

Age Discrimination: a lived experience and the employer dimension

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Summary

This report examines the working of the labour market, as it affects people after the age of 50, and its publication coincides with the implementation of age discrimination law throughout the European Union. The research was designed to understand better how work, and age discrimination, is experienced in later life, and how older workers can be encouraged to work for longer, should they wish to.

In the first phase of the research, the views of individuals were explored through qualitative life-history interviews with 38 workers aged 53-71. The second phase, conducted through focus groups and an on-line survey, explored how employers are responding to an ageing workforce, how far the perceptions of individuals matched those of employers, and how far the aspirations of older workers could be met in real workplaces.

Because previous research had found a correlation between gender and levels of formal educational qualification and labour market participation after 50, this project sought specifically to examine these factors, although the interviews confirmed that health, wealth and social capital also have a substantial influence: on employability and motivation to work; the range of employment options available; labour market mobility and the ability to choose when to retire.

Gender appeared to have some significance, with women faring better than some men in later working life. Formal qualifications on their own did not appear to have made a significant difference in how work and age discrimination is experienced in later life, but many of the sample (like most of their age cohort) left formal education with few or no qualifications. Although most gained some further qualification over their life course, their perception that they had poorer qualifications than their younger colleagues contributed strongly to a negative perception of their own labour market position.

Several men had accessed better jobs through better education and had greater opportunities for progression over their lifecourse, but this advantage did not necessarily continue on in later working life. The perceived (and perhaps actual) range of employment opportunities for older people was seriously constrained, and those who had reached some level of seniority, including some woman, appeared to be the most vulnerable to premature exit and loss of labour market position. Women from these generations did not as a rule have access to the same educational and progression opportunities as men, partly due to caring responsibilities over the lifecourse and the 'glass ceiling', and women tended to view work differently from men, structuring their working lives around caring responsibilities. The female interviewees seemed to have better access to alternative work in later life than the men did. Labour market position in mid-to-later life amongst the women interviewees appears to correlate more to length of time outside the labour market and full or part-time work than to level of formal qualification attained.

Most of the older workers interviewed had a positive view of work, and work was important to them. They enjoyed the more intrinsic rewards of work and had a strong 'work ethic', viewing themselves, and older workers in general, as being hard-working and committed people with experience and with plenty to contribute.

However, being considered 'old' at work was seen quite negatively and getting along with other (younger) colleagues was important in terms of 'fitting in' and keeping their jobs.

Most of the interviewees still felt healthy and more than capable of doing their jobs, but stress, due largely to constant organisational change and the impact of formal performance indicators, was a major factor in demotivating a significant number of the interviewees. There was clear evidence of increasing fatigue, weariness, dissatisfaction and ill-health being caused by high stress levels. A few felt that their ability to cope with increasing work stress had diminished with age. Progressive loss of health and physical capacity through ageing processes had caused some to change their work to reduce stress in order to remain in work longer.

Previous research has established that labour market mobility reduces with age, and 'hitting the lead ceiling', an age-related barrier in employment, is a common thread in the interviews. Far from being able to realise their potential, many experienced being sidelined in an existing job, extreme difficulty in changing jobs, or being pushed down or out through involuntary exit. Most of the later life transitions for the sample were downward and involved some lessening of responsibility and/or hours and with it a reduced income. Although some did this from choice, for most it was as a result of negative 'push' factors. For some this was a source of frustration, while others accepted it as a chance to re-adjust their work-life balance and begin to 'bridge' into retirement.

Many interviewees were conscious of having an 'educational deficit' and lacking comparable formal qualifications with younger people. Many felt that this added another barrier when seeking employment in today's qualification-led selection and recruitment processes, although many argued that they work 'smarter' rather than faster. Some found that lower IT skills caused them to be sidelined and be seen as less productive. For a number, this lack of confidence in their transferable skills, and their ability to make transition, added to a perception of low employability, which was then compounded by a high expectation of discrimination by employers in selection and recruitment. Many expected that if they could not stay with their present employer, their only options were low-skill, low-paid work, often identified with the much publicised older recruitment policies of big retailers, such as B&Q.

One striking and unexpected finding was the number of interviewees who described employers who were happy to retain existing older staff, but were resistant to recruiting more. This appeared to centre round perceptions of "old" by employers (and sometimes by employees too). Employers tended not to see competent, experienced existing staff as "old", but would often reject applicants for jobs as "too old" despite their being younger than the existing older workers. This confirms the evidence that after 50 it is much easier to stay longer in a job where you are known, than to find a new one.

The idea of working more flexibly, or on a part-time basis was popular with the interviewees but significantly not one which most wanted, or felt able to, explore with their current employers. Although some would have liked part-time work but could not afford it, a larger group would not raise the issue with their employers because they did not think their request would be granted (and feared that the request might be

taken as a sign of lack of commitment or declining capability). This reluctance was compounded by a low perception of their employability in the open market, and experience of being side-lined and/or discriminated against, leading to a loss of power to negotiate. Recent and past experiences of those who have sought new work and have been unable to get past selection process would no doubt compound these feelings of disempowerment.

Most interviewees experienced a loss of labour market position, both as individuals and as a cohort, as they have grown older. But not all have; some of the interviewees had been able to effect change and make transitions into new situations, largely through use of social capital – networks of friends and contacts who can support and application or create a job.

Most interviewees feel secure about their current tenure and, whilst they clearly enjoyed working life, work was becoming more stressful. The effects of physiological ageing were being felt by some and for some this was a push factor. Retirement was viewed with mixed feelings, and for some with a degree of anxiety; not surprising given that it is a major life transition.

The employers' survey and focus groups revealed a paradoxical picture. While most expressed generally positive views of older workers, describing them as productive and reliable employees, discriminatory attitudes remained, with concerns about the competence and commitment of older workers. The key to this appears to be familiarity: employers are comfortable with extending the working lives of those they know (who they often do not see as "old"), but discriminate against older applicants, who are perceived in terms of broad and negative stereotypes.

The employers surveyed were far more positive about development opportunities for the over 50s than the older workers interviewed in the first phase of this research. However, they were more willing to provide support to improve performance in a current job than to consider a change in roles or responsibility. This becomes more apparent as people approach the work/retirement interface. Many employers surveyed were less willing to consider changes in hours and/or responsibility, and this finds resonance in some of the employee interviews.

Most interviewees who had made some form of reduction to hours or responsibility achieved this by moving employer; only two interviewees had made this transition with their existing employer. This does suggest evidence of the 'lead ceiling' perceived by many older workers who feel stuck in their existing jobs and unable to effect job change with their existing employers. The reason behind the reluctance of employers to consider downshifting by employees is unclear and would benefit from further research as many employers indicated they would consider these options.

Flexible working options are a way forward for older workers who are closer to retirement or in a position to down-shift without penalty, but further research is needed to explore how real these options are and how barriers to accessing them may be overcome. Flexible working options are still very limited for most and in part reflect the broader gendered division of the labour market, with women having more access to flexible and part-time work. Older workers (and perhaps younger ones too) would welcome (and sometimes need) flexible opportunities outside the relatively low

status and low paid work which dominates part-time work. However, flexible working is not always the answer for those who find themselves 'stuck' or pushed out as they hit the lead ceiling and struggle to maintain their position in and/or seek to re-enter the labour market.

Older workers in general like work, and believe that they have more to contribute than the labour market allows. However, since they are in a relatively weak position in the open labour market; negotiating job change with a new employer or an existing manager is always one of risk. Few are prepared to jeopardise a secure position with a request for change (promotion, new role, part-time or flexible working) that could be denied and impact on future working relationships, and might not actually work out. As a result, many stay in unsuitable jobs, with potential risks to productivity and job satisfaction. This may, in turn, reinforce negative stereotypes of older workers as a group.

Individuals' perception of a weak labour market position is confirmed by the employer evidence. While employers have generally positive views of older workers, especially of existing employees, and are often willing to invest in retaining them in their present role, they are much more likely to resist job change and promotion for existing employees, and to discriminate against older applicants.

For those older workers who wish to remain in the labour market, the safest option is to stay in the same job. Apart from those with strong social capital, the alternatives are lower status and less rewarding jobs. For the generation currently in their 50s and 60s, this is a more severe blow to men in senior occupations, who have climbed higher and fall further, than for women of this generation, many of whom are more accustomed to flexible and lower status work. This will change in future years as later cohorts, with different experience of gender roles in the labour market approach retirement.

This research suggests that employees and employers in general share a fairly realistic picture of how the labour market works at present, and of the labour market position of older people. However, the underlying picture is one of wasted talent and commitment. Some older people would like to work longer, and many would like to make a greater contribution, than they are allowed to do. The barrier is fear on both sides, but particularly among employers, who see recruiting a new older worker, or promoting an existing one, as more risky. Talent and productivity are threatened by this situation, and although age discrimination legislation will probably make some difference to overt discrimination, what is required is a better recognition by employers of the potential of older workers, and mechanisms which reduce the risk for both parties. If employers recognised this, and publicised their willingness to offer flexible working, and to consider older workers for promotion and job change, they might find that they give themselves access to a much expanded pool of talent, as well as a more loyal and motivated workforce.

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Introduction

This report is a summary of a research project that ran over three years, from September 2003 to August 2006, and was jointly funded by HE ESF¹ and the Centre for Research into the Older Workforce (CROW), University of Surrey. The aims of the research were twofold: to increase our understanding of age discrimination in employment and to explore what kinds of organisational changes employers could make to help reduce age discrimination.

The project had several distinct phases:

- a comprehensive literature review to inform the research;
- 38 qualitative life-history interviews with older workers themselves to explore educational and work history, gender differences, attitudes about work and retirement, age discrimination and what types of organisational changes would help older people in employment;
- focus groups and feedback sessions with employers to reflect on the findings from the interviews about what they think employers could do better for older workers;
- an on-line survey based on the focus groups and interviews to determine the feasibility of some these findings and to identify employers attitudes and practices towards older workers;
- a set of guidelines for employers about employing older workers and dissemination of the findings, including a project report.

Aims and objectives

This study was designed to explore the relationship between older workers and the labour market and to ask how older people can be given more opportunities to work for longer. The research questions sought to address two issues: 1) the dialectic nature of the relationship between an individual's biography (their work history and life 'career') and experiences of ageism in work; and 2) employer attitudes and employment practices towards older people.

The research aims were to seek an understanding of if and how men and women over 50 personally experience ageism in relation to their work. What part does biography (their education, work history and family life) play in determining people's access to work in later life and the choices they make? What are the broader factors which underlie the reluctance of individuals to remain longer in the labour market? What types of things would help more older people stay in work longer and how feasible employers find these suggestions.

The study was designed to produce basic descriptive data and generate concepts and theories rather than test hypotheses or existing theories. The research questions were:

¹ Funded by ESF Objective 3 as a Higher Education Sector National Project for research into equal opportunities in the labour market; this project covered the England regions only.

To what extent does an individual's biography, in terms of their gender, their life 'career', their education history and their work history influence work in later-life?

To what extent do people over the age of 50 experience discrimination in the work place and, if so, how does a person report this?

How do older workers² see their position in the labour market; what influence do prevailing stereotypes have on their perceptions, beliefs and behaviour?

To what extent do these factors influence a person's attitudes towards and choices about work and retirement in later life?

What kind of things do older workers think will help them and others remain in or re-enter the labour market, if they chose to do so?

What types of employment policies and practices do employer organisations currently do or would consider doing to accommodate older workers better?

By exploring the relationship between the aspirations and needs of workers, and their lived experiences of work, the objective of the study was to discover what measures can be taken to change negative and exclusionary practices into positive, inclusive ones.

Background to the research

People over the age of 50 experience many forms of negative discrimination in the workplace (Help the Aged 2002), often finding that they are unable to get work once they become unemployed (Campbell 1999). Despite a slow-down in the trend towards early exit from the labour market of the over 50s, labour market participation for this age group is still relatively low compared to younger people. Early retirement has increasingly been seen as a major policy problem amongst developed nations whose populations are ageing as a result of falling birth rates. Governments are concerned about issues of the 'dependency' ratio, of working population to non-working population, as people's life spans increase and as the length of the normal working life is reducing (Performance and Innovation Unit (PIU) 2000). A factor influenced as much by younger people entering the labour market later as it is by older people leaving early.

Many of those leaving the labour market earlier than state pension age (currently at 60 for women and 65 for men) tend to fall into two distinct categories: the highly paid, well-educated professional and the low paid, semi-skilled worker (Bardasi & Jenkins 2002). This has been predominant amongst the male working population and for many it is something which is not of their own choosing (McNair et al. 2004). Those at the top of the labour market tend, on the whole, to be able to exert more choice than those at the bottom of the labour market. This polarisation of labour market position is less marked amongst women, whose work tends, on the whole, to be lower-paid than

²For the purposes of this report 'older worker' refers to those aged 50 and above.

men's and their work histories are more likely to be interrupted by caring responsibilities (Dixon 2003). This situation may well change in the future as women have increased access to different and more highly paid career opportunities. Many women have inadequate pension provision and this, coupled with greater longevity of life among women, means that they are more likely to experience poverty in retirement and old age (Gough 2001).

Arguably government policies towards older workers have changed over time as the needs of the labour market and economy have changed (Dex & Phillipson 1986). Policies introduced in the 1980s that encouraged early exit and prevented work in later life are now being reversed as governments actively encourage longer working lives (DTI 2000). As these policies have fluctuated over time, so have the prevailing stereotypes about older workers. Many of the current negative ones took hold during the 1980s as a way of justifying the removal of older workers to favour younger people at a time of high youth unemployment (Phillipson 1998). The current UK Government is attempting to address some of these issues and is introducing the most comprehensive range of labour market policies aimed at the over 50s ever seen in UK politics. These include Better Government for Older People, New Deal 50+, the Age Positive campaign and the Age Discrimination Regulations (October 2006)³, and are aimed at reducing age discrimination, extending working life and increasing employment participation rates. Many of these policies sit within an 'Active Ageing' agenda. (Mayhew 2004a); within this context, citizenship narratives about growing older and retirement have become about sustaining active social engagement, such as grand parenting and volunteering (Powell & Edwards 2002), as well as extending working life.

From an individual's perspective the key concerns about growing older today can be said to revolve around money, health and having a meaningful post-work life. As the labour market has shifted for older workers life is no-longer segmented into three fixed life phases: education, work, retirement; but has become more fragmented (and more insecure) (Beck 2000; Giddens 1990). As more people experienced increase affluence and greater longevity in their older years, many retired early to enjoy an extended period of affluent post-work life. A time of life that became known as the 'Third Age' (a term first coined by Laslett in the 1960s) before a time of dependency and decline; the 'Fourth Age' (Laslett 1996). However, critics argue that this is a "bourgeois option" inaccessible to those who are in poor health or on low incomes (Walker & Maltby 1997). Undoubtedly quality of life in the Third and Fourth Ages is directly linked to life history, especially with regard to work and retirement (Phillipson 1998) and it is apparent that there is increasing polarisation amongst older people as pre-existing inequalities become heightened with income reduction in retirement (Evandrou 1997).

The Third Age has brought with it new pathways into retirement, with some older workers working more flexibly as a 'bridge' into 'full' retirement (Phillipson 2002).

³ The Employment Equality (Age) Regulations Act 2006 is one part of a framework of 'Equality and Diversity' legislation that comes under the banner of The Employment Directive; itself coming under Article 13 of the European Community Treaty. It aims to ensure equality of treatment for people in employment and vocational training. It prohibits direct and indirect discrimination and harassment and victimisation at work, on the basis of sex, race, sexual orientation, religion, disability and age.

Many people over 50 say that they would like to work longer if that work could be flexible (McNair & Flynn 2005a). However, Lissenburg and Smeaton found that opportunities for flexible working options are limited mostly to low-quality low-paid work and vary from fixed term contracts (usually for men) to casual employees (usually for women). They argue that older women have a better labour market position than older men, as they have better access to flexible working and are more likely to be more positive about it (2003).

In today's labour market, the main concerns for employers are growing skills gaps and shortages, especially as more people retire and fewer young people enter the labour market. These gaps vary greatly between sectors and areas but affect a growing number of firms resulting in a reduction in productivity and growth (Institute for Employment Research 2003). Despite popular belief, most older people are strongly attached to work and research has shown that those who remain in work are happier and healthier than the economically inactive. Although it is important to remember that ill are often unable to participate in work and be economically active (Ginn 2003). As transitions into retirement fragment it has become necessary to rethink the notion a fixed age of retirement after a 'normal working life'. With changing attitudes to work-life balance, employers will need to develop new approaches to work design and organisation (Phillipson 2002). Arguably the principal barrier to this is the inflexibility of the labour market for people over 50, driven by prejudices about age on the part of employers and individuals, and a failure on the part of many employers to recognise the need to reorganise work (Taylor & Walker 1998).

According to Age Concern, 31 million people think Britain is ageist (2004), and 1 in 4 have personally experienced discrimination in employment (Help the Aged 2002). This is important as cultural expectations of older people's roles are essential in encouraging or inhibiting change (Coleman 1993). There are huge cost implications in this for individuals and society, ageism is a fundamental element in undermining self-worth (Featherstone & Hepworth 1995), many older people already have diminished expectations about their own rights and responsibilities (Help the Aged 2002). Labour market participation is still a factor in determining status and identity in society (Bytheway Bill 1995), involuntary unemployment or 'retirement' can bring with it a deterioration in physical and mental wellbeing (Help the Aged 2002).

Sadly it is still widely accepted that people are likely to encounter discrimination at work as they age, with many over 50s experiencing difficulty in maintaining their labour market position, especially those who have been forced out of employment. Government has recognised that age discrimination in employment needs to be addressed and is introducing the new Age Discrimination Regulations as this report is being published. This research set out to explore how age discrimination is experienced by older workers and what employers are doing and can do to help more older people stay in work longer if they wish to.

Methodology

Social research and studies of ageing fall broadly into two main areas: studies of ageing, which look at the social processes over the lifecourse, and age related issues, which look at the social conditions of people as they age (Andersson 1999). Within this 'ageing and society paradigm' research focuses on a three aspects of social life: concern with the lives of individuals over their lifecourse, the institutions and structures related to age, and thirdly the "dynamic interplay" between individual lives and structures in society (Riley & Riley Jr 1999).

