



**Intergenerational Futures All Party
Parliamentary Group**



**Achieving intergenerational fairness
in employment policies and practice**

危机 机会

Chairman: Baroness Greengross OBE
Vice-Chairmen: John Leech MP
Treasurer: Tim Boswell MP
Secretary: Baroness Howe of Idlicote MP

Intergenerational Futures All Party Parliamentary Group
Church House, Great Smith Street
London, SW1P 3AZ
Tel: 020 7222 1265 **Fax:** 020 7222 1250

The Intergenerational Futures All Party Parliamentary Group

The Intergenerational Futures All Party Parliamentary Group (IGF APPG) is led by Baroness Greengross (Chair), with Officers from both Houses of Parliament and all the major political parties. The Group's main purpose is to enable Parliamentarians to develop a better understanding of policy and practice in innovative intergenerational relationships, reflecting diverse family and societal structures, and to look to the future in the light of fast changing needs.

The inquiry into intergenerational fairness and employment policy and practices

Early in 2009, the IGF APPG decided to conduct an inquiry which would explore some fundamental issues concerning intergenerational fairness, employment policy and practice as well as the immediate impact of the current recession in this area. The Group issued a call for evidence in May 2009, which asked for advice on intergenerational fairness, employment policies and practice, including reasonable remedies that could be introduced to tackle any problems and examples of excellent business practice.

The inquiry team

The inquiry team was chaired by Baroness Greengross. The other members of the inquiry team were: Alan Hatton-Yeo of the Beth Johnson Foundation, Baroness Howe of Idlicote, John Leech MP and Roger Turner of Unite.

The inquiry process

The inquiry team issued a public call for evidence in May 2009, having decided to take oral and written evidence. It held three meetings in June, July and October at which it heard oral evidence from a wide range of organisations with relevant expertise. Detailed minutes of the inquiry meetings are available on request from the Secretariat and a full list of the organisations which provided oral and written evidence is available in the Appendix.

Acknowledgements

The inquiry team is indebted to all the individuals who have given us oral and written evidence. We take full responsibility, however, for the conclusions we have drawn and our recommendations.

The inquiry team appreciated the willingness of senior members of the Opposition Parties - Theresa May, Conservative Shadow Secretary for Work and Pensions and Minister for Women, and Steve Webb, Liberal Democrat Shadow Secretary for Work and Pensions - to attend the last oral evidence session, held immediately after the party conferences. Their evidence was helpful to the inquiry team in judging how policy may develop in the event of a change of Government after the next general election.

The inquiry team would like to thank Patricia Constant of Central Lobby Consultants (CLC) for her invaluable assistance in drafting this report. CLC provides the Secretariat for the Intergenerational Futures All Party Parliamentary Group.

We would also like to acknowledge the general support of the Group's sponsors, the Beth Johnson Foundation, the Family and Parenting Institute and Unite, whose financial support for the Group helps to make our work possible.

Contents

Foreword	4
Executive Summary	5
Introduction	6
Helping young people into work	8
Preparing young people for work	8
Lifelong learning	10
Helping people of all ages achieve work-life balance	12
Carers Leave	12
Flexible working	12
Background	12
Business Case for Flexible working	14
Maternity, paternity and parental leave	16
Background	16
Business case for maternity and paternity leave	18
Helping older workers to stay in work	20
Background	20
Default retirement age	21
Business benefits of supporting older workers	22
Better support for older people in the workforce	23
Conclusions and recommendations	28
Appendix	29
Oral evidence	29
Written evidence	29
Additional sources	29

Foreword

For many people the aim of intergenerational fairness in employment policy and practice is amply justified for moral and social reasons. It is clear to our Group that achieving this goal is also an economic imperative. We simply cannot afford to squander any of the existing or potential talent available to our nation now or in the future if we are to remain competitive in the global economy.

