



Addressing worklessness and job insecurity amongst people aged 50 and over in Greater Manchester

Centre for Ageing Better

November 2017

#### **About the Centre for Ageing Better**

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

#### **About the Centre for Local Economic Strategies**

Centre for Local Economic Strategies (CLES) is an independent think and do tank realising progressive economics for people and place. CLES aims to progress economic interventions and ideas which bring maximum benefit to people and places, within the limits of the environment. Based in Manchester, CLES influences policy and change behaviour in local government and other organisations across the UK and beyond.

At the Centre for Ageing Better, we want to support more people aged over 50 to be in fulfilling work. We are focusing both on creating more age-friendly workplaces and finding new solutions to support people aged 50 and over back into work.

Employment rates for this age group are rising but they remain much lower than those for younger people, with a rapid falling off after the age of 55. Increasing the numbers of people over 50 in fulfilling work is good for society, good for business and most importantly good for people themselves.

This report is based on research conducted by the Centre for Local Economic Strategies (CLES) – in partnership with the Learning  $\theta$  Work Institute. We would like to thank Greater Manchester Combined Authority and the participating local areas for their involvement and support throughout the project.







### **Executive summary**

### **Background**

There are 3.6 million people in the UK aged 50-64 who are not in work. This represents an unemployment rate of 3% and an economic inactivity rate of 27%, which is more than twice the economic inactivity rate of those aged 35-49 (13%) (ONS, 2017). Most people are no longer in work by the year before they reach state pension age.

Whilst for some, being out of work will be an active choice, for many it is not. It is estimated that of those people aged 50-64 in the UK who report themselves as economically inactive, 1 million have left work involuntarily (Franklin et al, 2014).

Losing a job after the age of 50 is more likely to lead to long-term unemployment or inactivity compared with job loss at younger ages. Currently, 38% of unemployed individuals in the UK aged 50 and over (116,000 people) have been unemployed for over 12 months, compared with 29% of 25-49 year olds and 19% of 18-24 year olds (ONS, 2017).

Analysis of the Government's Work Programme reveals that employment support is not working for people over the age of 50. Just 16% of people over the age of 50 referred to the Work Programme are successfully moved into a job – worse results than for any other group irrespective of gender, ethnicity or disability (Learning and Work, 2016).

In 2016, the Centre for Ageing Better commissioned the Centre for Local Economic Strategies and the Learning and Work Institute to conduct qualitative research into the experience of people aged over 50 who are out of work or in insecure work across Greater Manchester. This project aimed to produce richer, deeper insights into the complexity of the issues that older jobseekers are facing and how they interact and impact individuals in their local context. It also aimed to identify potential solutions through a collaborative design process between residents and local stakeholders.

### **Key findings**

The scale, severity and complexity of the barriers facing those we spoke to was striking. Through listening to the stories of a range of people over 50, our research highlighted the multiple and interrelated barriers most are facing in returning to work.

Whilst some of the challenges would also apply to younger age groups, many of the issues were specific to this age group or experienced in an age-specific way.

- Transactional barriers: financial barriers such as the cost of transport or qualifications were a common issue. Whilst not age-specific, they were significant barriers.
- Health and caring: most participants reported one or more health issues (often both physical and mental), and many also reported caring responsibilities. The incidence of having both health issues and care responsibilities is particularly high amongst this age group.
- **Suitability of work**: local employment opportunities available were often not suitable or appealing for this age group, often being physically demanding with little flexibility or opportunity for progression.
- **Employability**: over 50s typically have lower levels of skills and formal qualifications, and existing skills support are disjointed and not accessible or suitable for this age group. It was often felt that services and employers failed to recognise the skills and experience over 50s have that aren't necessarily formally accredited.
- **Suitability of services**: older jobseekers often felt employment support services weren't 'meant' for them and reported difficulties accessing appropriate support. Local support provision was also often disjointed and difficult to navigate.
- **Institutional ageism**: perceived ageism amongst services and employers was commonly reported. There was a sense that employers were reluctant to employ older workers.
- Internalised ageism: the challenges faced in accessing work and the perceived reluctance to employ older workers left many feeling they were 'too old to find a job' despite in many cases being over ten years away from state pension age.
- National policy: from the requirement for individuals to keep online records for JobCentre
  Plus through to the reporting of hours on a weekly basis, national policy posed challenges
  for most people we spoke to. Issues with awareness of benefits entitlements for carers,
  changes under Universal Credit and complications and delays to benefits payments for
  people transitioning between employment and unemployment were also commonly
  experienced.

#### **Conclusions and recommendations**

Whilst at any age individuals face challenges in returning to work, the scale and severity of the challenges that people aged over 50 face is significant. Many of the issues that the people we spoke to shared also explicitly related to their age – including their ability to do certain work, in certain hours under certain conditions and employers' willingness to hire them in the first place.

As a result, many have written themselves off, despite having over a decade until they will be eligible for the state pension.

