



Extending working lives: Overcoming inequalities conference report 2017

Full report by ILC-UK, supported by Uncertain Futures Research Consortium and renEWL



Uncertain Futures
Research Consortium

Acknowledgements

This report was kindly made possible by The Uncertain Futures Research Consortium and the Research into Extending Working Lives (renEWL) consortium. The authors would also like to thank all those who took part and contributed to the discussion and policy recommendations at the conference.

This report was produced by the International Longevity Centre – UK. All information contained in this report reflects the presentations during the event. The authors take full responsibility over this report, including any errors.

Overcoming inequalities: Addressing barriers to extending working lives

About this report

This report summarises the key points that emerged from the *Overcoming Inequalities: Addressing barriers to extending working lives* event, held in April at Church House in London. Research consortia renEWL¹ and the Uncertain Futures Research Consortium² hosted the event which was attended by leading experts from charities, industry, government, public bodies, universities and voluntary organisations and included a keynote presentation from John Cridland (author of the Cridland Review into State Pension Age).

The one-day conference showcased new research findings from both renEWL and the Uncertain Futures Research consortium, led by Professor Jenny Head and Professor Sarah Vickerstaff. The conference examined the current barriers to extending working lives: health inequalities, work place practice and policy barriers, that government, businesses and civil society can collectively address. The conference delivered much interest and debate on social media and we've included some of the day's Twitter coverage in this report.

In terms of next steps, the ILC-UK will be producing separate policy reports for both projects involved with this conference, renEWL and the Uncertain Futures Consortium. These will be published in the summer of 2017.

Key hyperlinks

For the slides used in the event please use the link below:

http://www.ilcuk.org.uk/index.php/events/overcoming_inequalities_addressing_barriers_to_extending_working_lives

For the project websites see:

<https://www.kent.ac.uk/extendingworkinglives/>

<http://www.ucl.ac.uk/renew/>

Background: Why is this such an important topic?

Extending working lives will remain a key government priority irrespective of who wins the 2017 General Election. In our ageing society, the size of the working age population (those aged 16 to 64) is shrinking, compared to the "older population" (65+) which is putting increasing pressure on public finances unless we support people to work to 65 and beyond. This was the primary motivation behind the Coalition Government's recommendation that the State Pension Age rises in line with longevity, while this year's Cridland Review explored the options in more detail and came to a similar conclusion.

But what if people can't work until they reach State Pension Age? These individuals face what previous Pensions Minister Steve Webb called "catastrophic early retirement" – missing that crucial final 10 years' worth of income and savings, while also often illegible for means tested benefits. Not only is this a potential disaster for those groups who are most at risk of dropping out of the labour force early,

¹ The Research on Extending Working Life (renEWL) project team is a multidisciplinary research consortium composed of researchers from UCL; the MRC Unit for Lifelong Health and Ageing; Queen Mary, University of London; the University of Stockholm and the Karolinska Institute.

² The Uncertain Futures Research Consortium is composed of researchers from the University of Kent; Bath University; University of Brighton; Edinburgh University; Institute of Occupational Medicine; Leeds Beckett University; University of Manchester and Queen Mary, University of London.

but it is also a problem for government. If a rise in SPA simply increases economic inactivity rates amongst pre-retirees it is unlikely to be of much benefit to the public finances or the economy as a whole. Therefore, understanding which groups are at most risk of early retirement and how we can extend working lives, remains a critical public policy challenge. Informing this debate through the latest research and evidence was a core focus of this high profile one-day conference.

Conference themes

1. Dimensions of inequality

The first session, chaired by Dr Brian Beach, Research Fellow at ILC-UK, explored the dimensions of unequal labour market outcomes for older people. On behalf of the Medical Research Council (MRC), **Professor David Armstrong** introduced the day by explaining how the challenge of population ageing, longer life expectancy and lower fertility rates had prompted five research councils to come together to address the wider problems associated with this demographic change and led to the cross-council funded Lifelong Health and Wellbeing funding initiative, with Extending Working Lives identified as one strategic research priority for an ageing population. Professors Jenny Head and Sarah Vickerstaff introduced their respective research consortia, explaining their aims, methods and broad findings.

Professor Jenny Head noted that while employment rates at older ages have been increasing, there remains a **significant decline in employment rates after the age of 50**. Some groups are more likely to leave the workforce earlier than others due to poor health, adverse working conditions and socioeconomic characteristics. For example, from the ages of 50 to 75, women in professional occupations can expect **five more years in good health** compared to women in manual and routine occupations – **amongst men the difference is four years**.

“The concern is that increases in total life expectancy might not be matched by increases in health expectancy, and clearly this has implications for extending working lives”

Professor Sarah Vickerstaff explained the importance of taking a **“lifecourse” approach** to understanding the labour market outcomes of older people, noting how events in childhood or pre-retirement adulthood could have long-term effects on workforce outcomes. Reflecting on findings from interviews with older workers in different industries, she noted that there was **little evidence of organisations responding to the implications of an ageing workforce**.



