with few if any qualifications) and to local networks need to be more fully appreciated and utilised.

The role of career guidance: labour market information

17 Many older people want detailed information on local labour market trends and developments in order to inform their career decisions. The Learndirect website could provide entry an accessible LMI/LLMI database on lines developed by Careers Scotland. The work currently being undertaken by the National Guidance Research Forum of the Institute for Employment Research at the University of Warwick, in collaboration with the Sector Skills Councils, may provide the necessary foundation for this.

2 What impact does demographic change have on the labour market?

Most people between 50 and 65 want to work (albeit not always in their present roles or organisations, and sometimes on a more flexible basis) (McNair et al 2004). However, those in the workforce often find themselves undervalued, passed over for promotion and trapped in unstimulating roles, while those who find themselves unemployed encounter widespread (though usually not malicious) age discrimination in recruitment practices.

Sections 2 and 3 consider some of the consequences for individuals, and for the economy and communities, of the under-employment of older adults. and the personal and economic waste which ensues. Many older adults are deeply concerned, and sometimes angry, about what they see as the neglect and squandering of their skills and experience. As a result, a considerable amount of the time guidance practitioners spend with older clients is spent in listening to these concerns and helping them, in various ways, to retain their self-esteem and to find ways – preferably in the paid labour market because wages boost self-respect – to use their talents, potential and experience. This may not necessarily be in their previously main career. which they may have outgrown or which may be a casualty of globalisation.

For guidance practitioners working with older adults, and positioned at the interface between individual wishes and requirements, and the many forces that impinge on the individual from the wider national and international world, the issues considered in sections 2, 3 and 4 underlie many of the concerns and problems with which they are presented by older adults.

2.1 The employment rate

In the UK statistics show that economic activity rates for both sexes begin to move significantly downwards from the age of 56 and then continue on a declining gradient until age 66, when the (currently) 1.2 million people who choose to work after state retirement age (SRA) remains relatively static until age 69, after which there is a steep decline. However, the overall employment rate of people in this age group has risen steadily to 70% in 2006 from a low of 64% in the mid-1990s. This represents an increase of over one million people over 50 in work. The progress was most marked in the South and East and among the better qualified (TUC, 2006).

However, this is more a result of the growing size of the cohort than a radical change in behaviour. Of the 1.2 million increase in workers over the age of 50, only 400,000 represent an actual increase in the employment rate of people aged 50 and over, from 64% to almost 71% (Grattan, 2006b).

Furthermore, this does not signify the end of age barriers in the labour market. The employment rate of over-50s is still 11% lower than the under-50s and surveys show that age discrimination remains the most commonly experienced barrier to work and learning (Grattan, 2006c).

Meanwhile there has been a continuing shift in the gender balance of the workforce. While the employment rate of men over 50 fell substantially between the 1970s and the

mid-1990s, female employment for all age groups has been gradually increasing. However, although positive, the growth rate for women over 50 has not, to date, been as rapid as for women under 50. It is not clear whether this pattern will continue, since the cohort of women now in their 50s is the first generation for whom paid employment through most of adult life has been the norm, and their different experience of work (amongst other things) may carry through into different attitudes to work in later life.

Much of the increase in employment for older adults has been in sectors such as retail, hospitality and public and financial services at a comparatively low skill level (ONS Labour Force Survey, 2006). This has not necessarily met the aspirations of many older adults for work to make full use of their accumulated skills and experience. However, it does suggest that employers are increasingly seeing the benefit of recruiting older workers. The numbers of people over 50 being made redundant has also fallen, at least partly because of the cost of redundancy payments and the additional pressure on over-stretched pension funds (Grattan, 2006b).

In addition, over 17% of older workers between 50 and state pension age are self-employed, compared with 12% of those aged 25-49 and less than 4% of those aged 16-24 (DWP, 2006). This is a potential growth area of employment for older adults which can provide considerable scope for them to use and develop their skills and potential.

2.2 The ‘hidden unemployed’

Despite these improvements older people still face considerable obstacles in finding suitable employment, and large numbers of unemployed older workers give up their search for work and join the ‘hidden unemployed’, of whom approximately 1.6 million are in receipt of benefits.

Although over one million are currently dependent on Incapacity Benefit, most of them were not on ill or disabled when they were made redundant (Beatty & Fothergill, 2002). Many of the ‘hidden unemployed’, including those on IB, but also many older people who have given up the search for work because of the obstacles they have encountered, are not included in official figures because they are not in receipt of benefit, say they would like to work if opportunities were available (Beatty et al, 1997; DfES, 2003b; DWP, 2002). Beatty suggests that there may be 1 million older ‘hidden unemployed’ who would return to the labour market if opportunities were available. More recent studies suggest that the majority of older people would like to continue in work given the opportunity to do so. (Stephen – I think you have a source for this in at least one of your own studies – if not do please delete). Over the four-year period 2000-2004, the percentage of people made redundant after 50 who have obtained new jobs within three months averaged 31% compared with 50% of those aged 25-49 (Heap, 2004). Many people over 50 look for work when they become unemployed but give up during the first year because of the barriers they encounter (Beatty et al, 1997; TAEN, 2003) (Patrick may know the source). Although they may describe themselves as ‘retired’, the underlying desire to work often remains high. In a study of economically inactive (‘detached’) men aged 50-64, Christina Beatty and Stephen Fothergill (2004) found that

only 31% described themselves as 'retired from work altogether'. 38% described themselves as sick or disabled, and 15% as unemployed.

Between 50 and State Pension Age, economically inactive professionals, managers and white collar workers are much more likely to describe themselves as 'retired' than men from manual trades made redundant from manufacturing industries. The former group make up a sizeable number of the 'hidden unemployed' who have disappeared from the unemployment figures, but who need to be attracted back because they often have high levels of skills and experience much needed in local labour markets. There is clear evidence that many would welcome a return, for a variety of reasons.(McNair et al, 2003).

The experiences of this group of 'well off' retired adults is very different from those of less affluent workers cast off by closures and rationalised industrial practices, whose need to work includes escape from financial hardship.

However, prolonged unemployment erodes employability (DfES, 2003b). Eight out of ten people who are made redundant after 50 will never work again (TAEN, 2003) (Stephen – I can't locate one, Again Patrick may know). Many older people write themselves off because of their experiences of rejection, and regard themselves as too old to work or learn (Beatty et al, 1997; DfES, 2003b). This tendency may be reinforced by local cultural factors, especially in relation to older adults resistant to "returning to school".

2.3 Redundancy and unemployment

Older adults continue to be more severely affected than other age groups by demographic change and globalisation, and they are most commonly the victims of restructuring and reorganisation within firms. It is widely regarded as normal that when an organisation downsizes, the oldest employees will be the first to be made redundant. Economic and labour market factors include: new technologies replacing old skills; early retirement (voluntary or otherwise); and sectoral unemployment affecting traditional and manufacturing industries employing a higher than average workforce. Large numbers of older adults have been forced to leave the workforce prematurely, two-thirds of whom have left involuntarily (Beatty et al, 1997).

Older people in work are 50% less likely to participate in training than those aged 35-50 (Age Positive, 2002). Feedback from many older adults shows that age discrimination in employment remains a reality (DfES, 2003bb; DWP, 2002; Grattan, 2003, Age Concern, 2005). This may lessen as a consequence of the Age Discrimination Regulations (October 2006), but it is likely to take some years, and the establishment of case law, before age discriminatory practices are fully eradicated.

2.4 Ethnic minorities

Older adults from minority ethnic communities are disproportionately vulnerable to unemployment. Compared with white 50-64 year-olds, black men of the same age are a third more likely, and Indian, Pakistani and Bangladeshi men two-thirds more likely, to be out of work. In Asian communities less than half of older men and less than a third of older women are in work (PIU, 2000; ESRC, 2004). The ONS Labour Force Survey

shows that the percentage of older people aged 50+ from ethnic minorities who are in employment is approximately half the percentage of workers from ethnic minorities who are aged 25-49 (DWP, 2006c). This partly reflects the numbers who are available for work, but is also likely to result from low qualification levels and English language skills.

Older people from ethnic minorities often need particular help and support in regaining motivation, obtaining suitable work, and understanding the potential value of lifelong learning (especially when they may be sceptical about the chances of employment following course completion) (DfES, 2003b). This problem is particularly difficult to address because the age profile of different communities is very different, and statistical data is scarce and unreliable.

2.5 Education, health and employment

There is a clear link between high unemployment and the numbers of older adults claiming IB, demonstrated by regional IB claimant figures which increase in line with regional levels of unemployment (Beatty & Fothergill, 2002). Non-workers over 50 are 50% more likely to die of respiratory diseases and experience depressive disorders than those in work, and three times more likely to visit the doctor (TAEN, 2003). They are also less likely to participate in other activities including volunteering, caring and learning (Carlton & Soulsby 1999; Nathan, 2000; PIU, 2000).

The Centre for Research on the Wider Benefits of Learning (Hammond, 2002) has found positive correlations between learning and health, including:

- The adoption of positive health behaviours such as reduction in smoking and alcohol consumption, increase in exercise and adoption of better diet, all of which reduce national health-care costs.
- Increases in occupational self-direction, self-esteem, self-fulfilment and financial security – which are concomitants of occupational success.
- Development of autonomy, problem solving skills, social competence, and a sense of purpose and optimism for the future – which promote individual occupational fulfilment and good citizenship.
- Promotion of social responsibility, social values and social skills – which facilitate social cohesion and positive involvement by individuals in the local community.

The effect that education has upon improved individual health, therefore, has clear economic benefits. Research into the effectiveness of NIACE's Prescriptions for Learning initiative, which has involved medical practitioners in referring suitable patients – many of whom are 45+ – for guidance and learning, has shown similar positive benefits. The majority of patients referred to guidance workers have subsequently entered learning. All of these felt that learning has made a difference to their lives, especially in terms of their mental health (Hughes et al, 2002; James, 2001).

National expenditure on each person receiving IB averages approximately £5,000 in the first year (combining IB with average expenditure per capita on NHS health care), and in many cases will be substantially higher. If only 100,000 of older people claiming IB as a

result of prolonged unemployment could be supported back to work, this could save the economy well over £50 million in benefit and health care costs alone, without calculating the gains in tax revenue, improved consumption levels and economic productivity (Hughes, 2004).

2.6 Regional differences

Labour market conditions vary considerably between regions. For example, in Spring 2006 76% of people aged 50 to state pension age were employed in the South East, compared with 63% in the North East and 64% in Wales (DWP, 2006c). Within regions there are pockets of persistently high unemployment where older workers are often particularly affected. In the regions and areas of highest unemployment, special initiatives are often required with integrated guidance provision to support, motivate and encourage older adults to take advantage of the options available – including retraining, intermediate labour market programmes, and opportunities for paid work (DfES, 2003b; Nathan, 2000).

A number of the more flexible Jobcentre Plus initiatives are meeting considerable success in providing adults from all age groups, including many older people, living in high priority areas with the necessary help they urgently require (Ford & Watts, 2006). These initiatives include:

- Action Teams for Jobs – a community based initiative which: develops close relationships with local organisations; is aimed at the hardest-to-help; and uses a range of client-centred guidance approaches and services to provide people with ‘flexible and individually tailored support’.
- Employment Zones – established in 13 areas of persistently high unemployment and offering personal advisers the opportunity to utilise a full range of guidance activities and services. Customer reaction to the help offered by EZ Advisers is encouraging. In particular, customers welcome the one-to-one relationships with advisers, the individually tailored and holistic help which addresses a broad range of issues and barriers, and the friendliness, informality and accessibility of the help offered, ‘especially when delivered on an outreach basis and away from Jobcentre Plus environments’ (Griffiths *et al.*, 2006).
- The Employment, Retention and Advancement Pilot - a JCP-run ‘demonstration project’ originating from the Cabinet Office, and designed to test a method of improving unemployed and low-paid workers’ prospects. It provides continuing adviser support for up to three years following customers’ entry into work, to improve sustainability.

Significantly, these and other similar JCP-administered initiatives targeted at some of those most affected by the consequences of demographic change and globalisation, are helping to highlight the importance of career guidance as a key element of the national skills strategy. People experiencing these initiatives are particularly appreciative of the client-based approaches they experience. These include: one-to-one interviews and attention; skilled assessment; holistic counselling and informed referral to other helping agencies; confidence building and motivational activities; access to lifelong learning

opportunities; mentoring; strong working relationships between the practitioners and local employers; and follow-up support after entry into work (Ford & Watts, 2006).

3 The economic impact of demographic change

3.1 The economic costs

The cost to the economy of unemployment among people over 50 is massive. In addition to £16 billion a year in lost production, the older unemployed cost some £3-5 billion in benefit costs, lost taxes and national insurance. Age Concern has estimated that annual economic output could rise by as much as £29.7 billion if up to a million older adults rejoined the workforce (Age Concern, 2004), leaving aside the additional, but hidden, costs of poorer health of inactive older people.

3.2 Using the skills and potential of adults after 45

In 2005, the number of employers immediately concerned about skills shortages dropped to 16% compared with 23% in 2001. However, when pressed, employers expressed considered that applicants for 25% of all vacancies advertised had inadequate skill levels and that consequent performance was affected by these skill gaps (LSC, 2006c). A particular challenge nationally is to persuade employers to take these skill gaps seriously and to provide training that ensures the workers appointed can perform at the standards expected. This includes regular training to ensure that workers are able to renew and extend their skills repertoire, and keep abreast of new approaches and techniques (LSC, 2006d).

The LSC's Skills in England report refers directly to the consequences of demographic change in terms of limiting the number of younger applicants and workers, and states that "demographic change will lead to a greater reliance on older workers". (LSC, 2006d). In terms of skill levels and experience, many vacancies could be filled by older adults. Many people over 45 have highly developed skills that are in high demand in skill shortage areas. These include: specialist professional, technical and craft skills; people skills (including communication and customer care); and management and supervisory skills. Personal values often mean that older people are reliable, committed and have a strong work ethic, all qualities prized by their current employers (DfES, 2003b), although employers remain reluctant to recruit them to vacant posts.

Chris Humphries, Director General, City & Guilds of London Institute, has stated that:

'Recent major research (IER, 2001) ... has ... confirmed the increasing trend for employers to move away from narrow occupational classifications for many employees towards generic job titles against customised skill sets, often mixing occupationally specific skills with IT, management, marketing, customer care or other cross-cutting skills' (Humphries, 2002).

These and other equivalent skills, often necessitating skills in managing and relating to people, are among those which many adults aged 45+ have developed through age and experience, but which have been discarded through redundancy or overlooked through lack of training and age discrimination in the workplace. Demographic changes mean that employers need to make much greater use of these and other skills and qualities to enable the economy to thrive and develop.

3.3 The individual costs

The costs of third-age unemployment for individuals impact on the whole economy. Many workless older people live in considerable poverty; well over half are in households without occupational pensions and 40% of these are in the lowest 20% of income distribution (TAEN, 2003). Poverty and unemployment erode health and self-esteem.

Many older people worry about breaks in their pensions contributions, erosion of savings, and potential future poverty. Many want to work, for individual fulfilment and because they want to contribute to their communities, as well as for financial reasons. Individual consciousness of waste – of skills, abilities and experience – is frequently acute. Many – including the better off – describe themselves as ‘retired’ to protect their status and self respect, but would prefer to work if they could do so (DfES, 2003b, McNair & Flynn 2004).

In the course of the DfES-sponsored “Challenging Age” project (DfES, 2003b), which examined older adults’ guidance requirements and provided the opportunity to discuss their experiences with a sizeable cross-section of older adults, many of those interviewed expressed their frustrations at the apparent discarding by society of their skills and experience.

The ESRC Learning Lives research project (Learning Lives: Learning, Identity and Agency in the Life-Course) is looking in depth at how adults learn, both formally and informally, and is identifying the implications for practice and policy. As part of the research some 140 adults, a substantial number of whom are 45+, are being interviewed at regular intervals during a two-and-a-half year ‘life course’ (2004-07). The observations below are vivid expressions of the frustrations experienced by older people who find themselves prematurely unemployed and therefore with little if any opportunity to utilise their skills and experience, when they feel they still have much to contribute to the labour market.

“.... I think it’s the unfairness and I know a lot of older people think the same way, it’s the unfairness of it all, of the experience and abilities and knowledge that we’ve picked up over the years and counts for nothing. Yet we are still able to do a productive job and indeed many cases a better job than the people doing it at the moment, but it’s just the way the world has changed since we were growing up, that experience was valued, the older person was valued, but now everything seems to be sacrificed to youth and many organisations have gone down the same road. So many financial institutions have got themselves into trouble because they got rid of the experience, brought in the youth and then they had to go back to the experienced level and bring them back in at an advanced cost to sort the problems out. I get frustrated at the college because the standard of instruction is so poor that I know it can be done better and yet they wouldn’t give me a job teaching it, they’d rather give it to somebody else.” (Paddy, ESRC Learning Lives project, 2006⁵)

⁵ Quotations have been anonymised, and have not been previously published.