The current recession makes it more not less urgent that the UK utilises the talents available to us to the greatest extent possible. Unemployment is a social evil; it is also a waste of resources that we can ill afford in an increasingly competitive world. The talent challenge facing the UK means it is vitally important that we help young people into the labour market and ensure that they acquire the high quality skills they will need throughout their working lives. Equally we must do our utmost to ensure that the workplace is configured in such a way as to enable older workers who wish or need to remain in the labour market for longer to do so. Their skills and experience should not be wasted, but employers will need a flexible approach to make the best use of their talents.

The UK is an ageing society and our workplaces must adapt to this new reality. Average life expectancy has increased for women from 77 to 84 and for men from 71 to 81 over the past 15 years. At the same time, our birth rate has been declining. In 2006 there were 3.3 people of working age for every person of state pension age; this ratio is expected to fall to 2.9 by 2031.¹

These new economic realities are recognised by the Government and the major Opposition Parties. For example, under current plans the age at which men and women become entitled to the state retirement pension will be equalised at 65 by 2020 and over time it will be raised to 68. Given that the major political parties are agreed that people will need to work for longer, we must put in place the policies and practices to support older workers in the workplace.

Responding positively to these economic challenges is also important for social reasons. If we are to maintain and improve our social cohesion, we cannot continue to add to the number of potentially alienated and disaffected young people who are neither in employment, education or training (NEETs), currently in excess of 1m people in the UK. It is of some comfort that this challenge is recognised by all the major political parties. Maintaining social cohesion is not simply a matter of social justice. It supports our vital national interest in avoiding the conditions in which rising crime, political extremism and violence flourish. We can and should aim higher than simply avoiding the mistakes of past recessions. If as a society we want to promote the well-being of all our people, we should seek to ensure that we foster a more inclusive society with positive attitudes to young and old alike. A society in which the mutual interests of people of all ages are recognised and acknowledged as the norm, will be a more attractive society to live in.

Government can lead the way in providing the framework for intergenerational fairness in employment policy and practice. It can also, as a major employer, provide a good example by supporting best practice throughout the public sector and through its procurement policies. Businesses and other organisations have a major role to play in utilising to the maximum the talents and skills of all their employees. We have heard evidence of inspiring examples of best practice, so we know this can be achieved. Importantly there is a clear business case for the progressive policies outlined in this report, so there is every reason to hope that the example of leading companies will be followed by others. Government, employer and employee organisations have a vital role to play in promoting these policies and articulating the business case for them. We hope this report will support that process.

Baroness Greengross
Chair, IGF APPG

¹ ECHR advance statement to the IGF inquiry, October 2009

Executive Summary

The Chinese symbol for “crisis” includes the symbol for opportunity and in grasping this reality, the Chinese are, as so often, ahead of us. We face severe economic challenges following one of the worst financial and economic crises in centuries. However, crises challenge conventional thinking and new ideas can emerge as a result. We have already seen how many businesses and other organisations have responded to the present economic challenges facing the UK by reaching agreement on more flexible working patterns – whether in the form of shorter hours, job shares, or introducing extra paid/unpaid leave. These emergency measures point to an important truth: there is a clear business case for flexible working.

The economic downturn certainly does not provide grounds for continuing “business as usual”. We need a more creative approach to work that can deliver both economic success and social cohesion as we move forward.

The UK is not simply facing an economic challenge. We are at the same time experiencing profound demographic changes and social norms continue to evolve. There is a real desire for reform that will better enable people to balance their working and family lives. The so-called “Generation Y” (18-30 year olds) does not share the same attitudes as their parents and grandparents towards their working lives and the views and expectations of older people are also changing, as changing circumstances force us to re-evaluate when and how we should “retire”. We share the view, expressed in evidence to us by Theresa May, that retirement should be seen as a process rather than an event.

This report looks at the current situation, the challenges we face and the opportunities for change. It also seeks to articulate the business case for reform.