There is no silver bullet response to this issue – we need to see change happen at multiple levels. The reality is that without major changes in the current employment and health support systems, and in the nature of work on offer, many people over 50 simply cannot return to work.

More needs to be done across the system to raise awareness of the challenges faced by people aged over 50 in accessing work. A proactive response is required at both a national and local level. Our recommendations include:

- Employers and local services should develop a proactive approach to preventing people aged over 50 from falling out of work in the first instance, as well as better supporting those who are seeking to return to work.
- Strategic and local commissioning should fund more integrated, holistic support provision
  which enables individuals to access the range of support they require to manage their
  health, caring responsibilities and fulfil their skills and employability needs.
- Employability and employment support should be better tailored to older jobseekers, building on their skills and experience, and better meeting their needs.
- Employers should offer more flexible, open opportunities and taking a proactive approach to promote more positive messaging around the recruitment of older workers.
- National policy should be implemented in a more consistent way locally for example ensuring that the Flexible Support Fund is more closely monitored and better advertised.
- Increased flexibility is needed in the benefits systems and employment support service provision needs to recognise the particular challenges that people over 50 face in returning to work.



# "I'd rather be working, I'd like to have a job"

Anthony, aged 55, lives in Werneth, Oldham and has been unemployed for several years. He's had a varied employment history from cleaning, caretaking and refuse collection through to catering and silver service. He even served in the presence of the Queen. As Anthony told us, "I'll pretty much turn my hand to anything".

Anthony told us with pride that despite being dyslexic and colour blind, he's completed a range of training courses, has passed many IT courses and has two certificates in Food and Hygiene. He also regularly attends the local job club. However, despite his best efforts, he's struggled to get into work.

His most recent attempt was for a part-time cleaning job in Central Manchester. During the interview, he was told the post involved two hours of work in the morning, and then two hours late in the afternoon. With a £4.50 day return and four journeys to take each day, Anthony explained, "You can't afford to go very far on buses. It's not going to pay me to come and work for £7.50 for two hours – so, that went out of the window."



Note: photos used in this report are not necessarily of those whose stories are presented

# Worklessness in later life

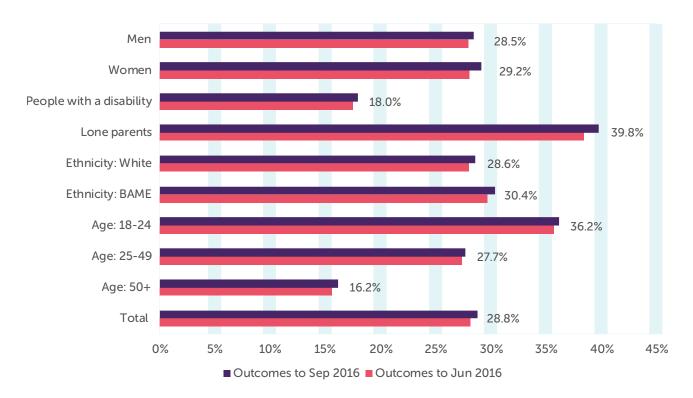
There are 3.6 million people in the UK aged 50-64 who are not in work. This represents an unemployment rate of 3% and an economic inactivity rate of 27%, which is more than twice the economic inactivity rate of those aged 35-49 (13%) (ONS, 2017). Most people are no longer in work by the year before they reach state pension age.

Whilst for some, being out of work will be an active choice, for many it is not. It is estimated that of those people aged 50-64 in the UK who report themselves as economically inactive, 1 million have left work involuntarily (Franklin et al, 2014). The most common reasons for involuntary labour market exit were ill-health, caring responsibilities and redundancy.

Losing a job after the age of 50 is more likely to lead to long-term unemployment or inactivity compared with job loss at younger ages. Currently, 38% of unemployed individuals in the UK aged 50 and over (116,000 people) have been unemployed for over 12 months, compared with 29% of 25-49 year olds and 19% of 18-24 year olds (ONS, 2017). By the time they reach state pension age, one in four men and one in three women have not worked for five years or more (DWP, 2017).

Analysis of the Government's Work Programme also reveals that employment support is not working for people over the age of 50. Just 16% of people over 50 referred to the Work Programme are successfully moved into a job – worse results than for any other group irrespective of gender, ethnicity or disability (Learning and Work, 2016).

### Job outcomes as a proportion of referrals by participant characteristics (June 2011 – June 2016)



Source: DWP: Information, Governance and Security Directorate; learning and work calculations (Learning and Work, 2016).

In Greater Manchester (GM), the employment rate amongst people aged 50-64 has been consistently below the national average – by an average of 4 percentage points over the last decade. Currently, almost one in three (31%) people aged 50-64 are economically inactive. Even to catch up with the low national employment rates for this age group, Greater Manchester would need to get 19,000 additional people aged 50-64 into work (New Economy, Greater Manchester Combined Authority, 2017).