Much of the body of work carried out in social gerontology has focused on the lives of individuals, leading to some element of lifecourse reductionism and misses out the dialectic relationship that exists between individual lives and structures, both of which are arguably in constant states of flux (Riley & Riley Jr 1999). Theories about ageing and ageism are diverse and their epistemological perspectives varied. A common thread running through many theories within social gerontology are the links between knowledge, power and language; elements of great significance when studying the effects of age discrimination and social exclusion. For the purposes of this research project we drew upon two epistemological perspectives:

1. symbolic interactionism: a functionalist thesis that our social life depends on our ability to imagine ourselves in other roles, that our actions are based on meanings that emerge from social processes and human interaction, and are distinguished by symbolic use of communications. This has significance for labelling, stereotyping and images of ageing (Blaikie 1999);
2. cohort effect: in which lifecourse trajectories happen within changing familial and industrial structures, and are located within historical and cultural time and space, with all of these factors working together to create experiences and issues for specific age groups (Haraven 1995).

In bringing these two epistemologies together we are able to acknowledge that age differences do not relate solely to the ageing process and that all members of a cohort are not the same (Jamieson Anne 2002). It can be argued that whilst there are some cross-cohort differences, the individual is located in a passage through time and there are no fixed patterns to decline with age, suggesting some form of interplay between the relatively static biological nature of people and the changing nature of society, which in this case refers to the labour market. Using symbolic interactionism as a lens enables us to explore the changing nature of employment practices and policies that employers operate in relation to their older members of staff.

Methods and samples

This research project comprised several different stages and a reflective and grounded approach was used throughout all stages of data collection and analysis. Building on past research undertaken by CROW a comprehensive literature review was undertaken to inform the various research stages.

The first data collection phase comprised of 38 qualitative life-history interviews with older workers themselves⁴, these explored how educational background, work history and gender affected the experience of employment over the life course and how these related to the lived experience of work in later life, especially any experiences of age discrimination. A focus group was then convened with employers to reflect on the interview findings about what older workers think would make work better for older workers. From this an on-line survey was devised to determine the feasibility and implications for employers of these findings and to identify employers' attitudes and practices towards older workers, a sample of 103 was achieved⁵. Finally a set of guide lines for employers about better management of older workers was drawn up.

Life history interviews:

The sample was purposively selected from volunteers for previous research carried out by CROW⁶ and comprised 38 working⁷ men and women, aged between 53 and 71. Although it was initially envisaged up to 60 interviewees would be needed, it was clear that saturation point would be reached much earlier so the target was lowered to 40. As the age range of the sample spans eighteen years it was decided to split the sample into two cohorts to provide some form of comparative analysis between those nearing SPA and those in their early 50s. The two cohorts comprised of a pre-war/war group born between 1935-45 births and a post-war group, born between 1946-54 births. It was hoped to have equal number of men and women in both cohorts, this proved difficult partly due to the geographical restrictions of the sample and that many women over State Pension Age (SPA)⁸ had already left the labour market (see Table 1: Breakdown of the sample). In analysis it proved more helpful to split the sample between those aged below SPA and those above. It was decided not to try and further split the sample by educational qualification as this would make the comparative groups so small that very little could be drawn from the data. However, some attempt was made to interview people across different levels of qualification.

Gender	Cohort 1	Cohort 2	total
female	6	12	18
male	12	8	20
total	19	22	38

Table 1: Breakdown of the sample

⁴ these were drawn from a sample of respondents to two previous CROW surveys: a national omnibus survey carried out by the Office of National Statistics of 5500 people of all ages in 2003 and a postal questionnaire with 401 people aged between 51-70 in 2004

⁵ The sample was drawn from LBM UK Business CONTACT File.

⁶ Due to the limitations of the previous two samples no individuals of black or ethnic minorities were included in the research.

⁷ Those who had been in employed at the time of the previous interview were considered to be working, two of the sample had retired since the last interview but were included in the sample.

⁸ State Pension Age is currently 60 for women and 65 for men.

The interviews were semi-structured in nature and took place in the person's home, lasting mostly about 1 hour. A life-grid⁹ was constructed from a chronological narrative of work experience; this was then used as a basis to discuss further specific aspects of the interviewees' life history, including their working life today and plans for the future.

Focus group:

The plan was for five focus groups to reflect on the findings of the life history interviews, this proved significantly more difficult to convene than was anticipated. However, as CROW had carried out a number of other projects with employers about older workers, we were able to draw upon this work and combine it with a series of individual conversations and one focus group. During these sessions emergent themes from the interviews were discussed. These related to having more interesting work and continued development opportunities; more flexible working opportunities; issues around social isolation to be addressed and recognition of the importance of social aspects of working life to older workers; addressing discriminatory behaviour and practices and the better management of the transition into retirement. The findings from the focus group and conversations were then used to guide the compilation of an on-line survey sent to employer organisations.

On-line Employers Questionnaire

The sample was recruited by emailing a list of 2664¹⁰ human resources and senior decision makers. The list was emailed four times¹¹ over a period of 6 weeks inviting recipients to take part in an on-line survey. A number of different formats were used in the invitation email, some proved much more successful than others. Overall the response to the survey was far below expected results¹². The sample comprises 103 respondents, working in organisations of varying sizes and industry sectors. The majority of the sample were small to medium enterprises (based on the number of employees. Almost as many women (42) as men (51) filled out the survey; the majority of respondents were aged over 46, only 22 gave their age as under 45. Whilst information about sectoral background of was collected, the sample was too varied to and the sample size insufficient to make any comparative analysis.

Study Evaluation and Analysis

The qualitative data (the interviews and focus group/conversations) were analysed using MAXqda software and 'Framework', a method of qualitative data analysis that

⁹ The life-grid method is a simple chart-like interview technique that is known to help facilitate the accurate recall of retrospective biographical data by individuals and (see (Holland et al. 1999).

¹⁰ The emailing list was drawn from the LBM database and provided by Marketing File.

¹¹ The ESRC funded programme on Exploring Online Research Methods recommends multiple mailings to achieve a better response.; see <http://www.geog.le.ac.uk/orm/intro/introcontents.htm>.

¹² The low response rate suggests that 'cold' mailing is not the best way to recruit respondents for social research, unfortunately other avenues were unavailable to us at the time.

is systematic and involves five key processes: familiarisation with the data, identifying a thematic framework, indexing, charting and mapping and interpreting (Ritchie & Spencer 1994). Field notes were also used to support the analysis. Grounded coding and memos were used to identify emergent themes; the analysis used a combination of interpretative, literal and reflexive approaches, methods that fit well with the narrative and biographical nature of these semi-structured interviews. The quantitative data from the on-line employers' survey were analysed using SPSS.

Background to the Interviews

Before discussing the findings from the interviews in detail, this section considers a few aspects of social history that many of the interviewees lived through which provide a lens with which to consider their cumulative life experiences and social norms of the day. Then we will explore the notion of labour market position, a central theme of the research.

Social history as context

Employment is a lived experience with a personal history, one that has been navigated through a particular period in time. The current generation of those reaching their mid-50s and mid-60s and beyond that are featured in this research have been, and are shaped, by individual and communal life events and the effects of national and global government policies. All of which are influential in the development of accepted norms of behaviour, practices, stereotypes and identity formation and which shape attitudes and behaviour. Social history provides the context for a life lived; past experience colours our view of the present and of our futures. With this in mind, it is worth taking a quick look at some of the past that the majority of those interviewed lived through at different life-phases and may have shaped some of their present attitudes towards and perspectives about work and retirement.

The cohorts that the interviewees belong to were mostly born into the post-war era of austerity and rationing and many leaving formal education in their mid-teens with either no or few qualifications (Falkingham 1997). This is reflected in the sample, most of whom left school with few or no qualifications, with many going on to some form of job related learning either formally through apprenticeships and vocational qualification, or informally by learning on-the-job.

Their early years in work (and family life) were lived during a time of relative prosperity in the 1960s when unemployment was low; many of the interviewees commented on the ease with which they were able to change jobs in this period. This followed on from the post-war nation building of the 1950s and the development of the Welfare State as a major provider of social protection and pension provision (Burrows & Loader 1994). The 1960s was a period in time when women usually had their families at a young age but was also a period in time when the assumption that it was best for women to stay at home and look after their children was being challenged (Dale & Foster 1986). Many of the women interviewed had their children early and most returned to some form of paid work when their children were small.

As these cohorts moved into their twenties and thirties they lived through a time of political unrest during the 1970s, and were in their thirties and forties throughout the early Thatcher years of the 1980s. This period was a time of major re-structuring of both the Welfare State and of industry and saw the start of a push to restructure the labour market (Campbell 1999;Evandrou 1997). Part of this restructure was to encourage early exit through retirement and redundancy of the over 50s. This was intended to address high youth unemployment, a policy that has been much criticized for its failure (Layard, Nickell, & Jackman 1994)¹³. It was also the time of boom and bust. By the time the 1990s came this group had hit their forties and fifties and a rhetoric of demographic time-bombs and pensions crisis was being used to re-structure state pension and state welfare provision; growing numbers of older people were becoming to be seen as a problem (The Catalyst Forum 2002). Some of those interviewed experienced redundancy(s) during this period and some became self-employed with varying degrees of success. The late 1990s and early years of the new millennium also saw major re-structuring of the private pension and the closing off of many final salary pension schemes; and with it the closing off of many ‘early’ retirement options. Many have seen the expected returns on their pensions diminish, including a number of the interviewees, resulting in a loss of confidence in pensions (Mayhew 2004b). There has been extensive media, and somewhat misleading, coverage in the UK about Government plans to ‘make people work longer’ to pay for pensions. Whilst demographic issues related to the cost of health and social care of an ageing population issues, current Government policy is also aimed at helping those who experience age discrimination in employment.

The last decade has seen a move towards ‘active citizenship’ in relation to government policies (Etzioni 2000;Heron E & Dwyer 1999), with Government seeking to reverse the effects of negative stereotypes and age discrimination in employment for the over 50s. Age Positive ‘champions’ such as B&Q have been at the forefront of a re-evaluation of employment policies aimed at encouraging more older people back into work or to remain in work for longer. The fragmentation of pathways into retirement means that it is far more of an individually negotiated life-phase for the current cohorts of older workers than it was for their parents (Phillipson 2002).

Labour Market Position:

Labour market position (LMP) is a central theme of this research and this section outlines some of its main components. Simply put it is the place a person or group of the population, e.g. the over 50s, holds in relation to the labour market. It is to do with their ability, and importantly their perception of that ability, to gain employment and the types of employment open to them. It concerns their capacity to stay in work, to make transitions and to progress within the labour market. It also concerns the level of autonomy they have about decisions they are able to make about leaving paid work. LMP can be said to have a number of different facets, these are: contextual, situational, individual and experiential.

¹³ Layard, Nickell & Jackman (1994) criticize the policy of encouraging early retirement as a means of reducing youth unemployment and called this the ‘lump labour fallacy’

The contextual elements can be seen as broader factors such as national economic and political climates; industry and sector market conditions; the composition of the available labour pool; and the prevailing stereotypes about certain population groups. The situational aspects of LMP are more specific and include local geographical and sector labour market conditions; the type and size of organisation, as well as the employer's policies on staffing and how its managers implement those. At an individual level, LMP is about the attributes of the person: their skills, attitudes, experience, education, (dis)abilities, age, health, gender, ethnicity, class, etc.; these can be described as different types of capital: human, social, psycho-physical (O'Rand 2001). It can also be described as a person's 'employability', a term much in use in today's flexible and individualised labour markets.

Finally LMP can be said to be experiential, it is subject to processes and it undergoes transitions over the lifecourse (O'Rand & Henretta 1999); it also transactional as it operates in relationship to social structure and within power relations. For the generation born just after the Second World War their LMP has changed over the lifecourse both as a cohort and as individuals. The labour market of the new millennium that they find themselves in now is markedly different from the one they entered in the 1960s; their LMP will also be determined by their own particular lifecourse. An individual's perception of their or their peers' LMP can affect their understanding of the choices available to them and their attitudes towards work and retirement. How an individual perceives their LMP could be said to be instrumental in overcoming barriers in employment.

The Older Worker’s Perspective

Findings from the Life-history interviews not surprisingly confirmed previous research that health and wealth matter and can be significant factors in outcomes in later life. These factors can be instrumental in determining employability and motivations to work; they govern an individual’s ability to work, their labour market mobility and their ability to choose when to retire. This section of the report highlights some of the main themes that arose out of the life-history interviews; starting with the two key comparative analytical threads of: education and gender.

Education

As discussed earlier, the a large number of workers interviewed left formal education in their mid-teens with few or no qualifications, although most of the sample gained some qualifications over their lifecourse (see Table 2 : Qualifications by gender). For those who left school with no qualifications many went on to gain qualifications as a result of post-school learning either through vocational training, apprenticeships or night school. A number of the interviewees talked about low expectations of leaving school with qualifications [*All names anonymised*]

“No. We never really took any in those days. It would have been possible under certain circumstances to have stayed on in fifth year I think they call it but not many of us did. We went to a Secondary Modern school and that had only just been built for the area that I lived in. So most of my age group we didn’t leave with anything, if you missed the eleven-plus you more or less had it.” (Doug, aged 63)

“Well yeah, first of all I did go and get one ‘O’ Level I think when I first left school, English ‘O’ Level I took. My mother was a great one for, not for me staying at school, but then saying go to night school. And I used to go unwillingly sometimes. So on and off I used to go.” (Keith, 64)

Overall the women in the sample had lower qualifications than the men, (see Table 2 : Qualifications by gender). Two out of the three women with degrees, Briony and Vanessa, had studied as mature students. Eight of the women had undertaken some form of work-related learning as a means of returning to the labour market after having children.

Qualifications:	Men:		Women:	
	On leaving education	Highest gained	On leaving education	Highest gained
None	10	2	5	3
CSES	1	0	5	2
O Level	3	2	7	3
Vocational	1	8	0	7
HNC/D	0	2	0	0
Degree and above	5	6	1	3

Table 2 : Qualifications by gender

Of the six men with degrees five had studied on leaving school, only Andrew had studied as a mature student, as had those with higher national qualifications, Kieron and Keith. All three of the men were motivated to gain further a qualification in order to progress their careers. With the exception of Joe and Len, who trained later in their working lives, all of the men with vocational qualifications had undertaken some form of technical or craft related training or apprenticeship directly after leaving school or very early in their careers.

Despite the popular image of the 1960s as a time of plentiful employment, several remarked about the limited expectations and opportunities available to them on leaving secondary modern schooling. As young people they were unable to exercise any real form of career choice; societal expectations and parental influence were strong and access to outside sources of help and information were very limited¹⁴. Early career paths described in the interviews tended to be developed either through parental social capital networks, formal apprenticeships or learning on the job and working your way up the ladder.

“[Int: So why choose the bank?] ... Well at that stage my mother virtually chose it for me. I actually wanted to be either a hairdresser or a florist. And I often think back and think I might have actually been quite happy, especially the florist side...” (Maria, 61)

“..most people that went to Secondary Modern schools, they were, and they went on building sites; plumbers; electricians; those sorts of people [...] I went along to an after school thing where you had people from outside come in to interview you and ask what you like and they found you a job in other words [...] and he had a box of cards and he thumbed his way through it and he arrived at one at (x) [...] anyway I went there and joined” (Doug, 63)

“Funnily enough when we left school you went to two (*sic*) places, offices, factories or shops. That was the two branches and if you went to a factory, sorry in an office you worked your way up, as office girl. But I decided to go to college and do shorthand and typing.” (Sylvia, 57)

This pattern of limited access to information and guidance seems to have continued for these cohorts as they have aged. Older workers are significantly less likely to receive any advice, guidance or training during a job transition (McNair, Flynn, Owen, Humphreys, & Woodfield 2004).

Access to and attitudes towards training and learning in later life were mixed; some found their employers encouraging and some had to fight to be included in training as they had been discounted as being too close to retirement. Some had experienced continued professional development over the years and were still actively seeking training and others self-excluded themselves on the basis that they were too close to retirement and they did not want the hassle of learning new things.

¹⁴ Vickerstaff (2003) argues that the class structure and related school systems in post-war Britain simply channelled or reproduced the next generation of workers into appropriate stations in the labour market; few young people exercised any form of choice in the labour market.

It also became apparent during the interviews that there was an awareness of an *educational deficit* between themselves as older workers and their younger more qualified colleagues; this was articulated as a perceived barrier to job progression and transition. This was heightened amongst those who had been apprenticed into technical trades or were employed in organisations with graduate management trainee programmes which ‘fast tracked’ younger people’s careers. A number of interviewees reflected on how being brought up to be modest and self-effacing caused them personal difficulty in ‘selling themselves’ in job-interviews. A number of the respondents commented on how different the qualification-led selection and recruitment processes of today are compared to times past when experience gained was believed to have counted for more. For many this represented a significant barrier to seeking and gaining a new job.

Gender

We know that work related or career identity is one part of an individual’s identity and is claimed to be instrumental in the psychosocial construction of a person’s employability (Fugate, Kinicki, & Ashforth 2004). The role work plays in the construction of an individual’s identity is thought by some, but not all, to have greater importance for men than for women (Crompton & Lyonette 2005). In talking about their working lives, men made far fewer references than women to family and the home centred aspects of their lives such as partners, children or other caring responsibilities. It has been argued that men tend to construct their primary identity through work, which they then use to negotiate their other identities within the home, family, leisure and the wider community, although for some men the opposite is true (Gradman 1994). Women on the other hand are far more likely to view their work in relation to the needs of their partners and children (Green et al. 2004). Some clear gendered differences arose in the narratives that men and women used when talking about the paid-work and their family roles; this section considers some of these themes.

Men

The men interviewed were brought up in a time in which the dominant social values about being a ‘man’ were that they would invest in their work, get married and be a good provider. Paid-work can be said to support a man’s sense of status, power, self-fulfilment and social contact through the intrinsic and extrinsic rewards of work, allowing him to see himself as powerful, self-reliant and competent. These are said to be negotiated by the self and others according to multiple criteria that represent personal ‘success’ in the workplace (Collinson & Hearn 1996; Gradman 1994). These theories ring true for many of men interviewed and became apparent in the ‘heroic drama’ (Collinson & Hearn 1996) that some of the men used to describe their working lives and the difficulties some had in negotiating their identities through a loss of labour market position through redundancy and ill-health, particularly in later life.

