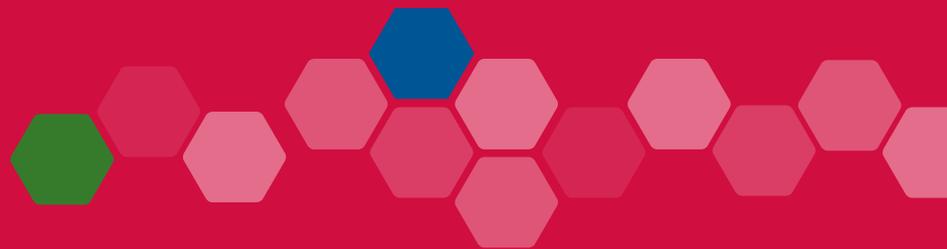




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Older People and Employment in Scotland



EQUALITY, POVERTY AND SOCIAL SECURITY





UNIVERSITY OF EDINBURGH
Business School

Older People and Employment in Scotland

Report submitted by:

Wendy Loretto, Laura Airey and Emily Yarrow

The University of Edinburgh Business School

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Executive Summary

Introduction

Population ageing will increase pressure on governments to balance expenditure on the older population with tax revenues. However, this demographic change can offer a range of opportunities to support longer and more fulfilling working lives for those older people who want or need to continue to work past retirement age.

This qualitative study is the second part of Scottish Government research into employment of older people. It interrogated the attitudes, behaviours and preferences of a mixed group of older people (aged 50+) in central Scotland regarding later-life working and retirement. It also collected rich in-depth data from a diverse range of employers to examine their attitudes, policies and practices surrounding an older workforce.

Both samples identified a number of benefits and opportunities associated with later life working, including health benefits for individuals and retention of vital skills and experience for employers. However, significant challenges and concerns were also raised. These centred on inequality of opportunities between different groups of older people. It was clear that choices over later working life were highly constrained for those on lower incomes, those in low-skilled jobs and those with significant caring responsibilities. These circumstances most often interact to disadvantage older women in particular. There was also a potential mismatch between the attitudes and expectations of older people and those of employers.

Findings suggest that there is a current window of opportunity to raise awareness of later-life working options among older people *and* employers to help promote opportunities, policies and practices around extended working life.

This section presents a summary of the key findings from the two parts of the study and then makes a series of recommendations to help overcome barriers among older people and employers across Scotland.

Summary of key findings

Older People

Attitudes, Motivations and Aspirations

The main finding from the older people's sample was the wide range of attitudes towards working in later life. Individuals' preferences were influenced by a host of previous life events and employment experiences over the course of their lives.

Around half of the sample group identified a range of positive factors associated with work which motivated them to continue in paid employment. Work was viewed as a good way of keeping physically active, and the social contact involved in working was deemed to be beneficial for mental health. The importance of work in providing meaning, identity and structure to the week was also highlighted.

A substantial majority of participants expressed a desire to reduce their working hours prior to retirement, though knowledge of flexible working options and provisions was low.

Only a minority of the sample expressed an interest in more training or career development. These participants were in their early 50s, with higher levels of education and working in professional roles.

Half of the sample group made reference to their financial circumstances when discussing the timing of retirement. Plans appeared to be closely tied to whether or not an individual had sufficient financial resources to ensure a reasonable standard of living without income from paid employment. Those participants with the highest household incomes and biggest pension pots had the greatest degree of choice over when to leave the labour market, compared to lower-income participants.

Around a quarter of participants indicated that they would like to retire before they reached state pension age but could not afford to do so. This was either because they would not have access to any other source of income, or because any state benefits, or private/occupational pension income they might receive would be insufficient to meet household needs. However, pensions sufficiency was less of a concern for the lowest earning participants as the move from low earnings to state pension would not represent a significant drop in their income.

There was a widespread lack of knowledge and understanding amongst participants relating to their own pension provision. Many participants did not know how much money they would receive out of their pension, and this lack of awareness applied not only to the state pension, but to private and occupational pensions as well. Participants generally were not aware of the state pension online calculator. Participants commonly did not know how to access unbiased, trustworthy information and advice about pensions. They also expressed a preference for paper-based information resources rather than online resources.

The rise in state pension age for women was regarded as a “shift in goalposts” for women, which meant that some women were required to revise what in many cases were long-held expectations about retirement timing. This was widely perceived as unfair.

Several participants claimed that they wished to continue to work in some capacity beyond retirement. Part-time work was commonly regarded as a viable way to supplement pension income post-retirement but there was some concern expressed about a perceived lack of good quality part-time jobs available.

Some participants indicated that they would be happy to undertake unpaid voluntary work post-retirement. They regarded voluntary work as a way of remaining active whilst contributing to the wider community. These participants tended to anticipate a financially secure retirement in which they would not need to work for pay.

Barriers

Several participants indicated that they had already experienced ageism in the labour market, and felt that their skills and experience were undervalued. Many more were worried that they might be discriminated against on grounds of age if they left their current employer to look for a new job. Such concern could potentially act as a barrier to job mobility in later working life.

Worries surrounding job security emerged as a significant barrier to extending working life, particularly for those employees working within third sector organisations. Many of these participants, who were predominantly women, thought that it was more likely that they would be made redundant than reach retirement age in their current employment. This was strongly related to uncertainty of continued funding for their organisations.

Seven participants had experienced job loss in their fifties. They felt that Job Centres did not provide adequate support to older people to assist them with finding appropriate employment.

The majority of participants anticipated that health problems might eventually prove to be the main barrier to the extension of working life. Some participants already experienced health conditions that they feared would worsen over time and might impact their ability to work. Other participants were currently fit and well but expressed general fears about potential health problems in the future. Participants generally noted a gradual reduction of energy and the effects of accumulated work stress.

Caring responsibilities were another key barrier to working for longer, particularly for women. Time out from the labour market in order to care for dependents at earlier points in participants' lives was seen to have had a knock-on effect on their later-life employment. In addition, participants' future work plans were also affected by the anticipation of possible future caring responsibilities.

Lower-income women were most likely to suffer the financial consequences of insecure labour market conditions, caring responsibilities and health problems, especially if they were single or divorced. They were also more likely to be employed in less secure and lower-paid work. Such findings help to explain why the gender pay gap is higher among older cohorts of workers.

An intergenerational issue was identified, with some respondents expressing the view that by staying longer at work they would be depriving a younger person of a job.

Employers

Attitudes and Good Practice

In the main, employers were positive in their attitudes towards older workers, recognising that they bring valuable skills and experiences to the workplace.

Examples of good practice focused primarily on the retention of existing older workers, with very limited attention given to recruiting the over-50s.

Flexible working policies were the key way in which employers believed they could offer support to older workers. Flexible working provisions offered by employers in the sample group included reduced hours and allowing employees

to arrange their working hours to accommodate caring responsibilities or health issues.

Among employers who had a positive approach to flexible working, there was very little targeting of this to their older workers. This was frequently explained as stemming from a concern that employers would be seen as ageist. This fear was also cited as a reason for not adopting specific policies towards the recruitment or retraining of older workers.

Barriers

From an employer perspective, the increased prevalence of health problems amongst older workers was viewed as the main barrier to the extension of later life working. Employers expressed the view that age-related health issues potentially limit the type and structure of work that older employees are able to undertake. There was also a concern expressed around increased long-term sickness absence associated with health problems.

A mismatch was observed between those older workers that employers would like to retain and those who were actually staying in work for longer. Employers expressed interest in retaining their highly skilled, more highly qualified older employees but recognised that these employees often retired earlier because they had the financial means to do so.

Actions that could help older people to extend their working lives

This section identifies actions that could help reduce some of the barriers that older people may face if they choose to extend their working lives. These suggested actions are based upon the findings of the study. Some actions were suggested by research participants themselves (older people and employers). Other actions have been suggested by the study authors following analysis of the data collected in the study.

Suggested actions are categorised as follows: actions to address the needs of older people; actions for employers; ways in which older people and employers thought that Scottish Government could help.

Actions to address the needs of older people

- 1. Provide pension-related information via a range of channels and media, including traditional paper-based communication.** This would aid better planning around later working life and retirement and needs to be done well before individuals reach retirement age.
- 2. Increase older people's awareness of flexible working opportunities and the right to request flexible working,** highlighting the ways in which these can help employees to combine paid work with unpaid work, such as caring or volunteering.
- 3. Improve recognition that women still carry out the majority of caring responsibilities.** This significantly affects their opportunities to engage in paid work and pensions accumulation over the course of their lives, including opportunities to extend working life. In light of some women's unpaid caring commitments, there needs to be more realistic expectations of the extent to which their working life can be extended. More support could be offered to women returning to the labour market after taking time out to care for dependents.
- 4. Tailor job-seeking support to meet the needs of older people.** Job Centre staff need to recognise the considerable skills and experience that older people have developed over the course of their lives and suggest appropriate employment opportunities.

Actions for Employers

- 1. Raise awareness of flexible working and provide a greater range of flexible working opportunities.** Policies and practices around flexible working should be promoted and disseminated across the entire workforce and a regular review of the uptake of flexible working opportunities would ensure that over-50s are not missing out.
- 2. Related to action 1, ensure all line managers are trained in communicating flexible work opportunities** and are equipped with knowledge to deal with requests from older workers. This would help to achieve consistency of practice.
- 3. Develop specific policies for carers and create employee peer support networks.** This would foster a supportive working environment for carers.

Employers could take action to gain Carer Positive status from Carers Scotland¹.

4. **Actively include age considerations in all workforce planning, resourcing and career development or talent strategies.** The following actions could be taken by employers:
 - Adopt an age checklist (such as the one produced by Mercer² and free to use).
 - Introduce unconscious bias training for recruitment managers.
5. **Engage in conversations about later-life working or retirement rather than avoiding them for fear of being perceived as ageist.** Instead ensure any conversations and initiatives are sufficiently broad to allow for a range of later-life working trajectories.
6. **Introduce mid-career reviews.** This would facilitate career development across the working life course and recognise that employees' needs will differ depending on their individual circumstances. Mid-career reviews could prevent a downward trajectory for employees after the age of fifty.
7. **Introduce intergenerational mentoring.** Older workers could be encouraged to share their skills and experience with younger workers. Reverse mentoring could also be useful, particularly in terms of younger workers passing on expertise in IT and social media to older workers who may be less familiar with these technological developments.
8. **Take steps to promote and support older workers' physical and mental health.**
 - Engage with the Healthy Working Lives Award Programme.
 - Raise awareness amongst line managers about the potentially debilitating symptoms and health conditions associated with menopause, in order to offer appropriate support if necessary.

¹ For further details, see: <http://www.carerpositive.org/>

² Mercer (2015) *Age-friendly Employment Research*. Available from: <https://www.uk.mercer.com/our-thinking/ageing-workforce/age-friendly-employer-research.html>

Ways in which Employers and Respondents thought the Scottish Government could help³

- 1. Devise and run a publicity campaign to promote the potential benefits of longer-life working, alongside the promotion of job opportunities for the over-50s.** This could raise awareness of opportunities among the older working population as well as help normalise working for longer in society through increasing visibility of older workers. It would also assist employers in their desire to retain more of their current older workers as well as attract more mature workers into their recruitment talent pool.
- 2. Lead a series of events and workshops for employers across Scotland to share good practice and to discuss adoption of more age-inclusive working practices.**
- 3. Review and promote opportunities for life-long learning alongside Further and Higher Education providers in Scotland.** This should be focused on filling the skills gap identified by employers, often around upskilling older workers in new technologies. It could also usefully address the preferences and expectations of older workers themselves around continued learning across a longer working life course.

³ While the points discussed below are presented as actions the Scottish Government could take forward, it is recognised that the third sector, local government, trade unions, employer representative bodies, enterprise agencies and Universities, Colleges and Higher Funding Council could also share responsibility

Chapter 1: Introduction to the research

1.1 Background to the research

Population ageing across all Western economies, including Scotland, has prompted much policy attention on extending working lives beyond traditional retirement ages as a way of helping governments to balance expenditure on older citizens with tax revenues. The demographic change, however, can offer a range of opportunities to support an ageing population maintain fulfilling working lives. An initial investigation of later-life working in Scotland⁴ highlighted the increase in so-called ‘pensioner’ employment, i.e. those still in paid work beyond the age of eligibility for state pension (65 for men and rising from 60 to 65 for women between 2010-2018). The report identified several benefits of later-life working, ranging from fiscal contribution to personal financial motivations and well-being. However, it also highlighted some concerns around issues of health, equality (gender pay gap in older age cohorts, age discrimination and limited access to work for lower income households) and fair work and employability (skill depreciation and limited investment in training older workers).

This research study was designed to build on that initial investigation of later-life working in Scotland. It fulfils the Scottish Government’s pledge to undertake further research with older people on the topic of a thriving third age⁵. Whilst the initial investigation focused on the over-65s, the research reported here broadens the focus to include those aged between 50 and 64. It also aims to deepen the analysis – to interrogate the attitudes, behaviours and preferences underlying the statistical analysis. In this report we present data collected from both older employees and from employers. In addition, the research also explored the experiences of self-employed older people, and older people actively seeking employment. The analysis presented here offers insights into the opportunities, choices and constraints around extending working lives in Scotland, with a particular focus on improving employment policy and practice.

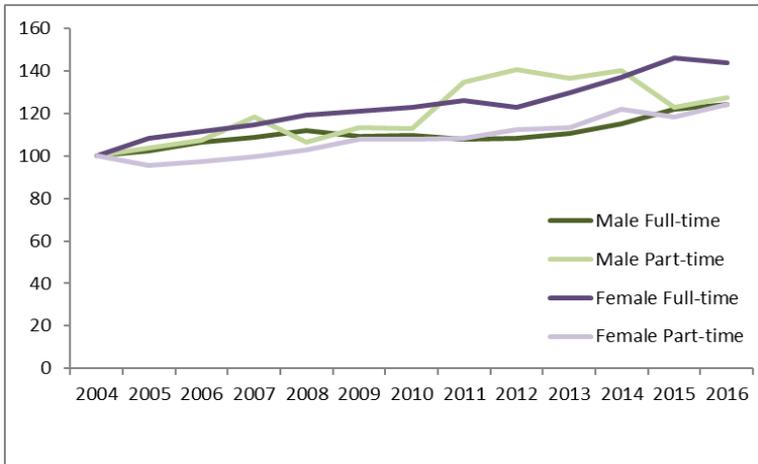
1.2 Current trends

The numbers of people aged 50+ in the Scottish workforce have increased steadily over the past 10-15 years. Figures 1 and 2 below illustrate this growth, from 2004-2016.

