

Women and Equalities Committee

Oral evidence: The rights of older people, HC 132

Wednesday 28 February 2024

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Members present: Caroline Nokes (Chair); Dr Lisa Cameron; Kim Johnson; Lia Nici; Kirsten Oswald.

Questions 130 - 164

Witnesses

I: Natalie Hall, Chief Strategy Officer, 55/Redefined; Jonathan Boys, Senior Labour Market Economist, Chartered Institute of Personnel and Development; Professor Wendy Loretto, Dean and Professor of Organisational Behaviour, University of Edinburgh; Nicola Smith, Head of Rights, International, Social and Economics, Trades Union Congress.

Written evidence from witnesses:

55/Redefined [[ROP0012](#)]

Chartered Institute of Personnel and Development [[ROP0055](#)]

Professor Wendy Loretto [[ROP0053](#)]

Trades Union Congress [[ROP0061](#)]

Examination of witnesses

Witnesses: Natalie Hall, Jonathan Boys, Professor Wendy Loretto and Nicola Smith.

Q130 Chair: Good morning and welcome to this morning's meeting of the Women and Equalities Committee as part of our inquiry into the rights of older people. Our witnesses this morning are Jonathan Boys, senior labour market economist at the CIPD; Natalie Hall, chief strategy officer at 55/Redefined; Nicola Smith, head of rights, international, social and economics at the TUC; and Professor Wendy Loretto, dean and professor of organisational behaviour at the University of Edinburgh Business School, who is joining us from Prague via Zoom. Thank you very much for joining us. Members of the Committee will ask you questions in turn, but if at any point any of you wishes to add anything, please indicate and I will endeavour to bring you in at an appropriate moment.

I am going to direct this first to Jonathan. Throughout the course of this inquiry, we have heard various witnesses give an indication that socially it is almost acceptable to discriminate against people on the grounds of age, and that we will still treat it as if it is okay to dismiss somebody's thoughts, opinions or views just because they are older. We recognise that it absolutely is not, but could you tell us whether ageism is also accepted when it comes to recruitment?

Jonathan Boys: CIPD has made guidance for inclusive recruitment of older workers with the Centre for Ageing Better and the Recruitment and Employment Confederation. Essentially, it is five things. Number one is to put age into EDI. That is the recognition that other protected characteristics are a very explicit part of EDI strategies, but age can be overlooked, so that is number one of our five things.

Within our guidance, we cite some research and some good statistics from the Centre for Ageing Better, which suggest that there is a lot of age bias. Over a third of people in their 50s and 60s feel at a disadvantage in applying for jobs. Meanwhile, 17% say that they have experienced ageism directly, having been turned down for a job because of their age, and nearly a third, or 29%, have been told that they were unlikely to be successful when going for a job due to having too much experience. So we can conclusively say that there is bias.

Q131 Chair: You put it in your guidance; do you monitor how much employers take heed of your guidance?

Jonathan Boys: We have stats on downloads and that sort of thing. There is an interesting thing about what legislators can do and how much is norms and cultural practices, which have probably a bigger role in influencing businesses in terms of changing perspectives and the status quo of how things have always been done. It is very interesting that in the post-financial crash era, the fact that we had a jobs boom and that unemployment came down so much did a lot of the heavy lifting for getting older people into work. To an extent, we probably all took our eye



off the ball a bit, and then along came covid. We suddenly had a lot more early exit from the labour market, and we are worried again and have to think more consciously about strategies to lengthen working lives.

Natalie Hall: I would very much align with Jonathan's views. We see that there are barriers at every stage of the recruitment process—from an individual perspective as to how people feel about applying for a job, as well as through recruitment processes.

If I take the recruitment processes, it could be as simple as where the roles are advertised. From our research, many employers will advertise roles on LinkedIn, but only 16% of over-50s are active on LinkedIn, so they are not seeing the opportunities.

It can be the language that is used within those role descriptions. Anything from "energetic" to "dynamic" to "early careers" can be off-putting for an older worker.

We also see imagery. One of the first things that we do is look at the careers pages of many of our clients, and we often see no older people featured in the imagery. If they are, they do not look like over-50s; they look like over-80s.

We also see that the process does not work for many over-50s either. From our research, we know that over-50s sometimes need up to eight touchpoints through an application process to be successful in achieving a role, but applicant tracking systems and the automation of the recruitment process do not align for that.

What is fascinating from our research is that the experience of an over-50s applicant for roles is very much driven by the age of the recruiter. There is a nearly 40% swing in whether a candidate is successful in achieving a role, depending on the age of a recruiter. Between a 25 to 30-year-old and a 46 to 50-year-old, there is a 40% swing, so attitudes around ageism are definitely inherent within our workplaces.

Chair: Nicola, you were nodding at that.

Nicola Smith: I thought that it was an interesting observation. I do not have an enormous amount to add to what others have said. Our views in this area are that some of the changes that would make recruitment more inclusive for everybody would also do much to reduce the age-related discrimination that older workers face when they apply for jobs. They are specifically around flexible working and making sure that all adverts note that flexible working options are available, and available by default.

By normalising working practices that will benefit older workers who are more likely to have health conditions or caring responsibilities than many others in the workplace, you make it easier for people to see roles, identify that they could do them, and apply for them. By removing age-related information around job applications in the same way that



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employers are increasingly seeking, quite rightly, to remove other information that identifies particular personal characteristics, you get better outcomes in your recruitment, because you are recruiting on the basis of people's fit for the job rather than particular characteristics that they may have.

Professor Loretto: Our own research would absolutely support what has already been said. One of the points that may run through everything that we talk about today is homogenisation. There is homogenisation in terms of age. Over-50s is a huge category. What other potentially 25-year age span in a career would we think of as just one group? There is a big difference, for example, going back to where vacancies are advertised, between people who are 50 and just over, who might be on internet sources, and those who are in their 60s. Age makes a big difference in that and we should be thinking more heterogeneously.

We have also found that it is not an equal playing field. We know that in employment more generally. If you have older workers who are more likely to be white-collar professionals, they have had development in their careers. If they are looking for other jobs, recruitment is not so much of a barrier for them. I absolutely grant that there may still be ageism, but they are more equipped. A lot of the people we are talking about who have fallen out of employment are not those fortunate white-collar professionals who have been invested in; they are people who may have been out of employment for some time. They have different skills and are less able and less prepared to go into recruitment.

Q132 **Chair:** Natalie, what can be done to enforce more age-inclusive recruitment? Is this going to be a job for the Equality and Human Rights Commission, or should it be somebody else who takes the lead?

Natalie Hall: We have been supporting employers to become more age-inclusive with our own accreditation programme. It is a bit of a carrot at the minute, in the sense that we are trying to encourage employers to recognise that there is a huge business case around having older people in the workforce, both from the perspective of engagement scores and happiness at work, and given the fact that over-50s are the only growing talent pool, the birthrate is shrinking and a large proportion of our population will be over 50 within the next 10 to 20 years. There is therefore a huge business case around having over-50s in the workplace.

We support organisations from a number of perspectives, including recruiting over-50s workers as well as understanding those they have in their workforce already and encouraging them to stay. We see that there is a huge drop-off in a lot of employers' engagement with their over-50 population. They do not feel invested in. They do not feel particularly engaged with. There is a huge opportunity there for employers to re-engage with that population and not see that level of attrition or rehiring costs when those individuals leave.



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From a stats perspective and from our research, we have found that an over-50s worker is 200% less likely to take a day off sick than someone under 30. From a productivity perspective, it is fantastic to have over-50s in your workforce. Also, emotional intelligence tends to rise with age, so having over-50s in your workforce makes for a better coaching and mentoring atmosphere for those in the team. They are also less likely to leave within the first 12 months of hiring.

Q133 Chair: You described it as a carrot, not a stick. Can you provide us with any evidence of its efficacy?

Natalie Hall: We are an organisation that has been going for two years. So far, we have a number of employers who are into their second year of accreditation. We are already seeing an improvement in engagement scores from those employers in terms of over-50s. We are also seeing that they are getting fantastic results through their recruitment activity.