The need to provide additional support at the present time to help young people into work is widely recognised, but we must ensure that the needs of older workers are not neglected. The evidence from the Joseph Rowntree Foundation, that there is very little evidence of any link between keeping older workers on and reducing opportunities for young people, challenges one of the great employment myths. We need to help people of all ages achieve a better work-life balance if we are to secure well-being as well as economic growth. This report sets out how this can be more successfully achieved through more flexible working. More flexible working will support young parents, people with multiple caring responsibilities and older people who wish or need to remain longer in the workplace. The business case for flexible working is recognised by many of our leading companies, but more work needs to be done to promote it to other employers and employees. This report sets out the business case for more flexible working and the wider, social case in support of it. We all need to look more deeply at the commonality of issues across generations: people of all ages want and need flexible, high quality work and access to skills. We should not segment generations and we need to level the playing field.

Having considered the evidence available to us, we concluded that as well as more flexible working, we need more gender-neutral parental leave and stronger support for older workers in the UK. We recommend that the Government should legislate to extend the right to request flexible working to all employees. In addition we recommend that the UK should move towards a more gender-neutral system of parental leave by implementing the recommendations of the Equalities and Human Rights Commission. We also recommend that the Government should abolish the statutory default retirement age.

Introduction

Intergenerational fairness is not simply about treating people of all ages equally and a rejection of age discrimination in either direction, which is a minimal pre-requisite, but implies a commitment to achieving cohesion and co-operation between people of all ages in recognition of their mutual interests and needs. It has been suggested that intergenerational fairness has two dimensions: it requires fairness between contemporary and future generations; and it requires fairness between different generations in the present. While some organisations approach these issues by looking at different generations, others look at people throughout the life-course. The latter approach is valuable in that it reflects the fact that people's interests and preoccupations change over time. Young people may not be as concerned about their pensions as older workers, but as they age this is likely to change. Similarly young people may be more preoccupied by their responsibilities as parents of young children, but older workers continue to support their children and indeed may face multiple caring responsibilities as they increasingly need to support ageing parents as well. Much has been written about the so-called "sandwich generation" of middle-aged people in the workforce. For the purpose of this inquiry, we focussed on the way in which employment policies and practices affect people of all ages and the reforms we believe are necessary to provide better support to people in the workplace throughout their lives.

We heard interesting and important evidence on several issues other than employment including, for example, care vouchers. We chose not to be diverted down these routes, however, because this inquiry was focussing on employment policies and practice rather than provision for residential social care, though this remains a very important issue in the context of intergenerational fairness.

Work is a vital part of people's lives. Government research has found income source to be more important than income level in determining levels of social exclusion. Earning money through gainful employment has many life-changing advantages – people in work have better health and they develop strong social networks.² We should, therefore, as a matter of simple fairness seek to ensure that people of all ages and abilities are able to enter and remain in the workforce, making the best use of the talents available to them.

Maternity and paternity leave may not be an obvious issue to include in this report, which is focussing on intergenerational fairness rather than gender equality. However, it has a profound impact on the ability of women to remain in the workforce and the income of older women in retirement. We were also concerned to hear evidence that a significant number of grandparents are reducing their working hours, or giving up work completely, in order to provide childcare for their grandchildren. We therefore decided we should consider maternity and paternity leave, alongside flexible working, particularly as the expectation grows that all of us will have to work for longer than in the past.

Our inquiry took place against the backdrop of one of the worst global recessions in decades. The collapse in the American housing market and the international financial crisis, led to a dramatic global collapse in confidence, falling employment and output. To date, the evidence suggests that the people most affected by this recession are young people, those living in deprived areas and men. Research by the Equalities and Human Rights Commission (EHRC) in June 2009³ found that these groups had suffered the biggest rise in unemployment. There is particular concern among policymakers about fewer opportunities for young people who left school and university in the summer and widespread agreement about the crucial importance of avoiding long term youth unemployment, given the disproportionate impact that a period of unemployment has on a young person.