Like women, men’s identities are multiple and changeable over the life course, this was reflected in a number of different discourses related to work or career identity that were used during the interviews (Collinson & Hearn 1996). The key themes around masculinities that emerged from a narrative analysis of the data were about

their dual roles in work and at home. The home-centred narratives about work were generally framed, for family men, in reference to their role as a 'provider'.

“It was money, yes. Me and the wife we had just got engaged, you know. So I thought if we are going to get married we need a bit more money, it's what you do.” (Roger, 63)

Not all the respondents lived up to this stereotype; most did marry and have children but a number of the men interviewed either never married or married later in life or had same sex partners.

As well as being a motivator to seek progression and increase in wage, the family role also prompted some men to make choices about work throughout the lifecourse that were related to bringing a greater balance between work and home-life for those with partners and families. These choices were not static events and seem to fluctuate over the life course depending on life phases and home or family needs.

“And then in 1967 my first child came along, a daughter and I then changed my job again. I worked ... just down the road because I wanted to get home and be with my family. ...I [had been] leaving at six o'clock in the morning and with overtime and all that I was getting home about seven or quarter past. It was a long day, travelling and all that. In 1970 my second child came along, my son. By this time I had left the lawn mower factory because the company I had been working for asked me if I would go back and work for them. Of course, they gave me a lot more money which made it well worth my while. [...] I was back to commuting.” (Eric,63)

Eric's narrative here demonstrates quite clearly some of the tensions between responsibilities at work and home that a number of the men articulated as a motivator and which, to some extent, became a major pressure during their working lives. This pressure to provide became more apparent for men such as Mark, working in declining or shrinking industries and living under spectre of redundancy.

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

Later on in life, those with grown families and sufficient family income, like Keith and Andy, were better able to cope with redundancy in their 50s as they no-longer had to find further fulltime work. Both men went on to do part-time bridging jobs, although they both had initially looked for replacement work of a similar nature to their old jobs. A number of men interviewed who found themselves in this situation (Andy, Simon, James) referred to being able to downshift partly because their wives were working; this also resulted in these men picking up more of the domestic duties than they had previously done so.

For the less affluent men, such as Gregory and Derick, who had children later in life the pressure to provide and remain in fulltime well paid work had actually increased in later life, necessitating a need to keep on working beyond SPA.

“I’ve got a 13 year old boy ... and I will just about be retiring age by the time he is going to University if he wants to go to University which will probably mean that I will have to extend my working life a bit further.” (Derick, 60)

It was clear from the interviews that men experience a degree of *provider pressure* throughout their working lives relative to the level family responsibility they had and in relation to the (in)stability of their particular sector of the labour market.

The working lives of the men who married later in life and had no children (Andrew, Len and Joe) differed quite dramatically in terms of labour market mobility. Unlike their more settled counterparts these men were very mobile in the labour market throughout their single days, suggesting a greater freedom to move about without the same level of anxiety that a loss of income would bring to the family men, although this did not necessarily indicate a lower attachment to work.

Unexpected turns, like ill-health or redundancy and different life phases all impact on how identities are negotiated over time. Those men who found themselves being blown off-course and hitting the lead ceiling in later life resulted in a redefinition of career identities and a re-evaluation of their labour market position resulting in a lowering of expectations about the type of work they could get or wanted to do.

“... if anyone says to me, what do I do, I just say I’m retired but I do a little job.” (Andy, 57)

For some this lowering of labour market position was a source of considerable frustration but many reflected on how they now enjoyed the positive changes this brought and the opportunity to downshift, without leaving the labour market completely.

Women

Women’s work is different from men’s in many respects and so are their narratives about work. There has been substantial amount of research carried out into women’s position in the labour market and their participation in paid employment. Some of this research has shown that women tend not view work in isolation but do so in relation to the needs of their children and partners (Green et al 2004). There has been considerable debate about whether or not the reasons for women’s differing position in the labour market is the result of structural causes such as discrimination and the resultant reduced human capital women have, or are simply a matter of choice. Hakim famously argued, in her Preference Theory, that there are simply different types of women: ‘home-centred’, ‘adaptive’ and ‘work-centred’ women. Her main point was that women choose an orientation to work and that it is not something that is imposed on them by external structures (1998). Crompton and Harris disagree and argue that women’s employment behaviour is a reflection of the choices women make within historically available opportunities and constraints; drawing on Goldthorpe et al’s

studies they argue that work orientations are subject to change and vary across the lifecycle (1998).

For the women in this survey the meaning of work and their career identities fluctuated over the lifecourse in relation to differing priorities such as establishing a career, the need for social engagement, personal fulfilment, financial needs, commitments to caring for others, etc. Balancing work with home-life was an important factor for many of the women in the sample and governed to some extent the meanings they ascribed to work, particularly with regard to partners and motherhood. For many of women in the sample the double burden of caring often resulted in part-time work.

All of the women entered fulltime employment on leaving formal education and for many their early working lives were dominated with establishing some form of career and gaining work experience. A number of the women also got married in this period with many of them leaving the labour market on having children; returning some time later. Some of the women became more career focused in this life-stage although they still structured their work around family needs.

Some of the women, such as Marion, Gina, Sarah and Briony, had sacrificed their plans to pursue further education or jobs whilst still living at home, in order to contribute to the family purse and/or to care for other family members.

“I got a scholarship to go to grammar school and I went to a Catholic grammar school in X. 1951 or 1952 I can’t remember. I went B Art College and I was there two years but then my father was ill. He had a serious operation so he had to pack his business in. So I left Art College and I went to work.”
(Briony, 71)

“Then my sister-in-law was quite ill and had a young baby so I went to B and looked after her baby for her until she was better which of course started me back to square one again when I had finished with that.” (Sarah, 62)

Some of the women interviewed (Jean, Marion, Maria) having achieved a level of career progression, quit their jobs to move elsewhere to support their partner’s career progression. For Jean this resulted in a loss of pension rights accrued to that point with her employer.

The narratives of the women with children about choices to return to work or not after having children are varied and reflect the many sides of the debate about the changing role of women within family life. For some women staying at home for an extended period of time with their children was important, others wanted to return to work as soon as possible and others struggled with the tension of wanting to be at home but financially needing to work.

“Well the reason I carried on working after children at that age because it wasn’t a common thing that happened then. A lot of mothers stayed at home. We needed the money and then it was and maybe I was stubborn as well, I don’t know. And I wanted some money of my own; I’m not quite sure, so there could be different aspects in it. And then it’s beneficial, in ways it was

beneficial for the children because I could do it and not feel that I neglected them. And I enjoyed my job and I liked, I enjoyed it and I enjoyed the interaction with it. So I suppose the people and job satisfaction. [...] I don't know, but, like (*nursing*) nights was quite difficult isn't it? And I remember asking my daughters when they were teenagers what they remembered of the upbringing to that point. You know because you get sort of paranoid about making sure they do everything that every other child does, whose mother's not working or something like that. (Vanessa, 57)

Whilst many of the women initially returned to part-time work, a significant number of these went on to full-time work. A number of themes emerged around restricted labour market mobility and proximity to work that were linked to caring responsibilities; this was especially an issue for those who were single mothers who were trying to juggle work and home life.

“I taught in X for five years in a high school. I taught art. And then I left there, because I had become separated from my husband and I came to over here in X. And so rather than taking me kids every day to school over there while I was teaching I got a job in a middle school in X.” (Briony, 71)

For those wanting to or needing to return to paid work, access to childcare was obviously a key issue, as was access to paid maternity leave.

“I worked full time since I was 17. I had time off when I had my son but that was in the good old days when, today I think you get months and months, I think then you got so many weeks before and so many weeks after. So M was seven weeks old when I went back to work.” (Lelia, 57)

“Because I was having a baby. Yeah, so in those days, there wasn't the same facilities as these days. And so, I worked nights on a part time basis...I increased hours over periods. So I had two children and worked nights until they grew up and started leaving school and then I could start developing my career then.” (Vanessa, 57)

“So I was there for six years. I was married in 1968 but I still done the job right up until he was born. Then I went back and done a bit with him, I used to take him with me, you see.” (Violet, 57)

Of the 16 women who had children, 7 took very short breaks from the labour market, 5 took less than 10 years and 4 took over ten years out. Both Marion and Gina returned to the open labour market after divorce, having worked from home to support their husband's businesses. Financial need was the key driver in returning to work for some, whilst for those with greater family income it was the intrinsic aspects of work, such as social engagement and personal fulfilment.

Not all of the women took breaks from the labour market, the narratives of Judy and Sylvia, both of whom had no children and had worked fulltime since leaving school; were far more career focused and had fewer home or caring related themes than women with children.

These cohorts of women have been called the ‘pivot generation’ (Mooney & Stratham 2002) as many are looking after older children and elderly relatives. For some, like Jean whose mother has Alzheimer’s, this has resulted in extra stress as the need to care for her mother increases and stretches her capacity to hold down a full-time job. Caring for older relatives did result in job loss for two of the interviewees, Sarah and Violet. Some men in the sample did take on caring responsibilities over the lifecourse but these tended to be mainly in conjunction with other female members of their family. However, not all additional caring responsibilities in later life resulted in job loss or reduced capacity, Briony ended up happily re-entering the labour market in her 60s as a nursery worker directly as a result of looking after her grand-children.

The amount of time spent in or out of the labour market appears to have a direct effect on labour market position in later life, especially for those who are divorced and raised their families as single parents. The women interviewed who didn’t leave the labour market or left for a short maternity break have the most secure labour market position in later life, as do those who took less than 10 years. Those who took extended breaks from the labour market have the lowest labour market position in later life.

“I have to (*work fulltime*). Right, OK so this is where the Pension comes in. Because we were badly advised many years ago and when I got married and this happens to lots of other people and your pension, your superannuation is given back to you because it was deemed that you didn’t need it because you were married. So it was a different era isn’t it? This was in the NHS, in 60’s and early, late 60’s, early 70’s. It might not have happened all over but it certainly happened with us and then as a part time worker, we weren’t allowed to pay superannuation so we were only allowed to pay in the mid 80’s. So it was a lot of lost years of pension. Yeah, so I’m now on catch up. So I find although women are allowed to go out to work and it’s a different sort of environment, I think there was that time, era whatever you want to call it, where it wasn’t all beneficial to women. They lost out on a lot of things.”
(Vanessa, 57)

These breaks and extended periods working part-time resulted, not surprisingly, in a reduction in pension savings and contributions and the need, for some, in later life to continue working for longer than they wanted to¹⁵. Changes in marital status also have an impact on later life; most of the women interviewed who were divorced said they have to work to supplement their incomes and accrue savings/pension for retirement as a result, even though they would’ve like to take early retirement

“Yes, my ambition all the way through life was, it’s the only really sad thing about not holding onto any of my husbands really. If I could have held on to a husband, then I could have gone at 55, either of the two. But then I would have finished at 55 because money wouldn’t have been such a big issue.”
(Lelia, 57)

Unexpected singleness later in life, either through divorce or widowhood, meant that retirement plans had altered for some women who felt a greater need for clearer plans

¹⁵ See Gough, O (2001) for a discussion of about the effects over the lifecourse of women’s labour market position and resulting low pension incomes.

for their future and for whom working for longer became a more attractive option as a means of keeping socially engaged and active. 13 of the 18 women interviewed were either divorced or widowed and many had raised their families as single-parents, by contrast all but one of the 20 men interviewed were married or with a partner. The high level of singleness due to divorce or widowhood is obviously a key factor in the findings. Past research has shown that divorce and widowhood in middle to late life affect the choices women make to remain in the labour market for longer (Morgan 1992; Vickerstaff et al. 2004). However, the women in the survey who had stayed married or remarried were just as likely to remain in the labour market beyond SPA as their single counterparts.

It became apparent from the interviews that the labour market position of women in later life was linked to some extent to the amount of time they spent out of the labour market to look after their children, if at all, and whether that work was full or part-time. Those who returned to the labour market after a short maternity leave appear to be in a better labour market position in later life than those who had taken extended career breaks. These breaks and extended periods working part-time resulted, not surprisingly, in a reduction in pension contributions and the need, for some, in later life to continue working for longer than they wanted to. Changes in personal circumstances as a result of divorce and widowhood are significant drivers to return to work and/or remain working longer either for the social contact or to cover a loss of pension income and increased mortgage debts.

Men and women alike talked about the importance of their dual roles and responsibilities of home and work; and how their career identities and the needs for home-life balance were not static and fluctuated over the lifecourse. Whilst the significance of 'home' responsibilities may have had similar importance to both men and women, how these were acted upon is gendered. The women in the sample were more likely to make significant adjustments and leave work to accommodate a partner's career needs or to provide care for family members.

Education, gender, and occupational status

Whilst there was very little apparent correlation between educational experience and higher levels of occupational status achieved over the lifecourse amongst the women interviewed, this was not so for the men. All of the men with degrees or HNC/HND were able over their lifecourse to reach positions considered to be higher in the labour market, as were most of those who had undertaken some form of apprenticeship when leaving school. Colin and Ivor had their own businesses. Six of the men had reached a senior managerial status and a further seven had been or were in higher technical and/or supervisory positions. The remaining five were in some form of semi- or low-skilled occupations.

In later life though the picture changes. Of the eight men with degrees and higher qualification only three had managed to retain fulltime employment and two of those had their own businesses; the other five had all down shifted into part-time work and only one had done so through choice. Many of those with vocational and lower qualifications didn't fare much better and had struggled to maintain their labour

market position, encountering discrimination and a number of other barriers in employment; only five of their number had managed to hold onto their jobs.

Labour market position in mid-to-later life amongst the women interviewees appears to correlate more to length of time outside the labour market and full or part-time work than it does to level of qualification attained. Apart from Sally and Sarah, who had their own successful businesses, none of the women had reached positions of similar seniority to the men, although half of the women in the sample had reached some form of supervisory or management position. The other half were in some form of clerical or administrative occupations at differing levels, except Violet and Maria who are in low-skilled occupations and Kate¹⁶ who is long-term unemployed.

Overall the women in the sample fared better in the labour market in later life; only two of the women had been made redundant and like the men had downshifted to lower status, reduced hours work. A few of the women were encountering difficulty in making transitions within the labour market but most were happy and secure in their current tenure. Unlike the men, none of the women had taken early retirement or voluntary redundancy options, although a few would have liked to had they been able to afford it. Half of the women were working part-time either because they had always done so or recently chosen to do so.

Finances

Mortgage debts and levels of income and personal wealth are also known to directly affect employment in later life. The higher the financial imperative is to work, the more likely people are to remain in the labour market up to and beyond normal retirement ages (SPA) and to sustain their income levels (Barker & Hancock 2000; Disney & Hawkes 2003; Smeaton & McKay 2003). Whilst financial information was volunteered by the interviewees and not specifically sought, it was clear that personal finance and family wealth played a significant part for some in the decisions to work for longer, down-shift or to leave the labour market early. The interviewees who felt they had more options in employment in later life reflected that this was because they had accumulated sufficient wealth to make these choices; they were more likely to have planned for early retirement/exit from their main job, and were better able to cope with enforced early exit and any resulting down-shift in employment. Most of these were men or women without children; women who work part-time and/or take career breaks to raise children have lower incomes, and as a result lower pensions (Gough 2001). Those with a greater financial need in later life were most likely to need to continue to work for longer and this is linked, as we saw earlier, to mortgage debts, personal wealth, marital status and the presence of younger children.

¹⁶ According to the original coding in the ONS data, Kate was classified as employed and it was not clear that she was long-term unemployed until interview; it was decided to keep her in the sample as she is currently seeking work and is therefore classified as economically active.

Physiological ageing

A number of emergent themes arose in the analysis of the data around aspects of physiological ageing; these were concerned with feeling older, acting older, maintaining health and fitness and the loss of physical abilities. There appeared to be a level of internalised tension that was articulated in narratives about being, or being seen as, youthful, competent and employable and how the experience or the expectation of some degree(s) of deterioration in physical capabilities affected their abilities to cope with working lives and life in general.

This tension in some way reflects the two sets of images prevalent in western societies about growing older that Featherstone (1995;p227-8) refers to as the 'heroes of aging' and the 'mask of aging'. 'Heroes of ageing' adopt a positive attitude towards the ageing process, seeming to remain 'forever young' in their lifestyles and their work habits. The 'mask of aging' refers to how bodily decline (usually severe) misrepresents and imprisons the inner youthful self in the outer aged body. Many of the interviewees recognised, hoped for or feared an element of both of these images within their own lives as they traverse through the Third Age. This was heightened by the bodily decline and frailties of deep old age that some witnessed in their parents' lives. The physiological aspects of ageing are an important aspect of perceived or real labour market position.

On being older

A number of the interviewees mentioned that they either did not think of themselves as being old, did not feel old or did not like being called old or older. Being considered old is seen as negative and something that other people were.

"I'm old, I don't feel it, but I am classing myself as old." (Heather, 58)

"I think it has got to do with what you feel inside. I don't feel old. I know I am 60, but that doesn't make me feel old. I am what I am on the outside. Inside I don't feel anywhere near 60 and I am very, very fit. I keep fit. I exercise and do lots of things." (Julia, 60)

Several of the interviewees reflected that they were not "as old as our parents" (Vanessa, 57), that somehow growing older had changed for these generations and ages that used to be perceived as 'old' had become 'middle aged'.

"I think they [other people] think we are just middle aged now and we are very active and we are not dead in the water. I think it is different now as well when you look on the media. Life begins at 50 now doesn't it?" (Marion, 54)

Acting your age

'Not acting your age' or 'being youthful' were two other narratives that emerged from the data as being important in relation to the workplace. Getting along with other (younger) colleagues is important in terms of 'fitting in' and keeping their jobs.