Just to give you a case study, we have been working with a UK insurer that wanted to run a pilot around hiring some over-50s into a contact centre, because they believed the hypothesis that if they were able to mirror their employee demographic with their consumer demographic, they would get better outcomes. As a pilot, they wanted to hire for six roles, but they made 16 offers in the end to our over-50s candidate pool and said that they were the best roleplays that they have ever experienced. They are now the highest-performing contact centre individuals in their workforce at this location.

For me, it is the personal story. There was one individual who was hired through that programme who had never had a career in insurance. She had also never had an occupational pension. She was 62.

Q134 Chair: Jonathan, does the CIPD have any great initiatives that encourage employers to recruit the over-50s?

Jonathan Boys: I shared with you that we have guidance for inclusive recruitment. The first thing was to put age into EDI. I will just quickly read off the other four things.

"Know your numbers". That is what we suggest that employers do. It just means knowing the proportion of people at different ages in your organisation. As an analyst at CIPD, I do that work myself and compare it to the general population. It is fascinating. It is a very simple analysis, but it told us that we were quite peaked in the middle age, with fewer people at the top and the bottom. HR can immediately think about how it can remedy that: we might do more apprenticeships to bring young people in and that sort of thing. Really simple analysis quickly turns into an insight that then leads to actions through recruitment to change things.

"De-bias your job adverts". We have already talked a bit about that in terms of the language and the imagery used. There is a great initiative by



the Centre for Ageing Better, which has created open-source, age-inclusive images that people can use.

“Check your processes”. This is about reducing explicit cues for age—things like even asking for age.

“Build awareness and confidence”. That is number five.

With a lot of what we are talking about today, hopefully, with the passage of time, a larger number of older workers and people in general who are familiar with these concepts should start to change things. One of the really basic business cases for older workers, without talking about all the benefits of people who are specifically older, is that businesses need people. Unemployment is really low and inactivity is high. It is with the more marginal workers—those who are further away from the labour market—that you have to work harder to get them in. That includes older workers. I am hopeful that we are going to see more positive engagement from businesses in this, just because it really is in their interests to solve this problem.

Q135 **Chair:** Is that the way forward: all carrot and no stick?

Jonathan Boys: I would say more carrot than stick. Age is a protected characteristic under the Equality Act, so there should be recourse to hold an employer to account if it breaks the rules there. Realistically, in the way I see things going, carrot is probably the better way to go for the majority of businesses. I genuinely believe that it is a win-win, just because businesses are so desperate for people at the moment.

Chair: I was going to say that you only have to look at the labour market. If you have to find talent, you will have to start looking at us oldies.

Q136 **Lia Nici:** Wendy, can I ask about training and development at work? We have heard that older workers tend to be the least likely to take on training and to be developed further at work. What does your research suggest is driving that?

Professor Loretto: As with a lot of these things, there is no single driver, but a very big driver is the fact that they simply get ignored. That might not be for bad reasons from an employer perspective; we are finding from a whole range of robust qualitative work in this area, with big numbers and over a range of employers and sectors, that employers are frightened of raising the issues because they could then be seen to be discriminating on grounds of age. Employers have retracted from talking about retirement because they are worried about being seen as age-discriminatory, and they may not have replaced what they used to do, which might have been some really good future planning. They simply have a vacuum there.

Given the talk from the DWP and so on around a midlife MOT, we are saying that we should be having conversations with workers of every age,



but particularly as we move through the phases of our later life working, which may be many years, and what that might entail. It is not ageist; it is just part of good people management to be having regular developmental conversations with people that are tailored towards the stage of career and indeed the stage of life that they might be at.

We have found a real disconnect, with employers not wanting to fall foul of the legislation but ending up ignoring their older workers, while older workers think about retirement and their wider lives just feeling, "They are ignoring me. They do not value me." They withdraw mentally, if not physically, and ultimately leave work. That is one of the big reasons why we are seeing a lack of training and development.

There is undoubtedly ageism here. Going back to what Natalie said, that can be on behalf of the employer, where they simply think, "X is too old to engage in training on the new IT system," simply because of their age. The employee will also discriminate against themselves, and that internalised ageism is absolutely rife. It affects everything from recruitment to training and development and retention. That is absolutely one characteristic around age that differentiates it from the other protected characteristics. We are more likely to discriminate against ourselves on grounds of our age, which is a big barrier to training and development opportunities as well.

I will leave it there. There is probably more that I could say, but those are two main ones.

Q137 Lia Nici: That is fascinating, because you are identifying both sides—the employer and the older worker—and perhaps ingrained stereotypes and lower expectations, culturally, for the older worker. Interestingly, it also mirrors women in the workplace. We are not necessarily here to talk just about women, but employers have this inability, unwillingness or fear to talk about life cycles. We are all going to get old. We are all going to have caring responsibilities, whatever they may be. What things do employers and employees need to be starting to do? Is it trying to have those conversations and making sure that there are annual appraisals and that kind of thing in the workplace?

Professor Loretto: Absolutely. We have been doing some work with Age Scotland, which comes under the Age UK umbrella of organisations. We have been doing some training with about 1,100 line managers across Scotland. Part of that training is about going right back to the basics and saying, "You can have these conversations. They are not inherently ageist. This is how you might want to try them." It is about taking that fear away from very often well-intentioned people, or people who have not thought about it. "This is how you can do it"—that is the way you have to go.

I can say a bit more later, but we need to acknowledge health. I absolutely agree that no one should be precluded from the talent, the experience and the expertise that they can provide just because of their



age, but the reality is that health problems do tend to get greater as we age, so that needs to be part of it as well. I will come back to the health conversation later, but it is really about focusing on that whole worker. It is about thinking, as you should do with a worker of any age, "What drives you? What motivates you? What are you able to do? What do you want to do? What do we want from you?" Having those conversations and removing the psychological barrier to having them is paramount.

Q138 Lia Nici: Nicola, the TUC says that the problem is access to older workers and that they are not even being offered the training. Where do you see the problem lying? What do you think is happening there?

Nicola Smith: To start with, we have been concerned for a number of years about the really substantial cuts in spending on adult learning. On current trends, Government investment in skills is set to be £1 billion lower in real terms by 2025 than in 2010. Research that we have commissioned shows that there has been a really substantial decline in adult participation in further education and skills since 2010, with the number of learners more than halving over that time, compared with 2021-22. The context is that there is less money available to support people to train, and that has to be acknowledged up front.

Q139 Lia Nici: Should employers not be putting that funding in there as well? What is the research on employers?

Nicola Smith: There is clearly a need for a model that provides an employer and Government settlement. There is the apprentice levy at the moment. There is a lot of talk about the importance of changing the way the model works so that it better incentivises the provision of skills to the people who need them most.

The issue there is mainly that far too many younger workers who need access to apprenticeships are losing out, but there is a question in the round about what the right model is for ensuring that employer contributions to skills are being made, and then that they are able to draw down access to Government funds that target their training at the groups who need them most. That would ensure that young workers in entry-level jobs can gain access to work, but also that older workers who need to retrain or to consider access to retraining have access to that.

Not all older workers are in work. A lot of people face the big problem of losing their job in their mid-50s, and it is then very difficult to get back into work. A lack of a Government adult education budget at that point makes it impossible for people to access the training that would allow them to build up skills in order to move into another job for a later career change, for example, or a different opportunity.

There are also issues in the workplace, as Wendy mentioned. We see this from union learning reps reporting to us, with older workers being concerned about asking for training because they may not want their manager to know that they have skills needs. If you are working in an



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environment where you think that there is going to be a risk to the way you are perceived if you identify having a skills need, and you think that there is discrimination at play, you are less likely to ask for it. Because you can see the trends in your workplace, you may be quite right in assuming that you are more likely to be turned down than a younger colleague coming in and asking for skills needs.

Under the first few years of the coalition and then the Conservative Government, as well as under the previous Labour Government, the union learning fund delivered a really impressive return on investment for the Treasury, for employers and for employees, and allowed union learning reps in workplaces to work with individuals and with employers to identify training needs, build confidence in making requests and support people to access learning. Unfortunately, that has now been removed entirely. The whole fund has been cut, which was a really bad decision.