⁴ The Scottish Government (2016) An Investigation of Pensioner Employment

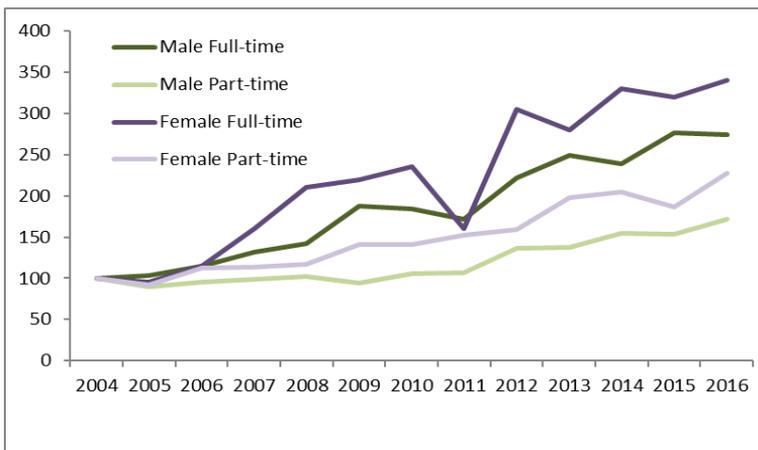
⁵ The Scottish Government (2016) Fairer Scotland Action Plan

Figure 1: Employment of men and women aged 50-64 from 2004 to 2016



Source: Annual Population Survey 2016, Regional Employment Patterns in Scotland

Figure 2: Employment of men and women aged 65+ from 2004 to 2016



Source: Annual Population Survey 2016, Regional Employment Patterns in Scotland

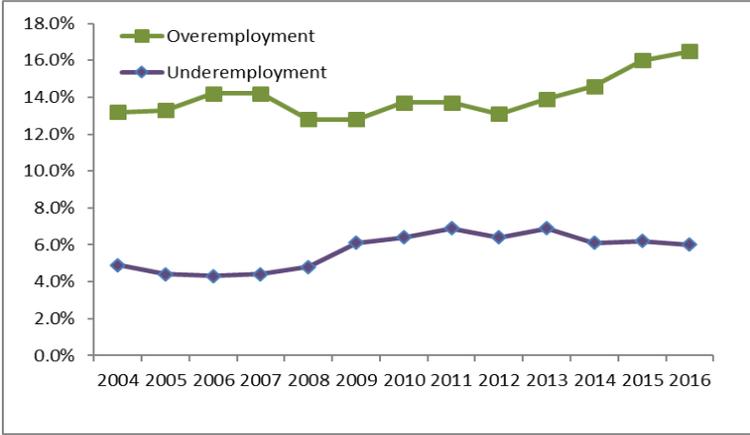
While some of this growth can be attributed to the overall increase in the population in these age groups, employment rates still show an increase. In 2004, 61.8% of people aged 50-64 and 5.2% of those aged 65+ were in paid employment; by 2016 these rates had increased to 68.8% and 9.1% respectively. Nonetheless, these statistics also indicate that there is scope to increase employment even further, particularly as the projected old-age dependency ratio will continue to increase⁶.

⁶ National Population Projections: 2014-based Statistical Bulletin

As illustrated by Figures 3 and 4 below, there is evidence that a significant minority of older workers would like to work fewer hours than they do currently, even taking into account a loss of income (overemployment).

Overemployment of older people aged 50-64 has been steadily increasing suggesting that older they may wish to reduce their working hours while remaining in employment. There is also a smaller group who would like to work more hours than they currently do (underemployment).

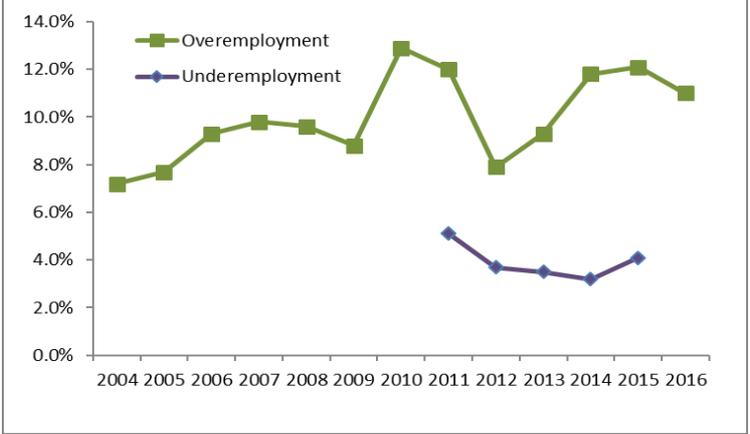
Figure 3: Over- and underemployment among people aged 50-64



Source: Annual Population Survey 2016, Regional Employment Patterns in Scotland

Trends in over and under-employment of older people aged over 65 suggest that there are higher numbers who would like to work fewer hours than there are numbers seeking to increase their working hours. However, in the past two years over-employment rate has been falling and a smaller group of over 65s would like to work more hours than they currently do.

Figure 4: Over- and underemployment among people aged 65+



Source: Annual Population Survey 2016, Regional Employment Patterns in Scotland

1.3 Research aims and objectives

The overall aim of the research was to develop understanding of the motivations, opportunities and barriers experienced by older people (defined here as aged 50+) and employers around later-life working, in order to inform policies on increasing the participation of older people in the Scottish workforce.

The objectives of the research were to:

- Gather data from a variety of older people (employed, unemployed, self-employed) on their motivations to extend their working lives and the barriers they may face in doing so.
- Gain insight into the perspectives of a range of employers on the experiences, opportunities and challenges surrounding the extension of working lives and a potentially older workforce.
- Formulate a range of policy recommendations, based upon an analysis of empirical evidence generated by both this research, and other recent relevant studies.

Chapter 2: Research Methods

2.1 Research design

The research was based on a combination of:

- 42 semi-structured interviews with older people (n=44 in total, as two interviews were with couples), of which 33 were face to face interviews and 9 were telephone interviews.
- 4 focus groups with employers (n=11)
- 10 telephone interviews with employers

The following sections provide an overview of the strategies used to recruit older people and employers to the study.

2.2 Sampling and recruitment of older people

A purposive sampling approach was used in order to achieve the diversity of sample group requested by the Scottish Government. A recruitment flyer advertising for research participants was developed and disseminated via an extensive network of contacts including Family Friendly Working Scotland, Voices of Carers Across Lothian, Scottish Trades Union Congress, Scottish Commission for Older Women, W1 Minority Ethnic Women in Scotland. These organisations advertised the research through a range of communication channels, such as newsletters, emails and social media. In order to recruit individuals working in low-paid, low-skill occupations, the research team sought permission to advertise the study amongst cleaning staff and janitors at the University of Edinburgh.

In addition to these methods of recruitment, hard copies of recruitment flyers and posters were distributed via Citizen's Advice Bureaux, supermarkets and other retailers located throughout Edinburgh. Once fieldwork was underway, snowballing techniques were adopted to recruit further research participants via individuals who had already consented to take part in the study.

All individuals who contacted the research team to indicate that they were interested in participating in the research were sent a plain-English information sheet about the study. This gave more details about the study aims along with an outline of topics that would be covered in the interviews. Individuals were also asked to complete a screening questionnaire, which contained questions relating

to their age, marital status, employment status and occupation, housing tenure, caring responsibilities and household income. During the recruitment phase of the research, this socio-demographic information was reviewed on a daily basis, in order to monitor the diversity of the sample group and to ensure, as far as possible, that the sample group included men and women with the following characteristics:

- different age groups (50-64, 65+)
- different household types
- household incomes spread across the income distribution
- employed within in a range of sectors
- diversity of employment status: full-time; part-time; self-employed; unemployed.

In total, seventy individuals responded to the recruitment flyer, and forty-four people were selected to participate in the study. The study included two interviews with married couples, which means that the total number of interviews conducted with older people is forty-two.

2.2.1 Overview of the older people sample group

Socio-demographic profile

Forty-four individuals were recruited to the older people sample group. This figure includes two couples, and thus forty-two interviews were conducted in total. Tables 1-7 in Annex A provide demographic information about the sample group.

In terms of gender (Table 1), women comprised two-thirds of the interviewees. The majority of participants (61%; n=27) were married (Table 2). Most were employed, on a full or part-time basis, although the sample also included some self-employed and unemployed individuals (Table 3). There was a bias towards those working in associate professional and technical occupations (Table 4), but an even spread of the distribution of the sample according to the Scottish household income deciles⁷ (Table 5). Women were more likely than men to have

⁷ During screening of potential study participants, individuals were asked to provide details of their net household income. They were also asked about their marital status, whether or not they had dependent children living with them, and details of their housing tenure. These details were used to estimate a household income decile group for each potential participant, based on income thresholds for different

formal caring responsibilities (Table 6). Almost all of the participants identified as White; three participants were South Asian (Table 7).

Seven of the older people in the sample group received a state pension. Of these, six participants worked part-time, and one worked full-time.

Current employment status

Of the thirty women in the study, twenty-four were in paid employment, five were self-employed; and one was not currently in paid employment due to a health condition, but was seeking work. Fourteen women worked in the third sector, in roles such as advice workers, project managers and office staff. Eight were employed in the public sector in a range of roles, such as social work, receptionist and cleaner. Seven women worked in the private sector, as retail staff, office workers, and factory machine operatives.

Of the fourteen men in the study, nine were in paid employment, two were self-employed, and three were unemployed and looking for work. Four men worked in the public sector, in roles such as cleaner, janitor, public administration. Four men worked in the private sector, as retail staff, office worker and factory machine operatives. Three men worked in the third sector, in financial administration and business roles.

2.2.2 Semi-structured interviews

Prior to the start of each interview, participants were given the opportunity to ask any questions they may have had about the research. In line with ethics regulations and guidelines, all participants were required to sign a consent form (or grant verbal consent, in the case of telephone interviews), indicating that: they understood the purpose of the research; they agreed to take part in the research; they gave their permission to digitally record the interview; and they understood that they were entitled to withdraw from the research at any time, without having to state a reason for withdrawal.

Interview topic guides were used for all interviews; these were developed in consultation with the Research Advisory Group (RAG), and were based upon the research themes identified within the research brief. Life grids were used as a

household types presented in the Scottish Government report 'Poverty and income inequality in Scotland 2014/15' (Scottish Government, 2016: 31-32)

tool to facilitate discussion of participants' family and work histories and other salient life events. Annex D contains interview topics guides and life grids used with older people. Interviews explored the following topics with participants:

Those currently in work

Details of current employment (nature, quality, training opportunities, flexibility)

- Work history
- Attitudes towards their job and employment more generally
- Other life domains, such as health, domestic and caring responsibilities, financial position, and how these interact with individuals' employment experiences
- Plans and expectations (work and retirement)
- Factors affecting choice (work and retirement)
- Impact of rising state pension age
- Perceptions and experiences of poor/good employment practice
- Future work opportunities

For those participants who were self-employed, we additionally explored reasons for becoming self-employed.

Those not in work

- Details of most recent employment
- Work history
- Exiting work – how; when; why
- Factors affecting decision to leave employment
- Possibility of re-entering employment/identification of opportunities

- Other life domains, such as health, domestic and caring responsibilities, financial position
- Impact of rising state pension age
- Factors affecting choices around work and retirement
- Perceptions and experiences of poor/good employment practice

All interviewees were given a £15 voucher, to thank them for donating their time to the research. Where couples were interviewed, each participant was given a voucher. All participants were also given an advice and information sheet after their interview (see Annex E).

2.3 Recruitment of employers

In order to recruit a wide range of employers, we drew on the University of Edinburgh Business School (UEBS)'s extensive list of contacts. The UEBS Corporate Engagement Manager and the Student Development Team provided crucial support in liaising with employers and inviting them to participate in the study. Recruitment of employers was also facilitated by a key contact within Carers Scotland.

2.3.1 Employer sample

The sample of employers incorporated a wide range of sectors, activities and employer sizes, providing rich insight into the current issues, challenges and opportunities around an ageing workforce in Scotland. The following sectors and activities were represented:

- Public sector healthcare
- Retail
- Oil and Gas industry
- The voluntary sector
- Manufacturing
- Hospitality and hotel industry
- HR outsourcing for SMEs

- Local government
- Utility company
- Financial services
- Private care company
- Scottish Government
- SMEs (retail, business transformation)

2.3.2 Employer focus groups and telephone interviews

We conducted four focus groups of employers, in order to explore their views of the opportunities and challenges associated with the employment of workers beyond state pension age. These were held in the form of breakfast meetings at the University of Edinburgh Business School. Each focus group contained between two and four participants. In addition, thirty-minute telephone interviews were conducted with a further ten employer representatives who had been unable to attend the focus groups.

Employer focus groups and telephone interviews explored the following topics with participants:

- Workforce details – size, age profile, tenure, skills distribution
- Current approaches to managing later-life king (including training, career development, retirement planning)
- Pensions provision
- Challenges and opportunities of an ageing and/or age-diverse workforce
- Potential forms of support from Scottish Government that employers would find useful in order to respond to the opportunities and challenges presented by an ageing workforce.

A full employer topic guide is provided in Annex F.

2.4 Approach to data analysis

All interviews and focus groups were digitally recorded and fully transcribed. Data storage, coding and analysis was supported by the use of Nvivo 11. A data coding framework was constructed based upon both the interview topic guide and close reading of initial interview transcripts. Thematic analysis of the

interview data was undertaken in order to address the key research questions outlined in the brief. This approach allowed for a structured and theoretically underpinned approach to qualitative data analysis.

2.5 Study Limitations

As with most qualitative studies there were inevitably some limitations associated with the composition of the sample groups. Therefore, in interpreting and using the study findings, it is important to keep the following issues in mind:

- Recruiting a sufficiently diverse older people sample group was challenging within the timescale of the study. It was not possible, for example, to achieve equal numbers of participants aged 50-64 and 65+.
- It proved difficult to recruit as many men as women to the study. The reasons for this are unclear.
- A further limitation of the older people sample group was the limited geographical diversity. Most participants lived in Edinburgh and the Lothians, with a handful of participants from other Scottish local authority areas including Fife, Moray and Glasgow.
- Organisations who are not interested in older workers or an ageing workforce were less likely to have participated in the research. Nevertheless, the participating employers represented the full spectrum of employment across Scotland, offering valuable insights.

These limitations reflect a trade-off between achieving the proposed sample group size within the specified timescale.

Chapter 3: The extension of working life: expectations, motivations and aspirations

3.1 Older people's expectations

Within the sample group of older people there was wide variation in expectations about how long they wished to remain in paid employment. Participants across the age range of the sample group were subject to a range of constraints and opportunities regarding the timing of retirement.

Some participants in their early fifties expressed a wish to retire as soon as possible. For these individuals, remaining in employment until state pension age (SPA) meant working for longer than they wished to. However, other participants in their sixties and seventies anticipated working indefinitely. Age per se was not a key determinant of participants' expectations, plans or attitudes towards extending working lives. Rather, socio-economic and cultural contexts, health status, and gendered social roles and relationships all interacted to shape individuals' employment experiences throughout their lives. This in turn influenced their orientation towards employment in later life.

This chapter presents key themes in the data relating to people's motivations and aspirations for engaging in paid employment throughout their fifties, sixties and seventies. The analysis considers the extent to which participants' motivations to work were rooted in choice or necessity.

3.2 Positive motivations for extending working life: choice

Around half of the sample group identified a range of positive factors associated with work which motivated them to continue in paid employment.

3.2.1 Intrinsic enjoyment of the job

Nine participants indicated that enjoyment of their work was their main motivation for continuing in paid employment up to, and even beyond, state pension age. They did not necessarily have a fixed retirement age in mind, but rather viewed their employment as being open-ended. These participants tended to be relatively financially secure, and they were aware of being able to choose to stop working when they ceased to derive enjoyment or satisfaction from their work.