Simon Bottery
@blimeysimon

Following

Lot of ideas like gradual retirement are 'more topical than typical' - not a lot of it actually going on, says Sarah Vickerstaff [#EWL17](#)

of taking a **“lifecourse” approach** to understanding the labour market outcomes of older people, noting how events in childhood or pre-retirement adulthood could have long-term effects on workforce outcomes. Reflecting on findings from interviews with older workers

Dr Mai Stafford and Dr Charlotte Clark elaborated on the lifecourse factors impacting employment outcomes in later life. Dr Stafford explained that the impact of having a chronic disease on work disability varied across groups and that some groups, such as those in lower occupational grades, and especially manual occupations, were more likely to be absent from work or retire from work on health grounds. This is because **they have more physically strenuous jobs, less flexibility to work at home or alter their working hours around an existing health needs**. She also discussed how childhood health and

“It's important to emphasise that there is going to be greater support needed, especially for people in manual occupations, those who experience job strain and those with poorer health related behaviours”

socioeconomic disadvantage can contribute to different work-life family patterns that also have implications for length of working life.

Dr Charlotte Clark explored the importance of lifecourse factors, with an emphasis on poor mental health during childhood. Her research showed that **those with childhood psychological problems were at age 55 more likely to be unemployed, permanently sick or a homemaker**. Moreover, reporting episodes of depression or anxiety in childhood almost doubled the risk being unemployed or permanently sick in later life. Dr Clark also suggested that more needs to be done to promote mental health services for those groups with limited connections to the labour force, such as homemakers.



David Lain
@davidlain5

Following

Dr Charlotte Clark at [#EWL17](#) event presents evidence that childhood psychological problems reduced likelihood of working in older age

In response to the research findings, **Peter Kelly**, Senior Psychologist at the Health and Safety Executive argued that it was increasingly important to **design job roles and their associated processes around the worker** rather than the other way around.



Luke Price
@Luke_Price

Follow

Peter Kelly argues older workers often adapt to job based on capability. Emphasis should be more on workplaces, not just individuals [#EWL17](#)



Ageing Well in Work
@WorktoAgeWell

Follow

[#EWL17](#) as in many organisations the workforce is ageing so not addressing this issue is not an option [@Nicola71Lee](#) . Simply not a ? of money



renEWL project @EWLresearch
@Nicola71Lee 'Difficult to create priority of ageing workforce when NHS struggling with daily operations' [#EWL17](#)

In this context, **Nicola Lee**, Employment Relations Adviser at the Royal College of Nursing described how the **NHS had fixed patterns of working, processes and demands on staff**. However, she did note that the NHS was engaged in some collaborative projects to better monitor retirement and employment behaviour and practise with regards to older employees.

2. Workplace practice

Baroness Sally Greengross, Chief Executive of ILC-UK then took over as Chair, introducing Dr Ewan Carr and Professor Wendy Loretto, who presented their research findings on how workplace practices affect the ability and choices workers make when it comes to extending their working lives.



Mariska vd Horst
@MariskavdHorst

Following

Some recurring themes: we should (also) look earlier in life & job quality matters #EWL17 @ewancarr @EWLresearch

Dr Ewan Carr argued that low levels of perceived control in terms of working hours, support from colleagues and job progression all contribute to leaving

the labour force early. His review of 41 separate studies mostly published in the last five years found that **high levels of control translated into later retirements**. Findings from renEWL showed that job quality in mid-career is also important and that **good working conditions** may enable people with poor health to remain in work. His key message was therefore that **good psychological and physical working conditions are related to both health and extended working** and that both good quality work and good health are important in determining the timing of leaving the workforce.

Professor Loretto spoke about her findings from interviews of older workers across different sectors of the economy. She described how there appears to be a **general mismanagement of retirement transitions** by employers. For instance, the discussions about retirement are suppressed and placed into the context of resignation. There was also fear amongst older employees that **if they tried or asked to move role or change their role in some way then they would be discriminated against for being old**.

“Going back to some of the research on age stereotypes from the 1970s, we are still faced with the same stereotypes and they are still influencing both management and employer perspectives and employee attitudes about themselves and their own working lives”

“Health can be a barrier which can lead to an exit, as is caring responsibilities as well. But there are flexibilities and adjustments you can make to support that”

In response to these research findings, **Patrick Thomson**, Senior Programme Manager for the Centre for Ageing Better, highlighted the important point that **working longer is not just about supporting those older workers who are still in employment but also those who are unemployed**. He mentioned that older people are more unsuccessful in employment programmes after periods of

out of work than younger people. But he also emphasised the point about ensuring quality of work and enjoyment.