#### Why work matters

Being in fulfilling work (and avoiding involuntary worklessness) is important for an individual's finances, health and wellbeing and social connections. Our Later Life in 2015 (Centre for Ageing Better, 2015) research found that social connections are one of the things that people miss most about work.

Working longer enables individuals to benefit from additional income from earnings, a boosted private pension income and additional state pension contributions (DWP, 2017). Analysis by the Department for Work and Pensions shows that 12 million people of working age are heading towards inadequate retirement incomes. Around a third of people who stopped work aged 50 to state pension age between 2008 and 2010 saw their household income drop by more than half (DWP, 2014).

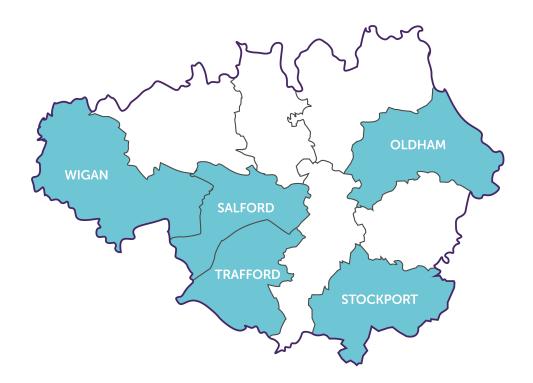
Whilst leaving work can have positive health consequences for some people, being unemployed has been shown to be related to a range of negative health effects, with increased rates of mortality from cardiovascular disease and lung cancer, as well as markedly poorer mental health and psychological wellbeing (DWP, 2017).

There is broad consensus that for sick and disabled people, returning to work helps promote recovery and rehabilitation and minimises the negative physical, mental and social effects of long-term sickness absence (DWP, 2006).

The economic benefits of supporting more people over 50 into work are also huge. A report by Business in the Community estimated that the UK economy could be boosted by a further £88 billion if the employment rate of those aged 50-64 matched that of those in their 30s and 40s (Business in the Community, 2014). If the GM 50-64 employment rate was raised to the GM average for all ages, the region's economy could grow by as much as £901.6 million.<sup>1</sup>

<sup>&</sup>lt;sup>1</sup> Based on analysis by Greater Manchester Combined Authority.

### About the project



In 2016, the Centre for Ageing Better (Ageing Better) signed a five-year partnership with Greater Manchester Combined Authority (GMCA) to develop innovative approaches to tackling social, economic and health inequalities in later life. Through this partnership, Ageing Better is working with the Greater Manchester Ageing Hub to deliver on the priority within the Greater Manchester Strategy to create an Age-Friendly Greater Manchester. One of the first priorities identified for this partnership was to address the high rates of worklessness among those aged 50 and over.

In November 2016, Ageing Better commissioned the Centre for Local Economic Strategies (CLES) – in partnership with the Learning and Work Institute – to carry out research and codesign work to address worklessness and job insecurity amongst people aged 50 and over in GM. The work focused on five neighbourhoods across five local authorities:

- Eccles, Salford
- Brinnington, Stockport
- Bickershaw, Wigan
- Werneth, Oldham
- Gorse Hill, Trafford

### What we did

This project aimed to produce richer, deeper insights into the complexity of the issues that people aged 50 and over who are out of work are facing and how they impact individuals in their local context. It also aimed to identify potential solutions through a collaborative design process between residents and local stakeholders. Involving local residents and organisations was therefore central to the research and development process.

Initial interviews were held with individuals from GMCA, the Department for Work and Pensions and strategic leads from each of the five local authorities. Interviews were also conducted with key stakeholders in each of the five localities, including staff from housing associations and local authorities. This enabled us to gather a wide range of views on current practices and challenges in supporting people aged 50 and over back into work.

Two workshops were then held within each locality, attended by residents aged 50 and over and local service providers:

- 1. Insight workshop to gain initial insight into the nature of worklessness and insecure work amongst this age group and identify key barriers and challenges they face
- 2. Co-design workshop to discuss initial insights and crucially discuss potential solutions to address the challenges identified by residents and local organisations

We engaged over 60 local residents and local providers<sup>2</sup> across workshops. This report outlines the insights and understanding we gained through these workshops.

<sup>&</sup>lt;sup>2</sup> This included representatives from local authorities, JobCentre Plus, housing providers, health services and voluntary community organisations. See full report Appendix 2 for full list of stakeholder engaged.

# What stops over 50s getting back into work?

The scale, severity and complexity of the barriers people were experiencing was striking. Through listening to the stories of a range of people aged 50 and over, our research highlighted the multiple and interrelated barriers most are facing in returning to work.

Whilst some of the challenges would also apply to younger age groups, many of the issues were specific to this age group or experienced in an age-specific way.

Even though most of the challenges identified were evident across all five localities, some affected people living in some places more than others. The extent and impact of challenges depended on several local factors, including geography, infrastructure and demographics.