Those participants who anticipated a financially secure retirement tended to have more than one of the following sources of wealth: housing which they owned outright and could sell to release equity if necessary; an inheritance from their

parents or other relatives; at least one occupational or private pension; and savings that they had built up over time. This meant that their financial security was not wholly dependent on earnings from work. Thus, the ability to choose when to leave the labour market was closely linked to the accumulation of wealth over the life course.

A few participants explicitly rejected the notion of retirement altogether, on the basis that they were doing jobs that they enjoyed and saw no division between their work and the rest of their lives. Although the sub-set of participants who were self-employed was very small, there was some indication in the data that individuals who were self-employed were more likely to view their work in this way:

“Work and life for me kind of overlap. I don’t work to earn money to do the things I love to do; I find a way to get paid for what I love doing [...] I can continue doing that however old I am” (self-employed female, aged 50)

3.2.2 Positive impact of work on physical and mental health and well-being

Many participants framed their desire to continue working in terms of the positive effects that they perceived paid employment to have on their physical and mental health. Work was viewed as a good way of keeping physically active, and the social contact involved in working was deemed to be beneficial for mental health. Some also believed that the mental stimulation involved in work had a protective effect in terms of preventing the onset of dementia.

Seven of the participants in the sample group were over state pension age. For five of these participants, their primary motivation for continuing in paid employment was the desire to retain a sense of meaning and purpose in their lives. They also appreciated the social contact associated with working:

“To be honest I don’t really need to work just now, but I’m doing it for company and for getting a purpose to get up [...] when he told me I was going to be part-time I didn’t even ask him what I was going to get paid. To be honest with you, I can’t remember what the basic salary is.” (male employee, aged 70)

Work was also regarded as providing a necessary structure to the day or week. A number of participants claimed that they would return to employment post-retirement if they found themselves getting bored. Indeed, one participant had done just that:

“I think just to keep interested, or to keep a sort of structure in my life. I just feel that if I was left on my own for 7 days a week to work out what I was going to do I would just waste a lot of it” (female employee, aged 69).

For some participants, work was such a strong element of their social identities that it was difficult for them to imagine themselves not working:

“If I’m fit and healthy I want to still keep working. Because I’ve got a good work ethic and I’m not the type to sit about watching Jeremy Kyle. Sorry, not for me. (female employee, aged 59)

3.3 Negative motivations for extending working life: financial necessity

A third of the older people sample group (including two of the seven individuals who were above state pension age) cited financial considerations as the key motivation to continue working.

This subset of older people indicated that the timing of their retirement would be closely tied to whether or not they had sufficient financial resources to ensure a reasonable standard of living without income from paid employment. Some of these participants were already working beyond state pension age; others anticipated that they would need to continue working beyond state pension age in order to maintain their standard of living:

“Keep some income in the house, make sure the mortgage is paid off, also I don’t think my pension is going to be enough to give me a decent standard of living” (male employee, aged 59).

“I think the state pension will be so miniscule that I will have to work [...] I think I’ll be working till the end” (female employee, aged 55)

3.3.1 Desire to retire before state pension age

Thirty-seven participants were under state pension age. Of these, ten indicated that they would like to retire before they reached state pension age but could not afford to do so, either because they would not have access to any other source of income, or because any private or occupational pension income they might receive would be inadequate to cover household costs. This subset of participants viewed state pension age as their de facto retirement age. From their perspective, they were already extending their working lives beyond what they considered to be desirable:

“It feels a wee bit like an anchor or ball and chain, work at the moment. And it’s purely financial.” (female employee aged 62)

3.3.2 Loss of access to state benefits

For a small subset of participants, continuing in paid employment was a necessity due to a family member losing access to state benefits. This loss of income from benefits put a considerable strain on household finances, and participants subsequently increased their working hours or sought additional employment in order to enable their household to survive financially. This had a significant impact on participants’ quality of life and well-being.

For example, one sixty-year old woman, who worked in a low-paid job, had recently needed to take on a second job at the weekends after a family member (who lived with her) lost his benefit entitlement. At the time of interview, she was working at least forty hours a week, whilst struggling with multiple chronic health problems including diabetes and osteoporosis. When asked how she felt about her work, she said:

“Well, I wouldn’t need to get the weekend job if I had more money coming in [...] [I feel] angry, very angry. And I get depressed because of it.” (female employee, aged 60)

Another female participant, aged sixty-four, retired when she reached state pension age, but had recently re-entered the labour market when her adult son lost his benefit entitlement, which meant that their household income decreased by £400 per month. As a single parent, this participant was unable to rely upon another adult in the household to earn an income, and so she decided to become self-employed:

“I had to think about how I could make £400 a month. Because it’s already tight” (self-employed female, aged 64)

3.3.3 Critical life events

Critical life events such as divorce, serious illness, redundancy, bereavement or the onset of unpaid caring responsibilities often had negative long-term consequences for participants’ access to financial resources and/or their position in the labour market. Other financial crises, such as underperforming endowment mortgages, also had a long-term impact on participants’ finances.

For many participants, such events and circumstances at a previous stage in the life course had limited their subsequent earnings potential, their ability to save, and their pension fund. The data gathered in this study demonstrate a range of ways in which unanticipated life events can increase the necessity to continue in paid employment in later life:

“When my marriage broke up, there was only £2000 left to pay on this house but because he escalated that much debt, I had to basically start again so that’s why I’m in this situation, so it’s not really my fault [...] I would need to work until I’m about seventy-five” (female employee, aged 59)

“I am sixty now [...] In 2011, I kind of took partial retirement so I do four days a week [...] I had to do that to cash in basically a lump sum and then pay off wife number two” (male employee, aged 60)

It is worth noting that for a small number of participants, negative life events such as the death of a parent, or a serious personal illness had actually led to an improvement in their financial circumstances. This, in turn, had afforded them an increased level of choice regarding the timing of retirement. For example, two participants had been covered by critical illness insurance. They had suffered heart attacks and subsequently received substantial payouts from their insurance companies. This money enabled them to pay off their mortgages, which meant that they perceived themselves to be more financially flexible in terms of retirement planning. A number of participants had also inherited property from parents, which had allowed them increased autonomy over their retirement timing.

3.4 Sufficiency of pension provision

More than half the sample anticipated that their pension income in retirement would be insufficient to meet their living costs. Many participants expressed considerable anxiety about their anticipated pension income:

“Stupidly we haven’t got a private pension, so we’ve only got the state pension, so it does make me think ‘would I be able to live in the comfort that I’m used to all my life?’ ” (female employee, aged 59)

Even those participants who had an occupational or private pension were doubtful that their pensions would be enough to cover living expenses:

“I do not think we will have enough resources to keep us. To pay all the bills. [...] I think your whole pension would get swallowed up by council tax [...] I just don’t know how we’re going to do it really” (female employee, aged 51)

Several participants claimed that they would need to continue working, at least part-time, after retiring from their current employment in order to supplement their income. This is explored more in section 3.5.

Interestingly, some of the lowest-paid employees in the sample tended to express the least concern about their pension entitlement; they estimated that their state pension would be more or less equivalent to their current earnings. Their comments indicated that they had become accustomed to living on a low income, and therefore didn't think that losing their salary and instead receiving their state pension would make much difference to their income.

3.4.1 Lack of information regarding pensions

There was a widespread lack of knowledge and understanding amongst participants relating to their own pension provision. Many participants admitted that they did not know how much money they had saved into their pension, or when they would be able to claim their pension, or how much money they would receive out of their pension. Often, participants had a number of different occupational pensions from different jobs, and this led to the sense that their pension provision was fragmented, complex, and difficult to get a handle on:

“My issue is because I've had so many different industries, I've got bits of pensions all over the place that I need to just get my head down one day and pull them together, and find out exactly where I am with them, when I can retire....” (female employee, aged 53)

“I could end up with another 10 jobs before I retire. So I don't want to have lots of teeny weeny bitty pensions that don't actually add up to anything” (female employee, aged 51)

Participants commonly claimed that they did not know how to access unbiased, trustworthy information and advice about pensions. They also expressed a preference for paper-based information resources rather than online resources. Only a handful of participants had arranged a pension forecast or approached organisations such as Citizen's Advice Bureaux or Age Scotland for help with understanding their pension. Several participants expressed regret that they had not invested in a pension earlier in their working lives; it was only now that they were becoming aware of the consequences of their actions in previous decades:

“I made the mistake of burying my head in the sand a little bit and not worrying about the future” (male employee aged 60)

There was very low awareness of Pension Credit amongst the older people, and none of the participants above state pension age were claiming Pension Credit. There are a number of potential explanations for this lack of awareness: it was not relevant for those participants below state pension age; Pension Credit is insufficiently advertised amongst pensioners; those participants above state pension age and in work may have felt that their incomes were sufficient, or assumed that they would not be eligible for any income-related benefits.

3.4.2 Rise in state pension age for women

The rise in state pension age for women was regarded as particularly problematic. There was a widespread sense of successive governments unfairly “shifting the goalposts” for women. This meant that women were required to revise what in many cases were long-held expectations about retirement timing. Many female participants offered powerful accounts of their perceptions of how the rise in state pension age impacted negatively upon their current and anticipated future quality of life and well-being:

“I think it’s really unfair to keep people going until....I thought 65 was bad enough, you know [...] the way the retirement age keeps getting pushed back [...] you want to enjoy it, you know, I’ve seen so many people who’ve got to retirement and then died. And you don’t want to do that either” (female employee, aged 53)

“I think changing the pension age is ridiculous, I think what they’ve done to women is absolutely iniquitous” (female employee, aged 66)

3.5 Employment aspirations in later life

3.5.1 Career development

Participants were asked whether or not they had the opportunity to undertake further training and career development in their current jobs, and whether or not this was something that they were keen to pursue. Several key themes arose from the data.

No training opportunities: Participants in low-skilled jobs, such as cleaners and machine operatives, were most likely to indicate that there were no opportunities for them to progress in their jobs.

A lack of interest in career development: Approximately half of the forty-four participants indicated that they were not interested in any form of career development. Most linked this lack of interest to their age and stage in life:

“I think I’ve reached a stage in my life where I’m more thinking about retirement than I’m thinking about taking on new challenges and whatever.” (female employee aged 55”)

“I’m not really looking for more training or more responsibility” (male employee, aged 59)

“I’m not looking for progression, obviously at my age I’m not, I’m looking for a job which pays me enough, which gives me structure in my life” (female employee, aged 66)

Internalised ageist attitudes: Many of those older workers who claimed that they were not interested in career development presumed that employers would not be willing to invest time and resources into their development because of their age:

“I think at my age I don’t think I would take the chance anyway because if it was me with a company I’d be looking for somebody that’s got quite a few years then train them up to do that higher up job because it’s going to last. As I say, I’ve only got five or six years to go” (male employee, aged 59)

“I’ve reached a point in my working life where I am really looking for a position to pay the bills as opposed to a career, if you know what I mean. I am realistic enough to know that I am 63, nearly 64, and it is fairly unlikely that I am going to be getting a real career type job” (unemployed male, aged 63)

Desire for career development: The participants most likely to express enthusiasm for career development were generally in their early to mid-fifties, educated to degree level, and employed in professional occupations. They recognised that they had at least a decade of working life ahead of them and were keen to use and develop their skills and qualifications:

“I enjoy this job, but on the other side I want to use my qualifications as well, it’s nice to work in what you have training for” (female employee aged 50)

3.5.2 Part-time working

A substantial majority of participants expressed a desire to remain in their existing jobs, but work fewer hours as they approached retirement. However, only two participants said that their employer offered reduced working hours as a form of “flexible retirement”. Several other participants thought that it was unlikely that their employer would be willing to accommodate part-time working; they

envisaged leaving their current job at some point and taking up a different part-time job elsewhere, as illustrated by the following quote:

“I don’t know if there would be an option to go part-time [...] it’s not really encouraged, part-time, and I don’t know if that’s because, you know, they’ve got to pay the National Insurance and then a pension for somebody else [...] So I could maybe do something else part-time with less money and less responsibility, if indeed there is anything available at that time.” (female employee, aged 55)

Those participants who anticipated working beyond state pension age in order to supplement their pension income also expressed a strong preference for part-time, rather than full-time work. On the whole, participants wanted what they often referred to as “little jobs” –i.e. jobs that would provide some income, but without high job demands or responsibilities. The following quote encapsulates this view:

“I think I can probably see myself getting a little job in B&Q or something. No hassle. Just be nice to customers, or Tesco, or whatever, because you see a lot more older people now working in these [...] just a part-time job.” (male employee, aged 60)

Older people’s preference for a “little” part-time job post-retirement clearly links to points made in the previous section relating to a lack of interest in career development within this sample group. It also supports the finding reported earlier in this chapter, that older people’s key motivations for extending working lives were to increase income and maintain a structure to the week.

This aspiration for part-time work amongst those participants who had yet to reach state pension age was mirrored by the experiences of the seven participants who had continued to work beyond state pension age. Six of these seven participants worked part-time. It is interesting to note that of these six participants, five had continued to work more through choice rather than pressing financial need. Whilst the income they received from employment was useful, it was not their main motivation for extending their working lives. In light of the small number of participants above state pension age, it is important to be cautious in interpreting this finding.

3.5.3 Unpaid voluntary work as an extension of working life

Several participants claimed that they wished to continue to work in some capacity beyond retirement, even if this was unpaid voluntary work. Underpinning this was a desire to remain active and engaged with the world, and a sense of wanting to contribute to the wider community, as the following quotes demonstrate:

'I never want to be in a position where I am not working in some capacity [...] I always want to be involved in something, whether it is a paid capacity or not a paid capacity. [...] I never want to be sedentary or idle.' (self-employed male, aged 50)

'If I could afford not to work, I would volunteer at something. Just to keep you busy type of thing. Meeting people and doing that because I think other than that I would become very insular in the house.' (female employee, aged 60)

This positive attitude towards voluntary work in retirement suggests that work, whether paid or unpaid, was viewed by many participants as being good for their physical health and mental well-being. However, one participant, in the context of expressing anxieties about her financial situation in retirement, offered the opinion that older people might increasingly be expected to volunteer in roles that would previously have been paid jobs:

'I do not think we're going to have enough money to live off [...] There are local authorities that are expecting people to volunteer to do these things now and not actually get paid to do so. I think that is quite unrealistic. There is this push that there is suddenly going to be all these people volunteering and doing services that have been paid for in the past.' (female employee, aged 51)

Nevertheless, there was a general view within the sample group that as long as individuals were both financially and physically able, voluntary work would enrich their retirement and their engagement with the wider community.

3.6 Summary

There was much variation in what older people considered to be an appropriate retirement age. In addition, participants' views differed widely in terms of how much choice they felt they had over how long they would continue in paid employment.

Half of the sample of older people identified positive motivations to continue in paid work, such as their enjoyment of work and the positive impact of their work on their physical and mental health and well-being. The same proportion of older people also made reference to their financial circumstances when discussing decision making about the timing of retirement. More critically, for a third of the

older people sample, financial considerations were a key motivator in the continuation of work. This subset of participants did not wish to work until state pension age, but could not afford to retire.