Patrick Thompson [@Ageing_Better](#) What do retired people Miss about work?' 34% social interaction; 44% nothing [#EWL17](#)

Denise Keating, CEO of the Employers Network for Equality and Inclusion also responded to the research findings, noting that while employers did not want to be seen as discriminating on the basis

“Obviously sectors are oblivious to their skills gaps and shortages, and they put their head in the sand thinking it's okay because we'll find somebody. There needs to be more pressure around that”

of age, **they continue to overlook the possibility of older workers becoming carers.**



Luke Price
[@Luke__Price](#)

Follow

Carers and carers experiences are diverse. Workplace provision for carers must take this into account - Denise Keating from [@en4ei](#) [#EWL17](#)

The final response came from **Yvonne Sonsino**, Innovation Leader in Mercer Europe and Pacific, who argued that **Brexit was likely to increase the demand for older workers amongst employers.** She concluded by calling for “people sized jobs” whereby jobs are suitable for the needs of workers of all ages.

“My belief is that, if more companies did these things, then we would create an environment where older workers could thrive. Not just older workers, but all generations could thrive, which means our economy could thrive”

3. Changing public policy

The afternoon session focused on the public policy barriers to extending working lives, with Dr Emily Murray and Professor Chris Phillipson presenting their respective research on the legislative and policy environment which impacts working lives.

Dr Emily Murray emphasised inequalities in labour market outcomes for older people based on occupation and region. This led to the conclusion that if State Pension Age was to increase, there was a clear need **for vulnerable people to be protected through policies and programmes of support**, while for people who needed to stop working due to health problems or caring responsibilities, there needed to be processes in place to mitigate the impact of their exit (both for the individual and employer).

“It will be those people who are healthy, professional workers, no family obligations and live in areas with job opportunities, who will be able to continue to work”



Nicola Lee
@Nicola71Lee

Follow

Provocative presentation from Prof Chris Phillipson - ewl will lead to rise in precarious work. SPA rise = greater inequality #EWL17

Professor Phillipson

argued for the importance of not just longer working lives but also better quality working lives. There was a need for greater protections

for vulnerable workers but also there should be a legal entitlement to further training for those changing careers or moving into “bridging” forms of employment.

In response, **Tim Willis** and **Russell Taylor**, from the DWP’s Fuller Working Lives team, discussed the ongoing work of government in this area. They implied that the issue of extending working lives may play a part in the government’s **industrial strategy going forward** and that the Department has (with others) set up an **analytical group for the collaboration and coordination of research programmes in the context of older workers**.

“We set an ambition to increase the retention, retraining and recruitment of older workers”

Caroline Abrahams, Charity Director of Age UK gave the final response, arguing that the **people who would benefit most from flexible working are those with the least access** and mentioned the importance of addressing digital exclusion in the debate about facilitating longer and more flexible working lives.

“I think, if there was one thing that would make a big difference to older workers, it would be a complete sea change around flexible working”

would benefit most from flexible working are those with the least access and mentioned the importance of addressing digital exclusion in the debate about facilitating longer and more flexible working lives.

4. Keynote from John Cridland, Independent Reviewer of State Pension Age

The final session included a presentation by **John Cridland CBE**, who recently served as the independent reviewer of State Pension Age.

Cridland's independent review recommended that SPA rise to age 68 between 2037-2039 and that any further increases should not begin before 2047. In addition, Cridland noted the review's recommendation for abolishing the "triple lock" on uprating the state pension.

To address the potential inequalities, Cridland proposed that **"the main means-tested benefit for pensioners is set one year below State Pension age from the point at which the increase to 68 is introduced, for a defined group of people who are unable to work through ill health or because of caring responsibilities"**. He also recommended that "the conditionality under Universal Credit should be adjusted for people approaching State Pension age, to enable a smoother transition into retirement". To help ensure smooth transitions and forward planning during the working life there should a "mid-life MOT". Cridland concluded his presentation by recommending statutory carers leave and the importance of directly and clearly communicating changes to State Pension Age well in advance of the changes taking place.



the main means-tested benefit for pensioners is set one year below State Pension age from the point at which the increase to 68 is introduced, for a defined group of people who are unable to work through ill health or because of caring responsibilities". He also recommended that "the conditionality under Universal Credit should be adjusted for people approaching State Pension age, to enable a smoother transition into retirement".

To help ensure smooth transitions and forward planning during the working life there should a "mid-life MOT". Cridland concluded his presentation by recommending statutory carers leave and the importance of directly and clearly communicating changes to State Pension Age well in advance of the changes taking place.