"If you are going to be one of these that acts old then they will 'take the mickey' out of you but if you can talk to them and relate to them, they are fine. (Judy, 61)

“...I have to say all my friends that still work are rather like me, they don't look their age, and they don't act their age. It's acting.” (Julia, 61)

“One of them has said to me that he don't see me as an older guy because I work with the younger guys, I've still got this younger way and I enjoy my work. (Eric, 63)

“..... I have to say 'us' [older people] will be the 'Victor Meldrew' types who could be so bloody minded or set in our ways that we don't fit in.” (Ivor, 65)

Maintaining good intergenerational relations with colleagues can be seen as an important aspect of maintaining employability in a labour market in which negative stereotypes of older workers suppose that older age is an indication of a loss of competency. This negative stereotype is the reason that Derick (60) believes is the cause of his inability to get a different job despite being 'headhunted' in the last 5 years.

“...I am quite old and first impressions unfortunately [...] And looks and age and I suppose hair on top. Sadly it doesn't give the people an opportunity to show their skills and to use their skill.”

Keeping Fit

As well as not 'acting old', a number of narratives related to the Active Ageing agenda about fitness and health emerged from the data. These were articulated in terms of being or keeping fit and in doing so were seen as ageing 'responsibly'.

“Age does not weary us; it does obviously to a certain extent. But you know what, if we exercise and if we eat well and we live well and we are so much, I wouldn't say younger for longer, but what's so great about youth?”
(Heather, 58)

“I am reasonably fit. In fact I'm fitter than some of the younger ones. They are complaining long before me, 'oh me feet ache.’” (Briony, 71)

It has been said that women experience the 'double standard of ageing', where women are expected to live up to youthful ideals throughout their lives (Sontag, 1978, cited (Featherstone & Wernick 1995). Several of the women made reference in the interviews to having make-overs and using hair dyes to keep looking younger. Although, as we saw earlier, men like Derick who is balding, also think looking older is a disadvantage. Another aspect of physiological ageing that is gendered is the menopause, which surfaced in a couple of interviews as both a time of change and an additional physiological and social stressor that affected working life.

(In)Competencies & workability

The prospect of the loss of health and a consequential loss of competence was one of the main issues articulated by the interviewees about the negative effects of physiological ageing at work. A number of the interviewees felt that their abilities to cope with the increasing work stressors brought about by intensification of working practices had diminished with age.

“Is that you've got to; everything's got to be done yesterday. And a younger person can take that more so than an older person. It's just a build up you

know, you get agitated and you know you can get very stressed out. I mean the kids get stressed out but the older you are the more problem with it because you realise you're not keeping up with them and that's the problem I think." (Mark, 69)

"Yeah, it is, but I find this is the age thing, I can't take this. You know how you take on extra work and you're younger, you can do it, as you get older you find you haven't got the stamina. Where you could, you know, you fell down and you pulled yourself up quickly, you haven't got that stamina to do it "

(Sylvia, 57)

We know from previous research that those with poor health are more likely to leave the labour market in their fifties (Meadows 2002). Progressive losses of health and loss of physical capacity through ageing processes had caused some interviewees to make adjustments to their working lives in the run up to retirement and in doing so to improve their ability to remain working for longer. Vanessa (57) a theatre nurse, side stepped into more of a teaching role and reduced the pace of practice work to accommodate a reduction in her eye sight and hearing. Gregory (57) down shifted from management to operative to reduce stress levels that had affected his health; as did Roger (63). Ivor (65) gave up his sports coaching and focused on other areas of his business. However not all were able to downshift or sidestep and were focused on sticking it out until they could retire.

"In two years and 24 days I officially retire. That is when I am 60. And I've said that I will retire from the stewardess bit and being a bar manager. I am finding it hard now, it is a very physical job but I will carry on until then."

(Shirley, 58)

Some interviewees, like Gregory, felt that being older did not mean they were less able to do their job and did not think this affected how they were being treated by colleagues.

As long as you are fit and healthy I don't think they treat you any different to anybody else really (Gregory, 57)

Others like John found that his age was being 'accommodated' and he disliked that.

"...I think they are trying to protect me, they try, you know? [...] Which I can appreciate, in a way, but I wish they wouldn't, because if I didn't think I was fit enough to do it, I wouldn't do it, as simple as that. (John, 62)

Two overarching threads can be drawn from this analysis of physiological ageing, one is about self-representation and the other is about competencies, capabilities and adaptability or in other words, 'workability'¹⁷; these are linked to notions of career identity and employability. Work is dependent on good health and a number of interviewees talked about a tension between wanting to carry on working and being able to do so; linked to this was an underlying fear of loss of independence.

¹⁷ Workability is a holistic and person-centred approach developed in Finland based on occupational health issues; it focuses on early occupational health interventions and changing the job to accommodate the person and extend working life, rather than matching the person to the job.

“...as long as I’ve got my health...there won’t be many 70 year old that be fit [] to work an eight, nine hour day. And I think that enters into your thought patterns when you get older because you realise that within five years or within ten years, you won’t physically be able to do it.” (Colin, 53)

Self-representation is about the retention of ‘youthfulness’ and not appearing old, important factors in for the interviewees in terms of sustaining intergenerational relationships and maintaining employability.

Job satisfaction

One of the key themes that emerged during the interviews is that work is important for this group of people. They enjoy the more intrinsic aspects of work: the social aspects of working, the relationships they have with their colleagues, their ability to balance home and work life, and the satisfaction they get out of the work they do. This is true even for those whose working situations are far from their ideal; like Andrew who has substantial difficulties in finding new work and is still working at 71 to meet outstanding financial commitments.

The majority of the sample have a very positive attitude towards work, a number of the interviewees talked about the strength of the ‘work ethic’ amongst their peer group in terms of commitment to the employer, doing the job and not taking sick leave. They viewed themselves and older workers in general as being hard-working and committed; people with experience and with plenty to contribute. A number saw this as different from younger people’s attitudes towards work and they were quite critical of absence levels (‘sickies’), lack of loyalty amongst younger people and what they saw as poor attitudes towards work in general.

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

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

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

Whilst it was clear that this group has a very strong ‘work ethic’, people’s motivations and attitudes towards work change over the life course and greater work-life balance became more important as financial drivers to work reduce. Work and being active holds a great deal of intrinsic value for most of these individuals. These, along with financial reasons, are some of the major ‘pull’ factors that the interviewees gave for wanting to remain in work, and for some this meant beyond SPA.

Stress

The experience of stress was a major theme that emerged as a negative or 'push' factor for a significant number of the interviewees. "Death by a thousand cuts" was the way in which Andy, a senior manager, (57) described having to cope with the pressure of constant changes and company mergers, and of constantly having to prove himself. When he finally got made redundant he was able to chose to downshift rather than go for job at similar level, and whilst Andy is happy doing a part-time bridge job, he is clearly underemployed : "I can do a week's work in a day". Andy was not the only interviewee to talk about the effects of working within a culture of constant change and restructuring. Staff cuts as organisations slim down to become 'leaner' organisations resulted in heavier workloads and increased job insecurity. There was clear evidence of increasing fatigue, weariness, dissatisfaction and ill-health being caused by high stress levels and, for some, long hours working cultures.

"It's been quite stressful this last year and I've had lots and lots of sleepless nights and my husband thinks I should pack it up and find something less stressful but I'll ride it out a bit longer and see how things progress and then see." (Jean, 57)

"...gives you headaches all day long and all year round. That's not one of things I am looking for at my age. In fact I'd abdicated from my position on this company on a couple of occasions when there was somebody else available to do it. But I keep having to go back into it and take up the reins again." (Derick, 60)

"Every time I see it, 50 odd hours and I'm thinking that's a lot. And when I work on Saturdays, not all of them but sometimes I am. So I think it would be nice to be able to say I'm just going off early tonight. And for people's work to be recognised.[...].Yes, I suppose now I think it would be nice to just go up and go and do a little driving job for a few days a week and not have any worries." (Kieron, 56)

For those in the public sector the constant introduction of new performance indicators and the work involved in doing so has added considerably to their workloads and has changed the nature of their jobs. In reflecting on stress it also became apparent that there was an awareness amongst the interviewees, not only of external stressors increasing, but of a decreasing ability to handle it. Coping with change for some had become more difficult. Doug, aged 63, had opted for early retirement in the preceding twelve months largely as a result of increased stress brought about by a number of changes that were being made at his place of work by a recently appointed younger manager.

Progression and job change

This group of older workers were at various life stages and their career patterns and aspirations varied radically between individuals and across the age range (50-69+). Some were still seeking progression and new challenges at work, some were looking to downscale or downshift and others were content to stay put and plan for an active retirement. Traditional measures of occupational status and career progression may

therefore be unreliable indicators of whether this group of people are making positive or negative job changes.

However, it is fair to say that recent or upcoming progression was not a major feature for this group of people at the time of interview. Only two people had recently experienced progression, both women Julia (61) and Sally (57). Julia having started her current job aged 54 was just about to take up a new post within the same organisation and was planning to work past SPA to accrue a better pension. Sally's company, which she started in the late 1990s, was experiencing some major upturns in her business. Sally along with the other business owners, Ivor and Colin, were either working past SPA or planning to do so and could be said to have the strongest labour market position (LMP) of the sample.

Of those who were under SPA but planning to work beyond it, James and Heather had already changed jobs to reduce their hours and stress levels in order to keep doing something they enjoy and increased work-life balance. Gregory, also motivated by a desire to radically reduce his unhealthy stress levels, moved employer to another fulltime role with much less responsibility; he was planning to retire at 67 after his mortgage was paid off. Violet, who does low-skill low-paid work, thought she would like to work beyond SPA more because she has always worked and enjoys it than for pressing financial reasons.

Given the life stage of many of the interviewees and the prevalence of increased stressors it is not surprising that downshifting or downscaling was a common feature. A number of the interviewees talked about either wanting to downshift at some point in the future or had already done so in some way. For some however, a downward move was not a matter of choice. Several of the interviewees had already reached what Morganroth-Gullett refers to as the 'lead ceiling'¹⁸ of mid-life, a barrier in employment that is reached purely on the basis of chronological age and from which she argues the only way is down. Compulsory 'early retirement' or redundancy during their fifties was also a common feature for about a quarter of the sample, resulting for all of this group in a loss of LMP and a move into part-time working. Nearly all of those affected were men and had been working in some form of management position. For some this was a source of frustration, for others it represented a chance to re-adjust their work-life balance and begin to 'bridge' into retirement..

"I would've probably carried on, but having been made redundant, I thought well now's the time to look at my life and I had a lot of stress in my life, so I thought well, I can afford not to do that, my house is paid for, so it's quality of life. I think you've got to be, you have to compromise. If when I was made redundant in 2001, had I wanted a similar salary to what I was getting with all the benefits that went with it, I would have had a harder time." (Gina, 58)

A number of the respondents (Kate, Joe, Sarah, Andrew) had been pushed to the margins of the labour market and were finding it difficult to get and keep the work they needed; this they felt was mostly due to age discrimination in employer's selection and recruitment practices. Andrew (71), who had been forced into

¹⁸ Morganroth-Gullett (1997) discusses, as part of her thesis on the social construction of middle age, the phenomenon of age discrimination, early retirement and forced exit from the labour market and its negative consequences on working life. In this context she describes midlife Americans as 'MAAD': middle aged and downwards.

compulsory retirement at 65, had offers of posts withdrawn because of employer's maximum recruitment ages within the sector. He financially needed to work until he was 73.

Hitting the lead ceiling does not always mean being pushed out and down in the labour market, for some it can mean being stuck in a job, unable to make a desired transition. A number of the interviewees expressed a desire to change jobs and some had made attempts to do so without success. Others had thought about it but decided to stay with their existing employer where they felt their tenure was more secure. Most respondents didn't think that the chances of finding new work that was secure, meaningful and well-paid for the over 50s were high. It is in this area that a perceived loss of LMP is most evident. What is interesting and paradoxical is that many of the interviewees were more positive about their own chances of finding new work than for older workers in general. All but two of those interviewed had experienced direct discrimination in seeking new work or knew of others who had. Those who were able to change jobs had done so mainly through using their social capital networks rather than on an 'open' labour market. As discussed earlier many were aware of suffering from an *educational deficit* and felt that the value of their human capital built up through experience was a barrier and is seen negatively by potential new employers. Competing in the open labour market is where the over 50s experience the hardest loss of LMP and where the view that new work is hard to come by still prevails.

The B&Q effect was another finding linked to a lowered perception of LMP that emerged clearly from the interviews; this organisation and other big retailers like it run well publicised employment campaigns targeting older workers. These campaigns were viewed negatively as only offering low-skill, low-paid work by most of the interviewees who perceived this type of work as their only available alternative to their current job and a 'if the worse come to the worse' option. Clearly an unintended negative consequence from some Age Positive champions but a reflection of the barriers to employment which over 50s seeking work still believe they face. As a result most did not anticipate that the open labour market would be kind to the over 50s. The exceptions were those for whom low-skill, low pay work was the norm or who had made recent positive transitions.

In reflecting on their current tenure most saw it as secure and stable and were confident about their ability to keep their current job. Many interviewees felt that their skills and experience were being used and that they were appreciated by their colleagues and employer, although a few of the male respondents were clearly being sidelined by colleagues, both in terms of the work they were allocated and in their working relationships. For one interviewee, Doug, being sidelined and excluded by younger colleagues was one of several factors that precipitated taking early retirement, whilst for Eric it affected his last few years:

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

Training and Learning

Many of the interviewees had received job related training over their life course to increase or update their skills. Over the course of their working lives the respondents' work has become more complex in terms of the technology used, especially for those in technical occupations who could not afford for their skills to become outdated. Although a number of the interviewees in technical occupations had clearly chosen to opt-out of training as they neared retirement as a means of reducing stress.

“The thing was, like all computer systems, they never remain static and consequently I have been trained, re-trained, updated, upgraded and as you get older it gets more difficult.” (Eric, 63)

Another emergent theme related to training and learning was to do with speed, pace and perceived productivity. Mark, Eric and Doug had all learned their technical skills through apprenticeships before the introduction of technology and had learnt to ‘work things out’. They thought that they were seen as lacking in IT skills and that this meant that they were seen as being less competent and slower at producing results, although they made fewer mistakes than their younger counterparts and thought they work smarter rather than faster.

“I mean as I say I started work when I was 14 going on to 15 and when I finished work the kids were just starting work at 23, 24. And they hadn't had an ounce of practical work inside them. And trying to apply at that age you see, because you are blinkered ‘cos everything's done academically to my way of thinking. And I could do an awful lot on my calculations and obviously with experience, I could come to a solution which they would take ages to do. They used to have to use a computer to come up with it and they were astounded that I could come up with mainly what they did....They just see things and get in and get it done and repair it afterwards. . . .So I think it's the younger members, or looking after the younger members and ageism does come in because they say, ‘oh he's an old fart, he's just taken; he's not fast enough for us.’...We are trying to move things and you see when you get various remits and that you've got to do it within a certain time and these people can whip it straight off. It might not be right but they'll get it off and that's the main thing.” (Mark, 69)

For those working in the health and public sectors this had also been part of the introduction of new working practices. As discussed earlier, access to training and learning in later life was mixed. One respondent had only very recently completed a degree in healthcare supported by her employer (the NHS) and others like Joe, were finding it difficult to access NVQ training that he needed in order to be able to remain and progress in his field.

The work/retirement interface

Attitudes towards, choices about and plans for retirement amongst the sample were very mixed across the entire age range. Some had very fixed plans about retiring and knew when this would be, how much their pension was likely to be and what they were going to do in retirement. Others viewed retirement with a great deal of trepidation and were concerned about it signifying a time of physical and social decline. Some wanted to, and had, retired before SPA. Some wanted to retire at or at a specific age beyond SPA and some didn't think they would ever truly retire.

The work/retirement interface is a complex one; Vickerstaff et al (2004) talk of people entering a 'retirement zone' in their early 50s in which they are faced with a number of options dependent on a number of factors such as work satisfaction, family circumstances, financial situation, health status, and 'other life'. Additional factors that can be added to this are employee/manager relationship and employer policies and practices. All of these factors are different in each individual set of circumstances and can act as mechanisms to either 'push' or 'pull' them into retirement or into remaining at work. Job tensions and fatigue, burnout, disappointments, milestones and significant life events are also factors that can lead to decisions about retirement. Ashforth (2001) argues that role exit, such as retirement, requires some form of disengagement psychologically, physically and culturally; the stronger the role identification is the harder role exit becomes. For some role exit is buffered by active engagement in another role, such as a bridging job, especially those for whom job loss is involuntary.

About a quarter of the sample were already working beyond SPA; this included Julia and Ivor who work fulltime; the rest worked part-time. With the exception of Andrew who was working because of outstanding mortgage commitments, the majority of these were working primarily to keep active and sustain social engagement than for the financial benefits. Most were doing a different job from their last main job. Ivor, Maria and Julia were carrying on in their existing roles. Mark had initially returned to his employer as a consultant after taking early retirement but then gone onto work with another employer. The rest had obtained 'bridging jobs' with different employers. Indeed only one of the respondents (Phillip) had negotiated more flexible working patterns prior to retirement with his current employer, a local authority.

In exploring the issue of approaching their current employer about more flexible working or downshifting in the run up to retirement, most respondents would not consider asking for it, even though it was something they desired. This was primarily because either they did not think their request would be well received, they did not want to continue with the same employer or they needed a full-time income. This is an important point as flexible working options are considered by some as the way forward in extending working life for many older people. The findings suggest that there may be barriers with switching to more flexible working options as a bridge into 'full' retirement with an existing employer. This topic will be explored in more depth later in this report.

It was clear in the interviews that a number of the respondents were experiencing a level of 'retirement anxiety'. Carrying on working seems to equate to keeping active and socially engaged; retirement on the other hand is viewed as a time of inactivity

and there was fear of 'vegetating' and concern about what they will do or become. It is possibly also a reflection of a fear of deep old age.

"I don't think I shall ever retire, I won't ever come and just sit in a chair and just do nothing. I just cannot do that." (James,63)

"Like I said if you've been working all your life you don't want to sit around. Well I don't want to sit around anyway. I don't what other old people are like but I think you only got to look around." (Paul, 53)

"It's a combination of living on a reduced salary and also as I say not vegetating." (Judy,61)

Alongside the fear of retirement, concerns for the future focused on having enough money to live on and about continuing to be healthy. Maintaining good health was important in terms of being able to continue working and in terms of what lack of health would mean in retirement. Meanings about home-life change through the lens of retirement and the psychological impact of it can mean that the individual views it as a 'prelude to nothingness or a chance for change' (Ashforth 2001); although this is not always the case and many interviewees were actively planning their post-work lives. The meaning of retirement was varied across the sample, some eagerly anticipated leaving work, others never wanted to stop working.