Unemployment increased by a record 281,000 between March and May 2009, bringing the total to 2.38 million — the highest since October 1995. Youth unemployment soared to a 16-year high,

² *Dynamic Benefits*, Executive Summary, CSJ, September 2009

³ *Monitoring the impact of the recession on various demographic groups*, EHRC Report, 17 June 2009

with 17.3% of those aged 18 to 24 out of work - up from 15% in February. The official figures⁴ also revealed more than 300,000 people were made redundant over the same period, in the second-highest number of job losses on record, pushing the official unemployment rate up to 7.6%, the highest since January 1997.

At this stage (November 2009), we have just had official confirmation⁵ of negative growth in the third quarter of 2009, making the current recession the longest for 50 years in the UK. However, the most recent labour market statistics⁶ were less bad than many people predicted. From July to September 2009, the unemployment rate was 7.8% and there were 2.46 million unemployed people. The 0.1% increase to 7.8% and the 30,000 increase in the number of unemployed people are the smallest quarterly increases in unemployment since March-May 2008. There was also a small increase of 6000 in the number of people in employment to 28.93 million, the first quarterly increase since May-July 2008. Full-time employment fell by 80,000, to reach 21.26 million, while part-time employment increased by 86,000 to reach a record high of 7.66 million. The level of youth unemployment (adults aged 18-24) reached 0.746 million over the period, a rate of 18%.

There is an expectation that the UK will resume economic growth early in 2010, although many commentators expect the economic recovery to be slow and unemployment to continue rising in the first half of 2010, possibly to 3 million people. There are some glimmers of hope: 2010 looks more encouraging for graduate recruitment than 2008 and 2009. The new edition of *The Times Top 100 Graduate Employers*⁷ reveals that Britain's leading employers are expecting to increase places on their graduate programmes by 5% in the coming year, the first time that vacancies have grown since 2007. However, this restores only about a quarter of the vacancies lost during the previous two recruitment seasons.

The economic situation thus remains very challenging. If we are to achieve intergenerational fairness in employment policy and practices against this background it must entail supporting routes into employment for young people without discriminating against older workers and other unemployed people. We were encouraged by the widespread recognition among people giving evidence to us that employing people of all ages is not a zero-sum game. Young people are not being prevented from joining the workforce by the continued employment of older workers, but by prevailing economic conditions which are expected to improve slowly, and as yet there is no evidence of significant conflict between different age groups about employment issues.

⁴ Office of National Statistics (ONS) Bulletin, 14 July 2009

⁵ Quarterly National Accounts, ONS, 23 October 2009

⁶ Labour Market Statistics, ONS, 11 November 2009

⁷ *The Times Top 100 Graduate Employers*, High Fliers Research, September 2009

Helping young people into work

Preparing young people for work

We welcome the concerted action being taken by Government to help young people into work through the provision of more flexible vocational education and a greater focus on employability skills. Among important reforms introduced by the Government are the reform of 14-19 education, including the introduction of new diplomas, and support for the provision of more apprenticeships.

We also welcome the support extended to young people by many employers. More than 150 British employers are supporting *Backing Young Britain*, a national campaign to create new opportunities for thousands of young people during the recession. Government funding of £40m will support a [mentoring network](#) to help young people secure employment and provide more support during their job search through job clubs and 1-2-1 support. There will also be internships and work placements for graduates and non-graduates - including 10,000 places for 18-21 year olds who have not been to university. Morrisons, for example, is pledging new training for every one of its 36,000 employees under the age of 25, while other companies are providing more apprenticeships. Another initiative, the [Low Carbon Future Leaders placement scheme](#) will allow 1,500 graduates the opportunity to work and gain paid work experience in the carbon vehicle and marine energy industries. Opportunities are also being made available in wide range of sectors as part of the [Future Jobs Fund](#) programme. Under this scheme the Government is providing subsidies to employers to enable them to give unemployed people a job paying at least the national minimum wage for a minimum of six months. More recently, the Government announced £1 million of funding for the [Prince's Trust](#) to support its work with young, unemployed people on its *Be Enterprising* course, which seeks to help young people develop their own business plans or move in to other work, education and training. We also welcome the [Work Inspiration](#) campaign, which involves senior executives in successful companies providing high quality work experience for disadvantaged young people, as an excellent example of intergenerational co-operation.