That approach to ensuring that union learning reps in workplaces can work with their colleagues to identify skills needs, take away some of the risk for the employees, help advocate for them and work with employers to find and plan for skills needs was a really effective way of getting basic numeracy that people were not willing to admit they needed support with, say, or more advanced skills. It was a really good way of leveraging that in a way that was win-win.

Q140 Lia Nici: You say that that fund has been removed, but do the unions not continue to fund something like that? They have their own funds.

Nicola Smith: Unions are funded by the affiliation fees paid by their members, so unions do of course have their own funds, but nothing like the scale of funding that would be available through a Government-administered union learning fund. I do not think that it is reasonable to ask individual trade union members to pay for the entirety of the adult skills budget.

Q141 Lia Nici: To what extent is there a lack of access to and take-up of training and skills development? How is that preventing older workers from progressing at work?

Jonathan Boys: At the moment, there is a model, which is that we do a lot of our education early in our lives. We frontload our human capital development. It is a sensible model and a rational way of doing things, but not in a world where we live as long as we do and where our careers are as long as they are. We need to change something, but the costs of education are higher for older workers.

One of the obvious costs is the opportunity cost of lost earnings. When you are 18, you do not really make much money anyway, so three years at university is fine, but imagine you are a professional over 50, making a decent amount of money. If your salary is £50,000, for example, three



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years on an undergrad degree would mean £150,000 of lost earnings, which is huge.

There are also other disadvantages. It is simply more difficult, and a lot of the training does not reflect the fact that it needs to be different. Large chunks of training, like a master's or an undergraduate degree, are quite hard. We need more modular education, more further education, more evening classes and so on. I have studied for two degrees part-time as an adult, and I have thought to myself, "If Birkbeck University did not exist, I would not have this degree." There was no alternative to things like Birkbeck and the Open University, if my employer had not been really accommodating in allowing me to work part-time hours while I attended classes.

That requires a cultural shift from employers, but also provision. If you do not live in a city like London and have an institution like that, or if there is not the Open University course doing it, it becomes more difficult.

Q142 Lia Nici: I did my degree while I was working, but that was because my employer saw that it was of great value to me at work. What other things would it be valuable to get employers to look at for older workers? Is it perhaps those conversations about cost-benefit analysis for their business, in that it is worth keeping good-quality people and developing them for longer periods of time?

Nicola Smith: We worked on an ESF-funded project that developed a "value my skills" tool. It is probably broadly in line with some of what the Government have been doing in setting up mid-life career reviews and trying to create opportunities in workplaces for people to have a conversation about their skills and training needs.

It found that a part of the challenge to accessing skills in the workplace is creating a space where people can talk about their future career path and have an honest conversation about what their strengths are, as well as what their skill needs might be.

Crucially, part of it is about having someone in the workplace with them who can act as a broker for thinking through, "How do you make the training request? How do we make the case for the business benefit that this might bring? How do we leverage in extra funding, if that is what is needed and if it is available, or how do we work with the employer to make the case to them for why they might fund it themselves?"

That was a really positive way in which union reps were supporting those conversations with a win-win outcome, which was that more people in work were talking about and assessing their skills needs. Rather than just having an online tool that people are expected to work through on their own and then approach their employer for a possibly difficult conversation about, there is someone with them who can make the case,



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help them advocate, and evidence the workplace benefit of going ahead with this training.

That sort of approach, which recognises that it is not always easy for individuals to have these conversations and that you need a joined-up, co-ordinated, planned approach within a workplace to how you are going to address training needs, and that involves unions in the workforce in doing that, can bring real benefits.

Q143 Lia Nici: Is part of the problem a lack of training for people managers to have these discussions?

Nicola Smith: I am sure that that is the case. Across so much of what we do, you can see that improving people's understanding of employment law and their ability to comply with it, and more widely their understanding of how to manage well, is really important. From my perspective and that of the TUC, I would add that the legislation also matters, as does making sure that it is meaningfully enforced. We have talked a bit about carrot and stick, and I would absolutely advocate for the carrot approaches that provide people with the incentives, the support and the tools to have these conversations. In some areas, we also need stronger backstops.

It is great that we are now seeing the Government bringing flexible working forward, and that people have a right to request it from day one. The presumption should be that all jobs could be done flexibly from day one, and there should be a requirement to advertise it. You then put the support alongside that to employers and to managers, and you put good-quality training in place. When you get that balanced approach, with strengthened legislation, proper labour market enforcement to make sure that it is happening, and support in workplaces for people to do it well, that is when you get the really big shifts that make a big difference.

Q144 Lia Nici: Wendy, you have alluded to the midlife interviews and discussions that employers should be having with their employees, but we know that that really is not happening and that employers are stating that they are worried about falling foul of the Equality Act. Can you describe their concerns about that, how they arise, and what we need to look at to solve this problem?

Professor Loretto: Some of the concern is just through ignorance, which goes back to the education. As several of us have spoken about, it is really important to say that you are not going to fall foul of the Equality Act by having these conversations. There needs to be education on how to have them appropriately and sensitively.

Some of it, if I am being honest, is an excuse. All these conversations, at any stage of a person's career life, can be complicated, but I will bring in the health aspect again. Through the Supporting Healthy Ageing at Work project, a big project funded under the healthy ageing challenge, we have



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found that once you bring health needs into it, it gets even more complicated.

That could be because some of the health issues that are talked about are less easy. Menopause is a great example: there are managers—often but maybe not exclusively younger male managers—who do not feel comfortable talking about menopause to an older woman. We have had older men with prostate issues who feel that in those career conversations, whether or not you label them a midlife MOT, they do not necessarily want to bring up those very sensitive issues with their line manager. They are concerned that those issues will label them not just as ill, but as old and ill, so you have that double discrimination.

Education to say that it is not falling foul of discrimination legislation is one thing. There is a real sensitivity around the fact that these conversations may get more complicated for health reasons as people get older. Not everybody and not all older workers will have health issues, but we know that ONS statistics say that probably over a fifth of older workers who leave work early do so for unsupported health reasons, which is a big chunk of the potential that we are looking at here.

Q145 Lia Nici: Are the rest of the panel finding that that is a reason for these discussions not happening, with the employer saying that they are worried about falling foul of the Equality Act?

Professor Loretto: Definitely, through every piece of research. Sorry, that was for the others, not for me.

Lia Nici: Is that something that any of your organisations have come across?

Natalie Hall: Yes, absolutely. For those conversations to work, you need a willing and knowledgeable employer and a willing employee. You need a safe conversation in which people feel supported. We are seeing that employers are not necessarily willing, because they are concerned about raising this as an issue and about falling foul of the Act. The people leaders who are having these conversations are not trained in age-conscious inclusion, for example. They do not know how to have these conversations in a productive way.

Employees are also not willing to put their hand up, so we see a huge amount of quiet quitting among the over-50s, who are slowly disengaging from work and not taking up the training and opportunities that are being offered, because they are not feeling valued or seen at work. It is almost easier just to slowly disengage and work until the retirement date that they have in mind, whereas we want to advocate for both sides to be more knowledgeable about this topic and to have more of a glide path into retirement.

People should not be afraid to have a conversation, five years out, to say, "What would you like it to look like? Can we look at flexible hours for



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you? Can we look at a change in your responsibilities so that you do more of the things that engage you, such as mentoring younger colleagues or giving back in a different way?" Both sides are somewhat reluctant to go there at the minute.

On Wendy's point, this initiative also needs funding. Within employers particularly, there has been a huge slash in HR teams in the last 12 to 18 months. Training budgets have been cut substantially, which has meant that they are focusing a lot of their employer budgets on early careers. DE&I budgets have also been slashed in the last 12 months. Employers are not necessarily funding this as a conversation.

It is not just about a work and career conversation. Life is complex after 50. It is about employers being able to support individuals in having a transition plan for what it is going to look like for perhaps the next 10, 20, 30 or 40 years, and employees understanding that it is about not just how you work but how you are going to fund that length of retirement, what you are going to do, how you are going to remain connected with your community, and what things are going to keep you engaged and happy into retirement. It is a complex problem that is not one-sided.