Two thirds of the sample knew exactly or approximately when they would like to fully retire and two (Keith and Doug) had retired in the preceding two years. Those who were planning to or had retired before SPA were all men. As discussed earlier a number of the women were planning to retire after SPA; for some this was to synchronise with their partners, whilst for others it was for financial reasons. Retirement is not surprisingly still viewed as a normal and natural phase of life and for about a quarter of the sample who were very much focused on retirement, the process of disengagement from their work-related roles and identities seemed to have already begun.

Age discrimination

Discrimination solely on the basis of age is still readily accepted in the workplace and is often justified on the grounds of the needs of the business (DWP 2001) and can be direct, indirect and institutional. It is a form of prejudice and discrimination in the same way that racism and sexism are, young and old alike are subject to it (Help the Aged 2002). Much of the discourse about growing old comes from what Vincent calls an 'ideology of fitness' (1999); ageism for the most part focuses on a set of characteristics about a group of people, marking them as different and somehow less capable and competent (Featherstone & Wernick 1995). Many of these stereotypes are found in the attitudes and practices played out in the workplace, specifically in terms of selection and recruitment processes and training and promotion (Walker & Maltby 1997)

"Age discrimination in employment is a complex interaction of employer and individual stereotypes and pre-conceptions" (Help the Aged 2002).

As we have seen from some of the findings, selection, recruitment and progression are the areas where some of the sample either had or expected to encounter age discrimination. Not all had experienced difficulties gaining new work or making a transition as they aged but many had or knew of others who had. Some of those who had sought other work talked of being asked how long they were planning to work for and experiencing other forms ageism in interviews and job seeking.

“Oh yes, it is out there; a few years ago I was enquiring about a homecare job, totally different. First few words were ‘how old are you?’ So when I said me age, ‘well there’s steps to go up and down.’ As if I were, got a walking stick, you know, I thought ‘oh yeah’ I’d never heard anything.” (Gina, 58)

Another theme that emerged related to recruitment and selection was the high degree of inconsistency with which recruiting managers viewed older workers. It would seem that older people applying for jobs are viewed in a significantly less favourable light to those they currently work alongside, as both Sylvia and Jean found out:

“There was a job came up for a Trainee Building Control Officer and once again my boss said ‘well I think he’s a bit old, I’m looking for somebody younger.’ But you know I’m standing there, older than the person that he thought was a bit old. Thinking to meself it must just be me, you know, and somehow that you would think ‘oh she’s the exception’ or they haven’t twigged yet that I’m older than them.” (Sylvia, supervisor, 57)

“No. I must admit I do have quite a few arguments with my boss at work when we do employ people, if they are in their late 50s and middle 50s... He does tend to dismiss an awful lot of people once they are over 50 ...He is coming up 50 but he feels that if people have had numerous jobs throughout their life that there is something wrong. Not just saying necessarily that they’re not any good at their jobs, but they’ve obviously not managed to go up the ladder so they have stayed put for any length of time. So he is not quite so keen on employing somebody older. Yet to my mind anybody in their middle 50’s can still give another ten years at least of working and they are probably far more reliable than some of the younger ones. And yet he has been quite happy with D and E who are coming up to 64. But he is quite worried because I must admit both of them aren’t very well anymore. They’ve all had heart problems, which is a bit of a worry. But he doesn’t want to part with them. He doesn’t want to lose them. If they want to stay on I think he is quite happy for them to stay on.” (Jean, 57)

In another instance a recent experience of employing an older worker who struggled with IT skills resulted in compounding negative stereotypes about older workers and competencies and productivity, rather than providing training for that individual. This resulted in the manager concerned taking steps to make sure that only younger people were employed in the future for that specific role.

Other interviewees also talked of being excluded from training on account of their age.

“I’ve finished it (NVQ) yeah, I think they were trying to leave me out, because another fellow suggested it to me and I just turned round and said, ‘cos a lot of them have meetings regularly, and I just turned round and said, ‘I would like to do a NVQ.’ And I think it rather shook them....Because of my age, it’s difficult you see...” (John, 62)

Whilst being sidelined or socially isolated are forms of indirect discrimination, for others it was more direct. One very bright and intelligent woman interviewed was being treated significantly differently than her colleagues. This was by younger manager in her early thirties, who repeated her instructions slowly and in ‘words of one syllable’, despite evidence they were heard and implemented on first hearing. Not surprisingly she found the situation extremely patronising. Andy talked of being called into a meeting to made redundant by his boss who referred to the management team as “ a lot of tired old men’, because the majority was around 50.” The company advertised for younger staff and forced the older managers to reapply for their jobs.

Employer practices and policies about older workers seemed varied and to some extent dependent on the attitudes and assumptions of line managers about older workers capabilities and motivations. Jean cites an instance where a manager at her husband’s employer was eager to take him on in a new job in a different location, but their transfer request was blocked by his line manager, who made an untested assumption that he wouldn’t want to do a long commute at his age. Once this came to light the employee challenged this and got the job. In this instance it was two managers in the same organisation who had markedly different views about the motivations, capabilities and aspirations of just one older worker.

Whilst some older workers viewed adjustments their managers and colleagues made to accommodate their age as a good thing others didn’t.

“I think the answer to your question would be I think they would, discriminate is the wrong word isn’t it, they would think twice before putting somebody perhaps of my age on a big journey doing 40 odd jobs.” (Gregory, 57)

“I get the impression, I’ve nothing to found this on, I just get the impression because I’m the oldest one there, they tend if there’s a big kick off, I think they are trying to protect me, they try, you know? Which I can appreciate, in a way, but I wish they wouldn’t, because if I didn’t think I was fit enough to do it, I wouldn’t do it, as simple as that.” (John, 62)

On a positive note there is evidence of a shift in the paradigm for older workers and some older workers believe that ageism is reducing and that ‘old’ has got older in the labour market.

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

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

It is interesting that although some of those interviewed has clearly been treated in such a way to suggest they had been discriminated against on the basis of their age, they did not necessarily perceive it as such. This could suggest some acceptance or normalising of ageist practices and internalising of the label ‘over-the-hill’ (Ashforth 2001) and, with this also an accepted a loss of labour market position. Whilst widespread direct age discrimination was not evident, small pockets of it were, particularly for those seeking to make job changes. This clearly affects labour market mobility amongst this age group. How much impact the current age discrimination regulations will have on ageist attitudes and practices remains to be seen.

Employability and ageing

Experiences of discrimination are one factor that can affect how a person views their employability and, as we have seen, later working life can be viewed as a period in life when a person’s labour market position is diminishing. Employability is a much used concept and there are a number of different definitions or uses for the term. In short it is to do with an individual’s ability to get and keep paid work. One definition from the Department for Education and Employment reads:

“...employability is about being capable of getting and keeping fulfilling work. More comprehensively, employability is the capability to move self-sufficiently within the labour market to realise potential through sustainable employment. For the individual, employability depends on the knowledge, skills and attitudes they possess, the way they use those assets and present them to employers and the context (e.g. personal circumstances and labour market environment) within which they seek work.”(Hillage & Pollard 1998)

In essence this definition of employability focuses upon the ‘capitals’ a person has, described here as their ‘assets’: their knowledge, skills and attitudes; and how they use these within the constraints of their own personal life circumstances and the labour market they find themselves within. O’Rand (2001) identifies a number of different capitals that alter across the lifecourse and impact on an individual’s life including human capital, social capital, and psychophysical capital¹⁹. Human capital normally refers to the skills and knowledge a person has and is usually measured in education and work experience.

The Hillage and Pollard definition also assumes a number of things, one of which is a degree of mobility in the labour market. It also assumes that available work is fulfilling and sustainable and that through work a person can ‘realise potential’; and arguably progression is implicit within this. As we have seen ‘hitting the lead ceiling’, an age-related barrier in employment, is a common thread that emerged throughout

¹⁹ O’Rand 2001 also includes personal, institutional and community and moral capitals in her thesis.

the interviews and, far from being able to realise their potential, many experienced being sidelined in an existing job, extreme difficulty in changing jobs, or being pushed out and down through involuntary exit. Most of the later life transitions for the sample were downward and involved some lessening of responsibility and/or hours and with it a reduced income, and although some did it out of 'choice' for most it was as a result of negative 'push' factors.

We know from the findings that many in the sample are aware of having a level *educational deficit* and were lacking the educational qualifications of many younger people. Many felt that this added another barrier in employment when seeking employment in today's qualification-led selection and recruitment processes. For some this barrier was because their lower IT skills caused them to be sidelined and be seen as less productive, although many would argue that they work 'smarter' rather than faster. For a number of the interviewees this lack of confidence in their transferable skills, and subsequently their ability to make transition, added to a perception of low employability. This in turn is compounded by a high expectation of being discriminated against by employers and an expectation low-skill, low-paid work with the likes of B&Q as their only options for alternative employment.

There is a policy dimension to employability that is about social inclusion and getting people into paid work. Within this context the concept of the 'employability' has become the locus of attention for education, labour market and active welfare benefit policies; for the older worker these come in the guise of New Deal 50+, The Age Positive Campaign and the Age Discrimination Regulations. Recent Government focus in the UK on employability has been on education and training amongst school leavers and the self-presentation skills of adults seeking to enter or re-enter paid employment. This has consequences for the over 50s whose educational and re-training needs are largely being ignored (NIACE 2006).

Another useful definition of employability is provided by Fugate, Kiniki and Ashforth who identified it as a work specific (pro)active adaptability with three dimensions: career identity, personal adaptability and social and human capital (2004). This definition sees employability as a psychosocial construct that individuals use in order to enhance their ability to gain employment and to progress. Career identity is self-defined and operates in relation to their different capitals; it acts as a sense making and impression management functions and is subject to change over the lifecourse. Personal adaptability refers to a willingness and ability to change personal factors and incorporates such things as optimism, propensity to learn, openness to change; and is seen as key attribute for high employability and essential to succeed in today's labour market. How an individual perceives their employability affects how they deal with job loss and any subsequent job-search; those with a high employability and a strong career identity are more likely to use social capital to find new work (Fugate, Kinicki, & Ashforth 2004).

Social capital usually refers to an individual's systems of social relationships that carry some form of economic value (O'Rand 2001). We know from the interviews that social capital is the predominant means that those in the sample used to effect job change in later working life. Maintaining good intergenerational relations with colleagues and managers can be seen as an important aspect of maintaining employability in a labour market in which negative stereotypes of older workers suppose that older age is an indication of a loss of competency. Older people are

stereotypically seen as resistant and having low personal adaptability, something that could well equate low(er) employability in employer's eyes. Examples given by during the interviews of employer's assumptions about older people applying for jobs suggest that negative stereotypes of older workers still dominate many workplaces.

In Finland, where population ageing happened earlier than in the UK, an approach based on occupational health broadened employability to include the concept of 'workability' (Ilmarinen 1999). Workability is a holistic and person-centred approach that focuses on matching the job to the person, rather than the person to the job. However, critics of workability (Finnestrand, Hilsen, & Steinum 2005) argue that this health-based approach, which concentrates on taking care of and phasing out older workers by making work easier and less, ignores that physiological ageing and reduced health does not necessarily equate to loss of productivity; older workers just 'work smarter'.

An individual's physical and psychological wellbeing, their psychophysical capital, becomes a greater part of self reflected employability as people age (Blaikie Andrew 2006) and a number of interviewees talked about a tension between wanting to carry on working and being physically able to do so. Positive or Active ageing are popular discourses which have a work or work-like focus; and implicit within these are moral responsibility to grow old through the 'lens of economic usefulness' (Biggs 2004). Blaikie argues that stereotypes are dialectic in nature and formed out of the interaction between the everyday and images about how life should and should not be led in the broader culture (1999). Health, good and bad, becomes a greater part of our identity as we age. Our psychophysical capital along with other capitals are, as O'Rand argues, subject to processes of disablement (2001). The disablement process is a socio-medical model of disability that has biological and environmental capital dimensions and is defined "the gap between personal capability and environmental demand" (Verbrugge & Jette, 1994 cited (O'Rand 2001). Employability is, as we have seen, subject to processes and is therefore transactional and transitional; it operates in relationship to other structures and within power relations. Employability is an individualised concept, it is linked to how one and others perceive an individual's labour market position; and one that places the emphasis for responsibility, and risk, on the individual. Many older workers are disadvantaged within today's labour market and arguably their employability is subject to processes of disablement.

The participants in this research have for the most part experienced a loss of labour market position, both as individuals and as a cohort, as they have grown older. But not all have; some of the sample have been able to effect change and make transitions into new situations, largely through use of social capital. There is a gender dimension to loss of labour market position with men experiencing greater difficulty than many of the women in the sample. Most interviewees feel secure about their current tenure and, whilst they clearly enjoy working life, work is becoming more stressful. The effects of physiological ageing are being felt by some and for some are a push factor. Retirement is viewed with mixed feelings, and for some with a degree of anxiety; not surprising given that it is a major life transition.

What do older workers want from work?

One of the key aims of the research was to explore what kinds of organisational changes employers could make to reduce age discrimination and increase labour market participation by older workers. During the interviews questions were asked about what kind of things make work better for older workers, with the aim of using these findings to explore employers' attitudes and practices towards older workers. This section outlines what the interviewees said about this issue.

Older workers are in one sense no different from their younger counterparts in terms of the things they want out of work. They want interesting work that provides new challenges, is worthwhile, enjoyable and stimulating. They do not find work that is mundane or stressful rewarding. For some the physical load of work becomes oppressive. Many are 'change weary' from the constant imposition of targets, performance indicators and organisational change.

They would like to have their social networks in work respected by those who determine change and to be treated with respect by managers in implementing these changes. They do not want to be marginalised in the workplace and would like ageism to be taken seriously; they do not want to be written off or sidelined 'before their sell-by-date' and excluded from development opportunities. They do not enjoy being socially isolated on account of their age.

They want their individual circumstances and aspirations recognised, and for managers and recruiters not to make untested assumptions about their retirement intentions. Although some, close to intended labour market exit, do not see the point, most are keen to take on new things and would like to pass on their skills, and some would appreciate encouragement and the opportunity to train. Most would like to see better opportunities for older people to change jobs and find new work.

Many would like to have some form of flexible working practices available for phasing into retirement such as a reduction in hours or responsibility. Home working is an option for those who are finding commuting increasingly difficult. Others would like more generally available flexible working options like carer leave or the opportunity to make career adjustments without penalty. The idea of flexible working was popular with the interviewees but significantly not one which most wanted to or felt able to explore with their current employers. The financial penalties that reduced hours working could mean were a barrier to some but more importantly it was because they did not think their request would be granted. The extent to which this reluctance may also be influenced by a low perception of their labour market position versus the height of the barriers they believe or know exist in the open labour market is hard to ascertain. This combined with experience of being side-lined and/or discrimination could well be a contributory factor is a loss of power to negotiate. Recent and past experiences of those who have sought new work and have been unable to get past selection process would no doubt compound feelings of disempowerment. Uncertainties about switching employers may well be a major factor for many in sticking with their current employer.

Flexible working options are a way forward for some older workers who are closer to retirement or in a position to down-shift without penalty, but it is clear that further research needs to be undertaken to understand how real these options are and how

barriers to accessing it maybe overcome. Flexible working options are still very limited for most and in part a reflection of the gendered division of labour that exists in the labour market, with women having more access to flexible and part-time work (Crompton & Sanderson, 1990). Older (and presumably younger) workers want and need better a better quality of flexible working option that is beyond the entry level type of jobs that are on offer.

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

The Employers' Perspective

The second stage of the research sought feedback from employers about the findings from the interviews with older workers, and about how far older workers' preferences could be met. The work was done in two stages: a focus group to gain initial feedback to the findings from the interviews and to inform the design of a questionnaire, followed by an on-line survey with senior decision makers in employing organisations.

Focus Group

The focus group was set up with participants who had some form of HR or diversity management responsibility; they were all from larger organisations. The discussion was based around strategies for managing older workers and the findings from the interviews about what older workers said they want, don't want and think will encourage more over 50s to stay in work longer.

The questions discussed were:

- What are the benefits and challenges to employing older workers?
- What do you, as an employer, do now to encourage older workers to stay in work longer?
- What do you think you could do to encourage older workers to stay in work longer?

The main issues discussed by the participants in the focus group were about managing flexible working options, as these were main areas of difficulty with employees of all ages. The majority of the discussion focused on retaining older workers and managing retirement, rather than on recruitment processes.

Flexible working was viewed positively by the focus group panel; most had an *a la carte menu* of different options on offer. Flexible working practices are seen as a key component in reducing sickness and absence levels; older workers were seen by the focus group as having less sickness absence and as more reliable employees. Barriers to implementing flexible working options include staff awareness and resistance by line managers. Operational and organisational concerns also presented issues for flexible working especially for those running 'lean' in terms of staffing or who operate a two-tier workforce and can only currently offer flexibility to certain groups. In a bid to stem knowledge and skills loss brought about by entrenched expectations of early exit/retirement, one major employer was implementing a campaign targeting older workers with flexible working options.

Attitudes about the effects of physiological ageing were mixed. One employer required an occupational health assessment for those working in physically demanding jobs beyond SPA, to allay concerns about reductions in health and loss of capability. Health was not an issue for another employer that recruited and employed mostly over 50s as operatives doing road works. Interestingly most of the group did not think that recruitment was a problem area for older workers; all cited equal opportunity policies that used 'age blind' selection; although, there was an

acknowledgement that they had difficulty with some managers who were resistant to employing older workers in some roles.

Findings from the focus group, along with other research carried out by CROW²⁰ were used to inform the questionnaire used in the employers' survey, which was piloted with the focus group attendees.

On-line Survey

The objective of the survey of employers was, as we have seen, to gain a better understanding about how employers view older workers and about their policies and practices affecting this age group. Specifically in relation to barriers to the labour market mobility of older workers and the work/retirement interface. Within the context of the overall project, this phase of the research aimed to understand the employers' perspective as one part of a dialectic employment relationship and to test the feasibility and implications for employers of the things the interviewees had said would make work better for older workers.