### **Transactional barriers**

"You can't afford to go very far on buses"

#### **Bert's story**

Bert is long-term unemployed and has been actively seeking work for years. Bert was recently offered a job at Manchester Airport but was unable to start as he was unable to provide photo identification, such as a driving license or passport. He couldn't afford to pay for any.

He tried to find a way to address this, and spoke to his JobCentre Plus work coach and other agencies, but received conflicting advice about this and whether financial support would be available to overcome this obstacle. In the meanwhile, the job opportunity passed by.

Bert has made many other applications but has been unsuccessful. He feels frustrated and that he has done everything he should have to find a job. He's participated in multiple training and skills programmes and makes a point of taking the initiative to learn and engage. In particular, he feels that he has significantly improved his IT skills by going to the sessions set up at the housing association. However, Bert feels really anxious that the opportunities out there for him are limited and feels disconnected and concerned that he will remain long-term unemployed.



From Anthony's<sup>3</sup> difficulties with the cost of local transport, to Bert's inability to access finance for his photo identification, transactional barriers were a common obstacle for people seeking to return to work.

Support is available to help deal with financial barriers, for example through the Flexible Support Fund. However, not everyone is accessing this support and more needs to be done to ensure everyone can benefit from this provision. As a locally administered provision, JobCentre Plus District Managers play an important role in ensuring advisers are well informed and equipped to issue support to individuals under the Fund and in monitoring expenditure to ensure it is being consistently and fairly accessed by jobseekers.

Whilst these barriers are not age-specific, they are essential to consider in supporting people over 50 back into work. They can completely obstruct someone's ability to access support, interviews and ultimately work. For Anthony and Bert, both of whom were within close reach of a job, this last hurdle was one too many.

<sup>&</sup>lt;sup>3</sup> As cited on page 7.



## Health and caring

#### "Work just isn't an option for me"

### James' story

James, from Brinnington, is a qualified chef, and after leaving the army, worked in the catering industry. However, since the early 2000s James has been unable to work due to a succession of caring responsibilities for his elderly grandparents, mother, sister and his current partner, who suffers from a severe form of osteoporosis and requires 24-hour care.

James also suffers from ill health himself and is living with diabetes. Whilst caring for his sister, who suffered from cancer, James faced significant struggles and ultimately failed to access caring support for his sister. Other than claiming benefits, James has chosen not to engage with wider formal services as a result of his experiences. He can't see how he could ever get back into work and considers himself to be retired. James is 47 years old.

As well as caring for his partner, James does volunteer work. He participates at the Brinnington Art Group which supports residents to learn new skills and provides therapeutic support for residents experiencing mental health issues and/or isolation.

Most people that we spoke to had one or more long-term health conditions. Health issues are a significant driver of worklessness for this age group – nationally, nearly two-thirds of 50-64 year olds are economically inactive have one or more long-term health conditions (DWP, 2017).

Health conditions also act as a significant barrier in returning to work. Both physical and mental health issues, which often went hand in hand, caused challenges in engaging with services and support and in finding suitable work. For example, health conditions often meant individuals struggled with more physically demanding work or needed flexible conditions and hours at work to accommodate their needs.

Of particular note for this age group, however, was the combination of personal health needs and caring responsibilities. Alongside managing their own health, people also supported the health and care needs of others – spouses, parents, children, grandchildren and other family members.

Twenty percent of people aged 50-64 provide unpaid care – compared to 7% of people aged 25-34 (ONS, 2011). The people we met with caring responsibilities reported high levels of stress and concern when attempting to balance their caring commitments with trying to access employment. The need for flexible, local employment was even greater amongst this group. For them to balance their caring responsibilities with work, flexibility in hours and proximity to home was key – something many found was not available.

Another significant issue for people with caring responsibilities was the high cost of paying for care. With the work on offer often low paid and insecure, people found that they were not better off financially in work. Several people shared stories of the complexity of coming off income support to take up temporary work and how this left them worse off financially – in some cases in severe debt.

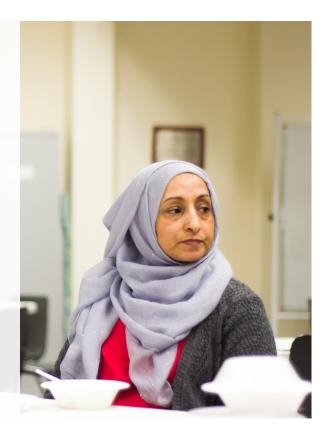
Balancing health and caring responsibilities left most people feeling that employment was simply not a viable option.

Better support is required for individuals with health issues and caring responsibilities, both in supporting them to return to work and in accessing flexible work and support to enable them to manage caring and employment.

Both employment support providers and employers play an important role. Employment support needs to provide integrated, holistic support which enables individuals to receive support and advice to manage their health needs and caring responsibilities in order to access employment opportunities. Employers need to offer more flexible, open opportunities, enabling both better retention and recruitment of older workers.