The Federation of Small Businesses (FSB) published [proposals](#) in July 2009 to get more apprentices into work and to give them a pay rise. It supports a national minimum wage for apprentices to encourage them to stay the course and feel a degree of loyalty towards their employers. It is also seeking better support to link apprentices with firms and job offers; funds for training to be redirected to the very smallest firms; and a financial incentive for firms that take on an apprentice. The TUC has also called for all apprentices to be paid an hourly minimum wage. It has proposed three new age-based hourly rates for apprentices between the ages of 16 and 21 and above (in the first year of apprenticeship only) based on a discount of 10%-15% from the existing NMW rates. The British Youth Council has called for an equal rate of pay for apprentices at age 17 and 21.

When the ONS data published on 16 September showed that those aged 16-24 and out of work had reached 947,000⁸ the CBI reiterated its call for employer friendly measures to support the employment of young people. They called for sensible wages for young apprentices and subsidies of £2,500 for firms that offer additional apprenticeships to young people, or employ an apprentice for the first time. The CBI also suggested public and private-sector employers should open work experience schemes to young people who are not in education, employment or training (NEETs). In a new [report](#), the CBI has called on the Government to increase support for apprenticeships using £125 million from the Government's fund to help the unemployed to subsidise 50,000 new apprenticeships and for the Government to put an additional £25m into the fund used for encouraging firms to train more young apprentices than they actually need, for the benefit of their sector.⁹

⁸ Labour Market Statistics, ONS, September 2009

⁹ CBI website 10 November 2009

Apprenticeship starts have increased from 65,000 in 1996/97 to a record high of 234,000 in 2008/9, according to provisional data on vocational qualifications released by the ONS.¹⁰ A new National Apprenticeship Service (NAS) is leading the expansion of the apprenticeship programme and will help to drive up standards. The NAS has developed a *16-18 Apprenticeships Action Plan* and is taking forward a range of [measures](#) to increase the number of young people starting an apprenticeship. It has also launched a *Good for Business* campaign to raise awareness among businesses of the long and short-term benefits for employers in the public and private sector of taking on apprentices. The NAS will be asked by the Government to develop and publish an apprenticeship offer delivery plan in 2010-11. We welcome the fact that in preparing the plan, the NAS will also review direct employer funding arrangements in England and work with the CBI, the FSB, the Apprenticeship Ambassadors Network and others to identify and better understand the disincentives for employers, and work out how these barriers can be addressed effectively.

The Government has also provided £7 million of funding to set up new [Apprenticeship Training Associations](#) (ATAs) and Group Training Associations (GTAs). ATAs are companies or partnerships acting as a recruitment agency, placing apprentices with “host” employers. The new models will help a range of organisations, especially small businesses, to offer over 14,000 apprenticeship places for young people over the next three years, with a focus on opportunities for 16 to 18-year-olds. Overall funding for apprenticeships is planned to increase by almost 25% to over £1 billion between 2007/8 and 2010/11.

For those young adults who choose not to go to university, the Government announced in *Work Skills* an additional £60 million to give a clear entitlement to vocational training at Level 3 for those aged 19-25. The Government also moved an [amendment](#) to the Apprenticeships, Skills, Children and Learning Act, at the Third Reading stage in the House of Lords, which will promote progression to a level 3 apprenticeship where a person has completed a level 2 apprenticeship.