The survey was designed to collect data about a number of different things: core demographic information about the respondents and their organisations; information about age specific and equal opportunity policies; information about older worker practices and policies related to development opportunities, flexible working options, and retirement options; attitudes towards older workers.

As we were interested in finding out how feasible and practicable some of the suggestions from the interviewees were, most of the questions about practice and policy used a Likert scale of five options about degrees of willingness. Respondents were asked to tick one option that represented their organisation's practices and policies. (See Figure 1: Example of Survey Question Using Likert Scale below)

15. One way for organisations to overcome skills gaps and staff shortages is to encourage older workers to stay in work longer; does your organisation provide the following development opportunities to the older workers? <i>(If you have different terms and conditions for different staff groups, please answer for the largest occupational group.)</i>						
		standard practice for older workers	Can offer but, at manager's discretion	Not policy now, but would consider	No policy for this	Would not be possible
A	Opportunity for new challenges in current job					
B	Additional training for current job					
C	Opportunity to change role/activity					

Figure 1: Example of Survey Question Using Likert Scale

²⁰ See (McNair & Flynn 2005a) The Age Dimension of Employment Practice: Employer Case Studies London: Dept of Trade and Industry

In analysis the options given under this Likert Scale have been grouped into three categories:

- the *Practitioners*, those already carrying out age positive employment practices and who answered as ‘standard practice’;
- the *Persuadable* or the willing, who can be influenced and do offer age positive options or would consider introducing them and who answered as ‘can offer, but at manager’s discretion’ or ‘Not policy, but would consider’;
- the *Reluctant*, who have no willingness to consider age positive options either because they are reluctant or averse to it or simply not in a position to do so and answered as ‘no policy for this’ or ‘would not be possible’.

Findings

The sample comprises of 103 respondents, working in mostly in small to medium size organisations. Figure 2: Breakdown of company size by number of employees shows the breakdown of company size by number of employee: 17% are micro organisations; 56% small; 24% medium and the remaining 3% are large concerns²¹. Information about sectoral background was collected but the sample was too varied and the sample size insufficient to make any comparative analysis. Most of the respondents were aged over 46, only 22 gave their age as under 45 and there was a fairly evenly spilt between women and men.

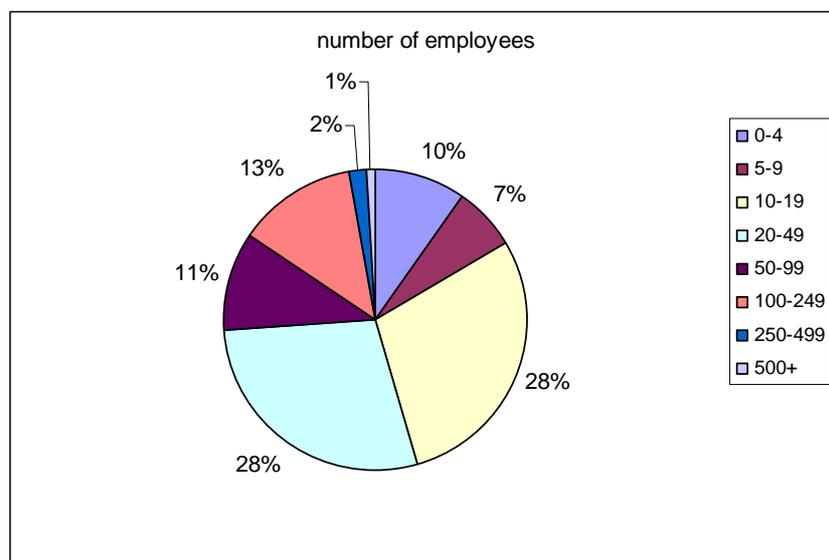


Figure 2: Breakdown of company size by number of employees

The respondents were asked about the number of employees aged over 55 and over SPA in their organisations. The findings show that, amongst this sample, smaller firms are more likely to employ older workers up to SPA; however, few employ

²¹ We used the European Commission’s definition of firm size based on number of employees : micro – under 10 staff; small - under 50 staff; medium – under 250 staff; large – over 250 staff.

workers beyond SPA. Very few organisations reported no over 55s working for them; most (87%) reported having some employees over the age of 55. Older workers represented a greater proportion of total staff in establishments with fewer than 100 staff. However, the picture for those over SPA is markedly different, 50% of respondents reported no staff in this age range and those that did mostly employed less than 4 staff over SPA, regardless of the size of organisation. This suggests one of two things about working past SPA: that either employees do not want to work beyond SPA or that there are barriers to uptake, such as a lack of awareness by the employee that options are available or that line managers are resistant. Options for working past SPA are discussed later.

Recruitment

We know from the interviews that older workers still face major barriers in gaining work with new employers and so were interested to find out about attitudes and practices towards recruiting older workers. We were also interested to find out if the employers in the survey were having difficulty with staff shortages and whether or not employers do anything to encourage applications from older workers. The majority of the sample were currently recruiting, only 9% of organisations were not. Although 38% of the sample were having difficulties finding new staff and 18% were having difficulty keeping staff. Overwhelmingly 84% did not do anything to encourage applications from older workers. Whilst the numbers are small, it is worth noting that most of the 39% who were having difficulty recruiting currently do not do anything to encourage applications from older workers.

Encouragingly, three quarters of organisations have an equal opportunity policy and 62% of these specifically mention age. Only 23% of organisations had a maximum age of recruitment, and for most of these it was 65; which is compatible with the new Age Discrimination regulations. A few organisations had maximum recruitment below this at 55 and 60 years old. When asked if a maximum recruitment age was normal practice or policy, most responded that it was normal practice. From the comments that some of respondents made it is clear that recruitment and selection practices amongst employers are mixed. Interestingly one software consultancy will only recruit over 55s whilst another firm will not recruit anyone beyond 60. Although a number of employers said they employ people based on competencies regardless of age.

“I should make it clear we only employ people over 55 and it is very difficult to find people who want to work.” (Software Consultancy)

“We don’t recruit workers in their 60s but we do retain workers throughout their working lives” (Book Publishers)

“We employ people for what they can do not how old they are.” (Catering Business)

Some employers clearly still apply ageist stereotypes towards older workers (and younger workers) in recruitment and selection processes, some of which reflect a

belief that high levels of personal adaptability, a major aspect of employability, is the forte solely of the young.

“All vacancies are based solely on job spec. requirements and applicants abilities. Age is not a primary consideration; but other factors; such as adaptability; willingness to learn; general level of interaction; responsiveness; etc. may not always be the same as other (younger) employees and are inevitably having to be taken into account.” (Manufacturer)

“Older workers have better people skills whilst younger ones more IT skills” (Healthcare)

In addition to a number of age related stereotypes we know from the interviews that older workers face a number of other barriers when seeking new work. One of these is the combination of the weight of past experience coupled with past salary levels. One interviewee had resorted to putting a statement on the applications to ignore his past salary in order to get work. About a third (32%) of employers thought that older workers were more expensive than younger workers. We also know from the interviews that some older workers felt they had some form of *educational deficit* when faced with the qualification-led selection and recruitment practices of many employers today. As we will see later on, employers appear less willing to provide training for older workers to gain new skills either for existing roles or for new ones. Interestingly, most respondents to the survey (81%) did not think that older workers were less likely to be recruited by their organisations.

Performance and Productivity

We were interested to find out what employers thought about older workers in general and how they thought older workers are treated by their organisations. Attitudes towards older workers in general are mixed. The results demonstrate that positive age stereotypes about productivity and reliability are strong amongst this group of employers; however, negative age stereotypes about resistance to change, difficulty with younger managers and loss of physical capabilities still prevail. On the positive side 77% of respondents think that older workers are more productive than their younger counterparts, 65% think they take less sick leave, 91% believe they are more reliable and 39% that they have fewer accidents. This concurs with the strong work ethic found amongst the interviewees and the views they had about themselves and their peer group.

On the negative side, 40% thought that older workers disliked being managed by younger people, 48% thought they have difficulty adapting to change and 41% think that they cannot do heavy physical work. Maintaining good intergenerational relationships with younger colleagues was seen by a number of the interviewees as an important aspect of maintaining their employability and concerns were expressed by some about a reduced ability to cope with increasing workplace stressors, including organisational and operational change.

Many who took part in the survey thought that older workers were not disadvantaged in their organisation and that age was not a barrier to progression (63%) (see Table 3:

Organisational attitudes). Just over half disagreed strongly that older workers were less likely to be recruited (53%) or promoted (54%) by their organisations. Clearly performance management and appraisals are considered to be important regardless of age. Whilst these findings present a very positive view by employers about older workers there were some contradictory responses in a different part of the survey that looked at practices and policies employ in relation to training and development. This would suggest that there is a gap between how ‘age positive’ some employers believe their organisations to be and what they are prepared to do in practice.

	Agree strongly	Agree slightly	Disagree slightly	Disagree strongly	Not sure
<i>Age is no barrier to progression in this organisation.</i>	63	27	8	2	0
<i>Older people are less likely to be recruited by this organisation.</i>	2	17	28	53	0
<i>Older workers are more likely to need training and development in this organisation.</i>	4	19	43	28	6
<i>Older workers are less likely to be promoted in this organisation.</i>	0	10	31	54	5
<i>Performance management/ appraisal is taken less seriously for older workers in this organisation.</i>	1	8	17	68	6
<i>Older workers are less likely to get substantial pay increases in this organisation.</i>	8	0	16	71	5

Table 3: Organisational attitudes

Although, the respondents thought that their organisations treated appraisals and performance management for older staff as important, few organisations (11%) would automatically include career reviews as part of this. Few organisations in the survey offer, as standard, career advice/ reviews to those in their middle years or approaching retirement, and whilst many seem persuadable, equally as many weren't (see Table 4: Information and Guidance). Employers have a greater willingness to discuss with employees options for work and retirement when approaching retirement age, although over a third of employers express a reluctance to do so. Employers were most reluctant to offer pre-retirement training and advice, suggesting that many SMEs do not see post-retirement well-being as part of their employee welfare obligations.

	Practitioners	Persuadable	Reluctant
<i>Mid-career review/advice around age 45-55</i>	11%	44%	45%
<i>Review/advice about options for work and retirement when approaching retirement age</i>	31%	34%	35%
<i>Pre-retirement advice or training</i>	11%	39%	50%

Table 4: Information and Guidance

Development opportunities:

We asked a number of questions about development opportunities for older workers. Being written off or sidelined and denied the opportunity to take on new challenges were key findings from the interviews and many said that they would like the chance for new challenges, training and to use or pass on their skills. The results from the survey are encouraging (see Table 5: Development Opportunities for Older Workers) and reflect a much more positive view by employers about older workers and their abilities. They suggest that employers are more likely to consider development opportunities for their more mature employees than many older workers themselves believe.

	Practitioners	Persuadable	Reluctant
<i>Opportunities for new challenges in current job</i>	45%	32%	23%
<i>Additional training for current job</i>	51%	40%	9%
<i>Opportunity to change role/activity</i>	39%	46%	15%
<i>Retraining for new roles/responsibilities</i>	34%	49%	17%
<i>Knowledge sharing activities to hand on expertise to others</i>	63%	27%	10%
<i>Involvement in training or mentoring other staff</i>	51%	41%	8%

Table 5: Development Opportunities for Older Workers

Only 23% of the sample said that they would be reluctant or unable to provide older workers with development opportunities in their existing jobs. However, there is a greater willingness amongst employers to provide training for older workers to do their current job better (Practitioners 51%; Persuadable 40%), than to provide more challenge in existing role (Practitioners 45%; Persuadable 32%). There are fewer still Practitioners providing completely new roles (39%) and associated training (34%), although there are more employers who are Persuadable and demonstrate a greater willingness to consider it (see Table 5: Development Opportunities for Older Workers).

When asked about attitudes towards older workers in general, many of the respondents thought they would welcome new opportunities and challenges (76%) and are keen to learn new skills (72%). Only 31% of the respondents agreed with the statement that ‘Older Workers don’t want to take on extra responsibility’; about the same number (33%) believe that older workers would like to retire as soon as possible and 47% thought that older workers have difficulty adapting to change. Significantly many of the respondents (71%) thought that older workers in their organisation were less likely to need training and development than younger staff. This suggests that there maybe an underlying current that prevails in some organisations that assumes older workers don’t need or want training and acts as an unspoken barrier.

Progression, as we know, was not a common feature amongst the interviewees, many of whom had reached some form of ‘lead ceiling’ in their working lives. There does appear to be a far greater willingness and expectation to involve older workers in training others or passing on their skills and experience than for them to be considered for or to receive training themselves. Older workers themselves expressed a desire to

pass on more of their knowledge and expertise to other, and possibly younger, staff. There is also a far greater willingness to support older workers to greater productivity in their existing jobs through training than to offer opportunities for development either in their existing role or in a new one. This does suggest that there is some degree of resistance amongst employers to consider supporting job change amongst mature workers and provides support to claims by older workers that they think they are being denied opportunities and/or being passed over because of their age.

Flexible working

Better access to flexible working patterns was the employer practice that the most of the interviewees thought could help older workers work for longer, should they chose to do so, or need to. This included the ability to down-shift role or responsibility, as a means of reducing stress or to accommodate changes in physiological capabilities. Reducing hours to achieve greater work-life balance was also seen as very desirable and also as a way of phasing into retirement. Being able to access flexible working options temporarily or longer term was also an issue for those with caring responsibilities for elderly relatives and who wanted to or needed to remain in the labour market.

Employers have a greater willingness to accommodate certain types of flexible working over others, these include flexitime, where the employees works their contracted hours on a flexible basis (29% Practitioners; 61% Persuadable), and reduced hours working (25% Practitioners; 58% Persuadable). Interestingly there is a far greater willingness to consider a full-time employee switching to part-time working (23% Practitioners; 65% Persuadable) than to a job-share working (13% Practitioners; 51% Persuadable). Employers appear to be less willing to accommodate down-shifting role or responsibility in a current job and reducing hours in the run up to retirement (see Table 6: Flexible working options). How and why down-shifting and reduced hours vary from moving to part-time work or working shorter days is difficult to ascertain.

	Practitioners	Persuadable	Reluctant
<i>Working flexible hours/flexitime</i>	29%	61%	12%
<i>Working shorter days or reduced hours</i>	25%	58%	17%
<i>Change full-time role to part-time</i>	23%	65%	12%
<i>Change full-time role to job-share</i>	13%	65%	22%
<i>Downshifting role/responsibility</i>	21%	51%	28%
<i>Reduced hours in the run up to retirement</i>	10%	56%	34%
<i>Working from home</i>	9%	32%	59%
<i>Job Changes to accommodate ill-health or reduced capacity to work</i>	16%	56%	28%
<i>Job Changes to accommodate caring responsibilities for elderly or other adults</i>	15%	56%	29%
<i>Extended or 'Benidorm' leave/seasonal work</i>	4%	29%	67%

Table 6: Flexible working options

It is also interesting that employers, on the whole, seem less willing to offer or to consider flexible working practices for older workers than to provide development opportunities. This may suggest that some employers perceive practices to afford

employees greater work-life balance, such as down-shifting hours or role, as a somehow less effective or acceptable method of increasing staff retention. Although employer resistance to flexible working could be related to operational needs.

Past research found that staff who work part-time or reduced hours working are somehow seen as somehow having a lesser commitment to the job and the employer. Attitudes towards part-time working are heavily gender biased, with women more likely to be granted the opportunity to switch to fewer hours than men. Also that employers are more likely to grant part-time work arrangements to those on low pay or those who are high-performing, are difficult to replace and/or are well-connected within the organisation (Klein, Berman, & Dickson 2000). As we will see in the next section about retirement, employers are also less willing to consider flexible adjustments to working patterns in the run-up-to retirement.

Commuting distances and proximity of work to home were also some of the push factors out of the labour market for older workers, and many interviewees saw a greater opportunity for home working as possible solution. However, working from home is not an option for most employers (59%), presumably for operational reasons or (un)acceptable organisational practices.

There appears to be a greater reluctance or willingness to consider health related issues; either through making workability adjustment to accommodate failing health of any employee, or to accommodate elder or adult caring responsibilities. The latter of these is likely to have a greater impact on older women than older men and we know that older women are significantly less likely to allowed flexible working request for elder care than younger women are for childcare (see (Klein, Berman, & Dickson 2000).

We were interested in how many employers were happy to accommodate 'Benidorm leave' or seasonal work, a flexible working practice popular with retail, hailed as a good age positive practice of employing more older workers, especially the semi-retired who spend part of their year in sunnier climes overseas. Few respondents were willing to offer or consider this an option, for most (67%) it would not be possible, presumably for the operational requirements of the business. This suggests that there are some age positive employment practices that are more accessible to larger businesses than for SMEs.

Work/Retirement Interface

As well as finding out about recruitment and retention practices we were interested to find out about how employers view retirement issues. When asked about average retirement ages, most employers reported that on average 47% of men retire at SPA, 19% before SPA and 13% after (see Figure 3: Average Age of Retirement – men).

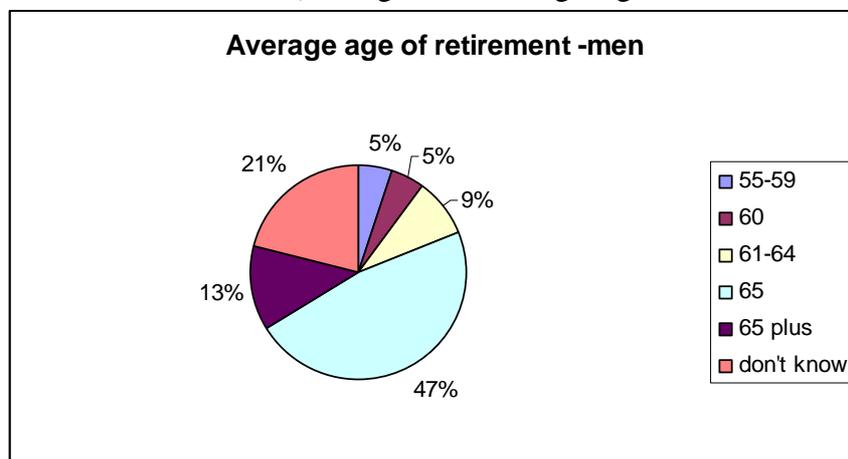


Figure 3: Average Age of Retirement – men

The figures for women are different, on average 32% of women retire at age 60, 6% do so before that age and 39% after SPA (see Figure 4: Average Age of Retirement – women). Fewer women than men are retiring on average at SPA, aged 60, than men, aged 65; this difference maybe due in part to the lower current SPA for women. Clustering the average age of retirement for both men and women between the ages of 60-65 reveals that exactly the same percentage of men and women (61%) retire between these ages.