Having to go back to work was an opportunity for me because my employer was very flexible and they allowed me to return to work on a part-time basis.

Qurab



### Suitability of work

### "I can't do the things that I used to"

The availability of good work is a fundamental challenge facing any jobseeker. For many people aged over 50, it's not just about whether any work is available, but what work.

Care work was a common job opportunity across the local areas, but for this age group a paid caring job was often felt to be problematic not only in terms of security and pay, but in the physical demands of the job. Many of the residents we spoke to suffered with health issues, making physically demanding work challenging, and for many, impossible.

Other jobs which were common across local areas were in call centres, warehouses, security, cleaning and retail (such as positions in supermarkets). Much of this work was again not compatible with the levels of physical and mental ill health amongst this age cohort, or with people's caring responsibilities.

Much of the work available was also perceived to be insecure, entry-level and with little opportunity for progression. For people aged over 50, many of whom have 20 to 30 years of employment history behind them, such positions were understandably not particularly attractive and for many, damaging to self-esteem and confidence.

This mismatch in opportunity and need must be recognised in how the benefits system and employment support services responds to older people who are out of work. The employment options are more limited for this age group and currently the employment support system lacks the flexibility to recognise this.

### Joanne's story

Joanne is an experienced Community Artist in her early 60s and has recently become self-employed following cuts in the public sector and grant funding. Joanne is struggling to find regular work and has found the additional costs such as travel and insurance, to be an additional burden. She's currently in receipt of working tax credits.

Joanne talked about the difficulties she faced in accessing appropriate and consistent advice around accessing support, managing additional financial costs and her rights as a self-employed worker. The high levels of uncertainty involved in becoming self-employed resulted in high levels of stress and has had a significant impact on her mental health.

Joanne is also balancing this transition with caring responsibilities – her husband has early onset dementia and she also supports with childcare for her grandchildren. Joanne describes herself as an active person but due to the financial pressures, uncertainty and growing caring responsibilities, she would ideally like to retire – but due to changes in state pension age is unable to do so for a few more years.

Self-employment was an alternative employment option often discussed by the people we spoke to. Whilst for some self-employment was aspirational – an opportunity to apply a skill or pursue an interest that they otherwise couldn't do within the labour market – for many, it was a last resort.

A number of residents expressed concern that they were being encouraged into self-employment by the JobCentre Plus and other employment support agencies, after having failed to find suitable opportunities within the mainstream labour market. The increased insecurity and likelihood of a lower income left many feeling uncertain about this being a suitable option for them.

Some participants, like Joanne, had already transitioned into self-employment and the workshops revealed a number of negative experiences. For example, in some cases people had been offered start-up loans, which proved unsuitable and led to debt and financial difficulties. This appeared to be due to the way the available support was delivered and its apparent failure to create a gradual pathway into self-employment.

# **Employability**

### "These courses don't help me"

### Adrian's story

Adrian is in his late 50s and lives in Brinnington, Stockport.

Adrian is a trained electrician but has been out of stable employment for ten years. He previously enjoyed a successful career but has only been in a few short-term contracts over the past decade. Many of the organisations that Adrian previously worked for no longer exist, and it is very difficult to find permanent contracts. Adrian has taken short-term and 'zero hours' contracts but feels that they are 'more trouble than they're worth' and have left him stressed and worse off financially.

Adrian has been sent on a large number of employment-related courses by JobCentre Plus, and has a CV with two pages listing training he has completed. However, he told us how he attended most of these courses only so he 'doesn't get in trouble'. The courses were of little interest to him and did not relate to his aim of finding stable work as an electrician.

Adrian recognises there are other types of work available but much of it is warehouse-based and as he is not in the best physical health he does not feel this work is suitable.

Adrian lives with his wife, who works full-time, and his stepson, who is 19 years old and currently doing an apprenticeship. As Adrian draws closer to retirement age he reports he has 'given up' on finding work and is more concerned about opportunities for the younger generations, including his stepson.



People aged over 50 are less likely to possess formal qualifications than younger age groups (UK Commission for Employment and Skills, 2011). However, beyond formal qualifications, a range of other skills challenges were identified through the research.

Basic skills were low amongst this age group, in particular IT skills – posing a significant barrier in applying for jobs and engaging with JobCentre Plus, where services had largely moved online. English and language skills gaps were also evident across all areas, again presenting significant barriers to work.

Skill sets individuals had gained in previous employment were also often not relevant to current employment opportunities, especially for those who had been out of work for a long period of time. Several people we met had worked in industries which have declined, such as coal mining and the textile industry.

Others had worked in the same role for a long period of time and had recently found themselves out of work. Subsequently, they lacked the experience and skills to manage job applications and interviews, particularly in a modern-day labour market where expectations and processes in accessing jobs have changed significantly.