Nicola Smith: It is important to recognise in this conversation the huge and important protections that the Equality Act brings for older workers. If there are challenges in workplaces of people being concerned about having conversations because of those provisions, it does not feel insurmountable to resolve them with some decent training and some clear guidance. It should not be a piece of legislation that prohibits people from having conversations about how to support older people to remain in and progress in work, and there is nothing on the face of the legislation that would prevent people from having sensible conversations of the sort that we are all talking about.

Q146 **Chair:** Natalie, can I pick up on what you said about HR and diversity and inclusion budgets being slashed? Is that having a disproportionate effect on women?

Natalie Hall: Yes, I believe so. Returnership programmes, particularly women returner programmes, are not as well funded as they were previously. The phenomenon of quiet quitting is particularly impacting women. Post 50, they are in that sandwich generation who may have caring responsibilities up and down. Without sufficient support from their employer, it sometimes just feels too much, and they are leaving the workforce.

The good news is that there are some fantastic employers out there who we are working with, who support women through this phase of life with flexible menopause policies or greater provision of carer's leave, whether that is grandparent's leave or short-term care leave, if they have caring responsibilities for elderly relatives. There is more to do. We need to showcase those examples and highlight best practice so that other employers can see that it is possible and that there is a huge amount of



benefit in retaining both men and women workers in the workforce for longer.

Q147 **Chair:** Have you yet seen any difference since the recruitment—I say that, but I do not think it is the right word—of Helen Tomlinson as the Government’s workplace menopause champion?

Natalie Hall: It is difficult to unpick the benefits that there have been, because the menopause as a zeitgeist has been raised in the last two or three years. There has been a lot of media attention on it. We work with global corporates. US, French and Spanish clients look to the UK and think, “You are way ahead in your ability to have this conversation in the workplace.” That must be applauded, but it is difficult to see the trickle-down from an individual initiative. Sorry, that was not a very clear answer.

Chair: Thank you. It gave us an idea.

Q148 **Kim Johnson:** Good morning. I have a couple of questions on economic inactivity and occupational health.

My first question is to Jonathan. At the start of 2023, there were 412,000 more economically inactive people between the ages of 50 and 64. Do you agree with the TUC’s analysis that that was due particularly to ill health since the pandemic? Could you say a bit about intersectionality and the impact if you are black, old and a woman?

Jonathan Boys: What is really interesting about this economic inactivity category is that the variable is terrible, because it is mutually exclusive. You cannot be retired and inactive due to ill health, but lots of people retire because they have ill health. On *Newsnight* last night, they were quoting statistics that X percentage are retired, X percentage have ill health and the ill health is bigger, but these things interact. The data is not great at that.

The Lords Economic Affairs Committee has looked at where workers have gone since the pandemic. I worked with the Clerks, and we found that about 50% of the increase in inactivity could be explained just by demographic change. People are more likely to be inactive when they are really young, usually as a student, and when they get older, due to retirement and sickness. I do not think that the statisticians have done a very good job of quantifying, because that headline number does not necessarily tell us the extent to which that is driven simply by ill health.

On intersectionality, you are absolutely right. This is a good place where research gets more attention now. One thing that has been terrible for the last six months is that in the labour force survey, from which we do a lot of our analysis, the microdata has not been available to researchers like me. It has just been published now. That is because the response rates to the labour force survey went from about 50% to 15% in 10 years—it just tanked. That is true for surveys all over the shop. No one wants to answer surveys and give feedback any more. In the last six



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months, there has been a dearth of good research on the causes. You can find some fantastic studies by the Health Foundation and the IFS, but you will notice that they are all six months out of date.

That microdata is really important because it allows you to look at variables like ethnicity and gender, as well as economic inactivity. We know that intersectionality is important and that if you are from a majority ethnic background, you are going to have more disadvantages in the labour market and are more likely to be unemployed. That is how it interacts. All those things that you said—if you are black, if you are a woman and if you are older—are compounding the disadvantage.

Q149 Kim Johnson: Wendy, from your research, can you say something about which types of ill health contribute to higher levels of economic inactivity?

Professor Loretto: It is very broad, but musculoskeletal and mental health problems are still probably the biggest contributors. I absolutely agree with Jonathan that we lack reliable evidence. One statistic that you might have heard being bandied about recently is that one in 10 women leave their job because of symptoms associated with menopause and do not feel that they are supported. That is not very accurate. We really need much more accurate data in lots of areas.

From our own research, we have found that, interestingly, lots of these health problems—whether they are musculoskeletal or mental health problems or whether people are going through something that is associated with a particular phase of life—compound in sleep issues. Sleep is one of the big hidden health issues probably facing us all in society, to be honest, but it seems to work particularly against older workers' health and ability to have meaningful working lives, and it pulls people out. That is from large-scale qualitative research, but we really do need better data at a national level.

I keep coming back to menopause as an example, but the main surveys do not have questions about menopause. Even the UK Biobank survey has only one question: "Have menopause—yes or no?" That is the level of data that we are working at for just one aspect of health that may affect a proportion of our older workforce.

Q150 Kim Johnson: You have touched on the fact that, in terms of economic inactivity, "older people" was not a homogeneous group; it was different depending on whether you were a blue or white-collar worker. Could you say more about that? What can employers do to improve, in terms of workers staying in the workplace?

Professor Loretto: Again, I would love to have the large-scale statistical data to give you, but I do not, because the data are not being collected in sufficient detail.

Where we have seen the celebration of more older workers, particularly pre-covid, staying in work longer—returning to work or being kept on,



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perhaps on a consultancy basis—it was very much white-collar workers who employers probably had invested in.

If I can backtrack a little bit, we talked earlier about the business case. This is where we may have to be careful. It is easy to get a business case for people who employers have invested in. They have invested in their training and their development, and they are highly skilled. In the main, but not exclusively, they are also those who enjoy better health. We know that there is a health benefit there.

They are also falling under the radar less than blue-collar workers or those in more precarious occupations, who employers have perhaps not invested in, who are not paid as highly, who have fewer choices and who tend to suffer more health problems. They are the ones who drop out of the labour market, as we are seeing in these economic activity categories.

In terms of what we can do, one of the interesting outputs from our SHAW project is that we interviewed about 150 workers over the age of 50 in different sectors, including the self-employed, who we have not talked about, but who are a big and growing category of older workers. We interviewed them in four sectors and in different types of jobs. We then followed up with just under 50 of them for a year. Each participant wore a wearable device to collect the usual information on physical activity, sleep, temperature and so on. They also filled in self-report questionnaires on a monthly and weekly basis on their smartphone.

We have really rich data going through for a year, and we are finding that people do not really understand their health. That is partly because there may be ignorance, but people are very often just getting on with their lives. They know that they are experiencing particular symptoms or may have had a particular condition diagnosed, but they do not have the opportunity to understand how that relates to their work and the rest of their life.

We are developing an app, which is partly aimed at helping individuals to review and reflect on this information and then have the conversations with employers that we have talked about and take advantage of what employers offer. As Natalie was saying, there are some really good employers out there who offer quite a bit, but if you do not know what you need, how can you take advantage of what your employer is offering?

Helping people to better understand their health needs, how they intersect with what they need from work and what they might need from their employer, and how they can better take advantage of what their employer is offering, is a key way of keeping people from falling out of the labour market and into economic inactivity. That was probably a broader answer than to your specific question, but I hope that it was helpful.



Q151 Kim Johnson: In your research, have you come across any good examples of best practice in terms of occupational health? Do the Government need to do more in terms of occupational health for older workers?

Professor Loretto: I would be very interested in the opinion of other panel members on this as well. Insurance industries in particular are quite far ahead in this; I can see Natalie nodding. They get that, because they are doing this work with the wider population. It is their core business. Some insurance employers are good individually, but the Association of British Insurers as an umbrella organisation is trying to work on and highlight the good work that is done on an industry basis. They also tend to be bigger employers and to be working with mainly white-collar workers.