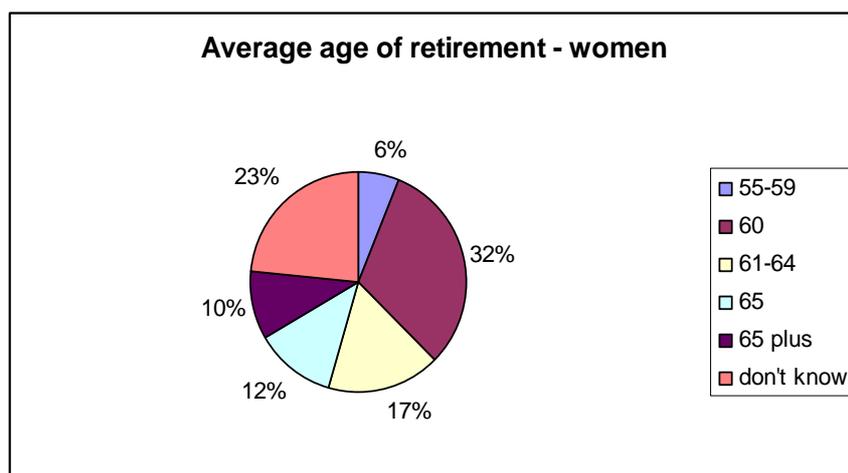


Figure 4: Average Age of Retirement – women

We do know from the interviews that a number of the women who would have liked to retire early do not. Amongst the firms in this sample women are more likely to work beyond current SPA than men do and are less likely to retire 'early'. We know that retirement at specific ages is still seen as relatively normal phase of life (McNair & Flynn 2005b), although for some it has become a much more fragmented and individualised process. This maybe reflected in the fact that around 20% of the sample

did not know the average age for their staff, although equally they may just not know. However, it worth noting that these figures reflect the age of retirement rather than the figures of those who leave the labour market near retirement age for different reasons, such as ill-health or redundancy.

We were interested to find out what types of standard and flexible retirement practices employers operated and asked a number of questions about the run-up-to retirement, retirement and working beyond retirement. Early retirement is not viewed by most firms as standard practice (8%), although there are still a significant number of employers (51%) who are willing to consider it.

We were interested to see if employers were open to any phasing down in the approach to retirement for the employees as this is a popular proposition to extend working life put forward by some proponents (Lissenburgh & Smeaton 2003). Few firms offer this as standard (20%) and 34% of employers would not consider doing so, although 56% were willing to consider it. One respondent commented in the survey that:

“We provide a staged reduction in the working week for employees approaching retirement if they wish to take this option – few do.” (Healthcare)

Financial and pension related issues was the main reasons given by the interviewees for not taking up phased retirement options with employers.

Doing different types of work through secondments or sabbaticals was also something that few firms were willing to consider (3%), presumably for operational reasons and is more likely to be available in larger organisations and certain employees.

We were also interested in employers’ openness to employees working past SPA (see Table 7: Working Past Retirement). Employers show a greater willingness to enable an employee to carry on in their existing job after SPA than to switch to doing a different job. Drawing an occupational pension also makes a difference to how willing an employer is to consider post retirement working. These findings are interesting as few respondents (33%) think older people want to retire as soon as possible and 78% believe that older workers would like to work in some capacity after retirement. Clearly employers are aware that some of their older staff would like to carry on beyond retirement but, as we have seen, only about a third of employers would routinely discuss options for work and retirement as SPA approaches. This suggests that employers have a limited perspective about or capacity to extend working life beyond retirement for their staff. As one focus group participant commented this may in part be due to the fact that it is not “normal” to phase into retirement.

	Practitioners	Persuadable	Reluctant
<i>Working in a different capacity after SPA</i>	11%	54%	35%
<i>Working past SPA in the same job</i>	25%	62%	13%
<i>Working whilst drawing and occupational pensions</i>	20%	52%	28%

Table 7: Working Past Retirement

Conclusion

There are two issues to consider when looking at the findings from the employers' survey: continued labour market mobility for older workers and flexible retirement options. The issue of labour market mobility is about what types of practice and perception related barriers and/or opportunities employers present to their older staff. These issues are important for older workers who wish to continue in the labour market for some time up to and beyond SPA, many of whom are seeking new jobs and challenges, including the opportunity to downshift.

The findings from the employer research suggests that older workers are viewed, for the most part, quite positively by employers, as productive and reliable employees. However, there are tensions within the data that suggest some underlying ageist assumptions prevail about workers, their competencies and commitment to their employers. The employers within the survey were far more positive about development opportunities for the over 50s than the older workers that we interviewed. Yet it is clear that employers are more willing to provide support to improve performance in a current job than they are to consider a change in roles or responsibility. This becomes more apparent for those reaching the work/retirement interface. A similar survey carried out with employers in 1998 provided evidence that attitudes held about older workers by managers directly influence employment practices; impacting on their job opportunities and development prospects. Not surprisingly the employers most positive about older workers were actively employing more older workers (Taylor & Walker 1998). This more recent research suggests demonstrates that there has been some shift in the paradigm but it is clear that many employers still need convincing of the 'business case' for older workers.

Employers are even more unwilling to consider changes that involve some kind of reduction in hours and/or responsibility. This could be related to the notion that those who do some form of part-time or flexible work are less committed to career and/or to their employer. Findings from the life-history interviews provide evidence that, whilst motivation to work changes over the lifecourse, older workers retain a strong work ethic, remaining positive and committed to work and their employers. Employers themselves recognise that older workers in general are reliable and productive. This notion that reduced hours implies reduced commitment is important when considering flexible working arrangements as a means to extend working life, combat late working life stressors and phase or bridge into retirement.

The findings from the employers' survey about a degree of reluctance and resistance to enable job changes amongst the over 50s finds resonance in some of the findings from the interviews. Many of the older workers we interviewed would have liked to have made some adjustment to their working lives. Most did not think their requests would be heard or granted. Most interviewees who had made some form of reduction to hours or responsibility achieved this by moving employer; only two interviewees had made this transition with their existing employer. This suggests that the 'lead ceiling' perceived by many older workers is still very real.

That said, many employers surveyed were open to consider job change and downshifting. The key is the difference between those who were practitioners of age positive staff management and those who are persuadable to be so. Asking for job

change in an organisation where there are clear standard policies and practices is markedly less risky proposition than approaching a manager who needs persuading. Older workers are very aware of their reduced employability in an open labour market; negotiating job change with a new employer or a manager is always one of risk. Few it appears are prepared to jeopardise the future of a secure tenure with a request for job change that could be denied and impact on future working relationships, and may not actually work out. Older workers are not a homogenous group; they are a diverse group with diverse needs. Their career patterns and aspirations vary radically between individuals and across a broad age range of 50-69+ years old. Employers need to challenge ageist and untested assumptions they have about their more mature team members and be prepared to initiate more open discussions with their older employees about the options open to them.

Making better use of older workers: guidelines for employers

The following guidelines are based on the research into extending working life. The study was carried out by CROW between 2004 and 2006 to investigate the experience of work among people over 50, what would make staying longer in work more attractive, and what employers think about these ideas²².

The guidelines provide a concise guide to ways of making better use of older workers. They outline:

- why it is in a organisation's interests to make better use of older workers,
- what practices and policies would make work more attractive to older people.

Why think about older workers?

There are a number of reasons why it is wise for employers to think about making better use of older workers.

1. The supply of young people is drying up

In all European countries birth rates have been falling for decades. We are approaching the point where more people will retire each year than enter the workforce from school and university.

2. Costs of recruitment

Recruiting new staff is expensive, in advertising, selection and induction. Providing some updating training to people who already know the organisation can be much more cost effective than recruiting from scratch.

3. Loss of experience

Long serving employees often have a wealth of knowledge of the organisation, its ways of working, customers and markets. When someone retires, they take this knowledge with them (sometimes to competitors), and it is lost to the organisation. The "tacit" knowledge of how things are done, and who can get them done, is often undervalued (until they are no longer there).

4. Loss of stability

Although organisations need change to evolve to meet new needs and technologies, they also depend on some stability to ensure smooth working within teams and workgroups. Young people may bring new skills, but in general they are less likely to stay. An organisation dominated exclusively by young people may appear dynamic, but is potentially unstable. A broad mix of ages can be more productive.

5. Loss of networks

Experienced workers build up networks of contacts, inside and outside the organisation which they can call on to get things done, quickly or cheaply. When they leave it takes time to rebuild these contacts and networks.

²² Different people "age" at different rates, and it is wrong to assume that all people reach the same stage of development, physically or psychologically at a given age. However, for practical purposes in his paper we use "older" to mean people over 50, which is the age when some people begin to plan for retirement, and where age discrimination begins to affect career options.

6. Legislation

In 2006 age discrimination in employment and training became illegal in all EU countries. Employers who refuse to consider older candidates for vacancies, or who make the older workers redundant when they reorganise, run the risk of expensive and time consuming cases in Employment Tribunals or the Courts.

What matters to older workers

Many workers over 50 have some degree of choice about whether to stay in work, and if employers want to encourage them to stay it helps to know what makes work attractive to older people, bearing in mind that most older workers like work (though not always their present job), and many would like to continue in work, usually on a part-time or flexible basis, after normal “retirement”. For older workers work is much more attractive if it provides:

1. Respect

Older people resent being sidelined, having their experience and contribution devalued, and overlooked for promotion or development opportunities.

2. Purpose/usefulness

Older people want to feel that their work is making a real contribution, to a cause, to an organisation or the world.

3. Autonomy

Older people want to feel that they have some say in what is done, and how it is done. What this means varied greatly between individuals, and sometimes very small degrees of control are very important. Management systems which force people to do the work in ways which they feel are inefficient can lead older people to premature retirement.

4. Social contact

Many people have strong networks of friends and acquaintances in their workplaces. These relationships can be very important to people, especially those without strong social networks outside work. Providing opportunities for people to maintain these without reducing efficiency can make the difference between staying and retiring.

5. Money

Research suggests that money is a less important reason for people to stay in work after the mid 50s than one might expect. Nevertheless, some older people stay in work (especially up to State Pension Age) because they do not have adequate funds for their retirement. Fair pay, and the opportunity for promotion matter to many.

6. Flexibility

Over 80% of workers over 50 say that they would like to work after retirement if that could be on a part-time basis. Industries which have large labour demands and the possibility of flexible working, like retailing, health and financial services have found that many people are willing to continue to contribute into their late 60s and beyond.

Facts, not myths, about older workers

There are a number of commonly held beliefs about older workers which research has proved to be untrue. They include:

1. Declining capacity for work

There is little evidence that older people, at least up to 65 become less capable of work. It is true that physical strength, and some mental functions, decline with age, but these affect different individuals at quite different ages.

Furthermore, technological change means that few jobs now require the kind of intense physical effort that once dominated much of industry.

2. Declining motivation to work

It is true that some older workers become disillusioned with their workplace, lose motivation and enthusiasm, and become less productive. However, this is much more often the consequence of poor management than anything directly related to age. Where people are sidelined, treated as if they did not matter, or experience repeated reorganisations which appear to make no difference to productivity or customer benefit, they can become disillusioned.

7. Declining health

Poor health is the main reason why people leave work before their late 50s. This can be physical or mental, and stress is now one of the principal causes of ill health in later working life. However, international research suggests that supportive health assessment in the mid 40s can identify people who are likely to have problems later, and enable employers to put systems in place (like the modification of processes or equipment, or adjustments to working hours) which reduce the risks.

3. Investing in older workers

Employers sometimes argue that investing time and money in training, and development activities for older people is poor value for money, because they are not likely to stay. However, staff loyalty increases with age, and where an employer invests in training a 55 year old and a 25 year old, he is much more likely to be still reaping the benefits from the older worker five years later, when the younger has moved on to another organisation.

4. “Teaching old dogs new tricks”

There is a widespread belief that peoples’ ability to learn declines with age. The research evidence provides little support for this, at least into the late 60s for most people. However, where individuals, and their employers, both believe this, and behave as if it was true, it becomes a self fulfilling prophecy: employers refuse to invest in training older workers, who do not ask for or expect training. As a result, their skills become progressively more out of date, and as they become less productive, negative stereotypes about older workers are reinforced. Employers then give them less rewarding work to do, and they become demotivated.

5. People want to retire

It is possible that it was once true that most people wanted to retire as soon as possible. When most work involved heavy physical effort and dull repetitive tasks, many people were physically worn out by retirement age, and looked forward to a few years of rest before ill health and death. Now work is less physically wearing, and retirement for most people means more than 10 years

of healthy active life, the desire to escape to retirement as quickly as possible has declined. Many people would like to stay in work longer than they expect to be allowed. If employers treat them well, they are likely to stay.

6. Stealing jobs

One widespread belief in the population at large is known to economists as the “lump of labour fallacy”: the belief that there is a fixed number of jobs in the economy, and that if an older worker stays longer in a job, he is preventing a younger person entering. The economic evidence is clear that this is not the case, certainly not in a growing economy like the UK’s. It is true that if an older person stays longer in a particular role, the result may be a blockage in promotion routes for others. This is less likely than in the past, because organisations have become less hierarchical. It can also be avoided by good design of later career routes, for example by allowing older workers to move into mentoring roles, which many welcome, removing some of the stress of senior jobs, but giving people status and recognition for their life’s work.

Positive action

There are a number of key messages from the CROW research for employers’ practices.:

1. Talk, don’t assume

One of the principal causes of demotivation among older workers is lack of communication. Managers assume that people want to retire, or do not want development opportunities, but the issue is never discussed. Clear communication about career aspirations (and some older people still seek, and get, promotion into their 70s), and retirement plans can help both parties.

2. Promote positive policies – they often don’t know

One striking finding of the research is that individuals often believe that their employers would reject requests, for example for flexible working, so they do not ask, for fear of seeming uncommitted to the organisation. Employers, however, often say that they would consider such options, but that no one ever asks. There are examples of organisations who have had a very positive response when they publicised flexible working policies, enabling them to keep valuable staff who had been preparing to leave.

3. Make recruitment criteria clear

Under the Age Discrimination Regulations it is illegal to select people for jobs on the basis of age. It is important that job specifications and advertisements are clear about what people will have to do, and that evidence is sought of those things, without arbitrary assumptions about peoples’ ages.

4. Make sure line managers understand

One recurrent theme of research into employment is the gulf between organisation policy and line managers’ practice. There is evidence that this happens in relation to age. Often line managers do not know, or agree with, enlightened and non-discriminatory practice at corporate level. Awareness raising for all those who make recruitment, promotion and development decisions is important.

5. Make sure trades unions/staff representatives understand

Trades unions, staff representatives and Union learning representatives provide an important channel of communication, but they often share outdated assumptions about age which need to be corrected, if they are not to find themselves fighting outdated battles to over the “right to retire”.

6. Remember people are different

People do not become more alike as they age, and there is no reason to suppose that all older workers want the same things. Some want new challenges into their 70s, others look forward to gradually downscaling and phasing out of work in their 50s. The critical issue is to ensure that decisions are based on rational discussion of the individual’s options and preferences, in the context of the needs of the business, and not on untested preconceptions.

Review practices and policies

There are a number of key processes which employers should review if they are to make best use of older workers. These include:

1. Recruitment criteria

Make sure that criteria are clear and explicit, and that selection processes look for those things, and do not make assumptions about age, capacity and motivation. Taking age information off application forms is a small but important step (the information can be put on equality monitoring forms, with factors like ethnicity and disability, to be considered only after the appointment decision is made on the basis of capability)

2. Retirement policy

It is now effectively illegal to require anyone (male or female) to retire before the age of 65. Many smaller firms have never had compulsory retirement ages, and some large firms have abolished them in recent years. Although some employers fear “difficult” or incompetent employees insisting on staying longer, there is little evidence of this happening in reality. Abolishing retirement ages can give positive signals to the workforce of an intention to use people to best effect, and not to discriminate unfairly.

3. Flexible working/work life balance policies

Many, but not all, jobs can be done on a part-time basis. Where this is possible it can make them more attractive to people who are approaching retirement and want to phase out gradually.

4. Home working

Again, some jobs, and some individuals, are not suited to home working, but for some people this is a way of continuing to be productive while reducing the stress of commuting, or coping with the occasional caring responsibilities for elderly partners and relatives, which is a common experience for people in their 50s and 60s, and which drives many unwillingly out of work.

5. The financial implications of flexible working (including pensions)

Pensions systems have gone through considerable upheaval in recent years, but some still include powerful incentives to retire early. These are clearly undesirable. There are also now options to defer retirement in order to earn an enhanced pension later, which many people are unaware of. It is also worth examining, and perhaps promoting, the options now available to allow people

to draw part of their pension while continuing to work. For some workers this can be a very attractive option.

Things to consider

There are a number of practices which make work more attractive to older workers, and which employers might consider if they wish to recruit older people, or encourage their existing workers to stay longer.

1. Encourage progression

Many organisations stop considering career management and job change opportunities when employees enter their 50s, yet some (not all) employees welcome new challenges, and will take them on enthusiastically if they are known to be available.

2. Encourage and support training

In a rapidly changing world all workers need to keep their skills and knowledge up to date, but older workers in general receive less training and development. For those who are reluctant to take on major pieces of training, relatively small, tailored, pieces of training can enable them to build on their experience and remain fully productive.

3. Create knowledge sharing opportunities

When experienced workers leave they take with them a body of knowledge and expertise, much of which is not written down or included in formal qualifications (about the way particular machines work, or about who in a particular organisation is most likely to help solve a problem). Such knowledge can save time and money, but organisations often do not make any systematic effort to pass it on when the worker retires. Systems of mentoring and knowledge transfer can help avoid this loss, and give a sense of status and value to the retiring worker.