“it’s not just monetary, or consideration with myself, I’m looking for something that I can relate to, wake up in the morning and throw lots of enthusiasm at, and so it has to be something a bit more meaningful, something a bit more creative, and something where I can use a lot of my past experience to its full, and contribute to – a successful business. I can’t believe that there isn’t a – maybe a small to a medium size business out there that couldn’t utilise some of those skills, for not huge sums of money, but not for a – a derogatory amount either.” (Jeff, ESRC Learning Lives project 2006)

3.3 Unemployment and consumer demand

By 2020 the numbers of 50-64 year olds in the UK will rise by 3 million, and over half the population will be over 45. If greater numbers of older adults live in comparative poverty because they are unemployed or have inadequate pensions and savings this will act as a brake on the consumption and consequent production of products and services, and therefore - through the subsequent impact on GDP - on the economic health and development of the nation (Rifkin, 2004).

4. The implications of demographic change for the skills agenda

4.1 The skills and lifelong learning agendas – meeting the targets

Although many adults aged 50-64 have highly developed skills and experience currently underused in the economy, in general they are less well qualified than younger workers, and have greater learning needs. A third of 50-64 year-olds have literacy and numeracy problems compared with one fifth of 26-35 year-olds, and among those who are economically active, 37% of 50-64 year-olds are not qualified to level 2, compared with 27% of 20-34 year olds (House of Commons Select Committee on Economic Affairs, 2004). Some 40% of Incapacity Benefit claimants have no qualifications at all; and over 40% of IB claimants are over 50 (National Employment Panel, 2004).

The DfES' PSA target provides for 1,500,000 adults to achieve a basic skills qualification by 2007. Although this figure is well below the figure of 26 million people assessed as having weaknesses in literacy and numeracy the target is challenging and will require extensive outreach activity in workplaces and local communities (TUC, 2006).

Attracting much greater numbers of older adults into basic skills learning is essential if the Government's targets are to be achieved. There are also strong economic reasons for doing so. NIACE has constantly highlighted the persistence of a learning divide between the educationally privileged and the learning poor, now exacerbated by the digital divide. Poor basic skills levels and IT skills are closely associated with poverty and low productivity, and continuing exclusion of individuals and communities from economic and social progress and development. It is for this reason that policy focuses so strongly on low qualified adults, and the Government has stated its ambition to reduce the number of people on Incapacity Benefit by 1 million.

4.2 Using older people's skills and experience – job satisfaction

Significant numbers of older adults would like to stay in work longer, but not in their present roles (McNair & Flynn 2004). The reasons are complex, but include changing organisational cultures and values, target driven work cultures, frequent reorganisation and the stresses of long commuting journeys.

Quality of jobs in terms of job content, and the scope available to use and develop individual skills and abilities, are seen by many older adults as critical factors in the decision on when to leave work (Grattan, 2003). As people age, personal values can increase in importance, while for many there is an increasing awareness of time running out. Redundancy may be seen as the opportunity for a new beginning – "if I don't make the break and do it now I never will".

This suggests that extending working life, especially for those whose compulsory retirement age is being substantially raised by the Age Discrimination Regulations, should be seen as an opportunity for a new beginning. This may involve the development of new skills as well as the redeployment of exiting ones (which is itself often a complex process). There are important implications here for guidance workers helping older workers, both in external agencies and in the workplace. Many older workers want opportunities to develop their careers, and not necessarily to maintain the *status quo*.

4.3 Using older people's skills and experience - volunteering

The same sense of motivation and desire for purpose in life, combined with a growing sense of altruism and the desire to give back to – rather than take from – one's local community, can influence attitudes towards volunteering. A significant number of older adults don't just want to find 'a job' – they also want an occupation, or 'vocation', that allows them to express their (changing) values, interests and objectives, and to progress. In some cases voluntary work may prove more in tune with their personal values than their previous paid employment. The extent to which they can afford to continue volunteering rather than remaining in or re-entering the paid labour market differ according to individual circumstances. (DfES, 2003b).

Official figures on the numbers of volunteers are only available nationally for formal volunteering and do not include the numbers of adults, including older adults, who are 'informal' carers and make important contributions to community life as 'good neighbours'. The 'unofficial' figures are extremely difficult, and probably impossible, to collect with any precision; therefore the official figures for volunteers should be read as reflecting general trends rather than as a wholly accurate measurement of the scale of altruistic behaviour within local communities.

Although 40% of adults aged 55-64 volunteer, this is substantially below the national average for all ages, including those aged 65-74 where the proportion of volunteers rises to 45% (PIU, 2000). There are a number of reasons for the decline in volunteering from age 55-64, including the continuing desire for paid work: for many (but not all) working for free is not a satisfactory substitute (DfES, 2003b).

The value to the economy of unpaid work by people over 50 (excluding the important roles of caring and grand-parenting) has been estimated at £5 billion annually. This is based on a total of 5.3 million volunteers over 50, including the 65+ (Age Concern, 2004). Case study evidence suggests that, given appropriate advice, guidance and local support, many more people over 50 would be willing to volunteer (DfES, 2003b).

There are some key issues here. "Winning the Generation Game" proposed that pilots should be introduced "to explore new ways of recognising and rewarding volunteering opportunities" (PIU, 2000). This recommendation is in line with practice in the United States where some older 'volunteers' are paid stipends to enable them to work on a more intensive basis, including full-time commitment (Freedman, 1999). As the numbers of older adults continue to grow, it may be advisable to look again at how greater numbers – and especially those in their 60s, living on benefit and in deprived communities with little hope of alternative employment, might be encouraged and enabled to volunteer and/or work in the 'intermediate labour market' on a continuing basis (not only as a short-term option within New Deal) and be given some recompense for the valuable work undertaken.

Payment would also take away the stigma that many people attach to voluntary work ('they won't give me a job and they expect me to work for nothing') and help to preserve and boost self-esteem.

"Volunteering doesn't bring money in, volunteering does not give value to your life. Volunteering can make you feel better if everything else is normal. I think if

one's lived a productive life and retires to the normal, shall we say, retirement age and then looking for something to fill their time, then the volunteer line or avenue is ideal because it gives a purpose to life, at the same time it's giving service to others. But when one is being forced before time to do that, then the volunteer route is not always the answer. That's certainly from my point of view." (Paddy, ESRC Learning Lives project, 2006.)

5. Government policy initiatives to extend working life, and their implications for individuals and for guidance workers

Situated at the interface between individuals and forces and developments in the wider community (local, national and international), guidance workers need a good working knowledge of those government policy initiatives that impact on their clients and on their own ability to help. This does not imply that they have to be expert on every aspect of relevant government policy; this is beyond the scope and compass of any one individual adviser. What it does mean, however, is that they should have a sufficient knowledge and understanding of relevant government policy initiatives to: enable them to understand the wider social and political context within which individuals are trying to make their own personal decisions; how specific policy initiatives may help – or impede – individuals from achieving their personal goals; and where they should refer their clients for more detailed help and advice, for example on legal and financial issues.

This section contains brief outlines of some government policy initiatives that directly or indirectly affect older people, and some ways in which these may bear upon the guidance process.

5.1 Increasing the employment rate

In 2005 the Government announced an ambition (not a formal target) to achieve an employment rate of 80% for all people of “working age”⁶, which is expected to “fully offset the rise in the dependency ratio between now and 2050” (DWP, 2006b)

This is well above the employment rate of most European countries. Only Sweden and Denmark have so far achieved this target for the 25-59 age group; the UK lies third, at approximately 75% for the same age group. It is also third, again only exceeded by Sweden and Denmark, in the employment rate for 50-64 year olds - 64.6% compared with Sweden’s 73.6% (TUC, 2006a).

The 80% objective includes an additional one million people over age 50 in work, half of whom might be under, and half over, 65 (the number of people aged 65+ who are still in paid work has already reached approximately 1.2 million). The objective for all age groups also includes one million people coming off Incapacity Benefit and entering part- or full-time work in line with the New Deal for Welfare; half of all IB claimants are over 50 (DWP, 2006a).

For guidance organisations this means that there could well be increasing pressure to help all age groups, including the over 45s, into work. One challenge for guidance workers is to ensure that older people are helped into good jobs that meet, not only their skills and abilities, but also their aspirations. Individuals are much more likely to contribute to the overall supply of national skills if they are given scope and encouragement to develop their skills, and if they are happy and motivated in their employment.

Another challenge would occur if the Government’s ‘ambition’ is expressed in terms of target objectives. Targets applied to job-seekers need to be sensitively applied if they are

⁶ i.e. up to 65 from October 2006 when the Age Regulations take effect

not to result in placing people in any job irrespective of suitability and sustainability. In practice it can mean that the frontline worker is under unreasonable pressure to meet targets regardless of the developmental and motivational needs of the individual, to the long term detriment of the Government's skills policy (a problem that has beset Jobcentre Plus staff in recent years). There is a difficult balance to be achieved here with which many guidance workers are struggling in their day to day work. Staff require the support of sensitive and understanding management, coupled with the availability of skilled training in how to cope with the (often) conflicting expectations and demands of individual clients and of senior management (themselves pressurised by government).

5.2 Age Legislation: implications for career guidance

The UK's Age Discrimination Regulations (DTI, 2006), which derive from the European Equal Treatment Directive of November 2000 (EC, 2000), came into force on 1 October 2006. It supersedes the current voluntary code of practice which was introduced by the Government in 1999.

The legislation applies to all age groups, but has particular implications for older workers or intending workers. Its importance for career guidance is considerable. The Regulations explicitly include career guidance and employment agencies, and forbid them from discriminating, on grounds of age, for example in accepting clients or in submitting them for work or learning.

The Regulations:

- Outlaw employment and training decisions based directly or indirectly on age.
- Prohibit compulsory retirement ages below the new 'national default retirement age' of 65, and employers are required to consider requests to work beyond that age.
- Permit discrimination for: "genuine occupational requirement" (like some actors); positive action (where an age group is underrepresented); and in response to legitimate business need (provided the action is proportionate).
- Specify some limited areas of activity which will be exempt, such as age rules related to pensions, redundancy pay, national minimum wage and redundancy payments.
- Give workers over age 65 the same employment rights as others, which they have not had previously.

The Government is also reviewing whether to extend discrimination law to goods and services, which might have complex implications in fields relating to employment and training like insurance, and services provided by some students' unions.

Human Resources departments in the more progressive and aware sectors of industry have long ago adopted practices consistent with the Regulations, and staff in guidance roles in such firms have experience of how best to help, assess and support older employees who wish to stay on; how to help older workers to train and develop their careers; and how to help older workers who want to retire but are no longer in a position, financial or otherwise, to do so.

Guidance agencies may also find themselves at the frontline of enquiries from older people and employers who want to find out more about the legislation, and will need to know where they should refer people for more detailed information and assistance.

In particular many guidance workers, and especially those working in nextsteps agencies and in education and training organisations, are likely to be asked questions about training and the age legislation.

The Government's Legal Notes accompanying the regulations (DTI, 2006) propose a very broad definition of "vocational education": it covers 'all types of all levels of training which would help fit a person for any employment; vocational guidance; facilities for training; practical work experience; and assessment related to the award of any professional or trade qualification' (para 61), and all course provision (whatever its title) made by FE Colleges and HE Institutions, by employers and by Jobcentre Plus (paras 20 and 23).

The Regulations allow for two potential areas of exemption:

- Training can be refused for a genuine and proportionate business reason, most likely where the individual is too close to a fixed retirement age to justify the cost of the investment.
- Training can be targeted at a specific age group for positive action reasons, where there is evidence that a particular age group is underrepresented in a particular sector or kind of training.

The Regulations may encourage a wider age group to enter education and training, but of course such an expansion is heavily dependent on the supply and cost of relevant provision, as well as older adults' often deeply-entrenched attitudes towards education and training, and the degree of welcome, encouragement and support they are given by the learning providers. Many older people have internalised outdated stereotypes of age, and "I'm too old to learn" remains a common reaction.

Furthermore, the DfES advice on the Regulations argues that funding of FE and HE are covered by an exemption in the European Directive for "state schemes", and it is therefore legitimate to continue to concentrate state funding for education on young people, with older people receiving what is left from a fixed budget. This distinction between denying access to a course (unlawful) and denying funding (lawful) may, in due course, be tested in the Courts, but for the time being means that some forms of training will only be accessible to older people on a full-cost basis.

Meanwhile this and other learning and access issues arising from the legislation are likely to be raised with guidance providers. The Learning and Skills Council has produced guidance to Colleges on the training aspects of the Regulations, to help guidance practitioners working in organisations subject to LSC funding.

Through their day-to-day contacts guidance practitioners will inevitably be expected to explain the implications of the Regulations to individuals, learning providers and employers. In particular guidance workers will need an understanding of the Regulations as they apply to recruitment and selection, and whether exemptions are likely to be justified within the current legislation. All exemptions, such as 'positive action' to

target under-represented age groups, can of course be the subject of challenge in law. Guidance managers therefore need to ensure that their staff have relevant information and know where to refer individuals and organisations for more detailed advice. The websites and briefings of such bodies as ACAS, DWP's "Age Positive" campaign (responsible for the Age Partnership Group's 'Be Ready' Campaign), the Employers' Forum on Age (EFA), CROW, NIACE and TAEN represent good starting points.

Ultimately the Age Discrimination Regulations will only work effectively if people, and especially employers and learning providers, are themselves committed to its objectives. Guidance providers can do much to help in changing attitudes by explaining the business benefits of age diverse practices: giving access to the widest possible range of talents and experience. This will require tact, an ability to understand employers' perspectives (usually focused primarily on business benefit rather than employee welfare), and highly developed interpersonal skills, including considerable tact and perception.

"There are ways around everything I can read an advert in the newspaper and know what they're looking for, simply by the wording and the phrasing. I know that there are jobs which I would be capable of doing, but when I read the wording I know that they're looking for a young lady, or they're looking for a man instead of a woman. Yes, there are ways around everything Another problem is to alter the mindset, at the moment we've agencies which are staffed by young people who do not understand old fogies like me, they don't understand the education qualifications, they don't understand the motivation, they don't understand experience, so consequently we can register with as many agencies as we like, but unless you fit into their mindset, your file's kept at the back of the drawer." (Paddy, ESRC Learning Lives project, 2006).

5.3 Reforming pensions: implications for career guidance

The issues surrounding pensions reform are potentially seminal to the developing role and nature of career guidance in an era of acute demographic change. Pensions reform is integral to government strategies to extend working life, and will have a direct influence on the decisions that many individuals make about their future careers. For example, the general thrust of the two Reports of the Pensions Commission (chaired by Lord Turner and appointed to advise the government on pensions reform) is that all age groups should prepare themselves – through savings, lifelong learning, healthcare and other means - for the inevitable consequences of demographic change (Pensions Commission, 2004; and Pensions Commission, 2005). Although neither Report refers directly to career guidance, a main conclusion that guidance practitioners can draw from the Reports is that career guidance provision must be holistic in order to help individuals prepare positively for their future well-being and for an active older age.

The Pensions Commission Reports are essentially concerned with the well-being of all UK citizens as they age. The Reports enumerate a number of trends and circumstances that will undermine levels of personal happiness in older age unless they are corrected by remedial action initiated by individuals themselves, by the State, or by both acting in concert. These are some examples, which to a greater or lesser degree will already be influencing the work of guidance practitioners working with older adults:

The polarisation between well-off and poor workers is accelerating, and at its extremes is symbolised by a group of wealthy and inactive ex-employees on generous occupational pensions, whose comparative security contrasts sharply with that of many older people who have been in low quality employment without pensions provision and who are unemployed, inactive and welfare dependent. .

- Nearly half of the 34 million people of working age currently make no contributions, either directly or via a partner, to a pension scheme.
- Women especially are not saving. Caring responsibilities and broken contributions mean that 69% of women receive less than the full state pension.
- Defined Benefit (DB) final salary schemes are in decline in the private, although not as yet as yet in the public, sectors. DB schemes are being replaced by Defined Contribution (DC) schemes where employer contributions are substantially less, and pension entitlements are dependent on financial market performance.
- The second Pensions Commission Report (November 2005) calculates that contributions of 22-26% of salary are required to achieve a pension of two-thirds of salary - most people's objective for a comfortable retirement, but current average contributions (employer plus worker) to Defined Contribution schemes are only 7-11% annually (compared with 16-20% for Defined Benefit schemes), leaving an average individual savings shortfall of some 15%.