Interestingly, at the other end of the spectrum, there are some smaller organisations and some organisations that are working with a whole range of workers, including blue-collar workers. For example, Babcock International, an engineering company that we have worked with, is doing some fantastic work in raising awareness with its mainly male shop-floor welding workforce, which is really good.

SMEs are very often doing the right thing. They do not necessarily know that they are—when we come to talk to them, they say, “We do not have the HR resources or the money to do a lot of training and development”—but they have good relationships. The theme so far this morning is that having these good, open and communicative relationships is key. We have seen those in SMEs, and they can work very well even though they do not have official policies or huge resources in place.

Q152 Kim Johnson: Jonathan, we have talked about people leaving the employment market due to ill health. How many do you see returning to the employment market?

Jonathan Boys: One of the big concerns is that you need to focus not just on people coming back in, but on people not leaving in the first place, because it is such an issue getting back into work.

There are some methodological problems in trying to get a handle on this, but the ONS did a specific survey of over-50s during covid. It was called the opinions and lifestyle survey. It asked people who had left work what would make them return, but it also asked the reasons why they had left. I jotted them down: 24% said to retire, 17% said for a lifestyle change, 17% said because of the coronavirus pandemic, 17% said because of redundancy and 15% said because of stress.

Stress is underdiagnosed and is not tackled or focused on enough by employers. If you have had a negative experience that has forced you to leave the labour market, it may be at an age where you think, “Maybe I can tide myself over.” Particularly if you are 55 and can draw on a private pension, you might say that you have the means.



I spend a lot of time looking at a lot of data, but sometimes the most insightful place is the comments in *The Times* on articles about the economic inactivity of older workers. People are just so willing to share their personal experience about why they have left work, and it is quite miserable to see how many people have just had a terrible time in their jobs, which can sometimes be enough to put them off trying again.

Q153 Kim Johnson: The Government are looking at a range of options to encourage people back into the workplace. Nicola, how effective are they? You had another point you wanted to raise as well.

Nicola Smith: Going back to where Jonathan started on what is happening with the economic inactivity data, we have a slightly different view from the analysis that CIPD set out. The LFS data is pretty unequivocal that there is a very large, new and growing problem for older workers who are experiencing ill health to the extent that they are unable to work, to a much higher extent than has previously been the case in our economy.

We did analysis that looked across three years of LFS micro data at workers aged between 50 and 65. It shows that the number of people below state pension age who are retired is now lower than before the pandemic, but that the number who are out of work because of ill health is 700,000 higher. It is a very large problem that has expanded since the pandemic.

We now have 1.5 million men and women between 50 and state pension age who are out of work because of long-term sickness. For those individuals and their families, the ramifications are really substantial, as I am sure you can all understand.

We had a look yesterday at the most recent data, which is for the third quarter of 2023, on the proportion of older workers who are inactive and why. In 2019, 33% of economically inactive older workers said that they were inactive because of long-term sickness; that was up to 40% by 2023. Of those who are inactive, an increasing proportion are saying that it is because of ill health, so there is a serious and growing structural problem. We are quite concerned about ensuring that it is addressed.

The other part of our analysis that I want to flag to you is that occupation and race cut strongly across what these trends are showing. One of the most significant factors affecting whether someone is likely to be out of work because of ill health is their occupation. That is perhaps not surprising, but I do not think it is discussed enough. People in low-paid occupations such as cleaning, care or retail, physically demanding occupations working with heavy machinery, and skilled trades, have a far higher proportion of inactivity due to ill health.

The occupational groups with the highest proportion of inactivity because of ill health are process and plant machine operatives, at 46%, or people in elementary occupations. If you look at people who are economically



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inactive and were previously in a professional role, there is a far lower proportion who say that they are now economically inactive because of ill health. It is important to remember who is being affected by this trend: it is primarily people in low-wage, low-skill jobs who are now finding that they cannot get back into work because of their health.

When you look by race, there are big differences when comparing white and BME populations. The proportion of economically inactive BME men who say that they cannot work because of ill health is eight percentage points higher than for white workers. For women, it is marginally higher than for white women, so there is a race divide and an occupation divide in terms of who is being affected, and the effect is significant.

In our view, the primary cause is the lack of access to decent healthcare. While it is perhaps not within the remit of this Committee, I do not think that we can discuss the issue without discussing the waiting list of 7.6 million people, with 3 million-plus waiting more than 18 weeks, and a really substantial surge in post-pandemic ill health among low-wage workers, who are more likely to be black than white. The key response to that challenge is acting on getting more people access to the healthcare that they need. It is impossible to discuss this topic at the moment without being really clear about the scale of the structural challenge facing people from those backgrounds in low-wage jobs, and the scale of the difference in people's health that we have seen over the last few years.

Q154 Kim Johnson: It is really important that you point out the intersectionality issues. Wendy pointed out that the high percentage of people leaving work was due to mental health and musculoskeletal issues such as arthritis. It is people working in those low-paid jobs who would find themselves suffering as a result of some of those health conditions.

Nicola Smith: We looked yesterday at the sorts of conditions that people are reporting across that group of economically inactive older workers. It is very broad: it is back problems, it is chest and breathing, it is diabetes, it is progressive illness, it is circulation. A large number of people are reporting mental health and depression, but an equally large number are reporting other physical health problems.

While I agree that the comments in *The Times* are useful and instructive, we also have to be clear that they may reflect the experience of a particular demographic of people. It is important to remember that there are a lot of other people with physical and mental health problems that they are not getting care for, whose views and experiences are perhaps not being reflected as widely in some of the mainstream debate.

Your question was about the Government's response. There are some positives in the direction of travel, such as providing people with more access to talking therapies or increased access to universal support, but you will not be surprised to hear that we are opposed to the reforms that the Government are proposing to the work and capability assessment.



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That is just going to remove support from people who are out of work, cannot move back into it and need that money to live. More widely, it is not substantial enough and does not meet the scale of the challenge.

Many of the measures are not objectionable in and of themselves, but they are nowhere near significant enough to address the challenge of the scale that I set out, which has at its root huge NHS waiting lists, big reductions and a lack of support in the Access to Work budget for employers to get the improvements that they need to support people with ill health at work. There is not enough change on flexible work, and there are too many bad-quality jobs. There is a bigger agenda that needs to come into play if the challenge of supporting more people with ill health out of economic inactivity and back into work is to be meaningfully addressed.

Q155 Kim Johnson: So you do not believe that the Government have recognised the levels of inequality in the sectors you have mentioned, in the initiatives that they are looking at?

Nicola Smith: I do not think so. Also, the rhetoric is sometimes unhelpful, because it suggests that people are making choices—that they are not bothering to try hard enough and that they should just be a bit more ambitious. I do not think that that recognises the scale of the realities of ill health that people are experiencing and the problems that they are facing in getting access to healthcare.

Q156 Kim Johnson: One of the announcements was returnerships. Natalie, I know that you have expressed some concern about those. Can you say a bit about your concerns and issues?

Natalie Hall: We would like to hear more from the Government about the programme of over-50s returnerships that they announced. We feel like they have gone a little quiet and the onus has been put on employers to shoulder the access to them. They are hugely impactful in being able to support over-50s from lots of backgrounds to reskill. It does not necessarily need to be formal education; you cited the example of a three-year degree, but even a 12-week course in digital literacy or an opportunity to understand a different area of employment that they have not previously explored is hugely impactful.

As I said earlier, employers are willing. We believe that there are people out there who want to go back to work. We advocate for retiring the concept of retirement. We want people to extend their working lives, but they need support. I really acknowledge what Nicola was saying about how it is not a case of just being a bit more ambitious. There are some systemic issues here that people have to get over.

Returnership programmes being funded and paid for is key, because life is complex after 50. Expecting somebody to go on a free internship and not have any income for 12 to 15 weeks is just not credible for many.



More focus on returnerships and what the Government could do to support them would be greatly welcomed.