Through the research we also encountered several people like Adrian who were long-term unemployed and had extensive CVs including a large number of courses and qualifications that they had been sent on by JobCentre Plus. However, there was frequently no pattern to the qualifications, and they were often of very little relevance to the type of employment that individuals were seeking.

People aged over 50 also faced a number of challenges in accessing skills and training support. Amongst some people there was a reluctance to engage with training – particularly support for basic skills. Others reported embarrassment and a negative impact on self-confidence and self-esteem in attending such courses.

It was difficult to access courses that were outside of JobCentre Plus referrals because of the cost implications, and many courses required GCSEs or equivalent to gain access, which many residents did not have. In addition, for much of the black and ethnic minority community in Werneth, their existing qualifications had been gained abroad and were not often recognised in the UK.

In terms of course structure and delivery, there was a preference for short courses as long courses could seem daunting and difficult to commit to. Timing of the courses was also a barrier – evening courses did not often appeal to older people, who often felt unsafe leaving the house in the evening. People also reported challenges balancing training with other commitments, particularly caring.

There was a general perception that courses were typically targeted at younger people. This feeling was often reinforced by the fact that most skills support was provided in local colleges – institutions perceived as places for younger people. There was also a concern that existing provision failed to recognise the skills and experience that over 50s had gathered through their prior working and home lives. There was a feeling that more intermediate, flexible courses that matched their needs and built on their existing skill set as a foundation would be more appealing and suitable for this age group.

There is clear scope to develop a more considered employability offer for over 50s. The practicalities of accessing training, the type of provision on offer and the marketing and targeting of employability support simply does not meet the needs of this age group. Ongoing devolution of the adult education budget provides a positive opportunity for local areas to re-think provision and develop a more targeted, responsive offer.



## Suitability of services

### "It's all bingo or tea dances"

### Julie's story

Julie took redundancy from a marketing job six months ago. She had been working for the organisation for most of her working life. Using her redundancy money, Julie took a short break from work to spend time with family and friends, as well as to 'brush up' on her work-related skills with a view to a potential career change, or at the least ensuring that the career break did not work against her during interview.

Julie is now actively looking to return to work. However, she is finding it difficult to find work or access employment and skills support. Because of her redundancy payout, she is not eligible to claim benefits. However, this has also meant she has not been able to access any of the employment support available at JobCentre Plus. Julie was not aware of any other support offered outside of that provided by JobCentre Plus, and during the workshop she was surprised to hear about what other organisations offered.

Julie was concerned that much of the support available was not suitable for her type of employment history and future employment goals.

Alongside difficulties in accessing support and services – due to structural issues such as transport or individual-level issues such as health and caring responsibilities – the design of local services were also a significant barrier.

As with skills and training offers, other employment support services were felt to focus on younger age groups. Subsequently, older jobseekers reported a feeling of intimidation in accessing services and a feeling that they 'weren't for them'.

Residents also noted that when services were aimed at over 50s, they tended to skip those who perceived themselves to be middle-aged and went straight to 'bingo and tea dances'. Residents advocated for a wider range of age-appropriate services which meet the needs of people who are in their 50s and 60s.

Notably, in discussing the findings with local areas, it emerged that there were multiple services available to individuals and in several cases, specifically for older jobseekers. Despite this, people often reported they knew nothing of any support available. A key challenge appears to be in ensuring that services are effectively marketed to people aged over 50 to encourage engagement. It was also of note that many services identified by local providers as available to residents were in neighbouring communities. While they were often only a few miles away, this distance appeared to create enough of a barrier for people to be either unaware of or feel unable to access these services.

Another common challenge across the local areas was the need for residents to engage with multiple different services, which often were not operating in an integrated way. This was a notable challenge for older jobseekers, most of whom were dealing with multiple barriers and challenges in returning to work.

People were often simultaneously engaging with health support, skills support and employment support, with many also managing some degree of caring responsibility alongside this. In accessing these various services, it was often felt that the burden to navigate the system fell on the shoulders of the individual.

One resident reported how she had been faced with making decisions between attending a hospital appointment or a JobCentre appointment – both appointments were on the same day and a bus ride away each. It wouldn't have been possible for her to attend both, even if she could afford to, and she felt that she had to choose between losing her place in the queue for treatment or risk a benefits sanction.

These are not the sort of decisions that people should be faced with. Person-centred, place-based systems and services should allow for more holistic and integrated provision, which would avoid these conflicts in the first instance and support people if they arose. Local systems need to support better coordination across services. Commissioning which works towards joint outcomes and investment in multi-agency teams would aid this integrated approach to working.

### Institutional ageism

"What does he want to do a job like this for?"

### David's story

David is 54 years old and has been out of work for 18 months after being made redundant from his job as a Records Management Assistant. Previously, David taught for 20 years at a local school, but recently decided to transition to archives and record management. In his spare time, David puts his skills to good use volunteering for a local history society.