Without an agreed government third-age strategy on pensions and work, the consequences could spell poverty for millions of older individuals. For the economy also, and therefore for jobs, the resulting loss of consumer demand could be devastating.

The Government's Pensions White Paper (*Security in Retirement: Towards a New Pensions Policy*) published on 25 May 2006, accepts in general, if not necessarily in detail, most of the Pensions Commission's practical recommendations to reform pensions provision. If people are to provide adequately for their retirement, then they need to start making provision immediately, or soon after, they start work. Pensions reform therefore has implications for all age groups. Issues of particular relevance to career guidance practitioners include:

- The number of years required to build eligibility for a full pension through National Insurance Contributions. Reduction from the present 44 years (men) and 39 years (women) can help many people, and especially women, who have to take a career break to care for children or elderly relatives.
- An increase in State Pension Age (SPA) meaning that the majority of people will need to work for longer, and plan their careers accordingly.
- Encouragement of a new 'savings culture' (Pensions Commission, 2005). Without sufficient help from employers and the State this could pose difficult choices for many individuals already trying to cope with the difficulties of

affording to save for their own house, raise a family, maintain a car, and pay off student debt.

- The future of the Financial Assistance Scheme (FAS). The FAS compensates people who have lost most, or all, of their pension because their companies went bankrupt before the Pension Protection Fund came into operation. Guidance workers, and especially those in areas affected by multiple company closures, will have helped older individuals whose plans have been disrupted by pension loss, and who are forced to look for alternative employment. Many of these will also require referral to other sources of help, including legal and financial advice.

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There is also increasing public concern that many individuals who have saved throughout their lives, but whose income on retirement – even though it is limited - does not qualify them for the pension credit, could gain little if anything after a lifetime of saving. The implications of this criticism help to reinforce:

- the importance of improved financial literacy to individuals;
- the close relationship that exists between career guidance and financial guidance;
- the importance of access to holistic guidance - not only at or near retirement age, but many years before when financial and career decisions are first being formulated.

Employers have much to contribute here.

Concern about pensions affects many people's career decisions (and especially so from age 30+), and will do so increasingly as the realities of demographic change permeate everybody's lives. This brief summary of the issues facing Government provides a vivid illustration of the continuing complexity of pensions provision and the need for guidance practitioners to have not only a general understanding of the issues involved, but also to be able to refer individuals to pensions experts in their local area for more detailed information, advice and guidance. Employers with HR or pensions departments are more likely to be able to provide expert financial and pensions guidance in-house.

The two Pensions Commission Reports are also of considerable interest and significance to guidance practitioners because they are holistic in their interpretation of the Commission's pensions brief; pensions reform is seen as one of a number of inter-related measures necessary to extend working life. For example:

- The Commission welcomes the age discrimination regulations, but is critical of the default retirement age of 65, beyond which dismissal on grounds of age remains legal. Turner recommends the abolition of compulsory retirement ages.
- The Report welcomes: the introduction via Inland Revenue of flexibilities that will enable older workers to transfer to part-time work, while drawing from the

same company's pension fund (made possible from April 2006); and the Government's development of a Health, Work and Well-being strategy, involving the Departments of Health, and Work and Pensions.

- The Commission recommends: a strong policy focus on occupational health factors in order to extend working life, including the ergonomic design of workplaces and attention to stress levels at work; and that the government as employer should ensure that the public services represent models of 'occupational health' best practice.
- The Commission considers it essential that flexible options are available for older workers enabling them to move gradually from full-time to part-time work to full retirement. Flexibility could also reduce stress levels, including those attributable to conflicting priorities such as caring responsibilities for grandchildren, partner and/or parents.
- The report is critical of current training expenditure, which is skewed towards younger workers – hence, for example, the delay in removing age caps from funding of modern apprenticeships. Turner recommends that all public training policies should be reviewed to remove age bias.

The Pension Commission's inclusive approach towards extending working life reinforces the need for career guidance providers to adopt holistic guidance strategies in order to meet the many challenges for individuals, employers, guidance and learning providers, other helping agencies, and policy makers that are presented by demographic change.

5.4 Learning, demographics and the workforce: the Skills Strategy

5.4.1 The Government's Skills Strategy

The Government published two major reports on the skills agenda in 2005; these are '*Skills: Getting on in Business, Getting on at Work*' (HM Government, 2005), and the Interim Report of the Leitch Review of Skills, '*Skills in the UK: the Long-Term Challenge*' (HM Treasury, 2005). Both Reports pay full recognition to the importance of massively improving the skills of the workforce in order to retain UK competitiveness. They also recognise the influence of demographic change, the key role that older adults can and must play within the workforce, and the important contribution they can make towards meeting the skills supply.

However, both Reports devote more attention to proposals for young people up to age 25, than to increasing and renewing the skills of older age groups, and suggest a lack of connection between Government's thinking on skills and its thinking on age.

5.4.2 Adult career guidance: the Government's proposals

Both Skills Reports identify the critical role of career guidance in helping to realise the government's Skills Strategy. The report (DfES, 2005) affirms that 'information and guidance must be widely available to all adults who want it, to help them make sense of what is on offer, and the best way of linking skills, training and jobs' (para 53).

In paragraphs 72-75 of this Report the Government sets out its proposals for ‘better information and guidance’, described as ‘one of the cross-cutting themes of our reforms for young people and adults’. The Report outlines current achievements, centring especially on Ufl learndirect, ‘now integrated with the local partnerships that offer face-to-face information and advice services in each area, all managed through the LSC’.

Achievements listed in the Report include: the increasing number of providers achieving the Matrix quality standard; Jobcentre Plus’s Worktrain website; and ‘an increasing range of web-based tools which people can use to identify career options, prepare CVs, assess their existing skills and work attributes, and develop new skills’ (Part 1: para 73).

The Report outlines future policy to increase access to guidance to many more adults.

‘... Our goal is to use the Ufl and online centre network to offer personal, high-quality support to individuals to help them make the right choices on job options, skills, training, qualifications and related support such as childcare. That would be available face-to-face, on-line, or by telephone, depending on the individual’s needs and preferences. This would involve a combination of free and charged services, well-marketed as the best source of impartial guidance which can help individuals, and linking independent guidance services with those provided by colleges, universities and training providers. For the first time, any adult would be able to have one conversation with a trained adviser about local job opportunities, related skill requirements, access to training, and forms of financial support. We envisage this would be particularly helpful for those interested in gaining new skills and qualifications to help them move up in their career, or return to work after a career break. As a first step, we will develop with Ufl and other partners a new nationwide service giving more intensive, personal guidance through the web and telephone helplines, linking skills, jobs and training’ (Part 1: paras 74-75).

The new learndirect career guidance helpline, which has been widely publicised, is now well underway and call volumes have been heavy (although not necessarily from older age groups). However, the imposition of targets for learndirect staff has sometimes made them reluctant to refer callers to the wider national network, for example for face-to face interviews which tend to be favoured by many older people (DfES, 2003b). This is an issue requiring careful review. Currently local providers are almost entirely dependent on local callers and referral, and failure to refer largely negates the Government’s concept of a ‘national network’.

The consistency of quality across the whole national network may also be an issue. The Matrix quality standard on its own may not be sufficient to ensure genuine quality for older people, unless it is also supported by a carefully coordinated and structured training programme (see section 7.8) .

However, guidance practitioners can only maximise their contribution to the national skills strategy if they are able to locate suitable skills training for their clients, and if the clients have sufficient financial resources to be able to pay where fees are charged (which applies to most training above level 2, and to individual components of Level 2 qualifications, since only “full” qualifications are normally fundable). All guidance practitioners working with older adults will have experienced the difficulties involved in

finding training courses to help older individuals to realise their ambitions, and if they do succeed (which often is not easy and may prove impossible) finding that the individuals, who are often 'inactive' and unemployed, do not have the means to pay.

5.4.3 Achievements

In general, the UK has been more successful than many European countries in providing and promoting lifelong learning, and there have been considerable achievement sin recent years:

There are 20% more adults engaged in learning than in 1997 (Foster, 2005, p5), although they are predominantly younger adults.

Only 19% of adults contribute financially to their learning in the UK compared to 37% in the OECD.

A higher proportion of over-40s adults participate in learning in the UK than in any other OECD country (8% compared to 2% OECD average).

The budget for Further Education (FE) overall has risen 48% in the last eight years (although the bulk of the beneficiaries are young people and younger adults)

There is a strong focus on raising the quality of learning delivery.

The budget for Personal and Community Development Learning (former Adult and Community Learning) has been ring-fenced and the UK has one of the most varied and creative community learning programmes in the world, although funding is being eroded by the concentration of a fixed budget on the Government's target areas.

- The Government is supporting Unionlearn (previously the Trades Union Learning Service), which has been highly successful in gaining employer support for the development of learning centres, both in-company and externally-based to serve groups of small and medium-size employers (SMEs). Many of these centres provide access to guidance, both face-to-face and on-line.

The LSC Train to Gain programme is in the process of being extended country-wide. Train to Gain has been developed from the Employer Training Pilots which achieved a good record in reaching older workers. Under the programme, Skills Brokers will work with employers to identify skills needs and design appropriate training strategies.

Funding options include:

- Free training to help employees gain full Level 2 and Skills for Life qualifications.
- Wage compensation for training time for companies with less than 50 employees.
- Funding for Apprenticeships and Advanced Apprenticeships (normally there is a cut-off here of age 25), and some funding for NVQ level 3, and further and higher education courses and qualifications (again, adults above a specific age are likely to have to make financial contributions depending on the willingness of their employer to meet some or all costs).

5.4.4 The Skills Strategy and Lifelong Learning

There remains much to be done. Despite these initiatives the majority of adults (and especially the less qualified) are not gaining access to skills training and the overall priority is on young people and first-time entrants. TUC estimates indicate that more than one in three employers do not currently train their workers, despite government incentives to help them; this leaves nearly 8.5 million workers (8,337,200) without training (TUC, 2006b).

In its current form, the National Skills Strategy will not deliver the necessary improvement in productivity and competitiveness in the existing workforce (the “stock”), as distinct from the “flow” of young people into the workforce. Currently 50% of the post-16 budget is spent on the under-19s, 90% on under-30s and no more than 10% on the over-30s. As a result of a temporary bulge in the size of the 14-19 population resources have recently been diverted from adult provision to meet guarantees for young people, resulting in fee increases and course closures for adult provision.

It is important to remember that, as soon as they are employed, young workers of whatever level of qualification, immediately transfer from ‘flow’ to ‘stock’ and share the same needs for lifelong learning and renewal and extension of skills as their older work colleagues. A comprehensive skills training policy would include measures to ensure that all workers, both employed and unemployed, have ready access to appropriate lifelong learning opportunities that are affordable.

Non-participation in skills training is particularly acute among older adults. For historical reasons older adults generally have lower levels of qualifications than young adults but the gap is not being narrowed. Particular issues include:

- The over-50s make up half of all adults without Level 2 and yet represent only 4% of those getting full Level 2 qualifications.
- Adults over 40 have lower levels of basic skills and yet make up under 10 % of those gaining a qualification on the Skills for Life Programme for adults. 50% of “adults” gaining them are under 19.
- Apprenticeships for adults were proposed by the Treasury in July 2003 but have not advanced beyond some pilots based on schemes designed for young people, which take no account of the work experience, and experiential learning which many older people bring.
- Adults over 40, who make up nearly half working age population, represent only 6% of those using Learndirect Advice line and 16% of nextsteps clients, though mid and later career stages are obvious times of change and redevelopment after a first career or for women returners.
- The numbers of adult learners in LSC funded provision is now dropping, especially among the over-50s. (LSC Regional Analysis for TAEN and NIACE, 2005).
- Employer spending on employee training drops rapidly after 35. Take up of the Training Grant in Jobcentre Plus’s New Deal 50+ has been very low, and the option is insufficiently publicized to older clients or to employers.

- Few Sector Skills Agreements focus on demographic change. The majority concentrate on entry level schemes and make no allowance for the rapid decline in numbers of young people entering the labour market as a result of falling birthrates.

Two-thirds of the increase in the workforce to 2020 will be made up of people over 50, and the fastest percentage growth is likely to be people over current State Pension Age. The rise in the State Pension Age of women in the period 2010-2020 will bring another two million people in their 60s within the definition of working age. Women, ethnic minorities and migrants will make up high percentages of the growth. Over-40s make up half the working age population.

5.4.5 Lifelong Learning and Skills: implications for career guidance

Adult guidance providers have a key role to play in helping to realize the National Skills Strategy. Some of the main ways in which adult guidance provision can contribute are outlined below.

Confidence building and motivation are critical

Many older people are willing to explore alternative options and choices in work and learning. However, there are also many who are reluctant to do so. This less flexible attitude often reflects limitations in individual self-perception and self-understanding, and past experience of age discrimination. Personal identities are formed from previous experiences, and it can be difficult for many to project forward. People's existing sense of personal identity can represent a comfort zone in which unknown areas of experience are either excluded or seen as a threat. This is a fact of life.

The Leitch Review of Skills Interim Report noted some of these factors in its consideration of barriers to learning. These include: "no time, nervousness of the classroom and not knowing where to find information".

Training can be wasted where individuals have not begun to distinguish what they *could* do or be, from what they *cannot* do or be. Blaming this on personal weakness or on the influence of background and past educational experience does not help. Too often this reflects age stereotyping and personal prejudice, and creates a structural barrier preventing large segments of under-qualified adults from increasing their potential and helping to raise UK competitiveness.

Guidance providers can do much to change adult attitudes towards learning, and to help individuals to identify new possibilities that may suit their existing skills, unfulfilled potential and personal aspirations.

Tailored and bite size training is needed

It is now widely recognised that full qualifications, academic-year-based courses and courses designed for young people are not what great numbers of adults and employers want. The offer represents a barrier to participation and reinforces people's negative attitudes towards learning.

86% of adult learners are learning part-time (NIACE 2006). However, very little has yet been achieved to adapt courses for those with many years' experience of adult life and to take account of their current circumstances.

“I have looked at a couple of ... computer classes but they were more for the qualifications side when I just want certain things out of it, not the qualification side, the more practical type things out of it. ...”

(Derek, ESRC Learning Lives project, 2006.)

To a large extent the dichotomy arises from national targets based on the attainment of full qualifications, and represents a further example of adult learning being based on patterns of learning formulated for much younger age groups. Much greater flexibility is required if the National Skills Strategy is to meet the needs of the market and embrace much larger numbers of adult learners. Guidance practitioners (including tutors with guidance responsibilities) who are working within education and training institutions, or who are externally-based but working closely with learning providers (e.g. Nextsteps), may be particularly well placed to influence local provision by providing feedback received from their older students and clients. However, this information also needs to be fed back nationally to those who shape national provision and targets, so that Lifelong Learning provision can be better adjusted to meet the needs of the National Skills Strategy. Sector Skills Councils also have a key role to play here.

Tools and strategies are needed to recognise experiential learning

The skills and experience of older workers is often not reflected in their formal qualifications, because formal qualifications were less common, and fewer people had access to further education in the past. Furthermore, much vocational training in the past carried no form of accreditation, and indeed employers often resisted accreditation, feeling that qualifications made employees more mobile, and thus less likely to produce a good return on investment in training. This makes it important that employers' selection strategies pay proper attention to proven capability, rather than simply qualifications, and emphasizes the need for proper strategies for accrediting prior learning.

Formal qualifications are particularly problematic as a policy tool in relation to older people. The Government's Skills Strategy rightly recognizes that, for most people in the workforce, a level 2 qualification is the baseline requirement for employability in sustainable jobs, and that those with such qualifications are more likely to continue to train. For this reason policy and funding concentrates on supporting people to achieve level 2 qualifications. However, it is not necessarily the case that investing in a full level 2 qualification will produce the same returns for an older worker (or their employer), especially as they approach retirement, for two reasons. Firstly, possession of small bites of training, to fill gaps in experientially acquired capability, may represent a sensible investment, for state, individual and employer, and to insist on supporting only “full” level 2 qualifications may be frustrating for the individual, inappropriate to the firm's needs, and result in less training taking place. Since those who train are likely to stay longer in work, the result of the policy for older people may well be the frustration of government policy on extending working life.

Career guidance practitioners, whether working in externally-based agencies, in learning institutions or in the workplace, have much to contribute here. The

deployment of the full range of career guidance activities is required, tailored to meet the needs of older people who want to continue working and learning⁷. In particular there is a need for skilled assessment and teaching (including tuition in career management skills): and for activities that increase levels of confidence and motivation including counselling, mentoring, and sampling of learning and work opportunities so that older people can explore their own suitability for the opportunities available.