4. Provide mid career advice/review

Many organisations carry out some form of annual review or appraisal when employee and manager have a chance to review the individual's performance, and plans for the future. Some organisations have found it valuable to create a more formal opportunity for employees to discuss their aspirations and career options in mid career (typically in the late 40s), perhaps with someone other than the immediate line manager, and sometimes with an external careers adviser. This can ensure that individuals remain motivated, and that there are no misunderstandings about the options available. Linked to a review of physical and mental health it can also provide the opportunity to make small changes to the workplace or the job which can reduce the chances of health problems later.

5. Monitor equal opportunities policy

Most organisations have some form of equal opportunities, and a growing proportion of these refer specifically to equal treatment regardless of age. However, not all organisations have reviewed whether their practices match the policy, and it is particularly important to ensure that line managers, who often make key day to day personnel decisions, understand the policy and implement it.

6. Provide pre-retirement advice/courses
Helping people to plan for retirement can increase their sense of security and self confidence in the later years of working life. Programmes which help them to prepare mentally, as well as financially and socially, for the change can be particularly valuable.
7. Encourage flexible working
The single commonest preference expressed by older workers is for flexible and part-time work, and some leave their main employer to take up lower paid and lower status work elsewhere for this reason. It is worth reviewing which jobs can practically be done on a part time basis, and making it clear that part-time working would be welcome.

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Appendix 1: Biographical information about interviewees

Table 8: Biographical information about interviewees

Interviewee	age	Marital Status ⁺	Children	Qualifications on Leaving Education *	Highest Qualification gained*	Current Employment Status [‡]
Andrew	71	m	y	O Level	degree	retired pt
Mark	69	m	y	none	voc	retired pt
Martin	67	m	y	degree	degree	Self emp pt
Ivor	65	m	y	degree	degree	Self emp
Keith	64	m	y	none	HNC/HND	retired
Doug	63	m	y	none	voc	retired
Eric	63	p	y	none	voc	FT
James	63	m	dk	voc	voc	Self emp pt
Roger	63	m	y	none	O level	FT
John	62	m	y	none	voc	FT
Derick	60	m	y	O level	O level	FT
Joe	60	m	n	none	voc	FT
Andy	57	m	y	Cses	voc	retired pt
Gregory	57	m	y	none	none	FT
Kieron	56	m	y	O level	HNC/HND	FT
Philip	54	p	dk	degree	degree	E p/t
Colin	53	m	y	degree	degree	Self emp
Len	53	m	n	none	voc	FT
Paul	53	d	y	none	none	FT
Simon	53	m	y	degree	degree	retired pt
Briony	71	d	y	O level	degree	retired pt
Sarah	62	m	y	Cses	voc	E p/t
Judy	61	d	n	Cses	Cses	retired pt
Julia	61	d	y	none	none	FT
Maria	61	w	y	Cses	Cses	E p/t
Muriel	59	w	y	degree	degree	E p/t
Gina	58	d	y	none	voc	E p/t
Heather	58	m	y	O level	voc	E p/t
Pam	58	m	y	O level	voc	E p/t
Shirley	58	m	y	O level	voc	FT
Jean	57	m	y	O level	O level	FT
Lelia	57	d	y	O level	O level	FT
Sally	57	d	y	Cses	voc	Self emp
Sylvia	57	m	n	none	voc	FT
Vanessa	57	d	y	O level	degree	FT
Violet	57	p	y	none	none	FT
Kate	54	d	y	none	none	Unemp
Marion	54	d	y	Cses	Cses	E p/t

⁺ Marital status: m = married; p= partner; d= divorced; w = widowed

[‡] Employment Status: E p/t = employed part-time; FT = employed fulltime; retired = retired from main job, not doing any paid work; retired pt = retired from main job, working part-time; self emp = self employed fulltime; self emp p/t = self employed, part-time; Unemp = unemployed

* voc = any vocation qualification including apprenticeships, nursing qualifications, NVQs, City and Guild

Appendix 2: Occupations of Interviewees

Table 9: Occupations of Interviewees

	age	Main Occupation	Current Occupation if different/ recent transitions	Future Plans
Andrew	71	Teacher (FT), Head of Dept. Compulsory Retirement at 65	Part-time teacher	Retire fully at 73 when debts paid off.
Mark	69	Senior Engineering Consultant (FT), retired early at 60, returned to employer as consultant to 65	Part-time health support worker	Works to keep active, no firm plans to fully retire.
Martin	67	Senior Manager (FT), compulsory redundancy at 53	Part-time self employed consultant	Works to keep active, no firm plans to fully retire.
Ivor	65	Owner of small business (FT)		Plans to sell business in future, no plans to fully retire.
Keith	64	Senior Manager (FT), voluntary redundancy at 57	Part-time survey worker; recently fully retired due to sudden loss of health	No plans to return to work.
Doug	63	Technician (FT), retired early at 63	retired	No plans to return to work.
Eric	63	Technician (FT)		Plans to retire at 65.
James	63	Manager (FT), compulsory redundancy at 57	Found new FT post but left due to stress to be part-time self employed craftsman	Works to keep active, no firm plans to fully retire
Roger	63	Supervisor (FT), post redundant at 58 combined with health related issues	Downshifted to operative (FT) with same firm.	Plans to retire at 65 but would take voluntary severance if offered.
John	62	Health and social care worker (FT)		Would like to change jobs if can. Plans to fully retire at 67 or before.
Derick	60	Manager (FT)		Plans to retire at 65.
Joe	60	Healthcare worker (FT)		Would like to change jobs if can. Plans to fully retire at 70.
Andy	57	Manager, compulsory redundancy at 51	Part-time customer service, due for redundancy.	Would like another job as wife still working. No specific retirement plans.
Gregory	57	Manager (FT), quit at 55 due to stress related health issues	Operative (FT)	Will retire at 67 when debts paid off.
Kieron	56	Director (FT)		Plans to retire at 60 with wife.
Philip	54	Supervisor (FT),	Downshifted to part-time with same firm at 49 as unable to change jobs.	Plans to retire at 60
Colin	53	Owner of several businesses (FT)		Plans to sell businesses in future, then do locum work. No plans to fully retire.
Len	53	Semi-skilled operative (FT)		Expects to need to work to 65.

	age	Main Occupation	Current Occupation if different/ recent transitions	Future Plans
Paul	53	Semi-skilled operative (FT)		Expects to need to work to 70.
Simon	53	Senior Manager (FT), compulsory redundancy/retirement at 53		Currently seeking work as part-time consultant, no current plans to retire.
Briony	71	Teacher (FT) compulsory redundancy at 58	Part-time teaching	Works to keep active, no firm plans to fully retire.
Sarah	62	Business Owner (FT) sold at 52 due to health problems.	Started another part-time business but quit to look after Mother. Ad hoc part-time shop work. p/t	Would like a job but not been able to get one.
Judy	61	Senior PA (FT), retired at 60.	Part-time PA.	Works to keep active, no firm plans to fully retire.
Julia	61	Administrator (FT)	Moved to new job (FT) with same firm (61)	Plans to retire at 65.
Maria	61	Customer Service (PT)	Reduced hours at 57	Works to keep active, no firm plans to fully retire.
Muriel	59	Teacher (PT)		Plans to retire at 60.
Gina	58	Supervisor, compulsory redundancy at 53	Part-time administrator	Plans to retire at or before 60, to do voluntary work.
Heather	58	Manager Nursing (FT) left job due to stress levels at work at 56	Part-time nurse	Plans to retire at 65.
Pam	58	Practice Nurse (PT)		Plans to retire at 60. Will work past 60 if can reduce hours.
Shirley	58	Manager (FT)		Plans to retire at 60. May work part-time in retirement.
Jean	57	Administrator (FT)		Would like to change jobs now. Plans to retire at 60 with husband.
Lelia	57	Manager (FT)		Plans to retire at 60.
Sally	57	Small Business Owner (FT)		No plans to retire.
Sylvia	57	Supervisor (FT)		Plans to retire at 60.
Vanessa	57	Senior Nurse (FT)	Recently changed posts with same employer	Plans to retire at 60.
Violet	57	Semi-skilled (FT)		Plans to work as long as she can.
Kate	54	Long-term unemployed		Currently seeking work.
Marion	54	Administrator (PT)		Would like to move area and change to FT work.

Appendix 3: Interview Schedule

(To follow life grid chronology throughout the whole interview)

	What year were you born in?
School leaving:	When did you leave formal education? why then? What qualifications did you have ? What did you do next?
First job:	Why that job? Who/what influenced the choice? How did you acquire the skills for the job - training/apprenticeship/ on the job?
Next job: (& so on)	What prompted the change? Why that job? Who/what influenced the choice? How did you acquire the skills for the job - training/on the job?
Current job:	<p>What prompted the change? Why this job? Who/what influenced the choice? How did you acquire the skills for the job ? Have you had/been offered any training/support here? Do you need any? Do you think you could get it? Thinking back over you life, what has been the most helpful means of acquiring the skills you need for your job?</p> <p>What is important to you about work? (colleagues, money, job satisfaction, being local, fitting with kids, colleagues) Has this changed over your working life? How does your work fit in with the rest of your life and your other responsibilities? Is that easy to manage?</p> <p>Tell me more about your current job: What do you enjoy about your job/ working? What do you dislike about your job/ working? What would you change about your job/working if you could?</p> <p>How do you get on with those you work with -colleagues/ management? Do you think your work/you are valued by your employer? How far do you think you skills and knowledge are being used/passed on? Are you OK with that?</p>

	<p>Do you think your age colours how your are seen/treated at work?</p> <p>What do you think your chances are for promotion or job change?</p> <p>How easy do you think it is to get a new job now for the over 50s?</p>
Work/ retirement interface:	<p>What are you plans for the future?</p> <p>Do you know when you'd like to retire? Are these connected to your partner/spouse/other family members?</p> <p>Would you like to carry on working in the same way you are now up to retirement or would you like to make any changes?</p> <p>How do you think your employer would respond to a request for change?</p> <p>When you reach the point when you'd like to retire, how would that work with your employer?</p> <p>Do you have any worries or concerns about your future work life?</p> <p>Once you've retired, how do you think you'd spend your time?</p> <p>Would you consider part-time work? What type of work do you that would be?</p> <p>Generally, how do you think older workers are seen by other/younger people?</p> <p>At a broader level, what types of things do you think would make work better for older workers?</p>
Final Question	<p>If you had no restrictions, nothing to stop you - money/people/employer - what do you think you would do?</p>

Appendix 4 : The Lifegrid:

Date:

Interviewee:

Interviewer: Lynda Owen

Date	External	Personal	Education/ Working life	Notes
1935				
1936				
1937				
1938				
1939	World War II			
1940				
1941				
1942				
1943				
1944				
1945	War ends			
1946				
1947				
1948				
1949				
1950				
1951				
1952				
1953	Coronation			
1954				
1955				
1956				
1957				
1958				
1959				
1960				
1961				
1962				
1963	JFK shot			
1964				
1965				
1967				
1968				
1969				
1970				
1971				
1972				
1973	OPEC oil crisis			

Date	External	Personal	Education/ Working life	Notes
1974				
1975				
1976				
1977				
1978				
1979	Thatcher elected			
1980				
1981				
1982				
1983				
1984				
1985				
1986				
1987				
1988				
1989				
1990				
1991				
1992				
1993				
1994				
1995				
1996				
1997	Diana dies			
1998				
1999				
2000				
2001				
2002				
2003				
2004				
2005				
2006				
2007				
2008				
2009				
2010				

Appendix 5: Employers Survey

(paper version of on-line questionannire)

Organisational information:

1. Briefly, what does your organisation do (one sentence)?
2. Approximately How many people are employed by your organisation? (please provide employee numbers for **your own site**, if there is more than one)
0-4,5-9,10-19,20-49,50-99,100-249,250-499,500+ , don't know
3. Approximately how many of your employees are male or female and how many work full or part-time: (at this site if more than one) (enter as a number)

	Fulltime	Part-time
Men		
Women		

4. Approximately how many staff do you have aged over 55 in your organisation? (at this site, if more than one)
0, 1-4,5-9,10-19,20-49,50-99,100-249,250-499,500+ , don't know
5. Approximately how many of those are over state pension age (currently 60 for women and 65 for men)?
0, 1-4,5-9,10-19,20-49,50-99,100-249,250-499,500+ , don't know
6. Which of the following represents the largest occupational group in your organisation? (tick only one – this was not included on the online draft) [drop down menu, please]
 - Managers and senior officials
 - Associate professional and technical
 - Administrative and secretarial
 - Sales and customer service
 - Caring, personal and leisure service
 - Process, plant and machine operatives and drivers
 - Skilled trades
 - Routine Unskilled
7. Approximately how many staff do you have in this occupational group? (enter as a number)
0-4,5-9,10-19,20-49,50-99,100-249,250-499,500+ , don't know

8. Is there an age above which your organisation would not consider recruiting?

Yes/ no / don't know

9.If yes, what age is this?

10.Is this a formal policy or just normal practice

Policy/normal practice/ don't know

11. In the last year has your organisation experienced any difficulty in **recruiting new staff**?

Yes / No / Not sure / not currently recruiting

12. In the last year has your organisation experienced any difficulty in **retaining existing staff**?

Yes / No / Not sure

13. When filling vacancies, do you do anything to encourage applications from people aged 55 or over?

Yes /No / Not sure

14. Would you say that your organisation employs more older workers than most others?.

Yes /No / Not sure

15. One way for organisations to overcome skills gaps and staff shortages is to encourage older workers to stay in work longer; does your organisation provide the following development opportunities to the older workers?

(If you have different terms and conditions for different staff groups, please answer for the largest occupational group.)

		stand ard practi ce for older worke rs	can offer but at mana ger's discre tion	Not policy now but would consi der	No policy for this	would not be possi ble
A	Opportunity for new challenges in current job					
B	Additional training for current job					
C	Opportunity to change role/activity					
D	Retraining for new roles/responsibilities					
H	knowledge sharing activities to hand on expertise to others					
I	Involvement in training or mentoring other staff					
G	Down shifting role/responsibility					
E	Mid-career review/advice around age 45-55					
F	Review/advice about options for work and retirement when approaching retirement age					

16. One way of making work more attractive to older workers is to offer more flexible working options; does your organisation provide any of the following for older workers?
(If you have different terms and conditions for different staff groups, please answer for the largest occupational group.)

		stand ard practi ce	can offer but at mana ger's discre tion	Not policy now but would consi der	No policy for this	would not be possi ble
A	Working shorter days or reduced hours					
B	Working flexible hours/flexitime					
C	Change a full-time role to part-time					
D	Change a full-time role to job-share					
E	Working from home					
F	Extended or 'Benidorm' leave/ seasonal work					
G	Job changes to accommodate ill-health or reduced capacity to work					
H	Job changes to accommodate caring responsibilities for elderly or other adults					

Retirement:

17. Approximately what is the average age that **Men** people retire from your organisation?

(If this is different for different staff groups, please answer for the largest occupational group.)

Under 55, 55-59, 60, 61-64, 65, 65+, don't know

18. Approximately what is the average age that **Women** people retire from your organisation? *(If this is different for different staff groups, please answer for the largest occupational group.)*

Under 55, 55-59, 60, 61-64, 65, 65+, don't know

19. Does your organisation provide any of the following retirement and pre-retirement options to employees ?
(If you have different terms and conditions for different staff groups, please answer for the largest occupational group.)

		stand ard practi ce for older worke rs	can offer but at mana ger's discre tion	Not policy now but would consi der	No policy for this	would not be possi ble
A	Early retirement/early exit					
B	Pre-retirement advice or training					
C	Reduced hours in the run up to retirement					
D	Release for external sabbaticals or volunteering in the run up to retirement					
E	Release for internal secondments in the run up to retirement					
F	Working in a different capacity after normal retirement age					
G	Working past normal retirement age in the same job					
H	Working while drawing an occupational pension					

20. The following things are often said about older workers, in general which do you agree or disagree with about the over 55s?:

		Agree strongly	Agree slightly	Disagree slightly	Disagree strongly	Not sure
A	Older workers are less productive than younger workers					
B	Older workers in general are no different from younger workers					
C	Older workers take less sick leave than younger workers.					
D	Older workers are unlikely to want to learn new skills.					
E	Older workers would like to retire as soon as they can					
F	Older workers welcome new opportunities and challenges.					
G	Older workers dislike being managed by younger people.					
H	Older workers would like to stay in work in some capacity after retirement.					
I	Older workers don't want to take on extra responsibility.					
J	Older workers are more reliable.					
K	Older workers cannot do heavy physical work.					
L	Older workers have fewer accidents.					
M	Older workers have difficulty adapting to change.					
N	Older workers are good at helping others learn on-the-job.					
O	Older workers are more expensive than younger workers.					

21. How true do you think the following statements are for your own organisation?						
		Agree strongly	Agree slightly	Disagree slightly	Disagree strongly	Not sure
A	Age is no barrier to progression in this organisation.					
B	Older people are less likely to be recruited by this organisation.					
C	Older workers are more likely to need training and development in this organisation.					
D	Older workers are less likely to be promoted in this organisation.					
E	Performance management/ appraisal is taken less seriously for older workers in this organisation.					
F	Older workers are less likely to get substantial pay increases in this organisation.					

22. Is there anything that you currently do as an organisation aimed at retaining or recruiting older workers that has not already been covered in the questionnaire? Please provide brief details here:

23. Does your organisation have a formal written equal opportunity/diversity policy?

Yes /No / Not sure

24. Does this mention age explicitly?

Yes /No / Not sure

25. Are you male or female ?

male / female

26. How old are you?
18-25; 26-35; 36-45; 46-55; 56-65; 65+

27. Name of your organisation

28. The Centre for Research into the Older Workforce (CROW) will be carrying out further research surveys and interviews about this subject in the coming months, If you are willing to take part, please leave the box below ticked, otherwise please untick the box.

I am willing to take part in further research by CROW

29. The Centre for Research into the Older Workforce is holding a free conference in the Summer where we will discuss the findings from our research. If you are interested in receiving details about this event, please leave the box below ticked, otherwise, please untick the box.
Please send me details of the free conference.

Your details:

30. your name:

31. YOUR JOB TITLE.....

32. Post code

33. Contact telephone number

34. Your email address