Nicola Smith: When we were preparing for this, the latest press that I found on returnerships was that they are not going ahead now. They seem to have been announced, but there is various press coverage from the end of last year suggesting that they are not happening, and that all that is going to happen is that existing support for over-50s will be rolled into a new package. As I understand it, the programme does not exist.

Q157 **Kirsten Oswald:** Natalie spoke earlier about quiet quitting, and I want to go a little further into that. I am thinking about what some people might call forced retirement: I am wondering how common it is for older people to be forced into retirement or into stopping work, either from some sense of a duty to make a space for younger workers or because they do not feel that they are valued, appreciated or supported enough at work. Wendy, is that a concept that you recognise? Is it happening? If so, what should be done by employers and others to deal with it?

Professor Loretto: It absolutely is. As you have alluded to in your question, it is much more subtle than overt, explicit age discrimination, although that still happens.

We need only look at the case law that has come up from some of the tribunal decisions. The University of Oxford and my own profession is a good case in point. There have been successive cases that have gone through; in each case, the employer is testing whether they can ask or force somebody to retire at a particular age under the exemption allowed in the legislation. They keep coming back; they keep losing. When I talk to my students, I always ask whether employers would be doing that if it were a case on race discrimination, for example.

Going back to where we started and the ways in which age discrimination might be different from other protected characteristics, it is allowed in law as well as in the culture to more directly force people to retire. The majority of that is more subtle: it is still operated through things like voluntary severance or voluntary redundancy agreements, which are subtly or not so subtly targeted at older workers.

As you have alluded to and as I have seen in some of the evidence submitted to this inquiry, older workers feel that they are job blocking. That is very real and has come up through a lot of the research that we have done qualitatively. It is particularly gendered; women are more likely to say that than men. Particularly pre-covid, when a lot of attention was focused on the lost generation of youth unemployment, there was a real feeling of, "I have to go to make way for a younger worker. Otherwise, they will not have the opportunities in life."

It is also seen indirectly through the lack of training and development opportunities that we spoke about earlier. It stands to reason that if you have an older worker who is less likely to be trained on a new IT system,



for example, their skills are less relevant and they can become more susceptible to a compulsory redundancy scheme.

Cases are still under-represented when it comes to tribunal; Nicola might want to comment on that. We are looking at groups that really lack power in the labour market. I have found in our research that it is very heavily gendered, in that older women are more likely to accept their fate, and that is part of the reason why we do not see cases. Nicola argued very eloquently a moment ago about the intersection with those who have fewer choices in life and maybe less room to manoeuvre or even to take a case to tribunal. They are under-represented as well.

It undoubtedly goes on. Although we do not know the extent to which it goes on, we do know the mechanisms through which it goes on. Some are direct, but the majority are indirect. I have seen it with health conversations as well: "Maybe it is better that you just take some time away." Once that happens, people are not likely to get back into employment.

Natalie Hall: Our research found that 30% of those who retired felt forced to do so. Whether it was perception or reality, they left the workforce feeling that there were no more options for them with that employer. Maybe there is a level of internalised stereotype; maybe it is the culture of the organisation. We have also found that one in four workers aged 45 or over have been subject to negative comments about their age.

As you said, and to reinforce what Wendy said, it is not necessarily all overt, but there is a slowdown in attention on employees over the age of 50, whether that is promotion velocity, a lack of training, a lack of offering of different opportunities to take on new projects, or some ageist stereotypes that are perhaps inherent in the culture and are not challenged. "When are you retiring?" seems to be an acceptable question to ask, but it would not be an acceptable question in relation to any other intersectionality.

Although employers might not be actively trying to force individuals to retire, the backdrop of these kinds of cultures means that people are leaving the workforce early and are going from quiet quitting all the way up to active rebellion and scoring the employer poorly in engagement surveys. We see that crashing in the data when employers are sharing that with us.

There is inadequate data to understand what the reality is in terms of the percentage of the workforce who felt forced to retire. From our research, we found that only 6% of employers have any staff aged over 70. While some of that will be optional retirement, there will be a level of involuntary there as well.

Q158 Kirsten Oswald: That is interesting. I will turn to Nicola and Jonathan now to develop the question about data that you have raised. I am



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wondering what data exists on how many retired people feel that they were forced to retire. We heard a bit about that, but I wonder if there is more there and if there is a way of getting more of that data more accurately.

Nicola Smith: Jonathan may know of survey data. I do not know offhand of a particular survey that has been done of people who have retired, but our reps raise with us day to day how in workplaces they see employers using performance management processes to set unreasonable expectations that lead to people feeling as if they are being forced out of work on performance grounds, when it is actually an attempt to push them into early retirement. We know anecdotally that these sorts of things are happening and that a proportion of people will be affected by them.

Wendy raised the point about how people get redress and what the remedy is in that sort of situation. Our concern about the tribunal route at the moment is twofold. First, there is an enormous backlog, so it can take several years for someone to get a tribunal hearing. That is an issue across a whole range of areas, but it is particularly pertinent here. You simply do not have any redress if that is the challenge that you are facing. If you are an older worker coming towards the end of your working life, clearly the time pressure is important.

The Government are also proposing to reintroduce fees for employment tribunals. That came out just a few weeks ago. That would be a really retrograde step. It is an approach that has previously been overturned at the Supreme Court. We think the Government should think again about that approach, as does a coalition of over 40 organisations involved in access to justice. That would be another barrier for older workers trying to seek redress for that sort of behaviour.

The third thing I would say on this topic is that it is really important to think about choice. Some people want to retire early but cannot afford to, particularly low-wage workers who have not been able to save into a workplace pension and are less likely to be auto-enrolled because they are below the £10,000 earnings threshold. There will be people who would love to retire at an earlier point in time but are having to work longer and longer. Particularly as the state pension is set to move to 67 in 2028, that is going to become a growing problem for larger numbers of low-wage, older workers. They will not have a choice as to when they would prefer not to be working any more.

Jonathan Boys: There is some interesting data. I have looked at industries and age structure, and I am always blown away at how age and gender-segregated the UK labour market is. There are jobs that older people tend to do and jobs that younger people tend to do, and men and women is probably a bigger split.

If we take an industry such as hospitality, for example, the average age is 35, and about one in five people are aged over 50. In agriculture, over



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50% are over 50, and the average age is 48. There is then a range of sectors in between.

The UK economy is probably well structured to facilitate working into older ages than other economies, with 80% services and less physical work, but it is quite interesting to consider that there are probably two groups of people who exit the labour market early. There are those who do so because they have the means—it is perhaps a difficult thing to discuss, but a substantial number of people have significant private pension savings, large house price appreciations over the last 10 years, and all these sorts of things that buffer and make a retirement comfortable—versus those on lower pay who have not been able to save into a workplace pension and perhaps want to retire sooner.

I have also looked at the hours that people work and the hours that they want to work. As people get older, there is a big gap between the two—this is from the labour force survey. Lots of older people would like to work fewer hours. When asked whether they would be happy to take a pay cut to do that, the proportion increases as people get older. That is really weird, because, in an open labour market people should easily be able to match the hours that they want with the hours that they do.

It is significant that 16% of those aged 60 to 64 would be happy to take a pay cut to work fewer hours. The problem is that you then have a binary choice: staying in work and being unhappy, or retiring and being happy. There is a middle ground, which is that if people could reduce their hours and were happy to reduce their pay, we would have better matching and facilitate longer working lives. There is interesting data out there, but there are big, glaring gaps in our understanding of why people retire, and no conclusive answers.

Unfortunately, I might have given the impression that I think that inactivity due to ill health is not a problem. What I meant was that we might even be understating it, because there is a chunk who say that they are inactive because they are retired, but a large number could be inactive and retired because they are ill. It is interesting that as people get older, they tend to jump from inactive and sick to inactive and retired almost arbitrarily at 65, or whenever they can start drawing a pension, because their mindset changes, although there is no material difference in their circumstances.

Q159 Kirsten Oswald: I am going to ask you to come back in on flexible working, Nicola, because I thought your comments earlier led very neatly into what Jonathan said. If there were more flexible working opportunities, some of these difficulties would not exist.