A key finding from the interviews with older people is the general lack of awareness and understanding of pensions provision, alongside the fragmentation of pension provision for workers who have been employed by a number of organisations over the course of their lives. In terms of employment aspirations in later life, the main theme in the data was that those older people who desired to continue working in later life generally wanted to do so on a part-time basis. Very few participants expressed a wish to engage in career development or further training; those that did were in their early fifties, and already employed in higher skilled and relatively well-paid jobs.

Chapter 4: Barriers to extending working lives

4.1 Introduction

This chapter presents a range of barriers, or challenges, to the extension of working life, based on analysis of interviews with the older people sample group. Some barriers may be regarded as being largely outwith the control of individuals, such as labour market conditions and the onset of health conditions. However, it is important to note that, in some cases, older peoples' own attitudes and perceptions serve as equally significant barriers to the continuation of paid employment in later life.

The barriers to extending working life identified in this chapter may not necessarily prevent older people from engaging in paid employment. However, they can undermine the nature and quality of employment and in some cases may result in older workers leaving paid employment.

4.2 Labour market conditions

4.2.1 Perceived ageism in the labour market

Perceived ageism on the part of employers was a widely shared view amongst the older people sample group. They frequently expressed the belief that it would be difficult for them to secure another job if they needed to.

Participants believed that employers did not value the skills and experiences of older workers. It was thought that older people might be forced to downgrade occupations should they need to look for a new job. For example, one woman in her early sixties commented:

"I do think it'll be difficult. But it depends on the job that you're going for. So I think, say for example, if I decided that I would want to do a caring or support worker [job], something like that, I think that they're so desperate they would take anybody on. But that's not the sort of job that I would want to do [...] I don't think they recognise or respect the experience and skills that you come with at this age."
(female employee, aged 62)

Another female employee made the following comment about employers:

“I think some employers are very keen on pushing people out the door once they get to a certain age and I think it’s an awful shame that they lose all that experience.” (female employee, aged 52)

There is some limited evidence in the data to suggest that ageist and sexist attitudes amongst employers may interact, with the result that older women may end up in jobs for which they are over-qualified and underpaid. This may be one of the mechanisms through which the gender pay gap in later life is perpetuated. For example, one female participant recounted her experience of losing out on a senior role, which was subsequently offered to a younger, less experienced male candidate:

“I had the experience last year, again, of applying for 2 jobs that I knew I had the skills and the experience to do and didn’t get either of them, and I’m quite sure that my age played a factor [...] I think in the end they decided to appoint a younger man.” (female employee, aged 61)

Such views were widespread amongst female participants, one of whom commented:

“I think it’s very difficult to expect women at 58/59 to go out and get a job, I think employers are against them” (female employee, aged 66)

Another female participant described how her current job paid half the salary of her previous role at a different company. She explained that she hadn’t raised the issue of her salary because:

“I just felt privileged to be able to get a job at 57. That’s just how I felt at the time.” (female employee, aged 71)

The fact that this participant described herself as “privileged” to have been able to secure employment in her late fifties suggests that older people may have internalised ageist attitudes concerning their employability.

4.2.2 Job insecurity

Job insecurity was a significant theme, particularly for those employees working within third sector organisations. Many of these participants, who were predominantly women, thought that it was more likely that they would be made redundant than reach retirement age in their current employment. This was strongly related to funding uncertainties in their organisations. The following quotations illustrate this point:

“I think given the way funding is so precarious, knowing that I’ve got a contract now ‘til March 2018 is great. But I’m not assuming that we will have funding after that.”
(female employee, aged 62)

“People tend to lose their jobs because the funding ends, rather than people actually retiring.” (female employee, aged 51)

4.2.3 Low-paid employment and skill downgrading

Many participants perceived there to be a lack of good-quality, well-paid jobs in the labour market. They expressed the view that a large proportion of jobs currently available are low-paid and low-skilled. Those participants whose jobs were insecure expressed concern that if they were made redundant, any future job that they might obtain could result in occupational down-grading.

Whilst not a barrier to extended working life per se, the data suggest that this feature of the labour market has important implications not only for the nature and quality of people’s experiences of working in later life, but also for their financial security. For example, two female employees made similar observations about jobs in the social care sector – a feminised occupation characterised by low pay:

“I think that there are a lot more people out there who actually want to work, it is just finding the right level of job and an appropriate salary for what it is. Even the support work that I have been doing [...] I get £8.25 per hour for this [...] it is not worth doing it for that sort of salary, even though it is a really worthy job to do.”
(female employee, aged 51)

“What makes me feel low is if I look at the good moves website for example, which I have, and I look down through 100 odd jobs in Edinburgh and they are even worse than what I earn. I see support work £15,000, carer £15,000.” (female employee, aged 57)

However, participants employed in other sectors also pointed to the lack of good-quality part-time jobs available. In the following quotation, a male employee who worked as a financial officer offered his views on part-time work:

“I think part time posts for me at my level is difficult, to get the level I want.” (male employee, aged 57)

4.2.4 Engagement with the welfare system

The welfare system is intended to support individuals who want to find employment, and to help those who cannot work via benefits and other entitlements. A minority of participants (n=7) sought help from the welfare system since turning fifty. They reported facing considerable barriers with regard to engagement with Job Centres, entitlement awareness and benefit uptake.

Job centres: Several participants had experienced periods of unemployment in their fifties. They all reported negative experiences at Job Centres when they had sought support with finding employment and accessing state benefits.

Most described the system as ruthless and inflexible, and felt it did not take account of their individual needs. In particular, they felt that Job Centres were not adequately geared to assisting older workers with finding appropriate employment. Three participants who had attended Job Centres in their fifties believed that Job Centre staff did not appear to recognise their considerable skills and experiences, as illustrated in the quote below:

“I do believe the government need to really think about how they help older people, either get back into work if they’ve been off through illness and look at their position in terms of doing all the right things to have a good outcome, as opposed to pushing them through a system that actually doesn’t cope with their background or age.” (female employee, aged 60)

Despite participants being very keen to find work during their period of unemployment, they had perceived the attitude and approach of the Job Centre system to be punitive. Indeed, their interactions with Job Centres served to compound the sense of stress and shame that the participants already felt as a result of finding themselves unemployed. For example, one woman described how she was expected to sign on at the Job Centre on a particular day, even though the staff knew that she was attending a training course at that time:

“One time I was late and they treated me like a two year old and said “you won’t be getting your money if you come in late” and I said “well I’m sorry, I’m being funded by the council and you to go on this course, you know where I am.” (self-employed female, aged 64)

Benefit uptake and entitlement awareness: At the time of interview, very few participants in the older people sample group were claiming state benefits. There was very low awareness of Pension Credit, and no participants were currently claiming Pension Credit. From this sample of research participants however, it is

not feasible to estimate levels of awareness and uptake of Pension Credit amongst the general population of older people.

Of the four unemployed participants, only one was receiving Employment and Support Allowance. Two of the four unemployed participants had not applied for state benefits and were living off savings, anticipating that they would soon find another job. The fourth unemployed participant had been unable to work for the past decade, due to a rare medical condition which was diagnosed shortly after she completed a master's degree. Despite her health problems, this participant had been deemed fit to work after a medical assessment undertaken by ATOS healthcare, which meant that she was ineligible for state benefits. Now aged fifty, this participant reported that she faced the prospect of retirement without being eligible for a state pension, as she had not been able to build up NI contributions. She was very anxious about her financial circumstances, particularly because her husband had recently been made redundant. The following extensive quote vividly illustrates her predicament:

“Well it’s a massive concern for me because I have no pension provision, I’m not well enough to work but they say I’m not unwell enough to be registered as disabled, therefore I’ve just fallen off the radar of the health and social security system, I’m not registered with the tax office, well I am but I mean I haven’t worked in years so I have no recent tax record, my national insurance payments are not being covered because I’m neither working nor registered as unemployed, nor registered as disabled, now I don’t want to register as unemployed because they force you to work, and although I want to work, a lot of the time I’m not actually well enough to work, so I’m sort of stuck in this no man’s land where I have absolutely no social security, no tax, no national insurance coverage, nothing.” (unemployed female, aged 50)

Other participants who had experienced periods of unemployment since turning fifty also described barriers to accessing state benefits. They indicated that it had been very difficult to determine what they were actually entitled to, as they were not given clear information by welfare service providers. The following quotes highlight participants’ limited awareness of their entitlement:

“I know when I wasn’t working and I was thinking about Job Seekers Allowance, you go along and you get told absolutely nothing. You have got to ask everything. Nothing is volunteered. That was one of the things I found quite frustrating. I get the impression that state benefits are also pretty much the same. You have to figure everything out yourself.” (unemployed male, aged 63)

'I found out about various benefits and things because I am lucky enough to be reasonably intelligent. I think somebody who, you know, who isn't as bright, I don't think they would get the help. I think there is help there, but you have to seek it out and be quite articulate to find it.' (unemployed male, aged 64)

4.3 Health problems

4.3.1 Physical health problems

Participants identified poor health as a key barrier to extending working life. The number of participants who reported a chronic physical health condition was relatively small (n=6), but a wider range of participants (a third of the sample group) anticipated that the potential onset of health problems in the future might curtail their ability to work. It is important to note that those participants aged over sixty-five did not necessarily report more health problems than younger participants. This may reflect the fact that the oldest participants in the sample group were still in paid employment *because* they had maintained relatively good health.

Participants were acutely aware of their reliance on maintaining good health, both in order to work, and in order to enjoy their retirement:

"If you've not got your health then you can't work. But then you still want your health, like I said, to be able to enjoy the things when you retire [...] So, the two of them are basically interlinked" (male employee, aged 55)

Of the six participants who had chronic physical health conditions, three were employed, two were self-employed and one was unemployed. The employees expressed fears that their health might worsen over time, and leave them in a position where they were forced to give up their jobs before reaching state pension age. For these workers, the financial consequences of potentially having to give up work on health grounds caused considerable anxiety:

"I see myself with my health, and yes there is a worry constantly, in the back of your head it's always there" (female employee, aged 59)

Participant: *I don't want to give it up, not just now.*

Interviewer: *Why's that?*

Participant: *Because I need the money [...] It all depends on how my body feels."* (female employee, aged 60)

For the unemployed participant in this subset, a rare and debilitating health condition was the main barrier to employment. The two self-employed participants perceived their health conditions as a barrier to working as employees. However, self-employment offered them control and flexibility over their working patterns, which enabled them to stay in work whilst managing their health problems.

4.3.2 The effects of ageing on physical capabilities

One third of the older people sample group made comments noting a general decline in their physical state over time. Many participants within this subset reported a gradual increase in general aches and pains since turning fifty. There were widespread references to sore knees and backs, stiff joints, increased tiredness, and a loss of energy and physical strength. Whilst these health issues did not necessarily prevent participants from continuing in paid employment, participants did express awareness of how the physical effects of ageing impacted upon their day to day experiences of work:

"I can't lift like I used to at work, you know, sometimes I think 'oh my god I can't lift that, I used to be able to lift that'" (female employee, aged 58)

"I believe it gets a bit harder. You feel the same age it's just your body doesn't and you feel the aches and pains. I think sometimes even bending down to lift the smallest thing it's just a bit too much." (male employee, aged 59)

"I don't have any health problems as such, but I definitely feel I've not got the energy that I had even when I was 50." (female employee, aged 55)

Participants tended to downplay these changes to their physical capabilities as "just a normal part of ageing". However, a number of participants expressed doubts about how long they would be able to continue in paid employment:

"I feel at the moment I'm quite tired and therefore, I don't think I could last out another 13 years, doing this anyway." (female employee, aged 53)

Participant: *Well, I would say my health is, as I say, it's just gradual, your eyes and things is just starting to go, don't they? You know what I mean? And some things are pretty small that you are working with, you know, these components and things'*

Interviewer: *'OK, alright. And do you think that growing older might have any impact on your ability to do the job?'*

Participant: *Yeah." (female employee, aged 62).*

These findings suggest that the general impact of ageing upon physical capabilities may gradually undermine older people's ability to carry out paid employment, even without the onset of specific health conditions.

4.3.3 Menopause

Female participants were not asked specifically about the menopause, but in the context of more general questions about health, five women spontaneously mentioned how going through the menopause had impacted upon their working lives:

"When you have a hot flush you are soaking [...] if you have one when you're in with a client it can sometimes take you back a little bit [...] so yeah I think it does have an effect on your work" (female employee, aged 55)

"I have had problems with the menopause as well. Things like tiredness, a little bit cranky, and flushing and things like that which have been quite hard, being able to go to work, so that's been a little bit of a difficulty." (female employee, aged 52)

Whilst only a small proportion of female participants referred to the challenges of managing menopause-related symptoms at work, it would be erroneous to assume that menopause is not a problematic issue for older women who desire to extend their working lives. There are a range of possible reasons why other women in the sample group might not have mentioned the impact of menopause upon their working life: they weren't asked a specific question on the topic; women in their sixties may have experienced menopause several years previously and so may not have felt it was relevant to their current experiences; stigma around menopause may have inhibited women from talking about their experiences.

4.3.4 Work-related stress

Participants viewed the relationship between health and work as being two-way. Whilst health problems might prevent individuals from continuing to work in later life, the experience of work-related stress could also impact on health and might act as a barrier to extended working life.

Approximately one fifth of the older people sample group (n=9) had experienced work-related stress, either in their current job or in a recent job. For four of these participants, this had resulted in them being signed off work for two to three months on average, within the last year. The following quotations are typical of comments made by this subset of participants:

“I was basically doing 2 jobs in 20 hours, almost 2 full-time jobs in 20 hours, and I mentioned to her [boss] that I was feeling very stressed and that something needed to change or I’d end up going off sick. And the long and short of it is nothing changed [...] and the doctor signed me off and recognised it was work-related stress and depression.” (female employee, aged 62)

“It is very, very demanding and it does cause quite a lot of stress [...] the workload is obviously quite massive.” (female employee, aged 55)

None of these participants suggested that the work-related stress they experienced was directly linked to their age. However, the participants’ ages and life stages were relevant in terms of influencing their responses to their stressful work situations. For example, two participants, aged 57 and 60, had decided to bring forward their retirement date as a way of attempting to protect their health from what they perceived to be an unsustainable level of work-related stress. They were able to do this because they had sufficient financial resources to do so. This contrasts with the action of another, younger participant, aged 50, who had resigned from a stressful job and embarked upon self-employment as a way of sustaining employment whilst managing his stress levels.

Other participants, however, were pessimistic about the possibility of reducing their experience of work-related stress. As discussed in previous sections, participants’ perceptions of unfavourable labour market conditions, and their personal financial constraints meant that there were compelling reasons for staying in jobs, even if they undermined participants’ mental health.

For example, one female employee talked about how she had recently been signed off work for two weeks with stress, and how she had subsequently decided to leave her job. However, she was dismayed at how poorly paid the jobs advertised in her sector were. Another female employee had returned to work primarily because her occupational sick pay had been curtailed; without any other sources of household income she couldn’t afford not to return to work:

“My doctor felt that I should take another 2 weeks but I couldn’t afford to.” (female employee, aged 62)

The findings presented here show that, experiences of job stress may impact upon later life working in a range of ways. For some older workers, job stress may prompt early exit from the labour market if workers have sufficient pension provision to survive financially. For others, financial constraints and uncertainty over the likelihood of securing alternative employment means that they may remain in stressful jobs at the expense of their health and well-being.