Funding and availability of suitable learning opportunities

Guidance workers who work with older adults frequently have difficulty in locating suitable training opportunities both for those who are unemployed and those who are employed and who want to develop their careers or embark on a new career. The focusing of current policy on basic skills, the first full level 2 qualification, and young people is leading to the closure of some existing provision, or changes in the costs and support available.

For many older people, investing in training carries the risk that there will be no job at the end of their course, especially when age discrimination may still present an additional barrier to reentry to the labour market. The financial returns on personally funded retraining also fall with age: people returning to the workforce after 50 on average see their earning drop by 25% (TAEN, 2003).

There is a need in every area for accessible information on the full range of local training opportunities, with details on such factors as course entry conditions and content, costs and other financial details (including subsidised childcare and other ways of offsetting some of the costs) and information wherever possible on local employers' approaches to older workers. Wherever possible this should also provide information for those qualified outside the UK to enable them to establish how far their existing qualifications will be recognised.

The local information should be fully comprehensive and include Jobcentre Plus initiatives and (subject to their agreement) any adult entry-level training schemes established by local employers.

Career guidance agencies are well-positioned to undertake or contribute towards this mapping of local training opportunities, working in association with local LSCs, and where LLSCs have retained their Training Access Point (TAP) they will also have a significant contribution to make.

High quality adult guidance is dependent on the availability of this information and ensures that guidance agencies are equipped to meet a basic guidance need. Learndirect can only function effectively at national level if such comprehensive information on local opportunities is collated at local level.

⁷ see Hawthorn and Ford's 2006 paper on career guidance activities commissioned by the DfES for the National IAG Review. An annex from Hawthorn and Ford's paper setting out the activities of career guidance is reproduced for reference as an Annex to this report.

5.5 Work/life balance policies

DWP's Age Partnership Group is encouraging employers to introduce flexible retirement policies and has produced a number of studies setting out how best to do so, demonstrating how these policies are consistent with the new age regulations (Age Partnership Group, 2006b). Flexible options can include:

- Flexibility over the date of retirement.
- A gradual reduction in the working week or year in the run up to retirement.
- A reduction in the intensity or pace of work before retirement.

Older workers are much more likely to extend their working lives if this can be done on a flexible or part-time basis (CROW, 2004). Older workers often want to remain economically and socially active but to reduce stress, to manage caring responsibilities for older relatives or grandchildren, or simply to phase gradually into retirement. Such flexibility can have positive economic and social effects - caring for grandchildren can enable young people to remain economically active, and caring for elderly relatives can reduce social welfare and health costs. As life expectancy has increased a small, but growing, number of older workers are trying to manage caring roles for both an older and a younger generation simultaneously.

5.6 Health

People are living longer, and generally healthier, lives. However, there are considerable regional, local and occupational differences in life expectancy; for example, statistics show that manual workers living in Scotland, Wales and the North East have a considerably lower life expectancy than professional and managerial groups living in South-East England. Ill health remains the principal cause labour market exit before the mid-50s, despite the fact that workers in general are healthier than in the past, and evidence from Finland suggests that appropriate assessment at an early stage (in Finland at 45) can identify likely causes of later health problems, and lead to appropriate job or career redesign to avoid premature exit.

Reference has already been made in section 2.5 of this paper to: the Government's Health, Work and Well-being Strategy, involving a partnership between the Departments of Health, Work and Pensions, and the Health and Safety Executive; and to the increasing emphasis on ergonomics in the workplace. The first National Director for Health and Work, Professor Dame Carol Black, was appointed on 25 April 2006 with a brief to spearhead initiatives promoting and improving health in the workplace, and to ensure that people with health conditions and disabilities are supported to enter, return to and continue in work. A major focus of the DWP's strategy for Incapacity Benefit is similarly an empowering one, to focus on what people can do, rather than what they cannot (or on their disability itself).

The importance of health factors in influencing career decisions underlines the importance of adopting holistic guidance practices, essential when working with older adults (see section 7.7).

5.7 Voluntary work

The Government is keen to increase the numbers of people over 50 who undertake voluntary work, and has established the Experience Corps to increase the number of volunteering opportunities suitable for this age group and to encourage people over 50 to volunteer. The number of voluntary work opportunities on the Experience Corps database is approaching 500,000 and the number of actual or potential volunteers 250,000 of whom approximately a quarter are members of ethnic minorities⁸. There is debate about how far extending paid working life will erode the supply of volunteers on which the voluntary sector depends, although in general, those who volunteer after retirement are people who have volunteered previously.

⁸ The reasons why the number of people willing to volunteer declines between the ages of 50 and 65 are considered in section 4.3.

6. Guidance provision for older people

6.1 The overall situation

IAG provision for older people is a complex mix of public, private, voluntary and commercial services with varying and overlapping remits, and varying degrees of professionalism. This section attempts to outline this provision in England.

Overall the volume and quality of provision is clearly inadequate, as Government has acknowledged. The 2005 Skills White Paper (HM Government, 2005) observed that the current “infrastructure for information and guidance is not achieving anything like its full potential in terms of delivering a high quality, individual, advice and guidance service to adults who want it. Too few people are aware of the service or think that it would be relevant to their needs” (Part 2, para 168).

The deficiencies in guidance for older people matter because of the role which it can play in ensuring:

- that people do not become prematurely detached from the labour market after 50, because of financial implications for both the individual and the State, and because of the need to address growing and anticipated skills gaps and shortages.
- that people after 50 remain engaged in society more generally, because of the social and economic implications in terms of health, welfare and social care costs.

The Guidance Council MORI survey (Taylor et al, 2005) identified 27% of people who perceive a personal unmet guidance need (p79). The Foster report (Foster, 2005) observes that “services for adults are a long way from giving everyone advice and guidance when and where they need it” (para 125) and specifically identifies the need to provide guidance which will be “part of a package which helps people fit together the pieces of the jigsaw: how skills and qualifications link to career options; how help with childcare and care of other dependents can support part-time and full-time employment options; and planning for retirement and old age.”

Although guidance facilities in England are deficient for all adult age groups, use of those facilities declines as people age. A 2004 national survey by the Centre for Research into the Older Workforce found that people over 50 were disproportionately likely to receive no advice, guidance or training when they changed jobs, even when the new role involves increased skills needs or responsibility (McNair et al, 2003). Feedback from the LSC and learndirect indicates that people over 40 (i.e. almost half the working population excluding those who continue to work over SPA) make up only 16% of nextsteps clients, and 6% of callers to the learndirect guidance helpline. Numbers appear to be higher in services which operate some form of drop in centre, but only where staff make a point of encouraging older clients.

The guidance needs of older adults and the need for accessible provision have been highlighted for some years, with little if any improvement. In 2000 the seminal Cabinet Office Performance and Innovation Unit Report, *‘Winning the Generation Game’*, argued that the ‘potential significance of Adult IAG Partnerships for older displaced workers should be recognised and they should be targeted as a priority group’ (p83). The

PIU Report identified the provision of careers information and advice for older people as one of ten key recommendations to improve opportunities for people aged 50-65 in work and community activity (p7).

In 2003, Donald Hirsch, in a major Joseph Rowntree Foundation Report, *Crossroads after 50*, stated that ‘the greatest potential for ... guidance ... is to build the capacity and confidence of older workers in managing their own careers’ (p28). In a later JRF report Hirsch, in respect of older people, asserts that ‘learning and career guidance can be of value to all workers throughout their working lives, rather than being restricted to a minority and concentrated around the time of initial entry into work’ (Hirsch, 2005 p6).

In the DfES ““Challenging Age”” research (DfES, 2003b), older people reported that they had gained a great deal from well-managed guidance provision but had tended to locate it by chance. Many more older people could profit from the facilities if they were much better marketed. However, since 2003, most of the providers that featured in that report have been restructured or had to close for financial reasons.

6.2 Jobcentre Plus

Jobcentre Plus is the biggest provider of information, advice and guidance services in the UK, although this is not always acknowledged even by management and staff working within the national employment service, although the “Challenging Age” research found that many older adults associate guidance initially with Jobcentres, which is often the first helping agency they visit after being made redundant (DfES, 2003b).

The very considerable contributions that Jobcentre Plus make to adult guidance, especially for the less qualified, are considered in detail in a paper on the IAG aspects of the work of JCP prepared for the National IAG Review by Ford and Watts (2006b).

JcP now offers a wide selection of support mechanisms for unemployed people. For older people the following are of particular value:

New Deal 50 Plus

This programme was introduced in April 2000, since when it has helped approximately 150,000 older adults to move from benefits into work through work placements, training in self-employment, and the intermediate labour market. New Deal 50 Plus has proved particularly successful with the “younger over 50s” and ‘active’ benefit claimants. Initially people over 50 received an employment credit which was paid directly to the client, and the opportunity the initiative provides to test out specific jobs and demonstrate one’s abilities to prospective employers, proved particularly popular. The evaluation evidence suggested that these jobs were sustainable, with over half of clients were in the same work two years after starting, and there was evidence of significant increases in self-confidence (DWP 2004). However, there are now strong indications that the New Deal 50 Plus has become less popular with older people since the cessation of the employment credit and the incorporation of the programme within the working tax credit system, necessitating means testing to assess entitlement for continued benefits.

In Work Training Grant

This is payable on request to New Deal 50+ clients once they are in work and enrolled on work-related training programmes. However very few clients take advantage of the Work Training Grants, which are insufficiently marketed (Moss & Arrowsmith, 2003).

Work Trials

Potentially, this ‘all age’ programme could help many more people over 50 to obtain work (DfES, 2001). In the past it has often been overlooked by frontline staff but is now being more extensively marketed. Many older adults welcome opportunities for work experience and obtain offers of employment as a consequence (Ford, 1997; DfES, 2003b). In common with New Deal 50 Plus, Work Trials offer older adults the opportunity to sample sometimes unfamiliar types of work and prove themselves to employers on a ‘two-way’ trial without losing their entitlement to benefits.

Programme Centres

These may combine a number of services that can assist the older unemployed, including: basic skills, employability and motivational training; short or longer job-focused and occupational training; self-employment provision; one-to-one help; and opportunities to extend personal networks and apply for jobs. Older adults are often particularly appreciative of the personalised and tailored support that high-quality programme centres can provide, and which guarantee them individualised attention (DWP, 2004).

Initiatives that provide front-line staff and managers with greater flexibility

Initiatives to tailor help and support to meet the needs of each individual client. Research and feedback indicate that *more flexible programmes* have succeeded in helping increased numbers of adults, including older adults, into learning and work (DWP, 2004). Some examples are:

- Employment Zones and Action Teams for Jobs, which enable staff to concentrate tailored help and support on social priority areas;
- the Pathways to Work pilots, which help people with disabilities into work and learning. This programme is being rolled out country-wide in 2006-7 and could assist many older adults (as well as other age groups) to return to work (DWP, 2006);
- New Deal for Disabled People, which encourages innovation and flexibility in services for disabled people and is delivered by a network of job brokers from the public, private and voluntary services;
- the Adviser Discretion Fund, which enables personal advisers to pay for items and facilities to remove practical barriers to work.
- Skills Coaching and Skills Passports: this is a pilot programme aimed at people for whom lack of skills is a barrier to sustained employment. There is no upper age limit. Particular features are: skilled assessment;

action planning; participation in learning to raise skills levels; intensive personal support; and transition into the labour market.

- The Over 50s' Outreach Pilots – these are now discontinued. They were trialled in seven areas by a range of different organisations in order to make contact with the 'hidden unemployed'. These included older people who may have lost hope and motivation after constant rejection, and older adults with disabilities who wanted to work and/or are capable of working but need additional support and encouragement to enable them to do so. These pilots are still being evaluated but there are strong initial indications that they were successful (Age Concern, 2006).

Special events for employers, key partners and older clients

Jobcentre Plus in North Yorkshire has been particularly successful in organising events for employers and key partners to help them appreciate the business value of employing a mixed-age workforce. North Yorkshire has also organised a careers event for older adults to enable them to meet potential employers. This was based on the successful AdvantAge third-age careers convention organised in the East Midlands under the umbrella of the East Midlands Development Agency's "Experience Works" initiative (DfES, 2003b).

The Worktrain website

This enables users to search online for up-to-date information on vacancies, details of careers, training and learning, childcare and voluntary work. Worktrain also acts as a portal to the websites of a number of helping agencies, including some that provide services to assist older adults.

In 2003 the National Employment Panel (an employer-led body which provides independent advice to Ministers on the design, delivery and performance of the UK Government's labour market policies and programmes) was asked to recommend how collaboration between Jobcentre Plus and the LSC could be strengthened in order to take forward the Government's Skills Strategy as set out in *21st Century Skills, Realising Our Potential* (DfES, 2003a). The NEP's recommendations are set out in the report *Welfare to Workforce Development*, presented jointly to the Secretaries of State for Work and Pensions, and Education and Skills (NEP, 2004).

The recommendations have been welcomed and their broad thrust accepted. Some are seen as easy to implement; others could take more time and require the active collaboration of many organisations including employers, the Sector Skills Development Agency, the Sector Skills Councils, and learning providers in the statutory, private and voluntary sectors. The recommendations would bring the employment and learning strands of government policy together into a new partnership. This could, for example, help older redundant adults who want to improve their prospects through education and training but find themselves under pressure from Jobcentre staff to enter work that does not meet their personal aspirations and talents.

JCP is currently in the process of moving from job-entry targets (JET) to job-outcome targets (JOT) as a direct result of the NEP recommendations; and the subsequent emphasis on skills and qualifications achieved and retention in work, could help many

older people especially those without level 2 qualifications. Implementation of JOT will also necessitate greater focus on the main activities of guidance, such as assessment, mentoring and follow-up, if it is to be successful and help clients into sustainable and rewarding work.

The Government's Green Paper *A New Deal for Welfare* (DWP, 2006, p.71) asserts that 'information and guidance are needed to help people understand the range of opportunities available to them and plan effectively for later life'. It announces that 'face-to-face guidance sessions' will be piloted with people approaching or over 50 'to deliver tailored and relevant information on working, training and planning for retirement'. It continues: 'The pilots will help us to have a better understanding of the issues that people require most help with when planning their working lives, and will enable us to identify the type of information and support that individuals will need to make sensible choices.' The DWP Age Positive team is responsible for planning and delivering the pilots, and is in the process of identifying and designating provider organisations. The intention is (rightly) that the guidance pilots should be holistic in their compass.

The Government has also affirmed its intention to lift the age cap on *Modern Apprenticeships* from 25, making them available to all adult age groups, a step which could be much to extend skills training to older age groups, but one that has not yet been implemented by the LSC for financial reasons. Overall, however, the NEP's recommendations could do much to help greater numbers of older adults, and particularly the less qualified, to learn and work.

6.3 State-funded Guidance Services

The fragmentation of state-funded guidance in England does not necessarily work in the interests of older people. In particular:

- Repeated reorganisation has demoralized many highly experienced staff and prompted a loss of these staff. This in its turn has depressed standards as new staff working in agencies to whom guidance has been sub-contracted, have to be trained.
- Guidance provision is difficult to identify and access, both for: individuals requiring guidance; other helping agencies; and (most crucially) employers who require skilled workers and are - or should be - the main customers for those adult clients who have profited from learning and guidance. Many older people themselves simply do not know that the state-funded nextsteps service exists, nor how it can help them.
- The age boundary between the Connexions Service for young people aged 16-19 and nextsteps (20+) fails to reinforce the lifelong learning aspirations of the national skills strategy, which requires people of all ages to be equipped for flexible and rapidly changing labour markets, and to have ready access to guidance throughout life. This is important because many older people do not understand the importance of lifelong learning: this can also have a knock-on effect on their families and therefore on future generations.

Ronald Sultana, in the CEDEFOP review of career guidance in EU countries (Sultana, 2004), observes that:

“notions of lifelong engagement in education and training as well as lifelong careers (rather than lifelong jobs) logically require forms of guidance services that accompany all citizens throughout life, to be drawn upon when required, depending on the information and advice needs of the user, and the opportunities in the employment and training market. It has been argued that the skills required to manage a ‘life career’ in a learning society, as well as the personal stance that needs to be adopted, should be inculcated early on in schooling...”

Sultana then identifies a number of key career management skills, including the ability to learn how to learn, identify personal learning needs, and manage and take control of one’s own learning.

“The image is that persons who take control of their own learning, are knowledgeable about the resources around them, and know where to get information and advice to transform service offers into opportunities that further their life goals. Such skills are invaluable for managing careers in later life.”