Nicola Smith: I completely agree. Just to build on what Jonathan said, the IFS report that originally raised the issue of people choosing to retire early subsequently found in a follow-up survey that a large number of those people who had retired had also experienced ill health. It is important to see the whole thing in the round. There is a large proportion



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of people who cannot work because of ill health and are identifying as economically inactive. When you add to those, as Jonathan said, people who are retired and also have ill health, the scale of the problem is clear.

There is a huge amount more that could be done on flexible working. It is far too easy at the moment for people to say, "It cannot be done." People conflate flexible working with working from home. Flexible working is about saying, "Can you have flexibility in where a job is done, how it is done and when it is done?"

If you work in a shop, it is not possible to work from home. You cannot have flexibility in your location, but you can have flexibility in how you work or the hours you are working. Do you always work morning shifts? Is it possible for you to work a range of shifts? Is it possible for you to change shifts with your colleagues? You can also have flexibility in how many of those hours you work. It should be possible to have different shift patterns so that some people work fewer hours and some longer.

There is lots of evidence that in all sorts of occupations, there is a huge amount more that could be done with a little bit of thought, with support and by seeing flexible working and the need for innovation in job design as an area of industrial policy worthy of Government support in the same way that some of our high-value manufacturing needs support. No one is saying that it is straightforward to take a factory production line and think about how you might introduce flexible shifts to it while keeping it going, but it can be done. It can be done in an efficient way that gives you a more resilient workforce, boosts productivity and helps you to retain a workforce who will be happy to stay with you because they really value the reduction in hours that they have been able to get, or the flexibility that they have in how they do their jobs.

It is an area in which there is huge untapped potential. We are at the beginning rather than the end of the conversation about how work could change, in all sorts of ways and in all sorts of jobs. Stronger legislation is part of that, but it is absolutely not the whole answer; it is also about targeted support for employers to show how you can do this well. Some are doing it well in unexpected roles, so there is a huge amount to build on.

Natalie Hall: I very much agree with a lot of what Jonathan was saying, but I just want to flag that we seem to conflate retirement with happiness. There is this idea that you get to the end of your working life and suddenly become happy because you are no longer working.

What we hear from members of Life/Redefined, our free over-50s platform, is that there is something of a retirement rainbow. You think you know what you need. You have a date in mind; you have a value in mind for your pension pot. You reach that point, and you have a great first 18 months, because you do the things you really need to do, such as spending time with your family, and all the things on the list that you have not had the time to do.



After 18 months, we see that there is a dip in happiness, loneliness and connection, and a loss of that sense of community that is provided by work. Work is good for us; we need to also remember that. We want to be encouraging people to extend their working lives and to bring in flexibility, so that it is possible for you to continue to work in your 70s and 80s and that that becomes the norm. There is a huge amount of benefit that work provides. If you have reached the end of a 40-year career in a difficult manual job, can we reskill and support you into doing something slightly different and using your skills in a different way? I just wanted to make that point.

Professor Loretto: I have two points related to flexible working. We talked about the links between economic inactivity and health, and the difficulty of maybe getting accurate reasons for why people might have retired early. Another reason related to that—and it is a growing one that we do not have enough data on so far—is grandparenting, which is related to the structural issue of the affordability of child care. Anecdotally, we have increasing numbers of older employees leaving employment to take up grandparenting duties. We did a study with the charity Grandparents Plus a few years ago, which showed that many of those who left employment completely did so because they could not get flexible working opportunities to do the grandparenting duties. That is one aspect of flexibility.

The other one comes back full circle to where we started. Natalie mentioned recruitment and the imagery that is put out there. With Age Scotland, we have done some work looking at flexible working policies. Although these are employers based in Scotland, many are international organisations. Flexible working brochures or websites tend to feature younger people and pregnant women. That is a quick win in terms of employers making sure that their material around flexible working is age-inclusive.

Alongside that, there needs to be a campaign to empower older workers to ask for flexible working, because we have found from our own work that older workers, particularly older women, are less likely to ask for it. Many may already be working part-time. When we have interviewed people, the thing that comes back to me is people saying, “I am lucky that my employer allows me to do this.” Either they are not aware of their rights to ask for flexible working or further flexibility, or they do not feel they can ask because they feel they are already lucky to be allowed to do what they do.

There are some quick wins there from awareness-raising among the older working population, as well as among employers in terms of the imagery that they use to promote their flexible working policies.

Q160 **Kirsten Oswald:** My final question is for Nicola. The default retirement age was supposedly abolished in 2011. We have heard evidence that forced retirement remains common and is often considered legal by



courts. That is contrary to the policy intention, which was to extend working lives. What is the TUC's view on that?

Nicola Smith: We supported the removal of the default retirement age. If activity is happening that is in contravention of the removal of that default retirement age, we may need new approaches to address it. It is not an area on which we have a detailed policy at the moment, but if there is growing evidence that people are still being forced to retire at a certain age, it may mean that a legislative solution is necessary to make it crystal clear to employers that that option is no longer open to them.

More widely, going back to my previous point, having removed the default retirement age does not necessarily give people control over when and how they stop work without the wider pensions improvements in particular that you would need to support that.

If I may say one final thing that builds on what Wendy said, the case that she set out makes it clear how important it is that jobs are advertised as flexible and that there is reference in job adverts to the availability of flexible working. For all the women in particular who Wendy was just talking about, if you do not see it in the advert, people are not going to ask. It is all very well saying that you can have it from the first day of the job, but how on earth will someone even think of applying for that job or think it could apply to them if they do not see it in the advert in the first place? You are not going to rock up to a job interview and say, "Hello, I would like to request flexible working, please," if you have no idea whether you are going to be laughed out of the park for suggesting it, or whether the employer is open to it at all. That is a small change that could be quite transformative in how people start to think about work and about the options for small flexibilities that can make a big difference.

Q161 **Dr Cameron:** My questions are about the strategy for longer working lives moving forward. Nicola and Jonathan, do the UK's demographics make a strategy on ageing and extending working lives imperative? How can we ensure that extending working lives does not cause more inequalities, with people who have less finance having to work longer than others? How can we ensure it does not entrench inequalities rather than addressing them properly?

Jonathan Boys: The UK faces a similar challenge to most countries in the world, which is that it is ageing and that people need to extend their working lives. We are perhaps better placed than other countries, particularly some in Europe. There is some analysis from John Burn-Murdoch in the *FT* that you might have seen, showing that inactivity rates increased during covid. Other countries went back to where they were pre-covid, but the UK stayed elevated, although if you look with the y axis, our inactivity rates for older workers are quite low compared to other countries in Europe and further afield, so to an extent the UK is well placed.



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In terms of increasing inequality, a lot of the challenge is political. Things that might encourage people to work longer include increasing the state pension age or the age at which you can draw on a private pension. That is not necessarily an easy thing to do to the demographic of people who tend to vote in higher numbers, and that might be where a large part of the inequality comes from between the professional class who have access to funds and can retire at a reasonable age, and those who perhaps have to work longer than they would like. The challenge is political, and I am not sure how you avoid entrenching inequalities.

A large part of this is a good problem to have, which is that people are simply living longer. The problem is that we are increasing our lifespans but not necessarily our health spans. In recent years, with the increase in sickness in the population in general, the UK seems to be sickly on whatever measures you use, be it drawing disability benefits or deaths. That is quite an objective measure. The IFS did a report in which it said, "We could look at disability claiming or we could just use this really objective measure of how many people are dying," and it seems to be elevated.

That is a real challenge; it is a political challenge. I am not sure how you tackle inequality. It is a really awkward question, in that a lot of people who are retiring later are those who might have the shortest life expectancy, so their ratio of working to retirement years is the lowest, which does not seem fair. I am not sure how easy that challenge is. There is a redistribution question there.

Nicola Smith: I am sure it would make sense to think strategically about the diversity that we have all talked about in the older workforce and about the structural and operational challenges that that group are facing in terms of their labour market prospects and their progression at work. A really sharp piece of analysis looking at the intersectional and other inequalities facing people within that group could be a really useful tool, because it would shine a light. It would then be for Government to decide what they want to do as a policy response and which of those challenges they want to prioritise in terms of actions.