4.4 Caring responsibilities

4.4.1 Overview of caring responsibilities amongst the older people sample group

Over half of the older people sample had current caring responsibilities at the time of interview (two thirds of the female participants and one quarter of the male participants)⁸

Fourteen participants (6 men, 8 women) had dependent children, identified here as school-age children living at home, or adult children that participants were supporting financially through university, or adult children with additional support needs who were still living at home.

Three female participants were kinship carers for their grandchildren, an unexpectedly high proportion for a relatively small sample group. Perhaps surprisingly, none of the older people participants were currently involved in providing childcare for their grandchildren whilst their adult children were at work. Two female participants had multiple caring responsibilities: one with responsibility for her adult child with learning disabilities as well as for her own brother, the other with teenage children at home and responsibility for elderly parents who lived 85 miles away.

Five female participants had eldercare responsibilities. A further eight participants (6 women, 2 men) reported having previously undertaken caring responsibilities for elderly parents until their death. This period of combining caring and working had often lasted for several years.

The following sections present findings relating to past, as well as current caring responsibilities and discuss the range of ways in which older people's caring responsibilities have both impacted upon and been shaped by their participation in the labour market. Participants' ability to sustain employment at the same time as undertaking family caring roles varied widely within the sample group. This was partly connected to the degree of support they were able to access from employers, but was also related to personal preferences, financial constraints, and the perceived impact of caring and working upon their own health and well-being. Participants' views on how anticipated future caring responsibilities might impact upon their future employment are also considered.

⁸ For detailed gender breakdowns across the types of caring responsibilities please see annex A.

4.4.2 Caring for dependent children

In terms of how participants viewed caring for dependent children, there was a clear difference between those participants who still had school-age children living at home, and those participants who were either caring for dependent adult children with additional support needs, or who were kinship carers for their grandchildren.

School-age children: For those participants who were parents of school-age children, combining paid employment with childcare responsibilities was generally viewed as straightforward and relatively unproblematic. Generally, participants' children were teenagers who did not require hands-on childcare in the same way as younger children. The one exception to this was a female participant who had a primary school-aged child with learning disabilities. She found it challenging to balance the requirements of her job with her child's care needs, and was hoping to be able to find a job closer to her child's school so that her child would not need to go to after-school club.

Adult children with additional support needs: For three participants whose adult children had additional support needs, continuing in paid employment was necessary in order to support their children financially. As mentioned in Section 3.3.2, participants linked this need to remain in paid work to the fact that their children had lost access to state benefits. One further participant described how she had continued to work for several years past state pension age, in order to support her adult daughter and grandchildren after her daughter's marriage broke down:

"I then had to help her buy a car, try and buy furniture for the house because he had done nothing. Basically I worked on and only last year did I stop supporting her. So all that time I've been supporting her and we could have done a lot of things." (female employee, aged 71)

Kinship carers for grandchildren: The three participants who were kinship carers for their grandchildren indicated that they needed to maintain paid employment in order to have sufficient financial resources to pay for the grandchildren's upbringing. Taking on full-time caring responsibility for their grandchildren represented a significant financial burden, and these participants believed that it was unfair that their local authorities did not offer them the same level of financial support as foster carers.

Whilst kinship carers expressed a strong sense of love and obligation towards their grandchildren, they also felt that their lives had been disrupted by this

long-term caring role. One kinship carer described how she had been forced to change her plans for retirement:

“I maybe would have given up my work when I was sixty and had some time away with my husband and that, but we’ve got the bairn to bring up, she might want to stay on at school, go on to university. So, your plans all went through the window.” (female employee, aged 62)

Two of the three kinship carers reported that their employers had offered them some flexibility over their working hours, to support them in their caring roles. However, as one of these participants commented, being able to take time off when needed did not necessarily impact on the amount of work she had to do:

“There’s still the pressure of your job, so on the one hand “yes, it’s OK, you go to the Children’s Panel, do what you like, take time off”, but nobody is saying “oh well, we’ll ease your workload for that.” (female employee, aged 55)

While findings from other research⁹ indicate that a substantial proportion of older workers are involved in looking after their grandchildren whilst their adult children are at work, there was surprisingly little in the data about participants providing childcare for grandchildren. Aside from the three kinship carers, none of the participants were currently involved in providing childcare whilst their adult children were at work.

In summary, for participants who were involved in supporting their own children or grandchildren, employment was a key means of fulfilling their caring responsibilities, as it ensured that they had sufficient income to support their dependents.

4.4.3 Eldercare responsibilities

Nearly a third of the participants (n=13) reported having caring responsibilities for elderly relatives, either in the past or at the time of interview. This section explores the range ways in which eldercare responsibilities had impacted upon participants’ working lives.

The gendered nature of eldercare: Only two of the thirteen participants who reported past or present eldercare responsibilities were men. A recurrent theme in the data was that women shouldered the bulk of eldercare within families,

⁹ Grandparents Plus (2009) Rethinking family life: Exploring the role of grandparents and the wider family, London: Grandparents Plus.

even when they had male siblings who could share caring responsibilities for their parents. This reflects broader societal trends in unpaid care for family members. One unmarried female participant described her brother's attitude to caring for their mother in the following way:

"I think he [brother] feels that I don't have a life so I should just get on with it, basically." (female employee, aged 60)

Another female participant, working in a full-time job, anticipated that caring for her elderly mother would fall to her, despite having a brother:

"My caring commitments are likely to increase. I've got a very fit mother who's 77, but she's fit and healthy at the moment so I would say in the next ten years that's likely to impact on my work. [...] I've got a brother but I would imagine if there was anything that started to deteriorate, I would maybe have the brunt of that." (female employee, aged 53)

Women's working lives were impacted in several ways by their eldercare commitments:

Disruption to employment: In cases where women had been involved in caring for terminally ill parents, often for several months or years, they commonly described the toll that this took upon both their physical health and emotional well-being. Women described themselves as suffering from "burn-out", which in some cases led to them needing to take several months off work in order to recover, as illustrated by the following quotes from two different participants:

"There did come a point where I couldn't cope anymore [...] and I had to take time off work" (female employee, aged 55)

"I feel tired, I don't know if I'll bounce back after being a carer [...] I just know that having been a carer, having gone through bits to deal with menopause and health that, you know my ability to do the job isn't so great" (female employee, aged 55)

The impact of caring upon participants' health and well-being could have long-term consequences for their working lives. For example, one participant had left a relatively well-paid job in 2005 following the long-term illness and subsequent death of both parents, as she felt that she could no longer cope with the demands of the job. Her intention had been to take a year out to recover. She had subsequently been unable to find a job at the same level of skill or pay as her previous role. At the time of interview, she was earning much less through

self-employment than she had done as a bank employee in previous years. She described the impact that caring had had on her in the following way:

“While my mother was ill I used to work, I used to do the caring for my mother, and I used to watch my granddaughter 2 days a week. [...] I don’t know how I survived it, to tell you the truth. As I say, I’m still recovering from it all, it takes a lot out of you.”
(self-employed female, aged 64)

The time commitments associated with eldercare: Most of the participants with eldercare responsibilities devoted a significant number of hours a week to looking after their parents or other elderly relatives. In many cases, eldercare was a long-term commitment, stretching over months or years, and involved visiting the relative on a regular basis and performing everyday household tasks for that relative such as cooking, cleaning and shopping. This type of commitment was generally fitted in around participants’ work commitments, at evenings and weekends. However, in some cases, caring demands left participants with very little time to pursue work-related activities such as job-searching, as illustrated by the following quote from a participant who wished to change jobs:

“I go round in the morning, I go round about lunch time, I go round in the afternoon, I go round in the evening, I bring her washing round, I do her ironing, I wash it, I dry it, I iron it. If she needs stuff, mostly toiletries from the shops, I get her them. I try and encourage to eat. I ensure she’s got plenty of boiled water, make sure medication’s right [...] plus running this place and I’m desperate to go job searching again.” (female employee, aged 59)

The unpredictability of eldercare: Aside from the routine aspects of eldercare, which participants were generally able to fit in around their working hours, participants related many instances when they needed to take time off work at short notice because their parent had had an accident, fallen ill, or was dying. An acute crisis such as an emergency admission to hospital could develop into a longer term caring need, and both scenarios posed challenges for older workers. Whilst none of the participants reported that they had not been able to take time off work in a caring emergency, the unpredictability of such care demands could cause them considerable anxiety. For example, for one self-employed participant whose parents lived hundreds of miles away, the prospect of a caring emergency was an ever-present concern as she scheduled her work:

“Yeah it’s a constant hover with a fear element built in; ‘what is going to happen, are we going to be able to respond to it, how are we going to deal with it?’ ”(self-employed female, aged 63)

Another female participant implied that her working life would come to an abrupt end if her husband fell ill:

“If anything happened to my husband and he needed me to be at home, that would be it” (female employee, aged 71).

One of the four unemployed participants in the older people sample perceived the unpredictability of eldercare needs as a key barrier that hindered her participation in the labour market:

“Instead of us being able to go off and look for work and deal with all the paperwork and all of that, we found ourselves looking after my parents in the hospital, so this care component for my parents, it’s very unpredictable, it could be fulltime around the clock or it could be nothing at all, it’s random and I never know what I’m going to get.” (unemployed female, aged 50)

4.4.4 What has helped older people to combine working and caring

Participants identified a number of ways in which their employers supported them in managing the challenges of combining work with their caring responsibilities:

Employer flexibility: The key support that participants with eldercare responsibilities valued in their employers was flexibility in being able to take leave at short notice, as illustrated by the following quote:

“There had to be a degree of flexibility at work. So I had to take days, half days off and things like that. At short notice. Which was OK. I could do it.” (female employee, aged 58)

Awareness of employer policies to support carers: Public sector workers tended to have a greater awareness of their entitlement to time off for emergency care for dependents than private sector employees. However, this was not always the case, as indicated by the following quote from a council employee:

“If I went to my boss and said, look I’m toiling...they would work round it, you know they try and accommodate people’s requests as much as possible but I can’t actually think at the moment if they’ve got a policy for flexible working. In my job, we

can't have flexible working as such because you need to have a manager there at all times (female employee aged 60)

Relationship with line manager: Regardless of whether or not participants were aware of formal employer policies, most time off for caring responsibilities was negotiated informally with participants' line managers. This meant that being able to secure time off was often dependent on whether or not workers had a sympathetic line manager:

"the policies in place, although they're supportive it does depend who your manager is, because it's at the manager's discretion, so I think it depends what kind of relationship you've perhaps got with your managers, because I do know there's other people who sometimes have difficulty in that way. (female employee, aged 55)

These findings suggest that rather than view time off for caring for dependents as a right, some participants viewed themselves as "lucky" for being able to take time off when they needed to. Participants were often at pains to demonstrate their commitment to their jobs, and their gratitude for being allowed to take time off, by working additional hours at another time.

4.5 Attitudinal barriers

4.5.1 No desire to extend working life

As noted in Section 3.3, a key message was that many participants (aged 50 to 64) had no desire to extend their working lives, and indeed many had plans to retire before state pension age. Participants often talked about wanting to retire whilst they were still relatively fit and healthy, in order to be able to spend a period of time "enjoying life" before the onset of any potential health problems. The following quotations express this view:

"At the age of 60 you should still be fit enough to do things and enjoy life, especially if you've been working all your life, there must be things you want to do and want to achieve." (female employee, aged 55)

"If you're fortunate financially to be able to get out of working, if you've got a chance, mentally and physically then I think 'well actually go for it', because you may regret it down the line if your health suffers, and then you won't be able to enjoy your retirement." (male employee aged 57, planning to retire at 60)

Participants who intended to retire at or before state pension age commonly expressed the opinion that they had worked for long enough, and that their priorities had now shifted to other aspects of their life, such as their family and their hobbies. Amongst some participants there was resistance to shifting societal expectations that people should now work longer. Women in particular tended to express long-held expectations about retiring at 60, if not before. However, as discussed previously, participants' ability to retire from paid employment was to a large extent shaped by financial constraints.

4.5.2 Concerns over intergenerational equity

Many participants expressed concern that by remaining in paid employment, older workers were preventing young people from accessing paid employment. Thus, one male worker made the following comment about the rise in the state pension age:

"I think the downside is the other end of the scale, is that younger people coming in, there's less opportunities for young people getting work and graduates and such like, people are struggling to get work." (male employee, aged 57)

This perception was also echoed by a female employee:

"I just feel that there's not a lot of help for younger people. And older people having to stay on in the workplace is not helping because they're not getting the jobs." (female employee, aged 58)

4.6 Summary

This chapter has explored different ways in which labour market conditions and the benefits system, health issues, caring responsibilities, and workers' own attitudes and perceptions may all be experienced by older people as potential barriers to the extension of working life.

Perceived ageism, both in the labour market and in the welfare system, was regarded as a barrier to older people being able to extend their working lives. Participants expressed concerns that their considerable skills and experiences were not recognised by potential employers or by Job Centre staff.

In terms of health and well-being, work-related stress was an issue for several participants, which reduced the likelihood of them wanting to extend their working

lives. More broadly, most participants viewed health issues as an inevitable consequence of ageing, and future health problems were perceived to be a likely barrier to continued participation in the labour market. The prospect of having to retire on health grounds before state pension age gave rise to considerable anxiety.

Women were more likely than men to have been negatively affected by the cumulative interaction of insecure, low-paid jobs alongside multiple caring responsibilities throughout their lives. Women in this situation were less likely to have built up sufficient pension entitlements to retire with an adequate income. For those participants with caring responsibilities, employer flexibility around taking leave and adjusting working hours was greatly appreciated as a means of enabling them to combine work and care.

Chapter 5 explores these issues from the perspective of employers.

Chapter 5: Employers' perspectives on the opportunities and challenges associated with older workers

Twenty-one individuals representing employers participated in the study. Eleven employers took part in focus groups, each of which had between two and four participants. Ten individuals representing employers took part in telephone interviews. This chapter presents key findings from the employer sample group and highlights good practice in managing an older workforce.

5.1 Opportunities and challenges presented by the employment of older people

Across the whole sample, it was evident that employers have started to engage with the implications of an ageing population for their workforce planning. This section outlines the main opportunities and challenges Scottish employers reported in relation to older workers.

5.1.1 Opportunities offered to employers by extending working lives

Older people bring valuable skills and experiences to the workplace.

Employers participating in the study viewed the skills and experiences brought by the older workers to the workforce as the main opportunity offered by extending working lives. Both content-specific (e.g. manufacturing techniques) and more generic, 'life-skills', such as empathy, of older workers were praised.

Older workers help to retain 'corporate memory'. A number of organisations were acting on this opportunity by introducing mentoring schemes to pair older employees with new recruits in order to transfer skills and experiences. This approach was particularly evident in the health, manufacturing and hospitality sectors.