Sultana also observes that an OECD study suggests that less than half of earnings variation in OECD countries can be accounted for by educational qualifications and readily measurable skills; and that a significant part of the remainder might be explained by people’s ability to build and manage their skills, including career planning, job-search and other career-management skills (OECD, 2002). This observation has enormous implications for career guidance provision for those who are already 45+, for future generations of older adults, and ultimately for the whole economy.

Chris Humphries, Director General of the City & Guilds of London Institute, has provided an acute analysis of the role of guidance in relation to skills, work, lifelong learning and related factors including the changing demographics (Humphries, 2002). Humphries has identified a number of ‘main capabilities’ of efficient adult guidance services, including:

- Staff sensitivity towards the needs of reluctant learners and the skills to encourage them to participate.
- Communication structures and networks that can make local labour markets publicly accessible and comprehensible.
- The ability to help individuals by: analysing their skills and prior experience (as distinct from qualifications); identifying their learning requirements; assessing the personal returns; relating these to personal circumstances; and planning accordingly.
- Detailed knowledge of local learning opportunities, so that advisers can direct adults towards provision that meets their personal skills and interests, including preferred learning style/s.
- Helping adults to enhance their understanding of career planning and management, and therefore develop greater self-sufficiency in managing their own careers.

- Making appropriate advice and support available to SMEs, which may include: providing coaching and support for managers in the basic principles of company training plans and training needs analysis; assessing future training requirements; identifying suitable local learning provision; designing customised learning programmes for individuals; and providing in-company mentoring and coaching.

Humphries advocates a single point of contact for adults and other key clients (including employers), and the adoption of an “integrated ‘account manager’ approach which guarantees ‘joined up’ service and reduces the risk of initiative or contact fatigue” (p9). Humphries questions whether fragmented services dependent on partnership provision, however ‘joined up’ they may be, can “provide the same quality, coherent and focused service to small firms and adult learners that should be the offer from a single professional and local organisation” (p9). He asks “Why, if the horizontal integration of youth provision in the English Connexions service is so logical, have Wales and Scotland consciously rejected this approach in favour of a vertically integrated ‘all-age’ guidance service? There are clear concerns being raised in many parts of England about the loss of coherence of guidance provision, and claims of a significant reduction in service to the majority of able young people as well as parents” (p9).

Comparisons between the guidance systems in the four ‘home countries’, combined with international evidence of the growing attention to the centrality of efficient guidance systems within national economic strategies in the developed and developing world, confirms the reality of Humphries’ concerns. Scotland, Wales and Northern Ireland are building on the previous foundations and (subject to the inevitable resource constraints) are developing their services accordingly. Evaluations show that they are doing so with considerable success (Watts, 2005; Reed, Mahony & Gration, 2005)). This is also indicated by the high quality of their websites, which offer a wealth of information and facilities including LLMI, and provide a unified point of access to guidance services for all age groups. In contrast, England currently appears undecided whether it believes in the value of guidance and therefore whether or not it wants a properly structured guidance service.

Older adults are among the many who are losing out. However, in recent months there have been some encouraging developments, which give some hope for the future. An increasing number of nextsteps services understand the difficulties that many older people confront and are arranging training events in aspects of guidance with older clients. Some have undertaken additional initiatives: for example, Business Services (Connexions Lancashire Ltd) and Prospects Learning Services (Lincolnshire and Rutland) nextsteps services have worked together to develop a toolkit for guidance practitioners working with older people – *Life Begins at 50* - to help them manage their future career and make well-informed and carefully considered decisions about their future life direction.

Hopefully Learndirect can develop a website which can genuinely represent a ‘single point of entry’ to guidance provision in England, and which – in addition to the existing learning database - incorporates LLMI of the same quality and accessibility as the Careers Scotland website (the work currently being undertaken by the National Guidance Research Forum of the Institute for Employment Research at the University of Warwick, in collaboration with the Sector Skills Councils, may provide the necessary foundation

for this). If Learndirect can do this then many more adults, including older age groups, can be helped to develop their skills and potential, to the benefit of the Government's all-important Skills Strategy and policies to extend working life.

6.4 Work-based guidance

Although there are impressive examples of industrial good practice (especially in large organisations), in general career guidance support within the workplace remains underdeveloped for all age groups. The career support needs of older workers are likely to increase as a direct consequence of the age discrimination legislation, and the opportunities this provides to develop one's career up to and (increasingly) beyond age 65. Local and national strategies are required to ensure that all workers have access to the necessary support to make informed career decisions, including decisions about individually relevant learning and personal development requirements.

Many older workers want to leave their current workplaces for reasons that include low quality jobs, and poor and unsupportive management. They want a new beginning which utilises and develops their true potential, and are aware of time running out. In some cases volunteering may be provide them with greater scope to express their (changing values), interests and objectives, but many cannot afford this. There are important implications here for guidance workers, training providers, employers, and the way that age legislation is regarded and implemented by policy makers.

Guidance workers can do much to help in changing employer attitudes towards the employment of older workers by explaining: the benefits of age diverse practices; and the value of giving access to the widest possible range of talents and experience.

Specialist agencies

Although the number of specialist agencies to help older adults into learning and work is small, and they have normally been over-dependent on insecure short-term funding which has threatened their survival, they have met with considerable success and their services have been welcomed by the target groups. There is a need for more such initiatives, provided care will need to be taken to ensure they do not infringe age discrimination legislation.

6.5 Quality assurance

All guidance agencies working to help older people should be encouraged to gain the matrix Quality Standards for information, advice and guidance. For employers there could be advantages in linking this Award to the Investors in People quality mark.

Career guidance and lifelong learning: training requirements

A dedicated training module should be designed to provide the framework to support training in guidance work with older people. Preferably this should be accredited to ensure subsequent high professional standards of third-age guidance practice. As yet, the NVQ in Advice and Guidance does not contain optional elements in work with special groups, either specific to particular groups or in terms of a framework applicable to all adults with special requirements. Inclusion of specialist training within the national

structure would help to underline the importance of ensuring that guidance practitioners are qualified and trained to meet clients' needs, whatever their background. This principle applies to all special groups who may suffer disadvantage, including all those who may encounter discrimination and are covered by the Commission on Equality and Human Rights (CEHR).

Many tutors need training and support to enable them to develop the skills required to help older adults to learn effectively and to develop their potential. This is especially the case where tutors are accustomed to teaching younger students but are now required to teach students from all age groups. The age discrimination regulations could accelerate this trend.

Peer mentoring can prove particularly successful in providing much needed support to older people who are in 'life transition' phases and making important decisions about their future career paths. Wherever possible peer mentors should receive training in basic guidance and mentoring skills. This includes 'age champions', Union Learning Representatives and 'buddy' projects – for example to teach older individuals computer skills. Such training may be more readily provided through local network and partnership arrangements.

Currently there is an acute need to adapt, develop and update methodology in order to meet the needs of older age groups and identify gaps in good practice. Information on existing career guidance tools designed to help older adults, and on good practice more generally, needs to be circulated more widely. The Ufi/Learndirect National Resource Service is well-positioned to help here.

Feedback and research on individual needs, barriers, attitudes and responses are essential if the extension of working life is to be a humane and motivating, and not a deterministic and demotivating, experience. 'Action research' might be incorporated into the training and accreditation process. Efficient communication channels are required to enable frontline feedback to reach national, regional and local policy makers.

European Commission-funded projects

The EC is funding an increasing number of projects to assist older workers. Many of these are guidance-orientated. A significant number of the projects are managed by UK organisations, or involve UK organisations as partners. The products and findings often have considerable value for other providers, but coordination and dissemination between projects is frequently poor or non-existent. Coordination mechanisms, including the opportunities for projects to locate and learn about each other and to interchange information and experience, require urgent review.

There would seem to be an important role here for Learndirect's National Resource Service and the Advice Resources website in identifying and disseminating products and good practice arising from EC-funded projects, possibly assisted by Careers Europe in Bradford.

Helping Older Workers

The Impact of an Ageing Population on Career Guidance

1 Who is most affected by changing demography?

The basic pattern of demographic change is clear and simple:

- The birth rate has been falling for several decades, and is below population replacement level: well below 2 children per woman. Significant factors in this are high levels of employment among women, inadequate childcare provision, and declining fertility rates among better qualified women (Wolf, 2006).
- life expectancy is increasing: life expectancy for people living to, and reaching, 65 in 2004 was 82 for men and 85 for women. As a result, by 2010 almost 40% of the workforce will be over 45 (Age Positive, 2002).
- the length of working life is declining: mainly because of extended full-time education, and mid career breaks (the fall in average retirement ages, a main cause of the decline in the late 20th century, has now halted).

As a result, on current trends, the old age dependency ratio (i.e. the percentage of non working people supported by those of working age), approximately 1:8 in 1941, will reach less than 1:2 in 2050.

These trends have a number of immediate consequences:

- Most people will need to work longer, to maintain the workforce and to finance their extended retirement. It is now Government policy to encourage this.
- People of all ages need to save more during their working lives towards retirement (either through taxation or pension contributions). This will increase pressure on hard pressed mid career families.
- Skills gaps and shortages increase as the economy continues to expand, and firms seek to raise quality and knowledge content of products and services to compete in a global economy. In many sectors this is aggravated by the loss of experienced workers in previous restructuring.

The groups who are most vulnerable in this situation are those without qualifications, or identifiable experience to make them employable, whether young or old. Both face discrimination on grounds of age and personal prejudice; lack qualifications as proof of potential or of skills and experience; and may carry personal 'baggage' which impedes progression and may dissuade employers from employing them.

However, while a range of training and support options exist for those young people who are in a position and ready to take advantage of them, many older adults do not have access to support facilities, or may be unaware of facilities when they are available. This

is aggravated by age discrimination by employers (which is very widespread) and by preconceptions which older people themselves have about age and their own situations.

6.6 Lifelong Learning provision

Further education and lifelong learning have much to contribute to the guidance process through the courses they offer. For example, many people, including older age groups, have difficulty managing their finances: this is an essential skill, the importance of which is accentuated by the need to manage one's finances wisely and save for older age. Both NIACE and the Basic Skills Agency have been active in this field by producing website, e-learning facilities and training packs to improve financial literacy. The Money Matters website, financed and developed through NIACE, is one outstanding example (www.moneymatterstome.com).

NIACE, through its Older and Bolder Programme, is also piloting a "Curriculum for Later Life". Many older adults do not appreciate the consequences of demographic change or understand why they are being encouraged to stay in the workforce for longer; and contribute to their local communities through volunteering, mentoring, citizenship (including involvement in local democracy), and environmental and inter-generational activities. (Soulsby, 2003). These changes are generating an urgent need for a curriculum for older adults that helps them to understand why these developments are happening, how the developments relate to them individually, and what issues this raises for local communities and the wider society.

NIACE's current research programme to determine the content of a "Curriculum for Later Life" and how it would be implemented includes: focus groups and consultations with older adults to identify their learning needs and their observations on current adult learning; a mapping survey of generic adult learning in a specific area to establish how far learning provision meets the identified needs of older adults living in that area; and an analysis of pre-retirement courses and other curricula to prepare older people for retirement, and establish how far these meet the changing needs. These activities are fundamental to guidance for older people.

However, success is dependent on the quality of delivery. "Challenging Age" (DfES, 2003b) showed how important the personality and skills of individual tutors, and their understanding of the needs of older learners, are for people aged 45+. Unfortunately feedback shows that many tutors do not appreciate the requirements of older students, and some can feel threatened by having older people in the classroom who may sometimes appear ultra-critical and demanding. "Challenging Age" found that older students favour:

- Courses and provider organisations where older people are positively welcomed.
- Small groups and one-to-one support especially for IT-based courses. Use of computers and learning through computers can be isolating.
- Patient, sympathetic and encouraging tutors; and extra support for older people where needed.
- Opportunities for peer support.

- Help in handling modern teaching and learning styles.
- Opportunities for the accreditation of their prior uncertificated learning.

This means that older learners prefer being taught by tutors who are not only expert in their subject areas, but also have well-developed facilitative and inter-personal skills. Such tutors are likely to deploy a range of key guidance skills, including assessment, advising, counselling, mentoring and follow-up, and if they can extend their repertoire, they can also act as career guidance intermediaries, provide important advice and encouragement; and refer students for more detailed guidance where necessary.

Kathryn James' and Christine Nightingale's workbook, *Discovering Potential* (NIACE, 2004), is also concerned with developing the facilitation and guidance skills of tutors, to enable them to improve older students' self-esteem and sense of well-being. A particular focus of this workbook is its stress on the ways in which teaching staff are also learners, developing their skills and understanding through the relationships they build with their students. James and Nightingale's workbook is particularly aimed at tutors, guidance providers and others working with socially excluded adults (and these include many older adults) attending community-based classes.

'People who are socially excluded are not always able to access opportunities such as education, training, voluntary work, employment or leisure services. This may simply be because those services do not exist in the area in which they live, and lack of transport, cost or lack of childcare facilities may make it impossible for them to access those services in other areas. However, other reasons such as previous negative experiences, or culturally inappropriate opportunities may make people feel that the opportunities available are not for them. In addition, a poor sense of well-being or loss of self-esteem may result in a feeling of not being competent or 'good enough', or a feeling that they would not be welcomed or wanted by the providers of those opportunities. When people are unable to access these opportunities they miss out on the benefits afforded by these opportunities such as improved employment prospects, improved social-economic status, and increased social networks' (James & Nightingale, 2004).

Effective guidance practitioners must be able to motivate their clients and instil greater self-confidence and self-esteem. James and Nightingale show the close relationship that must exist between tutors and guidance practitioners, and the immense contribution that highly-skilled tutors can make to the guidance process. Genuine human warmth and understanding are crucial.

Liz Hoult (Director of Regional Academic Development, Canterbury Christ Church University) has looked closely at the learning needs of older adults entering Higher Education and has found similar requirements. In her 2006 guide to good practice for HE tutors on working with older learners, Hoult identifies the importance of tutors understanding the needs of older people, becoming attuned to their learning styles, and being able to motivate older learners. Attention to differences in learning styles is seen as essential. Hoult itemises the kind of support required, and this includes: helping to form peer support groups; follow-up of older students at key transition points in the course calendar and if they drop out; and helping students to prepare for employment, including coping with age discrimination.

These are all key guidance activities, and again help to illustrate the crucial role that tutors with well-developed facilitative and interpersonal skills can, and should, play in the guidance process. There are some fundamental training issues here.

6.7 E-guidance

Information and communication technologies offer guidance practitioners a growing number of ways to deliver services to clients and facilitate decision-making and choice. They include: email; chat; text messaging; on-line discussion; e-learning; websites; videoconferencing; on-line diagnostic interest and skills inventories; psychometric tests; databases of work, learning and volunteering opportunities; on-line LMI; and guides on such areas as CV preparation and jobsearch (Madahar & Offer (2004); Offer (2004)). Although very few of the guidance and guidance-related resources (as distinct from web-based information) made available via email and the web are specifically aimed at older people, they can profit considerably from them. However, while e-guidance is playing an increasingly important role within guidance delivery, and has the potential to make a marked contribution in enhancing and extending guidance services for older adults, older people are, in general, less likely to have developed ICT skills, and are thus less likely to make use of them. The number of older adults who are computer-literate and familiar with the web is fast increasing, but there at present no evidence on how many are using ICT for career guidance purposes.

As the demand for guidance increases, so e-guidance offers a more cost-effective means of responding to some aspects of that demand. However, e-guidance should not be seen as a replacement for more personal guidance methods. Rather, it enables guidance practitioners to provide help and support to much greater numbers of people and over much wider areas (invaluable for older adults living in more remote areas), and acts as a filter so that individuals and practitioners can identify more precisely those who require more personalised help.

There are key areas of third-age guidance which e-guidance methods may not readily be able to influence – for example, in changing ingrained attitudes towards learning and work, restoring self-esteem and instilling motivation, and helping individuals to relate opportunities to their own circumstances. Many people also want the opportunity to discuss their personal situation with an expert. Much of the information on the web is ephemeral, surfing is notoriously chancy, and it can be very difficult for people to know whether they have access to the full range of information they require.

Some e-guidance approaches are basically personalised guidance delivered at a distance – for example, the use of emails and videoconferencing – and require the intervention of highly skilled guidance practitioners. E-guidance tools also need regular updating and development. Currently there is an acute need to adapt, develop and update methodology in order to meet the needs of older age groups. The Ufi/learndirect National Resource Service should be well-positioned to help with this.

The recently launched and highly innovative learndirect on-line guidance service is considered below (6.6). Its formulation will tell us much more about the scope and ability of e-guidance to respond effectively to individual, and often highly personal, requirements.