Mary Bright @brightchickMB · Apr 5

Let's get mid-life MOTs off the ground. But how? #EWL17
pic.twitter.com/4QusPAzMm



5. Responses from expert panel Q&A

The Q&A session featured **Professor Stephen Stansfeld** of renEWL, **Dr Joanne Crawford** of the Uncertain Futures Research Consortium, **Rachael Saunders** of Business in the Community and **Dr Brian Beach**. Several key points were made during this session including:

- The potential benefits and difficulties of creating an individualised state pension
- The challenge of constructing effective public policy in response to the inequalities discussed during the day.
- That flexible working and a reduction of hours is simply not viable for many workers, because they cannot afford to take a lower salary.
- Changes to housing tenure will shift the landscape in terms of retirement planning - with people either renting into retirement or continuing to have a mortgage in retirement, these are new costs that people will have to meet once they've left the workforce.



XtendingWorkingLives
@EWLives

 Follow

What do you think of the idea of an individualised SPA? John Cridland believes his research has shown it won't work
[#EWL17](#)

Next steps

This report was produced by the ILC-UK, a think tank focused on some of the biggest challenges facing Government and society in the context of demographic change. The event and this subsequent report has been supported by renEWL and the Uncertain Futures Consortium.

The ILC-UK will be producing separate policy reports for both projects involved with this conference, renEWL and the Uncertain Futures Consortium. These will be published in the summer of 2017.

Key hyperlinks

For the slides used in the event please use the link below:

http://www.ilcuk.org.uk/index.php/events/overcoming_inequalities_addressing_barriers_to_extending_working_lives

For the project websites see:

<https://www.kent.ac.uk/extendingworkinglives/>

<http://www.ucl.ac.uk/renew/>

Agenda

| When? | What? | Who? |
|---------------|--|---|
| 09:30 – 10:00 | Guests arrive, refreshments served | |
| 10:00 – 10:05 | Welcome from Chair | Chair, Dr Brian Beach , <i>Research Fellow, ILC - UK</i> |
| 10:05 – 10:20 | Introduction on behalf of MRC | Professor David Armstrong , <i>Department of Primary Care and Public Health Sciences, King's College London</i> |
| 10:20 – 10:30 | Introduction from renEWL, and the Uncertain Futures Research Consortium | Prof. Jenny Head , <i>Professor of Medical and Social Statistics, UCL</i> and Prof. Sarah Vickerstaff , <i>Professor of Work and Employment, University of Kent</i> |
| 10:30 – 10:50 | Presentation of research – Health inequalities | Dr Mai Stafford , <i>renEWL</i> and Dr Charlotte Clark , <i>Uncertain Futures Research Consortium</i> |
| 10:50 – 11:00 | Response | Peter Kelly , <i>Senior Psychologist, Health and Safety Executive</i> |
| 11:00 – 11:10 | Response | Nicola Lee , <i>Employment Relations Adviser, RCN</i> |
| 11:10 – 11:25 | Q&A | All |
| 11:25 – 11:40 | Mid-morning break | All |
| 11:40 – 12:00 | Presentation of research – Workplace practice | Dr Ewan Carr , <i>renEWL</i> and Professor Wendy Loretto , <i>Uncertain Futures Research Consortium</i> |
| 12:00 – 12:10 | Response | Patrick Thomson , <i>Senior Programme Manager, Centre for Ageing Better</i> |
| 12:10 – 12:20 | Response | Denise Keating , <i>CEO, Employers Network for Equality and Inclusion</i> |
| 12:20 – 12:35 | Response from Co-Chair of DWP Fuller Working Lives Business Strategy Group | Yvonne Sonsino , <i>Innovation Leader, Mercer Europe and Pacific</i> |
| 12:35 – 12:50 | Q&A | All |
| 12:50 – 13:30 | Lunch | All |
| 13:30 – 13:50 | Presentation of research – Policy | Dr Emily Murray , <i>renEWL</i> and Professor Chris Phillipson , <i>Uncertain Futures Research Consortium</i> |
| 13:50 – 14:00 | Response | Tim Willis , <i>DWP Fuller Working Lives Team</i> , and Russell Taylor , <i>DWP Fuller Working Lives Team</i> |
| 14:00 – 14:10 | Response | Caroline Abrahams , <i>Charity Director, Age UK</i> |
| 14:10 – 14:25 | Q&A | All |
| 14:25 – 14:40 | Mid-afternoon break | All |
| 14:40 – 15:05 | Address from John Cridland and Q&A | John Cridland , <i>Independent Reviewer of the State Pension Age</i> |
| 15:05 – 15:30 | Panel Q&A | Professor Stephen Stansfeld , <i>renEWL</i> , Dr Joanne Crawford , <i>Uncertain Futures Research Consortium</i> , Rachael Saunders , <i>Business in the Community</i> and Dr Brian Beach , <i>Research Fellow, ILC-UK</i> |
| 15:30 – 15:35 | Close from Chair | Chair |