David has struggled and failed to gain employment since his redundancy, despite applying for numerous jobs, registering with lots of recruitment agencies and gaining a number of interviews. Whilst continuing to search for employment, David reported experiencing discrimination in the recruitment process but felt that this is under-reported because there is no benefit in complaining. David felt that he was not put forward for certain opportunities as a direct result of his age.

Due to a lack of employment opportunities, David often has to apply for lower level positions and feels that both his age and professional experience count against him. In David's view, "they think 'what does he want to do a job like this for?' or they think I might be too much trouble or challenging. I also think that they think I should be able to get a better job than this at my age and perceive that I'm lazy."

David also had mixed experiences in accessing support to get back into work. He reported a positive experience with the JobCentre, who recognised the difficulties he experienced in accessing employment and enrolled him on a self-employment course. As a result of this course David was able to pursue a number of opportunities but, unfortunately, these did not come to fruition. David also registered for New Enterprise Allowance and attended a business start-up course but felt this support was less effective and not tailored to his needs.

Over the last year, David gained a few temporary roles but is increasingly caring for his elderly parents. As a result, David is concentrating on looking after his parents and doing voluntary work which he can work around his caring responsibilities.



Alongside perceptions of ageism in available services, there was a common perception amongst residents that employers and agencies took a negative view of older jobseekers.

There was a concern that employers overlooked older jobseekers, either viewing them as unsuitable or undesirable candidates. Participants felt that employers were reluctant to employ individuals who were closer to retirement and wouldn't see the benefit in investing in them as employees. They also expressed concern that there was a perception that younger jobseekers would be more likely to accept low pay and poor working conditions and so older applicants were overlooked for many positions.

Whilst we could not verify whether people's perceptions were reflections of actual attitudes, behaviours and actions, the perceptions themselves forge real and actual barriers for individuals. They created significant disincentives for people to actively engage with job seeking and had severely damaging effects on people's self-confidence and perception of their ability to find work.

Employment support services and employers alike need to reflect on their current messaging and practice to identify why this perception persists. Proactive action can also be taken by both in order to dismantle negative perceptions and promote positive messages around the recruitment of older workers and the support and opportunities available.

### Internalised ageism

### "I've given up on work"

A common rhetoric amongst the people we spoke to was a sense that they were getting or indeed were 'too old to find a job'. The challenges in accessing work, combined with employers' perceived reluctance to employ older workers led to many feeling that work was already out of reach, simply because of their age.

In several cases, the multiple barriers that they faced and the length of time they had been trying and failing to get into work had resulted in an active decision not to work. This wasn't just the experience of people a few years away from state pension age. People like Adrian and James, who both told us they'd given up on working, are 15 and 20 years away from state pension age respectively.

Some continued to engage with JobCentre Plus, attending appointments, training and applying for work in order to avoid any negative consequences or sanctions. Others we encountered had actively disengaged from the system, such as James. These individuals were finding alternative ways of 'getting by' – and although they were managing to do so for now, with many years to go until state pension age it's not clear how sustainable this decision will be.

Many of the people we spoke to across the workshops were actively contributing to society in other ways. Many were using their time to take on additional care responsibilities or volunteering in their communities. For example, in Werneth where there was a large number of Asian women who had often never entered formal employment and had decided to focus instead on contributing to their local community by volunteering at their local community centre or mosque and by caring for family members. Most of the stories we've told in this report also involve an individual who is contributing to their community or family life in a significant way.

A positive, asset-based approach to supporting this age group is essential in challenging these self-perceptions. Support provision must focus on recognising the experience and skills people have to offer and working to re-build the self-confidence many have lost. However, unless they are able to access suitable, fulfilling employment opportunities, this self-perception will continue to be reinforced.

## **National policy**

### "I go on courses so I don't get in trouble"

### Justine's story

Justine, who is in her mid-50s, has dyspraxia and is an experienced community development worker. Justine told us about the pressure she experienced from JobCentre Plus to apply for a variety of unsuitable positions. She felt like JobCentre Plus did not understand her condition and also overlooked her considerable professional experience as a Community Development Worker – instead solely focusing on getting her into work, regardless of what work that is.

Justine continues to volunteer but the difficulties she faces in finding suitable work has led her to feeling increasingly stressed by the fear of being sanctioned.

The impact of national policy played out strongly at the local level. From the requirement for individuals to keep formal online records for JobCentre Plus through to the requirement to report hours on a weekly basis, the system posed challenges for the people we spoke to. Issues with awareness of benefits entitlements for carers, changes under Universal Credit and complications and delays to benefits payments for people transitioning between employment and unemployment were also commonly experienced.

The threat of sanctions was a significant concern. The sense of compulsion to engage with services and feeling obligated to work, when for many this wasn't a realistic option, led to severe stress and pressure. Interestingly, local data from Department for Work and Pensions shows that the level of benefits sanctions for this age group was actually very low. Nevertheless, the negative 'mood music', as well as perceptions among the people we spoke to clearly created a real barrier to engaging with employment support.