6.8 Information and helplines: learndirect

Between 2000 and 2002 the East Midlands Development Agency (EMDA) financed and piloted a dedicated information line on learning and work – Mature Connections – specifically targeted at adults over 50. The pilot was well used and welcomed by older adults, and has helped to prove the value of targeted information and helplines in work with people over 50 (DfES, 2003).

A number of nextsteps services and/or the parent LLSC have inherited information and helplines from the previous IAG Partnerships, but aimed at all adult age groups. A number of these (for example, the highly-regarded LSC-financed Learning Matters Helpline and website covering North Yorkshire) have developed from the nationally-led but locally-based Training Access Point (TAP) initiative.

It is impossible to provide a precise assessment of the number of older adults who use local information and helplines, but there are strong indications that the number of enquiries increases when learning initiatives of particular interest to older age groups – like bite-size learning - are introduced. The experience of Mature Connections would also suggest that older people are more likely to respond to information and helplines when they are directly targeted through skilled marketing.

Learndirect's centrality to government policy on information, advice and guidance, is considered in section 5.4.5. In January 2006 learndirect's services were extended by the introduction of the careers guidance helpline service. Early indications suggest that both services remain under-used by older age groups: more precise information on users classified according to age is required. One implication could be that older people – and especially the less qualified who are learndirect's principal target - continue to consider that they are too old to learn and that their chances of obtaining work are virtually nil.

The age mix of callers to the national helpline is not known. However, learndirect is likely to increase its appeal to older age groups, if it is able to extend its coverage of local courses. There could also be considerable value in learndirect organising targeted third-age marketing strategies to attract older learners, and assure them that they are welcome and needed.

A particular problem for learndirect, which it shares with nextsteps, is how to respond to adults who have achieved good qualifications (and who therefore may not be eligible for 'in-depth advice') but whose circumstances confirm that they require in-depth services. Older people are likely to constitute a high percentage of this number.

Well-designed websites have much to contribute towards holistic guidance, whether used directly by the public or to inform and provide briefings and other handouts for their intermediary guidance workers and helpers. A number of sites (referred to elsewhere in this paper) provide information on jobs, learning opportunities, age discrimination and pensions. The Age Concern website contains a comprehensive range of well written and designed information and fact sheets on all aspects of ageing, including financial and health issues.

6.9 Agencies specialising in work with older clients

In 1996, when “third-age” career guidance services were first mapped (Ford, 1997), a considerable number of local targeted initiatives existed, often owing their origins to older adults who had themselves been made redundant. These examples included the POPE (People of Prior Experience) Project in Bradford and the University of Warwick Business School’s HOST project, both of which specialised in helping redundant older adults to regain employability and self-esteem through programmes of tailored learning, guidance and mentoring, and work experience; and the ground-breaking and internationally recognised Experience Works project in the East Midlands which provided a combination of career guidance and counselling, job-search and work placements, self-employment support, learning provision, and confidence building for older adults.

These and other initiatives were dependent on short-term funding and many have since disappeared, often victims of restructuring affecting their main sponsors. Although provision and geographical coverage were decidedly fragmentary, the available evidence suggested that they were generally successful, and in some cases (e.g. Experience Works, POPE and HOST) markedly so.

A considerable number of projects aimed at extending working life have been funded by the European Social Fund, through the Equal programme, under Article 6, and through the HE/ESF fund. Many of these have highlighted guidance issues, and some have delivered guidance to older people.

Although the number of guidance initiatives targeted at older people in England has declined since 1996, some have continued and others developed since. Some examples include:

- *Action for Skills South East*, is a major LSC funded project to provide workplace guidance for older people, beginning at the end of 2006.
- The *Genesis Association in the North West*, which provides unemployed older adults with guidance and support services, and is staffed entirely by older volunteers.
- *Know-How Works*, which is aimed particularly at helping unemployed professionals and managers aged 45+ in the Thames Valley region, and provides information on learning and job opportunities, advice and guidance, peer support, and jobsearch groups in a number of localities in the region. Members have initiated a number of voluntary activities to help their communities. The website is impressive and enables members to advertise their skills and experience to potential employers.
- *New Challenge Ltd in Brent*, which provides a number of services to older adults including help with interview techniques, CV preparation, written applications, motivation-building and employability training, and has developed strong links with local employers so that it can provide work experience as well as good opportunities for actual placements.

- *Portsmouth Retired Trades Association*, finds and coordinates work for tradesmen who have retired but wish to continue working.
- *Target Third Age York*, which offers older adults learning opportunities (it is a learndirect centre), employability training, guidance and mentoring, work experience and work placements. Target has strong links with many local employers and has used job diagnostic techniques to help SMEs identify their training needs, including those of older employees.
- *Tick-Tock*, is an initiative led by the Berkshire LSC to promote better use of older workers, and encourage training for them.
- *Under the Hill* in Havant, which is a community-based project to support unemployed adults over 50 into work. It is run by the local Employment Resource and Support Centre and is supported by a number of organisations including ESF and Havant Borough Council.
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The available statistics suggest that these initiatives are generally successful in helping older people into work and learning, and feedback from their users is highly positive. Clients of ‘Target Third Age York’ particularly welcomed: the warm and supportive atmosphere; the encouragement they receive from the staff and from each other; and the patience and teaching skills of the tutors (DfES, 2003b).

Most of the projects listed above were driven by the enthusiasm and commitment of individual staff, and the emphasis that older adults place on the personal skills and qualities of the staff is significant. A number of government agencies have shown interest in establishing more services based on the existing models. However, so far this interest has not resulted in any significant increase in provision over and above the existing services.

Clearly, if government funds such projects, and they are to succeed, it will be essential to retain the human qualities of genuine warmth, mutual trust and dedicated commitment, which underpin the achievements of the existing models. The “Challenging Age” research has shown that older adults are particularly sensitive to sole concentration on targets, and any move to bureaucratised these caring and effective projects could jeopardise their continued success.

Guidance and learning initiatives are subject to age discrimination legislation. The primary rationale for targeting is the “positive action” case, that older people are underrepresented among clients for such services, among people in training, and in employment generally. Such targeted provision is thus legal under the Regulations, especially if the service does not refuse to respond to clients from outside its primary age range.

6.10 Private employment agencies

A number of commercial employment agencies, such as Angela Mortimer, Manpower, and Office Angels, openly encourage and welcome applications from suitably qualified and experienced older adults. In addition, an increasing number of employment agencies

have been created (often by older people concerned to counter the age discrimination which they have experienced themselves) to specialise in providing services for older people. Some of these work closely with local employers to identify and create suitable opportunities, and help them to comply with the age legislation.

Some of these agencies – for example FiftyOn, Jobsforover40s.com and the Still Useful Group – provide job-search and job application services principally or entirely online. Others liaise closely with local learning providers so that they can refer clients to them in order to improve and extend clients' skills and qualifications and therefore their overall employability. An example is Encore Recruitment in Leeds, a small employment agency which helps to find suitable work employment for older adults throughout West Yorkshire and has received government financial assistance to support this work. 40+ Limited in Liverpool provides similar services.

Some specialist employment agencies, such as Wise Owls in East London, combine online services, a database of learning opportunities and individual interviews and placements, with personal advice and support, and training in IT and employability skills. Another example is Agewise Recruitment in West London, which aims to provide similar services.

Many larger companies employ the services of outplacement agencies to assist employees faced with redundancy because of restructuring and downsizing exercises. These companies normally use a combination of presentations, groupwork and peer discussions, individual interviews, psychometric tests and action plans to help workers to reorientate their careers and plan for the future. A limitation can be that outplacement agencies are normally nationally based and may lack the local knowledge necessary for informed referral. Short-term contracts can also limit the amount of time available for advocacy, continuing care and mentoring, and follow up of individual progress.

An increasing number of private companies are also moving into niche markets such as financial advice, pension planning and investment. However, care needs to be taken to ensure that these companies are genuinely independent.

Significantly, in the light of the telephone guidance service currently being developed by Learndirect, at least one private company – Work Stress Management Ltd - is offering holistic guidance packages to industry that can provide employees with such services as: telephone counselling; a legal helpline; advice on work-related, personal, family and domestic issues; debt counselling; signposting to specialist sources of help; face-to-face guidance; and the services of occupational psychologists to assess individual suitability for specific jobs within, and where advisable outside, the company.

It would be in the interests of all parties if all employment agencies providing guidance services could be encouraged to attain the Matrix Quality Standard for information, advice and guidance services, although the range and depth of guidance activities provided by individual agencies is likely to vary considerably. The Matrix Standard would help to provide an assurance to the public, and also to front-line guidance staff in the publicly-funded guidance agencies who may need to refer clients on for more in-depth guidance, that the private companies provide services of a comparable standard to the public services.

6.11 Peer support

Guidance and learning providers working with groups of older adults find that older people have a natural tendency to form their own peer support groups, and often do so within very short periods of time. These groups are essentially altruistic and are invaluable in helping older people to: regain confidence and motivation; re-establish direction; extend networks; obtain work; progress in learning; and implement action plans. Peers may also provide much needed personal support. Some third-age initiatives, for example East Midlands “Experience Works” project (closed in 2004), have capitalised on this by providing training for older adults in peer mentoring skills (DfES, 2003b). This training is transferable to other situations including mentoring other age groups, coaching and training, and voluntary work.

The concept of peer mentoring also underlies the designation of ‘learning champions’ – within industry and within local community. The “Challenging Age” project identified a number of examples of third-age learning champions working in the community to encourage their peers to take up learning. Examples include: Northallerton College in North Yorkshire, which has worked with learning champions to encourage older people to learn IT skills in remote rural communities; and a number of community-based schemes in Sunderland, where older adults well known in their own communities have developed naturally into committed learning champions promoting learning to their peers, and often to younger age groups as well (DfES, 2003b).

These developments often go beyond ‘word-of-mouth’, because the ‘champions’ work closely with the learning and guidance providers in a semi-structured capacity in order to provide support and encouragement, and possibly disseminate examples of other older learners in the community who have taken up learning, and may have obtained personally fulfilling employment as a result. Use of significant peer ‘case studies’ can be very effective in encouraging older adults to learn.

The principle of peer mentoring also underlies local ‘computer buddy’ projects; many of the ‘computer buddies’ and their ‘mentees’ are older adults. Digital Unite (previously Hairnet UK), an enterprising and successful ICT training company, has developed the third-age mentoring concept commercially by training computer literate older adults in training, mentoring and support skills so that they can work individually with older peers in their homes and at work.

Perhaps the most significant – and certainly the best known – example of the use of peer mentors is the TUC Learning Service’s development of Union Learning Representatives (ULRs). Currently there are over 8,000 ULRs operating in 3,000 workplaces and 100 workplace learning centres. In many instances the TUC has taken the lead in negotiating the creation of these Centres with management.

Five out of six ULRs are 35+ (York Consulting, 2003) and significant numbers of those they are helping are older employees who lost out on learning when they were at school. ULRs are all volunteers who are trained for the work, and who are likely to have credibility with, and be trusted by, their peers on the shop-floor.

In those companies where ULRs are given the full support of management and time off for ULR functions, main responsibilities can include:

- Working with employees to help them understand that engagement in lifelong learning is in their own individual interests.
- Identifying the learning needs of employees, including basic-skills learning requirements, and feeding these back to management to support the case for work-based learning. ULRs are essentially advocates – or ‘champions’ – of lifelong learning and guidance. Many have negotiated successfully with management for appropriate provision, and have worked closely with management to develop lifelong learning and guidance facilities, including the formation of company learning centres.
- Providing employees with individual support, including help in overcoming initial reluctance to learn and learning problems caused by low confidence (Ford & Watts, 1998).

The TUC’s ULR initiative is impressive, and Government is keen to see the work and the numbers of ULRs expanded. However, the York Consulting ULR evaluation report points out that “there continue to be differences in the scope and scale of activity undertaken by individual ULRs” (p27). ULR effectiveness depends on a number of factors, including the full support of management, time off for ULR activity, and continuing support from their unions and from IAG Partnerships. These are not always forthcoming. Regional TUC and individual unions were often active members of the now discontinued IAG Partnerships and acted as a bridge between ULRs and IAGPs, ensuring that ULRs understood the local services available and that IAG Partnerships implemented strategies (including training programmes) to support ULRs in the workplace. The demise of the IAGPs removed an important support mechanism from individual ULRs and from the TUC’s ULR initiative.

The TUC does not envisage ULRs to be guidance experts, but rather trained and trusted peer mentors who can provide support to their colleagues, and who have an extensive range of contacts, including agencies that can help older age groups. If ULRs are to be effective, they need the continuing support of efficient local networks of learning and guidance providers.

6.12 Career guidance support and development in the workplace

6.10.1 Provision

There are some notable examples of career guidance strategies being practiced in the workplace, but mainly in large companies with large HR departments. Examples of schemes that are more inclusive of the total workforce include Barclays, BP, Lloyds TSB, Marks and Spencer, Nationwide, and Rolls Royce (Hirsh & Jackson, 2004).

However, in general career guidance support within the workplace remains under-developed for all age groups (CIPD, 2003: Hirsh, 2003). Few older people report receiving any help with career development from their employers or guidance support at the point of redundancy; but many say that they would have appreciated such assistance (DfES, 2003b; McNair et al, 2003). Although a number of employers realise the importance of in-company career guidance, much of the current provision is aimed at senior-level staff and potential ‘high-flyers’ (CIPD, 2003: Hirsh, 2003: Rolph, 2003).

ULRs working with less qualified employees, including many older workers, may lack the strong support they require both within and outside their organisations (section 4.9).

A number of government initiatives (i.e. the LSC Quality Development Fund, the DfES Guidance Pilot and the Employer Training Pilots) have facilitated the development of guidance services for local industry and have demonstrated their value both for employers and their employees (LSC, 2003: IES, 2003). In Scotland, Wales and Northern Ireland, the extension of guidance services to industry has proved equally successful. However, the English initiatives have been affected by short-term funding and the restructuring of local adult guidance provision.

6.10.2 The role of private companies providing outplacement and other guidance or guidance-related services is considered in section

Career guidance in the workplace, which is genuinely age diverse, has significant advantages for employers, older employees and the economy. Employees who have received positive career guidance gain:

- confidence in their plans for retirement and later working life;
- a clearer picture of their future career direction;
- self-insight;
- information about career opportunities within and (where relevant) outside their organisations;
- greater motivation through reassurance and feeling valued.

As a consequence more employees engage in development opportunities and take action to improve their career skills (Hirsh, 2003: Hirsh, Jackson & Kidd, 2001). Employers gain a more highly motivated and skilled workforce, with a positive impact on productivity and profitability.

The Age Discrimination legislation means that it is now imperative that employers create working conditions that train and motivate their older employees, and ensure they are able and encouraged to continue to utilise their skills and experience. Efficient career support and development strategies should have much to contribute here.

It is important that the economic benefits of providing career guidance and development support for employees, irrespective of age and status, should be communicated clearly to employers. The Chartered Institute of Personnel Development (CIPD) and the Work Foundation (Hirsh & Jackson, 2004) are increasingly active in promoting the importance of in-company career development support to their member companies, many of which have HR or equivalent departments. The need now is to find effective ways of communicating good practice to SMEs. A number of the previous IAG Partnerships produced guides on career development for employers, including work-based guidance services provided by the Partnerships themselves, but the Government's focus on adults with below Level 2 qualifications meant that these were largely obsolete. Guidance providers also found that employers were not interested in provision that entailed discriminating between employees to determine who was eligible for guidance and who was not.

The Careers Scotland, Careers Wales and EGSA (Northern Ireland) websites contain targeted information on the services these organisations provide for local employers, including provision that may be costed.

6.10.3 Listening to older employees

Well-structured career development strategies provide invaluable opportunities for employers to listen to the needs of their staff and the issues that concern them and, where appropriate, to take action. Key issues of concern to older employees include the following. In each case the issues are also of national importance and require detailed attention at national level.

Managing work and health

Older adults tend to have less time off work: but when they do, this can be of longer duration. However, in general, employers rarely make adjustments in the workplace to enable older workers to continue working for longer⁹. Simple examples might include: enabling shop assistants to sit down more frequently; providing older employees with more opportunities for short ‘mini-breaks’; and improving working practices to minimise back strain.

The Finnish “Workability” programme has demonstrated that where employers carry out early assessment of physical and mental health and actively intervene to reduce risks, the result can be a significant increase in the length of working life (Ilmarinen, 1999: Ilmarinen & Louhevaara (ed.), 1999)¹⁰.