While most employers raised these opportunities, few reported the existence of organisational policies or practices explicitly tailored to an older workforce (see Section 5.2 below). Those employers that did mention policies for older workers tended to focus more on retaining existing older employees than recruiting new workers aged over 50. However, there were indications that employers in

Scotland were starting to think beyond retention to also assess the opportunities for recruitment:

“I’d start with the premise that it [the ageing population] is actually an opportunity rather than a problem. I think: start with an assumption that is about providing new opportunities for older people rather than assuming that it is about holding them longer in what they were doing in their working lives.” (Oil and Gas Industry, 4500 employees in Scotland)

5.1.2 Challenges identified by employers of extending working lives

Despite their overall appreciation of older workers, the employers in the sample identified a clear range of challenges as follows:

Increased likelihood of health problems amongst older workers. The main challenge identified by employers was increased absence from work due to health problems amongst the over-50s workforce. However, it was notable that only a minority of employers interviewed had actually measured this within their own organisations.

Health problems were considered to particularly affect those employees undertaking manual jobs (e.g. portering, lifting), care jobs and unsocial shift work (e.g. in hospitality). Musculoskeletal problems were the main health issue manifested within these roles. However, there was little proactive planning around the potential health effects of extending working lives. Employers reported responding to health problems amongst older workers mainly in a reactive and often ad hoc way, for example by varying work allocation or reducing work hours.

Abolition of the default retirement age has made workforce planning increasingly difficult. Irrespective of organisation size or sector, employers found it challenging to plan without a fixed retirement age. In small organisations, however, individuals’ retirement plans appeared to be easier to track because of informal conversations and the close-knit workforce.

Competing priorities for older workers’ time and motivations. For several organisations, across a range of sectors, there was growing recognition that older people often had other demands upon their time – particularly those associated with caring responsibilities. This is illustrated by the following quote from a voluntary organisation:

“We are also competing with part-time paid opportunities and the fact that demographic group provide child care for their families in terms of young children.

So, since the abolition of the NDR [Normal Date of Retirement] we have noticed a shift in practice and behaviours of this population that we are having to adopt and adapt too.” (Voluntary Organisation)

Mismatch between the skillset employers are keen to retain in employment and the qualifications of older workers who continue to work. A further challenge to extending working lives mentioned by all employers was that they experienced an appetite for early retirement, with the strength of this being closely associated with the types of pension schemes in operation. In particular, they reported that demand for early retirement was higher among their more skilled employees as those were more likely to have better pension arrangements to enable an early exit. Nevertheless, despite employers being more inclined to invest time and money in retaining their more highly-skilled older workers, they were actually losing them and facing the reality of an older workforce concentrated towards the lower-level roles and jobs.

Older workers are more likely to be unfamiliar with new technologies. Several employers raised the issue of how unfamiliarity and lack of self-confidence negatively affected older workers’ aptitude and motivations for learning and incorporating new technologies within their jobs. Some successful approaches to overcome these challenges are detailed in Section 5.2 below.

Potential divergence between organisation’s workforce profile and targeted customer base. A final challenge identified was a concern about the appropriateness of an older workforce serving a younger customer marketplace. However, this affected only a minority of organisations interviewed, and even they recognised that a balanced age workforce could bring advantages:

“We have a disproportionately high number of young workers and one of the concerns I have is that we are an organisation trying to stay relevant to a contemporary consumer base, and that drives you to think about only young workers are the right people to have in your organisation, particularly in the commercial functions, and actually that might not be the answer for us, actually we might need to balance that with experience as well. So we have a slight dilemma there.” Manufacturing (Food and Drink)

5.2 Good practice in managing an older workforce

It is important to note that none of the organisations represented in the sample had an informal age cut off for either retention or recruitment, and all were very conscious of ageism and discrimination. However, that awareness of potential ageism was frequently given as a reason why there were no specific policies for

retaining existing older employees, for age-specific training, or for attracting new employees from the 50+ age range.

Against that caveat, this section outlines organisations' approaches to managing an older workforce, focusing specifically on workforce planning and highlighting the practices and processes which employers deemed to be effective in recruiting, retaining or re-training older workers.

5.2.1 Good Practice in Recruiting Older Workers

Concerns around breaching equalities legislation have resulted in little or no policy dedicated to recruiting older workforce. Employers highlighted the risks of being perceived as acting in a discriminatory manner if they actively introduced strategies to recruit older people. The following quotes provide insight into how this was expressed in strategic terms:

“Interviewer: Do you do anything in particular to attract older applicants at all?”

Employer: No, not in that way. I think we would be going to market basically for, frankly, skills and experience and that will quite often put people within a band with their age. Depending on what you're looking for. The same as there's nothing consciously in our reports that says we're targeting one group versus another group or whatever.” (Oil and Gas Industry)

“There's nothing specific in place but it would just be open to everyone of all ages.” (National public body)

Age profiling as part of workforce planning is still in early stages. It was widely acknowledged that the inclusion of age in diversity and inclusion/equality practices was still in relative infancy, because age discrimination was outlawed only in 2006. As such employers stated that age had received less attention in comparison to other protected characteristics or workforce demographic factors, such as gender, parenthood and disability. Therefore, only a minority of employers had undertaken age profiling of their workforce and were linking that to succession planning.

Those few employers who had undertaken age profiling were now thinking about age management as a longer-term strategy, recognising the benefits of a more proactive approach:

“People don't age quickly you know. It does take a little bit of time, so somebody's in their late 40s now, it will take a few years before they get to their mid-50s so we've got a bit of time to do something about that.” (Utilities company)

Tackling managerial bias in managing and recruiting older workers was being undertaken by a few organisations. In particular, a financial services employer and an IT organisation were offering unconscious bias training to managers in order to encourage a more open approach to training, career development and recruitment practices.

One of the employer focus groups discussed the merits of shifting managerial emphasis to older workers. They recognised that focussing managerial attention to younger workers has perhaps been detrimental to the older workforce.

“We were talking last week in the business about the challenge of managing millennials, because people’s value systems are different and their motivations are very different, but actually I think the other challenge is how we manage people who are much older than us and who have had seniority, status, position, success, track record and education which is very different to our own.” (SME, Business Transformation)

Overall, the employer interviews and focus groups highlighted a significant barrier to more proactive age and workforce planning. There was widespread acknowledgement that retirement conversations no longer took place, either because of abolition of a default retirement age or because of a fear as being perceived of being ageist.

This contributed to a lack of information about employee intentions and plans around later working life, especially in larger organisations.

5.2.2 Good Practice in Retaining Older Workers

In contrast to recruitment, there was much more evidence of good practice in retaining older workers.

Flexible working policies were viewed as the most obvious way to retain and support existing older workers. The most common forms of flexible working were reduced hours and remote working.

Reduced hours were offered in the form of part-time work on an open-ended basis or as a mode of phased retirement. *Remote working*, i.e. working from home, was offered by a few employers but it was recognised that some jobs could not be undertaken away from a work site.

Flexible working appeared to be most commonly requested for caring responsibilities, either for grandchildren, elderly or sick partners and relatives or for personal desire to remain engaged in the workforce whilst still being ‘able to

enjoy retirement'. However, it was reported that older workers were less likely than their younger counterparts to make a formal request for flexible working (see Section 4.4.4 for a discussion of informally negotiated flexibility amongst the sample of older workers).

Both *formal and informal flexible working* were seen to be beneficial. Larger employers were more likely to have explicit flexible working policies in place. SMEs were more likely to use informal flexibility because of their close-knit relationship with individual employees and this agility was reported to be appreciated by their older workers. However, the limitations of an informal approach were also recognised, particularly in terms of planning:

“So that uncertainty is, I think, the biggest issue. Because SMEs don't workforce plan in the same way that corporates do because it's about scale – there's no need to do so. But clearly to lose a key member of staff that you expected to stay, fairly quickly, is a problem. So I have clients who have tackled that approach openly and I can think of one key employee of one of my clients who is on a four-year retirement plan. So they clearly agree. They recognised the reality and worked together practically to find a solution” (Independent HR Consultant)

Providing additional support for those employees undertaking elder-care.

This support was both practical (e.g. providing information) and emotional, as illustrated by the quote below:

“We have some focus groups for staff and the main issue for them being carers whilst trying to work again is a time issue so, what we've done is we've brought some external agencies in like local caring agencies that they don't find the time to perhaps get to appointments and things and we're bringing them into the organisation so they can perhaps go and see them in their lunch hour and things (Further Education)

Informal intergenerational mentoring and knowledge exchange. This practice was popular among employers and some larger organisations were considering how to move from informal and ad hoc practices to a more formalised policy:

“We want to keep their experience and pass it on to others. So if they could become a mentor or a role model or that type of thing [...] the group has just been set up and it is a meeting on a monthly basis and reporting things to the board, I think by August this year [...] If you have key people who are of a certain age, I think there is something from a business continuity point of view, about having the

intelligence to know when you're going to lose that skill and experience.”
(Healthcare)

Accommodating different preferences. Other good practice revolved around accommodating different preferences of older workers by recognising that they may favour specific styles of working and communicating. For example, maintain paper and telephone communication.

Finally, a range of other beneficial practices were raised by individual employers. These included a more explicit focus on career and career development over a potentially longer working life within the annual review process; offering health MOTs to staff once they reached the age of fifty (NHS); and having a bank for (retired) older workers who just want to work occasionally (NHS and care work).

5.2.3 Good Practice in Re-training Older workers

Examples of good practice in re-training older workers were limited, in that most employers appeared keen to demonstrate that all employees are treated the same, regardless of age. This is illustrated by the following quotes:

Employer: *“[We treat older workers] exactly the same as any of our other demographics. We take a very consistent approach across all of our workforce so really does not matter if you're a paid employee or a volunteer. If is a technical requirement of the job, and again it doesn't matter what age you are, you will get trained in a way in which to do it. That includes mandatory training as well including health and safety, equipment training, a whole host of disciplines*

Interviewer: *Are there any particular policies at all in place to support older workers?*

Employer: *We don't take that approach. Because what we do is that we take a total work force approach so all of our policies apply across all of the demographics.* (Voluntary Sector Organisation)

However, in one medium-sized manufacturing organisation **small-scale re-training** took place for some manual workers, allowing them to move between tasks, and in turn providing shift flexibility, depending on staffing requirements and production runs.

Other organisations had devised innovative ways to **overcome the challenges associated with new technologies** (Section 5.1.2) and adopted these in their training practices. An employer in private care had worked to overcome older employees' lack of self-confidence by involving their clients in familiarising

employees with new technologies. The Scottish Government (who participated in the study as an employer) has deployed 'reverse mentoring' using the expertise of its younger workers to assist those less familiar with e.g. social media tools and platforms.

Moreover, as with the communication example in Section 5.2.2 above, an **age-sensitive approach to training methods** was seen to be helpful in encouraging training among older workers:

“So me saying to an older worker ‘there’s an online module that you have to log onto and it’ll self-teach you how to use it’, that wouldn’t work. However, other, classroom-based processes will work with them.” (Scottish Government)

5.3 Summary

The overriding finding from the employer interviews and focus groups is that employers were very open to thinking of opportunities to draw upon the talent pool of older workers and in the main viewed extending working lives as a positive trend. However, this openness and enthusiasm did not always translate into action. Specifically there had been more attention focused to date on retaining existing older workers than on recruiting new ones or on equipping older employers for the needs and requirements of a contemporary workplace via (re)training. In many ways this emphasis is understandable as it reflects employers' most pressing concerns about how to best manage their existing workforce, but indicates that there is still much to be done in encouraging and supporting a more proactive approach to employment across an extended working life.

Chapter 6: Conclusions and recommendations

6.1 Introduction

This qualitative study interrogated the attitudes, behaviours and preferences of a mixed group of older people (aged 50+) in central Scotland towards later working life and retirement. It also collected rich in-depth data from a diverse range of employers to examine their attitudes, policies and practices surrounding an older workforce. Both samples identified a number of benefits and opportunities associated with later life working, including health benefits for individuals and retention of vital skills and experience for employers. However, significant challenges and concerns were also raised, which centred on inequality of opportunities between different groups of older workers and a potential mismatch between attitudes and expectations of older workers and those held by employing organisations. Findings suggest there is a current window of opportunity to raise awareness of later-life working options among older people *and* employing organisations to help promote opportunities, policies and practices around extended working life.

This section presents a summary of the key findings from the two parts of the study and then makes a series of recommendations to help overcome barriers among older workers and employers across Scotland.

6.2 Summary of key findings

6.2.1 Older People

Attitudes, Motivations and Aspirations

The main finding from the older people's sample was the wide range of attitudes towards working in later life. Individuals' preferences were influenced by a host of previous life events and employment experiences over the course of their lives.

Around half of the sample group identified a range of positive factors associated with work which motivated them to continue in paid employment. Work was viewed as a good way of keeping physically active, and the social contact involved in working was deemed to be beneficial for mental health. The

importance of work in providing meaning, identity and structure to the week was also highlighted.

A substantial majority of participants expressed a desire to reduce their working hours prior to retirement, though knowledge of flexible working options and provisions was low.

Only a minority of the sample expressed an interest in more training or career development. These participants were in their early 50s, with higher levels of education and working in professional roles.

Half of the sample group made reference to their financial circumstances when discussing the timing of retirement. Plans appeared to be closely tied to whether or not an individual had sufficient financial resources to ensure a reasonable standard of living without income from paid employment. Those participants with the highest household incomes and biggest pension pots had the greatest degree of choice over when to leave the labour market, compared to lower-income participants

Around a quarter of participants indicated that they would like to retire before they reached state pension age but could not afford to do so. This was either because they would not have access to any other source of income, or because any state benefits, or private/occupational pension income they might receive would be insufficient to meet household needs. However, pensions sufficiency was less of a concern for the lowest earning participants as the move from low earnings to state pension would not represent a significant drop in their income.

There was a widespread lack of knowledge and understanding amongst participants relating to their own pension provision. Many participants did not know how much money they would receive out of their pension, and this lack of awareness applied not only to the state pension, but to private and occupational pensions as well. Participants generally were not aware of the state pension online calculator. Participants commonly did not know how to access unbiased, trustworthy information and advice about pensions. They also expressed a preference for paper-based information resources rather than online resources.

The rise in state pension age for women was regarded as a “shift in goalposts” for women, which meant that some women were required to revise what in many cases were long-held expectations about retirement timing. This was widely perceived as unfair.

Several participants claimed that they wished to continue to work in some capacity beyond retirement. Part-time work was commonly regarded as a viable way to supplement pension income post-retirement but there was some concern expressed about a perceived lack of good quality part-time jobs available.

Some participants indicated that they would be happy to undertake unpaid voluntary work post-retirement. They regarded voluntary work as a way of remaining active whilst contributing to the wider community. These participants tended to anticipate a financially secure retirement in which they would not need to work for pay.

Barriers

Several participants indicated that they had already experienced ageism in the labour market, and felt that their skills and experience were undervalued. Many more were worried that they might be discriminated against on grounds of age if they left their current employer to look for a new job. Such concern could potentially act as a barrier to job mobility in later working life.