Fundamentally, there was a sense that national policy and in particular the benefits system fails to recognise the particularly complex set of challenges that people aged over 50 who are out of work face.

### Conclusion

Whilst at any age individuals face challenges in returning to work, the scale and severity of the challenges that people aged over 50 face is significant. Many of the issues that the people we spoke to shared explicitly related to their age – including their ability to do certain work, in certain hours under certain conditions, and employers' willingness to hire them in the first place.

The numbers also speak for themselves. Older jobseekers have the worst job outcomes of all age groups and consistently have lower success rates across employment programmes. They are also more likely to be out of work for longer. There is evidently a particular set of challenges that this age group is facing, with significant financial, health and social consequences to this. As a result, many people have written themselves off, despite having over a decade until they will be eligible for the state pension.

In light of the complex nature of these challenges, there is no silver bullet response to this issue – we need to see change happen at multiple levels. The reality is that without major changes in the current employment and health support systems, and in the nature of work on offer, many older jobseekers simply cannot return to work.

#### **Individual**

At the individual level, people aged over 50 who are out of work balance a complex range of challenges – health issues, caring responsibilities and a loss of self-esteem and confidence in their ability to find work.

Employability and employment support should be better tailored to older jobseekers' needs and should build on their skills and experience. Any approach to supporting older jobseekers needs to be holistic and person-centred and recognise the significance and complexity of the barriers that they face. It is also essential that the approach is sensitive and empathetic, in order to respond to the deeply entrenched issues around self-perception and confidence that many face as a result of their extended struggle to return to work.

#### Local

Our research strongly indicated the importance of a place-based approach to tackling many of these challenges. Place was important both in how issues manifested and in the opportunities to develop new solutions.

Trusted local relationships and services are an essential component of successful support provision – this age group experienced particularly low confidence and difficulties with leaving their local area for support or jobs. There is a clear need for context-specific responses that utilise trusted local assets to deliver support that is targeted at the issues and experiences of local residents.

The success of any interventions to support people back into work also depends on strong links to the jobs out there – employment and skills services need to tailor their support to better create clear routes into locally available work.

#### **Employers**

Employers are an essential part of responding to the challenges faced by people aged over 50 who are out of work. This goes beyond creating more and better job opportunities. It's about taking a more preventative and proactive approach towards this age group.

More needs to be done to keep people in work. The challenges that this age group face in returning to work are so great, and the impacts so severe, that we need to stop people falling out of work in the first instance. This involves new approaches to managing health in the workplace, providing more flexible working to accommodate the changing needs of employees as they age and offering continued opportunities for learning, development and re-skilling.

Employers also need to change their approach to those in later life who have fallen out of work. They need to adopt more accessible recruitment practices, recognise and apply the skills and experience of older jobseekers to available opportunities, offer more flexible positions from the outset and do more to support the transition back into work for the many who have faced long periods of time out of work.

#### **System**

Supporting people in this age group to return to and stay in fulfilling work goes beyond employment and skills services alone. The system must be geared towards prevention as much as to responding to the challenges faced by workless people over 50.

A whole-system approach is required, involving a range of local services. In some areas, local infrastructure played a significant role in the ability to access work. In Bickershaw, for example, a lack of local service provision in the village itself, coupled with limited transport links, left residents cut off from services available across Wigan more widely. Local transport provision was a significant barrier to accessing work.

Across the local areas, access to and requirement for health support was a significant issue which directly interacted with an individual's ability to remain in and access work.

Any solution to tackling worklessness must look beyond employment and skills services alone and pay consideration to the wider local service provision and infrastructure as well.

However, the system as it currently stands is simply not geared to effectively respond to this complexity. Much more needs to be done to think about how services can operate in a more integrated way, both strategically and locally, in order to prevent people over 50 from falling out of work in the first instance, as well as better supporting those who are seeking to get back in.

At a systems level, there are therefore several principles which need to be addressed:

- 1. **Developing a new narrative on ageing** more needs to be done across the system to raise awareness of the challenges faced by people aged over 50 in accessing work and the importance of a whole-systems response to these.
- 2. Creating an inclusive economy we need local economies which provide flexible, accessible and secure employment opportunities anchor institutions and the public services could be key levers for this.
- 3. Commissioning on outcomes to enable and incentivise more integrated service provision, commissioning needs to focus on outcomes not outputs. For employment services in particular, the specified outcomes should consistently extend beyond job outcomes and consider wider goals around, for example, health and wellbeing. Contracts should also value 'distance travelled' to avoid cherry-picking of individuals closer to the labour market.
- 4. Taking a preventative approach considering the complexity and severity of the challenges that older jobseekers face in returning to work, it is essential that emphasis is placed on how to avoid older employees falling out of work in the first place. This requires proactive interventions across the system, including health services, education and employers.



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