Finding appropriate work

As a result of technological change, health and safety legislation, and improvements in general health, there are now few jobs in the economy which cannot be done by most adults well into their 60s and beyond. However, some manual workers, and some in particularly stressful occupations may encounter difficulties in later middle age and require retraining in alternative occupations. Such adults may well wish to continue working and have much to offer in terms of skills, potential and experience, but in a new career or role.

There are key issues here that are central to the relationships between ageing, work and health, and that become of fundamental national importance as older adults are encouraged and expected to work for longer – and need to do so for various reasons including financial ones. People age at different rates and, although many will be able to remain in the same occupation and will be want to do so, there will be others who will want to work but will need to transfer to alternative occupations in order to continue to contribute effectively. Age legislation should be accompanied by a national programme of research to identify alternative areas of work for significant numbers of older individuals,

⁹ Although many employers have made such changes in response to disability legislation which can also help some older people.

¹⁰ See above (5.6) for a details of the Government’s Health, Work and Well-being Strategy and the appointment of the first National Director for Health and Work.

including manual workers. This is likely to become a key guidance issue for individuals and employers, and therefore for guidance practitioners working with older age groups.

Downscaling, reducing stress and managing work-life balance

Considerable numbers of older workers want to escape from their current work, but not necessarily into retirement (Grattan, 2003, McNair et al, 2003). Some may have been in the same job for too long, have developed new interests, or are aware of previously undeveloped talents and potential. Many – as the “Challenging Age” research found (DfES, 2003b) – are disenchanted with uncaring management attitudes, sole concentration on making money to the exclusion of human values, a corporate culture driven by narrow targets, and frequent reorganisation. They want greater autonomy and to be trusted. ‘Retirement’ can seem to offer a new life but – unless ‘retirees’ can find suitable alternative employment (and many cannot) – it can also represent a trap.

Career guidance and career development support strategies are in themselves ways of valuing people, and people who feel valued and wanted are much more productive. This is a simple truth, understood by many older workers, but one which can be difficult to communicate to many employers and managers (Hirsh et al, 2004). If employers are prepared to listen to, and learn from, the feedback which can be obtained from career development strategies that are genuinely comprehensive in their coverage of staff and that include all age groups, they are more likely to have access to invaluable information and feedback from the frontline workforce that could transform the efficiency and productivity of their companies.

Preparing for retirement

Eventually most people face retirement from paid work; and career development is also about helping employees to develop the skills, knowledge and attitudes to cope successfully with this transition. For many, the actual experience of retirement can be traumatic, and preparation for active retirement should be a priority area for company career-support strategies.

Some employers help employees to prepare gradually for retirement through downshifting, including job-share arrangements and providing opportunities for service in the community. These activities are integral to the career development process. Some companies (although still a relatively small number, and normally the larger employers) provide access to pre-retirement courses, although not all such courses give prominence to equipping employees for an active ‘next stage’ of life through part-time work and volunteering (as distinct from managing the - admittedly often complex - issues of retirement finance).

In the United States a number of companies have formed their own company employment agencies of ‘retired’ staff willing to work on particular projects, cover sickness and holidays, and work at busy periods. The reform of pensions legislation in 2006 which has enabled people to draw down pension entitlements and continue to work for the same employer, may stimulate an increase in similar schemes in the UK. A relatively small percentage of large companies organise

retired employee associations, and these can provide important advice, guidance and support – including peer support – to older adults aged 60+ on a range of issues. Many retired adults feel isolated from sources of support, often because they do not know where to go for help or how to articulate their feelings and requirements. This represents a complete waste of older people's abilities and experience which, through more structured guidance and personal encouragement, they could offer to their local communities.

6.10.4 Investors in People

The work being undertaken by CIPD, the Work Foundation, the Lifetrain Trust (formerly the Pre-Retirement Association), career guidance agencies and other bodies, to extend career guidance support within the workplace, might be reinforced if the Investors in People quality criteria placed greater stress on career development support strategies to support all employees, including older age groups, and regardless of occupational status. The standard required might be linked to the DfES Matrix standards for information, advice and guidance.

6.11 European-funded Projects

In 2001 the OECD initiated a wide-ranging review of career guidance in 14 OECD countries. The value of the initiative prompted parallel reviews being conducted by the European Commission and the World Bank, and a total of 37 developed and middle-income countries were covered world-wide.

A main finding of the studies was that guidance provision targeted at older employed, unemployed and inactive adults, is poor or non-existent in almost all countries (Ford, 2005). However, since the reviews were conducted, the European Social Fund has provided the finance for a range of initiatives to develop guidance and guidance-related provision through the Article 6 Innovative Measures, Equal and Leonardo da Vinci programmes. A number of these projects are managed by organisations in the UK; in other cases UK organisations may be involved as partners.

Some examples include:

Brighton & Hove City Council: the 50+ Training for Work project is funded through the European Equal programme. Older people are helped to overcome barriers to work and improve their employment prospects through: individual assessment of skills and needs; one-to-one advice and guidance sessions; and a programme of half-day meetings to discuss effective jobsearch, including writing CVs and making applications. The Equal programme enables the project to finance training for older people, including infill into mainstream courses. 50+ Training for Work also offers an accredited certificate in Working for Older People. The project organises work placements and these are found to be particularly effective in helping older people to return to work. An active peer support group has developed informally and the Council is formalising the group to ensure its permanence. The project is being evaluated by the Centre for Research into Older Workers at NIACE, in liaison with the Universities of Brighton and Sussex.

East Riding of Yorkshire Council: the Older Workers Employment Network (OWEN) is based in Beverley and part-funded through Equal. Its main aim is to develop and promote methods to tackle age discrimination and inequalities in the labour market, including: organising seminars and designing toolkits to assist SMEs in recruiting older workers; and helping employers to appreciate the benefits of employing an age diverse workforce. OWEN also works with older individuals who are assisted in developing their own support networks.

Fair Play for Older Workers: this Article 6 partnership project is managed by the Fairplay Partnership in Leeds. There are three main strands: (i) the creation and piloting of the Age Driver, a toolkit to facilitate in-company training in age diverse working practices and which has been extensively tested by a number of employers in Yorkshire and other regions; (ii) designing and piloting Skills Assessment, which is a self-assessment tool for older workers. Skills Assessment also provides help with personal action planning, completing an application form and writing a CV; interview technique to ensure that the interview focuses on competencies rather than age; and information on helping agencies that can assist further development, including training; and (iii) the production of a Briefcase which presents main findings in a series of A4-size cards that can be helpful to employers and older workers. The University of Utrecht is a partner and has conducted a survey of the views and practices of employers in Europe in dealing with an ageing labour force.

SWOOP: The South West Opportunities for Older People (SWOOP) project is based at the University of Exeter and designed to assist people aged 45+ in SW England with employability issues: this includes working with employers to help them understand the benefits of employing an age diverse workforce. SWOOP is funded by Equal and the South West Regional Development Agency (SWRDA). The project consists of a regional partnership of agencies working together to offer and evaluate a number of ways of offering support, guidance and training programmes for partner agencies, employers and individuals. Work with individuals may include: skills analysis; one-to-one guidance; interview training; psychometric testing; work experience; training in volunteer skills; computer and other vocational training; self-assessment and help in writing CVs; and advice and guidance on starting one's own business. Employers are helped to understand the value of employing an age diverse workforce through the provision of workshops, presentations and action learning events and programmes. These cover such areas as: staff selection and recruitment; how to train key staff in age diverse working practices; flexible working; developing older workers' skills and potential; and getting the best from their experience and retaining their services.

The Third Age Guidance (TAG) project: TAG is part-funded by the Leonardo da Vinci Programme and managed by the University of Glasgow Department of Adult Continuing Education on behalf of 12 European partners. The objective is to develop and test models of career guidance which have been adapted to meet the needs of older people wanting to: return to the labour market; develop their careers; improve their working conditions; or change career direction. Most of the models focus on interview methods and content, and group work and events,

or both. Partners are working together to identify main findings. For example, the models indicate that many older people, irrespective of country of origin: welcome courses that combine group work, individual interviews and the opportunity to update or learn new skills; require help in assessing their own skills and experience, regaining self-esteem, drawing up action plans, writing CVs, and presenting and advocating their abilities and potential to possible employers; value peer support; and prefer learning through practical experience rather than 'chalk and talk'. Many adult tutors require training to enable them to work effectively with older age groups. All partners were required to write national reports on guidance, learning and labour market provision for older age groups. These show considerable differences between countries in terms of the attitudes of (i) employers towards older workers and (ii) individuals themselves towards working after 50+. It is intended that a book should be written on the project and its findings. Careers Scotland, which is an expert partner, is organising the concluding dissemination conference.

This small selection from an increasing number of EC projects to help the older workforce shows that there can be considerable overlap between the initiatives in terms of objectives and products. The work being undertaken, and the findings and products resulting from the work, are often impressive and of potential value to many other guidance providers. However, there is little if any overall coordination. Feedback from the project managers shows that they learn about other (often complementary) projects by chance rather than design. This means that time is often lost through unnecessary reinvention of the wheel, which could otherwise be spent on learning from other projects and building on the work they have already undertaken.

EC projects are also short-term and proper mainstreaming is often impossible without finance and management to drive the work forward. However, the value of much of the work undertaken means that guidance providers should have continuing access to the products (or the best of these) and the main findings. There would seem to be an important role here for Learndirect's National Resource Service and the Advice Resources website, possibly assisted by Careers Europe in Bradford.

7. Extending working life: the implications for career guidance

7.1 Decisions and choices

Government policy has focused public attention on the often difficult and sometimes bewildering decisions and choices that confront many older people: whether to extend working life by working full-time, part-time or in self-employment; whether to develop one's career or change occupations by up-skilling or retraining; whether job opportunities are available if one decides to up-skill and re-skill; and when to retire completely.

At each stage individuals may face difficult decisions involving such factors as personal circumstances and relationships, finance, health, workplace attitudes and work/life balance, as well as career choice and suitability, and the availability of work and learning opportunities.

7.2 The role of career guidance

The need for access to high quality career guidance is evident. A main guidance objective is to help individuals to understand how national trends and policy decisions may apply to them, and to support them in making wise choices in an increasingly complex national and international environment. By inference, the Government's developing Extending Working Life and Skills Strategy shows why the demand from older adults for guidance services is potentially huge, and growing. The following paragraphs itemize some of the implications and how guidance providers might respond:

- Career guidance workers cannot be expert on all relevant legislation, but they should *keep themselves informed on policy issues and developments* so that they can relate these to client requirements. The NIACE and TAEN websites are good starting points. The NIACE website (www.niace.org/) focuses particularly, but not exclusively, on learning and skills issues; information specific to older adults is available on the Older and Bolder Update. The TAEN website (www.taen.org.uk) contains news items on government policy and national developments and is updated weekly; other *Briefings* on age and employment issues are also available from this site. Its sister site (www.agebusters.org.uk) provides more detailed information and briefings on the Age Discrimination legislation.
- The objective of extending working life will be achieved through a number of interrelated national and local strategies, and individuals require information on these. *Guidance agencies are an obvious source through which to access information*, including leaflets on pension reform and age discrimination, and how to gain more detailed guidance: for example, on financial and pensions issues or suspected age discrimination and legal entitlements.
- One person in his 60s described local adult guidance facilities as "England's best kept secret". Many older adults report difficulty in locating career guidance providers in England at a time when increasing numbers require their services. There are as yet no English equivalents of the excellent Careers Scotland and Careers Wales websites where access and service details are clearly outlined. *Positive efforts are needed to inform older adults about the services provided and*

make them feel welcome, possibly involving a combination of approaches including targeted publicity leaflets, and use of community centres, media and internet. The website designed by Know-How Works (www.know-howworks.co.uk), aimed at unemployed managers and executives over 45 in the Thames Valley, is a striking example of good practice: it is informative, and simultaneously provides a service to individual clients (many of whom participate actively in job clubs organised through Know-How Works) by advertising their skills and experience to potential employers.

- *Learndirect* is responsible for providing the main national point of entry to *nextstep* provision. The implications of Government policy are that there are strong reasons for *Ufi/learndirect* to specifically target older adults through its media campaigns. Many older people need reassurance that they are not too old to work and learn, and that career guidance facilities and learning opportunities are also aimed at them. It is too early to know to what extent the new and innovative *learndirect* telephone Careers Guidance service can influence individual attitudes, in addition to helping people relate information to their own defined needs.
- Feedback suggests that many older adults value local personal services. However, increasing numbers of older people are highly computer literate and access career-related information on the internet. The government's policy of developing personalised public services which are client-led, implies that *individuals should be offered an informed choice of guidance provision including integrated national (helpline) and local (face-to-face) support*.
- Older adults often present guidance workers with a complexity of personal issues, which will be increased by the developing Strategy. This necessitates *holistic guidance approaches*. Strategies that enable *genuine partnership working with other helping agencies* are requisites for efficient holistic practice, but not easily attained where organizational survival considerations intensify competition. Some former Information, Advice and Guidance (IAG) Partnerships produced *leaflets and/or comprehensive network directories and websites* outlining the services offered by each partner. These were easily available in public places including *libraries*, which are much used by older age groups.
- Research shows that many older people favour *highly personalised and people-focused initiatives that combine a range of activities, included supported learning, into an integrated one-site service*. Often this may be impracticable. However, some guidance agencies are working with partners to extend their provision, for example by arranging *regular 'clinic' sessions* with visiting advisers from such organisations as self-employment support agencies and Citizens Advice Bureaux. These increase providers' capacity for holistic practice.

7.3 Future developments in IAG for older people

IAG services for older people will inevitably become *more work-focused*. For example, older people will want reassurance that training is likely to lead to a job. The logic of demographic change and initiatives to extend working life is that guidance workers should move more closely towards, and be knowledgeable about, local labour markets

and have good working relationships with employers. Jobcentre Plus and commercial employment agencies (some of which specialise in helping older workers) are key network partners.

Guidance activities and services central to older people's work requirements, identified in the DfES-sponsored "Challenging Age" research (DfES, 2003b), include:

- *information on local work opportunities* including (crucially) *skill requirements* and the *learning opportunities* available locally to help people to renew and upgrade their skills;
- *skilled assessment* of occupational and transferable skills, aptitudes and experience; previously unrecognised potential; and personal values (which change with age). Many older adults have an inadequate understanding of their own capabilities, and require skilled help in gaining the necessary self-knowledge and making decisions about their own future;
- *coaching in 'career management' skills* including self-knowledge and self-assessment, locating relevant information, jobsearch, personal presentation, writing CVs, interview techniques, self-advocacy (including overcoming ageism in the workplace), and taking stock and planning ahead;
- opportunities for *work trials* (shown to be effective in helping people over 50 to obtain jobs);
- opportunities to form *peer support networks* (invaluable in helping individuals to regain confidence and motivation, re-establish direction and develop new contacts);
- *advocacy* – on behalf of *individuals*, but also *to create opportunities* by making employers fully aware of third-age potential and the realities of demographic change (*third age careers fairs* and *employer events* addressed by 'age diverse' employers can be particularly effective here);
- time to tell and make sense of one's *personal story* and *plan ahead*. Such "*narrative-led guidance* can be invaluable in helping older individuals regain motivation and re-establish career paths, but may need to be phased because of time constraints.

All these seem likely to expand in the future, provided that suitable structures and resources are in place.

7.4 Extended Working Life

Government plans to extend working life call for widespread cultural change among individuals as well as employers. The reactions of older workers will vary, but provided it is well managed, by both policymakers and employers most older people will welcome the freedom to continue working. However, the adjustment will also create personal issues for large number of individuals, including concerns about:

- training and career development;
- assessment of skills, potential and continued suitability;

- attitudes of management and colleagues towards older workers;
- finance and pensions;
- personal health;
- work/life balance;
- part-time and flexible working;
- a desire - natural for many older people after years in the same job - to develop personal interests and try something else.

Many of these concerns require *skilled, sympathetic and informed workplace support* as well as access to externally based *holistic guidance provision* (sections 4.10.3 and 5.7).

7.5 Loss to the labour market

Causes of labour market exit can be divided into ‘push’ (involuntary) and ‘pull’ (voluntary) factors. The Government’s strategy on pensions and extending working life may prompt a decline in ‘pull’ factors (up to state pension age and for an increasing number of older adults, beyond that point, especially now that there are financial incentives to defer drawing the state pension), with push factors increasing in importance.

- *Push* factors include: ill-health; redundancy; reduced job satisfaction; changes in work or role; restructuring; recession; fixed retirement ages; and caring responsibilities (which can also be a pull factor).
- *Pull* factors include: financial security; proximity to state pension age; care of the home; spending time with family; and enjoying quality time and hobbies (Irving et al, 2005).