Worries surrounding job security emerged as a significant barrier to extending working life, particularly for those employees working within third sector organisations. Many of these participants, who were predominantly women, thought that it was more likely that they would be made redundant than reach retirement age in their current employment. This was strongly related to uncertainty of continued funding for their organisations.

Seven participants had experienced job loss in their fifties. They felt that Job Centres did not provide adequate support to older people to assist them with finding appropriate employment.

The majority of participants anticipated that health problems might eventually prove to be the main barrier to the extension of working life. Some participants held this view because they already experienced health conditions that they feared would worsen over time and might impact their ability to work. Other participants were currently fit and well but articulated general fears around future health, and noted a gradual reduction of energy and the effects of accumulated work stress.

Caring responsibilities, which predominantly affected female participants, were another key barrier to working for longer. Time out from the labour market in order to care for dependents at earlier points in participants' lives was seen to have had a knock-on effect on their later-life employment. In addition,

participants' future work plans were also affected by the anticipation of possible future caring responsibilities.

Lower-income women were most likely to suffer the financial consequences of insecure labour market conditions, caring responsibilities and health problems, especially if they were single or divorced. They were also more likely to be employed in less secure and lower-paid work. Such findings help to explain why the gender pay gap is higher among older cohorts of workers.

An intergenerational issue was identified, with some respondents expressing the view that by staying longer at work they would be depriving a younger person of a job.

6.2.2 Employers

Attitudes and Good Practice

In the main, employers were positive in their attitudes towards older workers, recognising that they bring valuable skills and experiences to the workplace.

Examples of good practice focused primarily on the retention of existing older workers, with very limited attention given to recruiting the over-50s.

Flexible working policies were the key way in which employers believed they could offer support to older workers. Flexible working provision offered by employers in the sample group encompassed offering reduced hours and allowing employees to arrange their working hours to accommodate caring responsibilities or health issues.

Among employers who had a positive approach to flexible working, there was very little targeting of this to their older workforce. This was frequently explained as stemming from a concern that employers would be seen as ageist. This fear was also cited as a reason for not adopting specific policies towards the recruitment or retraining of older workers.

Barriers

From an employer perspective, the increased prevalence of health problems amongst older workers was viewed as the main barrier to the extension of later life working. Employers expressed the view that age-related health issues potentially limit the type and structure of work that older employees are able to undertake. There was also a concern expressed around increased long-term sickness absence associated with health problems.

A mismatch was observed between those older workers that employers would like to retain and those who were actually staying in work for longer. Employers expressed interest in retaining their highly skilled, more highly qualified older employees but recognised that these employees often retired earlier because they had the financial means to do so.

6.3 Actions that could help older people to extend their working lives

This section identifies actions that could help reduce some of the barriers that older people may face if they choose to extend their working lives. These suggested actions are based upon the findings of the study. Some actions were suggested by research participants themselves (older people and employers). Other actions have been suggested by the study authors in response to analysis of the data collected in the study.

Suggested actions are categorised in the following way: actions to address the needs of older people; actions for employers; ways in which older people and employers thought that Scottish Government could help.

6.3.1 Actions to address the needs of older people

- 1. Provide pension-related information via a range of channels and media, including traditional paper-based communication.** This would aid better planning around later working life and retirement and needs to be done well before individuals reach retirement age.
- 2. Increase older people's awareness of flexible working opportunities and the right to request flexible working,** highlighting the ways in which these can help employees to combine paid work with unpaid work, such as caring or volunteering.
- 3. Improve recognition that women still carry out the majority of caring responsibilities.** This significantly affects their opportunities to engage in paid work and pensions accumulation over the course of their lives, including opportunities to extend working life. In light of some women's unpaid caring commitments, there needs to be more realistic expectations of the extent to which their working life can be extended. More support could be offered to women returning to the labour market after taking time out to care for dependents.

- 4. Tailor job-seeking support to meet the needs of older people.** Job Centre staff need to recognise the considerable skills and experience that older people have developed over the course of their lives and suggest appropriate employment opportunities.

6.3.2 Actions for Employers

- 1. Raise awareness of flexible working and provide a greater range of flexible working opportunities.** Policies and practices around flexible working should be promoted and disseminated across the entire workforce and a regular review of the uptake of flexible working opportunities would ensure that over-50s are not missing out.
- 2. Related to action 1, ensure all line managers are trained in communicating flexible work opportunities** and are equipped with knowledge to deal with requests from older workers. This would help to achieve consistency of practice.
- 3. Develop specific policies for carers and create employee peer support networks.** This would foster a supportive working environment for carers. Employers could take action to gain Carer Positive status from Carers Scotland¹⁰.
- 4. Actively include age considerations in all workforce planning and policy considerations.** Extending working life needs to be mainstreamed into workforce planning, resourcing and career development or talent strategies. It should not be a niche concern that individuals, employers or policy-makers only pay attention to when employees reach a certain age (whether that be 50 or former retirement ages, e.g. 60 or 65). The following actions could be taken by employers:
 - Adopt an age checklist (such as the one produced by Mercer¹¹ and free to use).
 - Introduce unconscious bias training for recruitment managers.

¹⁰ For further details, see: <http://www.carerpositive.org/>

¹¹ Mercer (2015) *Age-friendly Employment Research*. Available from: <https://www.uk.mercer.com/our-thinking/ageing-workforce/age-friendly-employer-research.html>

5. **Engage in conversations about later-life working or retirement rather than avoiding them for fear of being perceived as ageist.** Instead ensure any conversations and initiatives are sufficiently broad to allow for a range of later-life working trajectories.
6. **Introduce mid-career reviews.** This would facilitate career development across the working life course and recognise that employees' needs will differ depending on their individual circumstances. Mid-career reviews could prevent a downward trajectory for employees after the age of 50.
7. **Introduce intergenerational mentoring.** Older workers could be encouraged to share their skills and experience with younger workers. Reverse mentoring could also be useful, particularly in terms of younger workers passing on expertise in IT and social media to older workers who may be less familiar with these technological developments.
8. **Take steps to promote and support older workers' physical and mental health.**
 - a. Engage with the Healthy Working Lives Award Programme
 - b. Raise awareness amongst line managers about the potentially debilitating symptoms and health conditions associated with menopause, in order to offer appropriate support to menopausal women where necessary.

6.3.3 Ways in which Employers and Respondents thought the Scottish Government could help¹²

1. **Devise and run a publicity campaign to promote the potential benefits of longer-life working, alongside the promotion of job opportunities for the over-50s.** This could raise awareness of opportunities among the older working population as well as help normalise working for longer in society through increasing visibility of older workers. It would also assist employers in their desire to retain more of their current older workers as well as attract more mature workers into their recruitment talent pool.

¹² While the points discussed below are presented as actions the Scottish Government could take forward, it is recognised that the third sector, local government, trade unions, employer representative bodies, enterprise agencies and Universities, Colleges and Higher Funding Council could also share responsibility.

- 2. Lead a series of events and workshops for employers across Scotland to share good practice and to discuss adoption of more age-inclusive working practices.**
- 3. Review and promote opportunities for life-long learning alongside Further and Higher Education providers in Scotland.** This should be focused on filling the skills gap identified by employers, often around upskilling older workers in new technologies. It could also usefully address the wants and expectations of older workers themselves around continued learning across a longer working life course .

6.4 Closing comments

This research has confirmed findings from similar investigations that the motivations, plans and ambitions of older workers surrounding the extension of working lives are highly variable. They are affected by a conflation of personal and employment experiences across the life course . Financial circumstances and rises in state pension age, while important, are far from the sole determinants of whether or not people will work for longer and the forms this may take. It is clear that choices over later working life are highly constrained for those on lower incomes, those in low-skilled jobs and those with significant caring responsibilities. These circumstances most often interact to disadvantage older women in particular.

However, where this research departs from previous work is in identifying an emerging appetite from employers for employing older workers. To date, their efforts are more focused on retaining existing older workers than on recruiting from this section of the workforce, but there appeared to be an openness from the employers interviewed for this study to thinking differently. We recognize the potential bias in the study in that organisations who are not interested in older workers or an ageing workforce were less likely to have participated in the research. Nevertheless, the participating employers represented the full spectrum of employment across Scotland so their insights are extremely valuable.

There is a key opportunity for employers and the Scottish Government to promote their enthusiasm for employing older workers to counteract the widespread misconception that organisations do not value them and to increase opportunities for those people wanting to extend their working lives or to re-enter employment at later life stages.

Annex A: Overview of older people sample group

Table 1: Gender and age profile of the sample group

	Men	Women	Total
50-59 years	7	17	24
60-64 years	3	10	15
65+ years	2	3	5
Total	14	30	44

Table 2: Marital status of sample group, by gender

	Single	Co-habiting	Married	Separated/ divorced	Widowed	Total
Men	1	3	8	1	1	14
Women	5	0	19	6	0	30
Total	6	3	27	7	1	44

Table 3: Employment status of sample group, by gender

	Full-time employment	Part-time employment	Self-employed	Unemployed and looking for work	Total
Men	5	4	2	3	14
Women	11	13	5	1	30
Total	16	17	7	4	44

Table 4: Occupational classification of sample group, by gender

	Men	Women	Total
Managers, directors and senior officials	1	2	3
Professional occupations	1	4	5
Associate professional and technical occupations	2	13	15
Administrative and secretarial occupations	2	5	7
Skilled trades occupations	1	0	1
Caring, leisure and other service occupations	0	1	1
Sales and customer service occupations	0	2	2
Process, plant and machine operatives	2	1	3
Elementary occupations	2	1	3
Unemployed	3	1	4
Total	14	30	44

Table 5: Distribution of sample according to Scottish household income decile groups

	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	Total
Participants (n)	6	6	1	3	3	6	4	5	3	2	39

NB Household income data missing for 5 participants who were unwilling to give details to the research team.

Table 6: Participants with current caring responsibilities, by gender

	Dependent children	Eldercare	Grandchildren	Multiple	None	Total
Men	6	0	0	0	8	14
Women	8	5	3	2	12	30
Total	14	5	3	2	20	44

Table 7: Ethnicity of sample group

	White Scottish/ British	White Irish	Minority ethnic (South Asian)	Total
Participants (n)	38	3	3	44



Annex B: Participant information sheet



Employment amongst the over 50s in Scotland: study information sheet

What is the purpose of the study?

In recent years, the government has changed the law about retirement and pensions. These changes mean that for most people, there is no longer a fixed retirement age (the age at which you have to retire). It also means that the age at which people can claim their State Pension will rise over time.

These are big changes that will affect millions of workers, but very little is known about how older workers themselves feel about these changes. This study aims to increase our understanding of people's views and experiences of working in later life and their decisions about retirement.

The study will help to inform both the government and employers about how to support workers aged 50 and over.

Who is doing the study?

The study is funded by the Scottish Government. It is being carried out by Wendy Loretto and Laura Airey, who are researchers at the University of Edinburgh Business School.

How will the study be carried out?

We are doing 40 interviews with people aged 50-75 living across Scotland. We want to talk with people who are either looking for work, self-employed or in a paid job. Taking part in the study will involve a face to face interview with a member of the research team at a time and place that suits you. The interview will last around 1- 1½ hours. We will ask for your permission to record the interview.

During the interview we will be asking you to tell us about a range of topics, including:

- Your working life, both in the past and now
- How your current work fits in with family, caring and other commitments
- How long you plan to keep working for, and what might influence your plans to retire
- Your pension plans, and whether your current financial situation has any impact on your decisions about work and retirement

- How you think employers and the government could support workers in your situation

Our researchers are very experienced and have interviewed lots of people on similar topics before. At the end of the interview, we will offer you an information leaflet containing contact details of different organisations that provide information and support to workers and carers aged 50+.

To thank you for taking part in the study, we will give you a £15 One4All Gift Card. This gift will not affect your other income or any state benefits you may receive.

In a separate part of the study, we will also be talking to a range of employers about their attitudes, policies and practices concerning older workers.

Do I have to take part in the study?

You do not have to take part in the study - it is entirely up to you to choose whether or not you would like to take part. If you do agree to be interviewed, we will ask you to sign a consent form to show that you have agreed to be involved in the study. You can change your mind at any time, without giving a reason.

How will my details be kept confidential?

After your interview, the recording will be sent to a professional transcriber to be typed up. The typed-up interview will leave out your name and other personal details which might identify you. Instead, each typed up interview will be labelled with an identification code so that all of the interviews remain anonymous.

Only the researchers working on the study will see the typed-up interviews. Electronic files will be kept in password-protected folders on a secure server at the University of Edinburgh. Hard copies of interviews will be stored in locked filing cabinets at the University of Edinburgh.

When we write up the study, we may wish to use something you have said in your interview to make a point. When we do this, we will not use your name or any other personal details that might identify you.

How can I find out more about the study?

If you have any questions or queries about the study, please get in touch with:

Dr Laura Airey
laura.airey@ed.ac.uk
0131 651 1035

Annex C: Employer Information Sheet



Employment amongst the over 50s in Scotland: information sheet for employers.

What is the purpose of the study?

This study aims to increase understanding of how employers in Scotland are responding to the opportunities and challenges presented by the employment of older workers (aged 50 and over).

The abolition of the default retirement age, combined with recent rises in the state pension age, have important implications for employers and employees. However, little is known about employers' views and experiences relating to these changes.

How will the study be carried out?

During February 2017 we will conduct focus groups with employers from a range of sectors to explore their experiences of employing older workers. We will explore:

- current approaches to managing later-life working
- pensions provision and retirement planning
- new models of employment policy and practice, such as phased retirement and flexible working,
- desired support from Scottish Government

In a separate part of the study, we will interview workers aged 50+ about their experiences of working in later life, and their views on retirement.

The research will be used to:

- inform the development of Scottish Government policy on the employment of older people
- develop good practice information for employers in relation to supporting and managing an older workforce.

The study has been funded by the Scottish Government. It is being carried out by Professor Wendy Loretto and Dr Laura Airey, who are researchers at the University of Edinburgh Business School.

What are the benefits of participation in the study?

Benefits to participating employers are likely to include:

- the opportunity to share knowledge, experiences and solutions with other employers involved in the study
- the opportunity to contribute to shaping and defining employer good practice in this high profile public policy area
- a summary report containing guidance for employers on good practice in managing an older workforce
- the opportunity to attend a stakeholder launch event at which the findings from this study will be presented

To participate in the study, or to find out more, please contact:

Dr Laura Airey: laura.airey@ed.ac.uk 0131 651 1035

Professor Wendy Loretto: W.Loretto@ed.ac.uk 0131 650 4102

Annex D: Interview topic guide for older people

Introduction

- Thank you so much for agreeing to meet with me today. Our conversation will probably take between 1-1.5 hours, although you are free to stop at any time if you need to.
- I just want to start off by explaining a little bit more about the research project and what we will be doing in this interview.