If you were of a mind to address the inequality between people in low-income jobs or low-paid women and better-paid professional men and women in when they are able to choose to retire, that would drive you towards looking at things like the operation of auto-enrolment, employer contributions, or an approach to the state pension age that would take account of whether people had to retire early because of ill health and the age at which they are able to access their pension.

There are always policy solutions, as you all well know, that will help to close inequalities and move us towards a more equal society rather than one in which inequalities are becoming exacerbated. Having that clear analysis and a sharp focus on the scale of difference within this population group would be really helpful, because a lot of the narrative



that comes from all sides about people's experience of older workers is affected by people's personal experiences and by the press headlines of the day. When you look beyond that, it is sometimes quite a different picture. That would be a good place to start improving outcomes.

Q162 Dr Cameron: My next question builds on what we have been speaking about. In addressing inequalities and looking at human rights, the Equality and Human Rights Commission identified that flexible working options might be key to some of these areas. I am thinking about it in terms of facilitating longer working lives, but also wellbeing across the lifespan. You are nodding, Natalie, so would you like to start?

Natalie Hall: Our research shows that 61% of over-50s want a flexible role to help them manage life commitments. We were talking earlier about the sandwich generation that particularly impacts women. The 61% is for men and women, but for women it is 25% higher because they take on more caring responsibilities. They still want to work, but they also want to fulfil their family responsibilities, so roles need to be flexible as you age. They also need to take account of unusual presence and leave requirements, or what we call spiky leave—for example, the moment at which you receive a call that your elderly mother has had a fall, and you need to leave work and be away for three weeks. Employers need to take account of that kind of leave, which is required for older workers in particular.

A challenge related to flexible working is that we would love to see a change in the apprenticeship levy approach to accommodate more flexible roles. We find that it is difficult for individuals who are not working full-time to do that, so that could add to the opportunity for reskilling older workers particularly. Flexibility is key. It was mentioned earlier that flexibility, not pay, is the primary driver for the majority of over-50s in white-collar roles. It is around connection and doing a role that gives back and has some purpose to it.

Jonathan Boys: We released a report this week with the over-50s flexible working taskforce. The main recommendation called for more flexible working. I wrote a report on older workers, in which essentially I took every variable in the labour force survey that I thought would be interesting, including every form of flexible working, and cut it by age. Economists like me like to look at revealed preference: not what people say, but what they do. They tend to have higher rates of part-time working and more working from home, although working from home exclusively peaks in middle age.

When I have talked about the hours that people want to work and what they do, there is this residual unhappiness. I say "residual", because a lot of them already work flexibly, but there is clearly not enough, because the gap between the hours you work and those you want to work should be zero, especially if you are willing to take a pay cut to do it. We just need to push much harder on the provision of flexible working.



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Professor Loretto: I am not going to repeat what I said previously about promoting flexibility, but I will talk about a slightly different aspect of flexibility, which is self-employment, which I briefly referred to earlier. Older workers are the fastest-growing cohort in the self-employed category, but also of work. That is an area that we have not paid particular attention to in policy terms. We need to really understand who they are, why they work flexibly and what we need to do to support that route. It is a route to flexible working and potentially to extending working lives that offers choice and control, which are themes that have arisen today.

In our qualitative work, we interviewed just under 50 self-employed workers. What was key was that, although their health was no better in objective terms than those who were in employment, their motivation, engagement and satisfaction were much higher, which really supported their ability to work longer.

I should say that we deliberately chose a group of lower-income self-employed. These were not people coming out of the professional world and going into consultancy; they had had low-status, certainly low-salary and precarious jobs and had then gone self-employed. That is an area of flexible working that we should really be looking at more than we have to date, in policy terms.

Q163 **Dr Cameron:** I know from my work on the disability all-party group that people with disabilities are also going into self-employment much more. It is linked to flexibility and being able to adapt to their needs.

The final question before we finish up and head to Prime Minister's questions this morning is for Professor Loretto first. Given all that we have spoken about today, there is widespread support for a cross-departmental Minister or a statutory commissioner for older people and ageing to develop and deliver a strategy on ageing. What is your view on that?

Professor Loretto: "Yes, please"—that is my very short view. This session today has exemplified it: it was a session about older workers, but we have been talking about people and their lives. We have talked about health support systems. We have talked about childcare and how that influences older working patterns. If there were ever a case for examining something in the round, this is it. Hopefully, what has come to you is that we need to think about this as a series of linked issues, challenges and opportunities. It is not just an employment issue.

Jonathan Boys: Policy in general, in the UK and worldwide, is going to start paying a lot more attention to demography in the next five to 10 years. It does not just affect age. There will be a lot more attention on falling fertility rates, fewer children and immigration. These are all things that can affect whether the population and the size of the workforce go up or down. They are the sorts of policy levers that you can flex if you want to hit goals like populating your social care workforce.



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I do not think that the UK has great expertise in demographic transitions and understanding. If you Google a master's in demography, there are a couple of results and a few quite niche institutions that do it, but there are plenty more that do geography and psychology.

A dedicated Minister is a good idea. That puts attention on it, but it needs to permeate all parts of Government and thinking. I find it a bit awkward, because I talk about interventions that you can do around employment policy, but I agree with Nicola that sorting out the NHS and health is probably the biggest thing that you can do. Other things are pretty marginal compared with trying to improve the health of the population.

Dr Cameron: That is so helpful. As someone who has done psychology rather than demography, I am one of the majority who you were talking about there. I know that we are doing a lot of good work with other countries such as Japan, looking at ageing, workforce and policy; I know that Ministers are working really hard on that.

Natalie Hall: We have signed the pledge from the Centre for Ageing Better in support of this. I will not repeat anything that Wendy said, because I am very much aligned with her view. The only point that I would like to raise is that the Minister for older people has a huge age range to look after: effectively the 50s to the 100s, so half a century's worth of life experiences. How do we ensure that direct attention is being given in the right proportion to over-70s and over-80s who have health and housing needs and to how we keep those in the 50-to-70 age bracket economically active? That is probably the only point that I would like to raise.

Dr Cameron: I fall into that bracket now, so I am paying close attention to everything you are saying.

Nicola Smith: It sounds like a positive idea. Thinking through the big challenges that our country is facing at the moment, and the challenge of securing strong growth going forward, focusing the work of such a programme on what could be done to ensure that older workers can maximise their labour market participation for the benefit of our economic growth and their household incomes would be no bad thing and would lead you to some interesting and positive policy challenges.

I just want to say one final thing about the quality of work that people are doing. I agree that very many people are moving into self-employment or zero-hour contract jobs at the moment, because that gives them some flexibility and allows them to remain in work, but my concern is that those jobs provide people with very little security, no pension provision, no wider workplace benefits and no access to paid leave.

We need to see more employee jobs that have flexibility with them. It is not a choice for people whether they have the protections and benefits of being an employee or the flexibility. You should be able to have both. We



should not be saying to our older workers, "The only way for you to retain some connection to the jobs market is to have a highly insecure, probably low-wage job, where you do not get any wider employment benefits or protections." Half of the UK's employees do not have access to occupational health services at work at the moment. If you are on a zero-hours contract or in a self-employed position, you will have no access at all. We need more good-quality and flexible and less highly insecure and precarious work.

Q164 **Dr Cameron:** The strategy would then look to address those issues—

Nicola Smith: If I were in charge of what it looked at, yes, absolutely.

Dr Cameron: —in terms of giving people the opportunity and aspiration to be self-employed as well, perhaps, and looking at how we can make the benefits linked with that more secure.

Nicola Smith: Where people want to choose self-employment and that is the right route for them, that is good. Many trade union members are self-employed, not least in some of the entertainment unions. Where people want to choose a flexible job, my concern is to make sure that they can find it within an employee position, rather than finding that because they cannot find employee jobs that provide them with flexibility, they have no choice but to look for more precarious employment.

Chair: May I thank all our witnesses for giving evidence this morning? If there is anything that you feel we have missed or that you wish to add in writing, please do not hesitate to do so.