The main push factor, *ill-health*, is often caused by *work stress*. Reasons commonly include unsupportive management, workplace pressures, and constant change in working practices especially where these erode personal autonomy. Travel-to-work difficulties may prove an additional pressure. As a result, many people, irrespective of age, want to get out.

There are important implications here for many companies, which need to *improve management* in order to ensure that older workers feel valued; that genuine conversations happen about individual aspirations and capabilities; and that unnecessary stress is minimised.

For guidance workers it suggests that later retirement may increase the numbers of older clients who suffer from *mental health problems*, but do not necessarily want to retire from paid work. Unless management improves, means that the Government’s proposals to raise state pension age may lead to an increase in *incapacity benefit claimants* (nearly 50% or 1.3 million, of whom are currently over 50), who will need specialist help in order to return to work or obtain suitable alternative employment.

Older workers would be caught between two stools because there is strong evidence that *unemployment* is also a main cause of ill-health, and that suitable and fulfilling employment in later age prolongs healthy active life. In this context it is worth noting that

levels of health and wellbeing after 60 are highest among those who remain in work, but on a part-time basis.

7.6 Skills and Inclusion

The Pensions Commission Report (2006) is concerned with extending working life and optimising the work contributions of all older adults, irrespective of educational and previous skills attainment levels. So also do the Government's Skills Report (*HM Government, 2005*), and the Leitch Report (*HM Treasury, 2005*). If older adults are to extend their working lives and if the UK economy is to profit from their skills and experience, then a *more effective balance needs to be determined between the government's skills and its social inclusions strategies*. All levels of ability (including, but not only, those without Level 2 qualifications) need to be included to ensure full economic impact.

The recent DfES proposal (January 2006) that some government funding might be made available to enable employees to study vocational foundation degrees (currently no age bar is mentioned) suggests that a more inclusive government training strategy may gradually be evolving. Meanwhile those guidance providers limited by LSC funding constraints to working only with clients lacking Level 2 qualifications, should take advantage of any funding they can find, to extend their coverage. Experience of charging clients for specific guidance activities indicates that charging inevitably excludes some clients with real needs.

7.7 Holistic guidance

The guidance requirements of older adults can only be met if career guidance responses are holistic, and concerned with 'career' in its wider of a lifelong journey rather than restricting itself only to paid employment. Individual decisions on work and learning may well necessitate (for example) a review of personal finance, mortgage and other loan repayments, family obligations and wishes, and other issues which inevitably accumulate through the sheer process of living.

Significantly, the Department for Work and Pensions Green Paper on welfare reform (2006) announced a programme of 'pilot face-to-face guidance sessions with people approaching 50 or over 50, to deliver tailored and relevant information on working, training and planning for retirement'; these will help in identifying 'the type of information and support that individuals will need to make sensible choices' (Chapter 4, page 71, paragraphs 45-47). The DWP, which is sub-contracting much or all of this work to external agencies, intends that the guidance should be holistic.

Before the advent of Nextsteps, adult guidance was organised at local level through Information, Advice and Guidance (IAG) Partnerships. At their best these partnerships were well situated to provide holistic guidance because they embraced such a wide range of local agencies brought together into local networks. The working relationships these networks helped to form between individuals in local agencies were important and facilitated individual referrals and joint action to help local people, as well much closer teamworking between the agencies concerned. In addition to career guidance, work and learning organizations, the partnerships also included such vital bodies as the public

libraries, local community initiatives, voluntary agencies established to help particular groups of adults, and CABX.

One study of a local IAG Partnership (Ford, 2001a) analysed the range of guidance provision offered by the Partnership and found a wide-ranging richness of expertise for all adult age groups: this included:

Career education and guidance: career guidance (all levels of ability through to graduates and higher education); career and learning information and resources; self-help information systems including IT and computer-assisted guidance; individual assessment including the use of psychometric instruments; career education for adults; jobsearch; work experience for adults; learning tasters; vacancy databases; labour market information; employment vacancies; opportunities in voluntary work; helping and supporting volunteers into the intermediate labour market and full-time employment.

Holistic support and guidance: holistic counselling; counselling and supporting families; youth counselling and mentoring; individual and group advocacy; individual and group mentoring (adults); outreach and home visits.

Specialist information, advice and guidance: housing and accommodation issues; health; financial and debt counselling; employment law.

Learning: basic skills; employability skills; activities to raise adults' self-confidence and self-esteem; adult education more generally; work-based learning; creative use of leisure.

Special initiatives: New Deal and other government initiatives; intermediate labour market.

Special groups: people with disabilities including access, mobility, family and benefit issues; multi-cultural requirements; third-age issues; lone parents, single people and those suffering from isolation; prison education and related guidance work and after-care; work in socially and economically deprived communities; work with isolated rural communities; work with ex-forces personnel.

Given proper co-ordination, the combined expertise that existed within inclusive IAG Partnerships was formidable and may provide a cost-effective model on which to develop holistic responses to adult guidance needs.

In 2000, Ford & Watkins proposed the establishment of a 'Third Age Gateway' offering local and accessible provision for older people and deliverable through IAG Partnerships. The 'Third Age Gateway' proposal was aimed principally at those who want to work but are barred as a result of age discrimination, outdated skills and labour market changes, and are therefore – in common with young people in the Connexions priority groups – socially excluded. The elements of the 'Gateway' might include:

- basic information and advice services;
- labour market and learning information tailored to the age group;
- financial guidance;
- assessment, including interests, skills, abilities and 'hidden' potential;
- in-depth guidance and support;

- access to taster courses and planned work experience (including volunteering);
- group work on career and life management skills offered as workforce development and delivered either through companies or community groups;
- links to New Deal and other Jobcentre Plus programmes, LSC-funded learning provision, and other relevant or specialist local initiatives

An important aspect of the Gateway proposal is that older adults at risk of exclusion would not have to wait for six months (as they normally do to qualify for Jobcentre Plus programmes), but would have early access so that the risk of losing confidence and motivation – and therefore employability – would be minimised.

NIACE has built on the ‘Third Age Gateway’ to propose a wider ranging ‘life stages’ approach to guidance for older people, ‘Stage Posts’, which is based on the phase of life older people have achieved or reached, rather than their age. “This has considerable advantages – using age tends to stereotype – using stages means an 85 year old can be looking for employment whilst a 55 year old looks for a leisure opportunity. The age related concept of retirement has been eroding for some time, and is now better understood as a stage or process of transition” (Soulsby, 2004).

‘Stage Posts’ would involve a partnership of relevant organisations including education providers, guidance agencies, NHS, Jobcentre Plus, trade unions, employers, financial advisers and Citizens Advice Bureaux, which are united by their commitment to and participation in the ‘Stage Posts’ service, integrated by a common branding, and jointly marketed. In his introductory paper, Jim Soulsby observes: “.... many people are hard to reach and a broad-based signposting service is more likely to reach them than disparate, short-term, isolated services. Linking advice services and education agencies helps to build personal capacity and the confidence needed to solve problems, reduce current dependency and offset future dependency” (Soulsby, 2004).

Services would include the opportunity, according to individual need, for: a health check; income and pension checks; skills analysis; exploration of employment and learning options; and consideration of quality of life issues, and how to ensure a sense of purpose and gain self-fulfilment (often especially difficult after retirement, whether voluntary or involuntary). The overall objective of ‘Stage Posts’ is to ensure that older adults, according to the stage they have reached in life, have full information on the options open to them (including the possibility of paid work if they have, or are able to obtain, the necessary skills), and have the help and support many require to enable them to contribute to their communities and lead personally productive and fulfilling lives. At present, far too many are conscious of waste, and lose self-esteem and retreat into isolation (Burt, 2004).

The ‘Stage Posts’ proposal, and the life stages approach on which it is based, have been considered by Government and could prove a critical influence on DWP’s pilot programme to find out what kind of guidance is required by older age groups. The ‘Stage Posts’ concept could be delivered either inside or outside the workplace.

7.8 Training, standards and the dissemination of good practice

Mechanisms are required to facilitate the exchange of information nationally on good practice, and on guidance tools and methods that work well with older age groups. Learndirect's National Resource Service and the Advice Resources website (www.learndirectadvice.co.uk/nrs/) are admirably positioned to help here.

Dissemination of good practice and 'what works' would need to be supported by appropriate *training*, preferably accredited to ensure subsequent high professional standards of third-age guidance practice. Accreditation would also help to provide the necessary frameworks within which training can take place. As yet, the NVQ in Advice and Guidance does not contain optional elements in work with special groups, either specific to particular groups or in terms of a framework applicable to all adults with special requirements. The Sector Qualification Strategy for Advice and Guidance, currently being drafted by ENTO for DfES and subject to consultation, should include reference to the importance of drawing up specialized elements and keeping these under regular review.

Inclusion of specialist training within the national structure would help to underline the importance of ensuring that guidance practitioners are qualified and trained to meet clients' needs, whatever their background. This principle applies to all special groups who may suffer disadvantage, including all those who may encounter discrimination and are covered by the Commission on Equality and Human Rights (CEHR). There are also opportunities here for training at Masters' level.

Training for Jobcentre Plus staff in the skills required to work effectively with older adults is at present variable. An impressive training pack, *What You Need to Know about Age*, was prepared for JCP in 2003 as part of the Jobcentre Plus Diversity Toolkit and was made available to JCP staff on the internal intranet, but soft feedback indicates that most front-line staff have been too busy to look at it. Training modules are now available on the intranet on all aspects of diversity, including age. The need now is to ensure that staff are given the time, encouragement and support necessary to use these and to improve their own performance by doing so.

7.9 The importance of feedback

Feeding back information on individual and group needs is arguably the most neglected of guidance activities, in terms of the all-important experiences and insights that frontline workers gain in their daily work. 'Hard' statistical data to measure progress against targets is abundant, but tells us little about individual circumstances, attitudes and requirements.

Guidance workers have little time to undertake frontline 'action research'. However, feedback and research on individual needs, barriers, attitudes and responses are essential if the extension of working life is to be a humane and motivating, and not a deterministic and demotivating, experience. Efficient communication channels are required to enable feedback to reach national, regional and local policy makers.

8. Areas for research

In recent years there has been a great growth of research into older people and work. Research programmes have been funded by ESRC, the Joseph Rowntree Foundation and the European Social Fund, and the latter has also funded a great deal of development work. In 2003 the first academic research centre focused exclusively on this issue was created (CROW, now part of NIACE) and academics in several Universities have published in the field. Nevertheless there are many questions still in need of further exploration. From a guidance perspective more work is needed on the following issues:

- The relationship between age and performance in different sectors and jobs
- Whether particular kinds of work are more suitable for older workers
- The role of self employment in extending working life
- Strategies for assisting those in receipt of Incapacity Benefit back into employment
- The effectiveness of various Government initiatives, including Pathways to Work and Train to Gain
- The distinctive needs of older men and women from particular ethnic minorities
- The extent to which employers' (and especially line managers') behaviour is changing, and the impact of legislation and regulation on this
- The extent of change in individuals' attitudes to work and retirement
- The impact of training on the length and quality of working life.
- The reasons why participation in training declines with age, and strategies to reverse this
- The role of finance in facilitating or barring access to training for older people
- The impact of extending working life on the voluntary sector and on local communities?
- How the implications of longer working life and higher pensions saving should be incorporated into 16-19 careers and personal and social education curricula? If so, how could the issues best be presented to ensure students perceive saving for retirement as personally relevant?
- What other interventions might help to prepare younger age groups for a rewarding and satisfying extended working life? For example, can students be helped to recognise the central importance of lifelong learning before leaving full-time education? And if so, how?
- The feasibility of introducing "career health checks" for individuals in their late 40s, perhaps using the "workability" model developed in Finland.

These and other questions demonstrate how complex the extension of working life will be for many people and organisations, and why the concerns encompassed by government policy are central to guidance practice. Guidance is concerned principally with

individuals, and it is at this level that some of the most difficult decisions must be made. The support required reaches much further than information and advice, essential though these guidance activities are in helping older adults to plan ahead.

Guidance is about people's hopes, ambitions, fears, feelings of belonging and exclusion, priorities, and life satisfaction. These are very personal areas, which ultimately reach deep into the *raison d'être* of individual lives. There are challenges here for the guidance profession and great opportunities. They should not be missed.

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Appendix: The Activities of Career Guidance

In 1992, the Standing Conference of Associations for Guidance in Educational Settings (SCAGES, 1992) identified eleven adult guidance activities, building on the seven guidance activities previously set out by the Unit for the Development of Adult Continuing Education (UDACE, 1986). The following list (which uses the word ‘career’ in the context of work, learning and related life-development activities) extends the SCAGES definition of guidance to include four main activities that have proved their effectiveness during the past decade (signposting, mentoring, sampling and following up). It is adapted from Ford (2002) and is an extension of the guidance activities initially identified in UDACE (1986) and developed further in SCAGES (1992).

Watts & Kidd (2000) have noted that ‘Increased attention to the opportunity structure, labour market and the needs and interests of learners (as distinct from the needs and interests of the organisations in which they learn) has led to the introduction of more ‘proactive’ approaches in the UDACE and SCAGES lists of guidance activities, i.e. ‘enabling’ individuals in their dealings with providers, ‘advocating’ on their behalf, and ‘feeding back’ information on unmet needs.’ (p 491).

The additional activities included in the list reproduced below incorporate activities developed predominantly in the 1990s to respond to client feedback, expectations and requirements. These activities are all ‘proactive’ in nature and necessitate the guidance worker and client working together to help individuals to identify and attain their objectives.

The publications in which each of the activities were originally listed are marked as follows: the Challenge of Change *; SCAGES **; Ford ***.

The skills, attitude and demeanour of guidance practitioners are of critical importance in all guidance activity and delivery. Successful guidance workers have the ability to **motivate** their clients, help them to **grow in confidence and self-esteem**, assist them in determining **realistic personal objectives**, and recognise that they are **able to realise those objectives irrespective of their age**.

*** **Signposting**

Ensuring that people have accurate information about helping agencies and the guidance services they provide, and are therefore able to select and access the sources of assistance most suited to their requirements.

* **Informing**

Providing information in a range of formats about opportunities available, without any discussion of the relative merits of options for particular individuals.

* **Advising**

Helping individuals and groups to interpret information and choose the most appropriate options.

- * **Counselling**
Working with individuals to help them discover, clarify, assess and understand their own experience, and to explore alternatives and their possible implementation.
- *** **Mentoring**
Offering individuals and groups appropriate client-focused support to help them overcome personal barriers and realise their potential. Key factors in mentoring include: the skills, personality and value-systems of the mentor; and her/his ability to act as a role model, enter the client's frame of reference, work holistically, and respect the individual's autonomy and independence.
- * **Assessing**
Helping individuals, by formal and informal means, to obtain a structured understanding of their personal, educational and vocational development, in order to enable them to make informed judgements about the appropriateness of particular opportunities.
- ** **Teaching**
Providing a planned and systematic progression of learner-centred experiences to enable learners to acquire knowledge, skills and competences related to making personal, educational and career decision and transitions, and career management.
*** Learning may provide the opportunity for the learners to develop mutually-supportive **peer support groups** that enable people to compare and exchange experiences, extend their personal networks and break any developing cycle of isolation and self-blame.
- *** **Sampling**
Providing work experience, work trials, learning tasters and other experiences that enable individuals to gain first-hand experience of opportunities in order to assist and clarify their decisions.
- * **Enabling**
Supporting individuals and groups in dealing with organisations providing or influencing employment and learning opportunities.
- * **Advocating**
Negotiating directly with organisations on behalf of individuals or groups for whom there may be additional barriers to access.
- *** **Following up**
Keeping in touch with individuals after main guidance interventions to establish: whether further guidance is required; what forms of guidance and support may be appropriate; and subsequent progress. Follow-up may include the incorporation of tracking procedures where these are considered desirable.

*** **Networking**

Establishing specific links with a range of individuals and organisations to support and enhance guidance provision. These links may be formal or informal, but will include regular contact for information exchange, referral and feedback, and other joint activities such as staff development, monitoring and review, and outreach work.

* **Feeding back**

Gathering and collating information on the unmet needs of individuals and groups (including designated ‘target groups’), and encouraging providers of opportunities to respond by adapting or developing their provision.

** **Managing**

Managing guidance activities into a coherent programme, ensuring it is sustainable within its institutional or organisational setting, co-ordinating and developing its human and physical resources, **evaluating** its effectiveness, and **promoting and marketing** its services and interests.

** **Innovating/Systems change**

Supporting developments and changes in organisational and guidance practice, in order to improve the quality and organisation of provision. This may include the development of **innovative resources and approaches** to meet the guidance needs of particular adult groups.