The research

- This study is about the employment experiences of people in Scotland aged 50 or over. The research is important because although people are now being encouraged to work for longer, very little is known about how workers feel about that, or about how people make decisions about retirement. The Scottish Government has funded this study, and we will be writing a report for them based on our findings.
 - Today, I will be asking you a range of questions about various aspects of your experiences of work over the course of your life, and your plans for the future. Right at the start it's important to say that there are no right or wrong answers to the questions I will ask you; I just want to hear about your own views and experiences.
 - If I ask you a question that you don't want to answer, you can just tell me and we'll move on; you don't have to give me a reason.
 - Do you have any questions you would like to ask me before we start?
 - I just want to check again that you are happy to go ahead with the interview, and happy for me to **record our conversation**? I may also take a few notes as we talk, just so that I don't miss anything that I might want to ask you more about. [CONSENT FORM](#)
 - The papers where your words are written down will be kept locked in an office at Edinburgh University and stored on office computers in password protected files. Only the researchers will have access to these files.
 - Your words or opinions may be written down for other people to read, for example in our final report. **Your real name will not be used**, but it will be stated that you are a male/female worker living in central Scotland.
-

1. Background information

To start with, I'd just like to collect some background information about you....

Use timeline grid as a framework to explore issues: education & employment history; family formation; geographical location; caring responsibilities, voluntary work/volunteering; major health events

- What are your overall feelings about your working life up to this point?

2. Current employment

Nature of current employment

- So, according to the life grid we've just filled in, you've been with your current employer for X months/years, is that right?
- What is your current job title?
- Do you mind telling me how much you earn?
- How many hours a week do you work?

- How do you feel about working that many hours?
- Would you rather do more hours? Fewer hours?

If applicable, explore reasons for wanting to work more/fewer hours – e.g. money/ health/ caring responsibilities

- Can you tell me a bit about your job and what an average working day is like for you?

PROMPTS:

- How demanding do you feel your job is?
- How much choice & control would you say you have over work, in terms of what you do & how & when you do it?
- Do you work mainly by yourself or as part of a team?

Quality of current employment

- Would you say that there are opportunities for you to grow & develop in your job – for example, by getting more training, or taking on more responsibilities....or is that not the case?

- Are there any opportunities for you to work flexibly, for example by reducing your hours, or choosing when you work your hours?

If yes:

- Do you make use of the flexible work options?
Explore reasons for this, particularly caring commitments
- How do you feel about being able to work flexibly?

If no:

- Would you like to be able to work more flexibly?
Explore reasons for this, probe re caring responsibilities.

- Do you think that your employer treats all workers the same, or do you think that older workers are ever treated differently to younger workers?

PROMPTS:

- *(If treated differently)* What sort of thing have you noticed?
PROBE: distribution of workload; training/promotion opportunities
- Do you think that how older workers are treated depends on who their line manager is, or does that not make a difference?
- Why do you think employees are treated differently because of their age?
- Have you personally experienced that kind of treatment?

- Have there been any redundancies at your work recently?

If yes:

- Did that affect mostly younger or mostly older workers, or was it spread across the board?

- How secure do you think your own job is?

Perceptions/experiences of own employability

- How easy or difficult do you think you would find it to get another job if you needed to?
- What do you think it's like for over 50s generally when it comes to finding a job?
 - What about for people once they've reached 65?

Just thinking about your overall feelings about your job:

- What would you say you like most/least about the job?
- How satisfied would you say you are with your job?
- How committed to the job would you say you are?

- Has your sense of job satisfaction and commitment to the job changed over time at all, or has it stayed much the same?
- Are there any aspects of your job that have got easier or harder for you as you've got older?
- How do you feel about work now, compared to when you were younger?

3. Interactions between work & health /ageing

- Would you say that your current job has had any impact on how you feel in yourself, either physically or mentally – or has it not made any difference?
- I'm just wondering whether or not you are currently experiencing anything health-wise that you feel makes it harder for you to do your job properly?
 - *PROBE: aches & pains, arthritis, heart conditions, blood pressure, diabetes, other chronic health probs.*

If interviewee has reported health problems & is working part-time:

- If it weren't for the health problems you've just mentioned, do you think that you would choose to work more hours, or not?
- Do you think that just generally growing older might have any impact on your ability to do the job, or not?

4. Interactions between employment & caring responsibilities

Refer back to life grid; if interviewee has already mentioned caring responsibilities, ask the following:

- You mentioned earlier on that you are involved in looking after XX. How easy or difficult is it to fit that in around your work commitments, time-wise?
- I wonder whether or not you think that looking after XX ever impacts on your ability to do your job?
- Do your work commitments ever make it difficult for you to look after XX, or not?

- How supportive would you say your employer is in terms of recognising that you have caring responsibilities?
- Are you ever able to adjust your working hours to make it easier to look after XX?
- How do you feel about your current caring responsibilities?
- Do you think that your caring commitments are likely to increase, decrease or stay the same in the coming years?
 - Do you think that's likely to have any impact on your work at all, or not?

FOR INTERVIEWEES WITH NO CURRENT CARING RESPONSIBILITIES:

- Can you foresee a time when you might need to become involved in looking after or looking out for any family members or friends?
- How do you think you would feel about that?

5. Employment & household finances

I just want to spend a few moments talking about the contribution of your wages to your overall household income:

- To what extent would you say that you *need* to work, from a financial point of view?
- How important are your wages in terms of contributing to your overall household income?
- Do you currently receive any of these income-related benefits?

SHOW LAMINATED CARD WITH LIST OF BENEFITS, INCLUDING STATE PENSION & PENSION CREDIT

If yes:

- Do you think you are claiming all the benefits that you're entitled to?
- If you were to stop working, do you think this would affect your benefits?

If no:

- Do you think you might be entitled to any benefits?
- How would you feel about claiming benefits if you were entitled to them?
- Do you know where to go to get advice about benefits?

6. Decisions about retirement timing

I want to move on now and talk a little bit about your views on retirement.

- How much longer do you think you will work for?
- Have you wanted to retire at any point before now but not been able to?

For interviewees younger than state pension age:

- So, do you see yourself working until you qualify for your state pension, or do you think you might retire earlier or later than that? (*probe reasons for this*)
- What sorts of things have influenced or will influence your thinking and decision-making about how long to keep working & when to retire?

PROMPTS:

- Job satisfaction
- Career progression
- Partner's choice to continue working/retire (if applicable)
- to what extent would you say it's about money?
- to what extent would you say it's about your level of health?
- to what extent would you say it's to do with your family situation/and or caring responsibilities?
- to what extent would you say it's to do with having had enough of work?
- are there any other things we haven't yet mentioned that would make you want to stop working?

For interviewees working beyond state pension age:

- Tell me the reasons why you decided to work beyond your state pension age – was it choice or necessity? (*probe finance, motivation, incentives, boredom/social reasons*)

- Are you doing the same job that you were doing before you reached state pension age or a different one?
- When do you plan to retire?

For interviewees who had retired, but then re-entered employment:

- What was retirement like for you?
- What were your reasons for returning to work after you had retired? Choice or necessity?
- How easy was it for you to get another job after you had retired?
- How has your experience of being retired influenced how you feel about the prospect of retiring again in future?

[For partnered interviewees/couples:]

- Have you discussed (*or did you discuss*) your plans with your husband/wife/partner?
- Do you agree on when it would be a good time for either of you to retire, or do you have different views?
- Do you think that your partner's decision will affect (or has affected) your decision, or not?

The retirement process at work

- How is the retirement process managed at your work?

PROMPTS:

- What happens when someone gets to their early 60s?
 - Do you know what your employer thinks/would think about you continuing work?
 - Has your employer given you any information, counselling or support regarding the retirement planning process and pensions (eg pensions forecasts and financial planning)?
 - What kind of information would be useful, when and from whom?
- Is there anything that might persuade you to keep working for a little longer?
 - Is there anything that your employer is doing, or could do, that would encourage you to carry on working?

PROMPTS:

- flexible working hours
- reduced hours
- change of job description

- training
 - Which of these would you say would be the most important to you? Why is that?
- Are you aware of whether or not your employer is involved in any initiatives designed to support workers? E.g. Carer Positive scheme, Family Friendly Working Scotland, National Living Wage, Individual learning accounts?
 - Have you benefitted personally from these schemes?
 - Do you think that there ought to be schemes specifically designed to support older workers? *Probe reasons for yes/no; probe what sort of thing would be helpful*
 - What about the government - is there anything they could do to enable you to stay at work for longer?

PROMPTS:

- pension changes,
- tax incentives,

Views on retirement

- How do you feel about retirement?
- Do you have any plans for how you will spend your time once you have retired?
- For you personally, what would be a “good” retirement?
 - What are you looking forward to the most?
- Can you see yourself doing any work after you retire? Why/why not?
- Is there anything that would prompt you to consider working again once you have retired?

7. Financial implications of retirement

- Thinking about when you retire, how do you feel about your future financial situation?

PROMPTS:

- What sort of provision do you have for your pension?
- What do you think about the state pension?
- When will you be entitled to claim your state pension?

- Do you feel that you have enough information about your pension and about different benefits that you might be entitled to?
 - Prompt: Pension Credit
 - *If not: are you aware of the advice services you could contact to find out?*
- Will you have any financial commitments – e.g. housing/family?
- Do you think you'll be better or worse off than you are now?

8. Finishing up

I'm just about coming to the end of my questions now. We've talked a lot about your own experiences today.

- Just to finish up, I wonder what you think about the fact that the government is encouraging people to work longer – by abolishing the retirement age, and increasing the age at which people can claim their state pensions?
- How long do you think people *should* carry on working nowadays?
- Is there anything else you'd like to say about working and retirement that we haven't yet covered?

Thanks; questionnaire; gift voucher

Older people and Employment Life Grid: Key events in my life

Research Participant code:

Date:

Date of birth/age:

Age	Educational & other qualifications or skills	Marriage and Partnerships	Periods of dependent children or other caring	Work history, type of work	Voluntary work/volunteering	Other significant life events e.g. major health events or major location moves
14-19						
20-29						
30-39						
40-49						
50-59						
60+						

Annex E: Post-interview advice sheet



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Riaghaltas na h-Alba
gov.scot

Where to go for information and advice

General

Citizens Advice Scotland

Offers advice on a wide range of subjects from housing and health to debt and consumer issues.

Phone 0808 800 9060

Website www.cas.org.uk

Gov.uk

This website offers people guidance about all government departments and services.

The website includes information on finding a job, employment rights, benefits and pensions

Website: www.gov.uk

Working Life

Joined up for Jobs

Provides a directory of organisations aiming to support people trying to enter or re-enter the Edinburgh and Lothians labour market. Also offers a support network.

Website <http://www.joinedorforjobs.org.uk/>

Jobcentre Plus

Can help you find the right kind of job: full-time or part-time, temporary or permanent.

Website <https://www.gov.uk/contact-jobcentre-plus>

Money matters

Pension Wise

Free and impartial advice about what to do with your pension pot.

Phone 0800 138 3944

Website www.pensionwise.gov.uk

Pension Advisory Service

Free and impartial guidance for people with workplace and personal pensions.

Phone: 0300 123 1047

Website: www.pensionsadvisoryservice.org.uk

Pension Credit Advice

Information and advice on whether you may be eligible to claim Pension Credit

Website: www.gov.uk/pension-credit/overview

Carers' Issues

Carers UK

Carers UK is the voice of carers across the UK. It provides a wide range of advice & information to family carers - those who look after an ill, frail or disabled family member, friend or partner. It also campaigns to end injustice.

Phone CarersLine on 0808 808 7777

Website www.carersuk.org/

Local Carers Agencies

VOCAL – the Voice of Carers Across Lothian

Provides support and advice to all unpaid carers

8-13 Johnston Terrace

Edinburgh

EH1 2PW

Phone 0131 622 666

Email centre@vocal.org.uk

Website <http://www.vocal.org.uk/index.htm>

Links to carers' associations in Edinburgh and the Lothians

[http://www.vocal.org.uk/contacts.htm#Carer_Organisations_\(Edinburgh\)](http://www.vocal.org.uk/contacts.htm#Carer_Organisations_(Edinburgh))

THANK YOU FOR TAKING PART IN THE STUDY

Annex F: Employer focus group/interview topic guide

Older People and Employment in Scotland Employer focus group topic guide

At the start of the focus group, each participant will be asked to complete a short questionnaire containing questions on the following topics:

- A description of the function of the business/organisation
- Demographic profile of the workforce (number of workers; proportion of skilled/semi-skilled/unskilled workers; gender profile; age profile – esp over 50/Over 65)
- Does your organisation have Scottish Living Wage accreditation? (£8.45/hr)

1. Current approaches to managing later-life working

- In your experience as employers, what are the key challenges associated with an ageing workforce?
- Can you identify any opportunities that an ageing workforce offer your business/organisation?
- What are the implications of the abolition of the default retirement age for workforce planning in your organisation?
- What currently happens when an employee is reaching their 60s or close to what would have been the default retirement age?

PROBE:

- Any discussion of retirement? Who initiates?
- “Bridge retirement?”
- Redundancy?
- Are you experiencing any issues around capacity to work among older employees, such as health problems or performance issues, or not?
If yes:
 - How do you manage them?
 - Is this an issues that line managers are able/willing to tackle?
- What is your current approach towards training & career development for older workers – by which I mean those over the age of 50?
 - Any difference in approach for those aged over 65?
- Do you think any new initiatives are needed in areas such as training and career development for older workers?

- Do you have any particular policies in place to support older workers?
PROMPT:
 - for example, to deal with issues around caring responsibilities or health?
- Do you have a flexible working policy?
 - How does this work in practice?
 - How often is it used by older workers? For what sort of circumstances?
- Does anyone have any stories to tell from their business that describe what you think is innovative or good practice in terms of retaining older workers?

2. Recruitment of older workers

- When it comes to recruiting workers, does your organisation have an informal age cut-off?
- What proportion of applicants for new posts are over 50 years old, roughly speaking?
- Do you as an employer do anything in particular to attract older applicants?

3. Retirement & pensions

- Do you have a flexible retirement scheme?
 - How does it operate?
 - Any difference in take up by employee grade or gender?
- Do you think there will continue to be a place for schemes such as voluntary early retirement & voluntary severance?
 - Amongst your workforce, are there any employees looking for early retirement?
- Do you think that pension changes will affect all of your employees equally, or do you think that it may have a greater impact on particular sections of your workforce than others?
PROBE: gender/grade of employee

4. Desired support from Scottish Government

- Do you think that there is anything that the Scottish Government could or should do to support employers in the recruitment, management and retention of older workers?
- Are you aware of any initiatives such as the Business Pledge/Carer Positive Awards/Family Friendly Partnership?

5. Finishing up

- Generally speaking, how important is age as an HR concern?
- **To finish:** Thinking about all of the things we have talked about today, how would you sum up your views as employers regarding extended working



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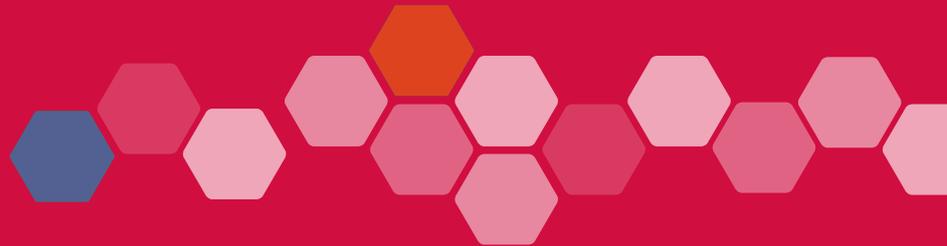
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