We particularly welcome a new employer-supported national programme to help care leavers into employment. The [From Care2 Work](#) programme funds the National Care Advisory Service (NCAS) to work closely with national employers and Local Authorities to offer opportunities for work experience and mentoring to support care leavers into work. Twenty-nine of the UK’s biggest employers are supporting the scheme, which was boosted by an additional £250,000 being made available in July 2009 by the Department for Children, Schools and Families (DCSF) to ensure that every Local Authority will receive support from the NCAS.

The Liberal-Democrat Party has proposed that the Government’s promise of help after ten months should be reduced to three months, after which young people should be given access to training, apprenticeships, work experience or specialist back to work support. The Conservative Party has proposed that young people should receive help after six months. Its proposals for a *Youth Action Programme*, includes more apprenticeships and pre-apprenticeships, the provision of 50,000 more places at Further Education Colleges and 10,000 more university places. It also proposes a *Work Pairing* scheme, whereby young people will work with a sole trader to learn from them, and *Work for Yourself*, a scheme to support people who want to be self-employed. The Conservative Party would also support volunteering in order to help young people to develop skills.

We welcome these initiatives, in particular support for apprenticeships for young people, given the disproportionate impact that the current recession has had on young people to date, but we are concerned that it has come at the cost of reducing support for older people. **In particular, we recommend increased provision of apprenticeships for people aged over 25 and improved financial support for adult education and training for people of all ages.** Train to Gain policy, for example, should increasingly be made available to all workers regardless of age. We recognise that such provision is not easy, given the constraints on public expenditure now and for the foreseeable future. We believe, however, that the cost of failing to make adequate provision will be

¹⁰ DBIS [Press Release](#), 22 October 2009

even higher. Yvette Cooper, the Secretary of State for Work and Pensions, has pointed out that “almost £700m is saved for every 100,000 people who come off the dole queue.”¹¹

The Flexible New Deal is replacing earlier programmes, including the New Deal 50 Plus. Anecdotal evidence suggests that many JobCentre staff lack the skills and training to provide effective support for experienced, well qualified older workers who have lost their jobs. It is essential that the Flexible New Deal, which is supposed to provide a personalised package of support tailored to meet the individual unemployed person’s needs, does so. The fact that the service fee and outcome payment paid does not vary by claimant under the Flexible New Deal creates a risk that older and long-term unemployed people who may require more help in securing employment than younger, “work ready” applicants, will be given low priority by providers. The new programme is being introduced on a contracted out basis, so it is vital that the Government monitors performance carefully to ensure that it meets the needs of all age groups.

Lifelong learning

Government, employers and employees must share the cost of ensuring that all people of working age continue to upgrade their skills throughout their working lives. 75% of the 2020 workforce is already in work. As a result of globalisation and the development of an international labour market, our prosperity will increasingly depend – as Leitch identified – upon how well we develop a culture and environment that supports lifelong learning. It must become the norm for individuals to develop their skills throughout their working lives. The [Talent Challenge](#) initiative led by Business in the Community has sought to raise awareness of the importance and urgency of this task. Currently, 51% of the working age population are qualified to level 3 or above. This is expected to rise to only 63% by 2020, rather than the Government’s 2007 objective of 68%.¹²

The Government’s new [National Skills Strategy](#), *Skills for Growth*, should help pave the way for the continuing development of skills beyond the age of 25. Reflecting the importance of intermediate and higher level skills, the Government is setting a new “ambition” that three quarters of people should participate in higher education or complete an advanced apprenticeship or equivalent technician level course by the age of 30. The Government is changing “the focus of our skills system so that a new premium is put on higher skills, especially the technician skills that are the foundation of high tech, low carbon industry.” Its objective is to “target public investment on the most relevant skills for the future, at the highest possible levels of quality and marketability.”¹³ The strategy commits the Government to the creation of a modern class of technicians, through an expansion of advanced apprenticeships, creating 35,000 new places over the next two years for people aged 19-30. The training of these technicians will be supported by a new generation of University Technical Colleges whose creation the Government is supporting. The Government also intends to encourage apprentices to consider pursuing their education at university by ensuring that all apprenticeship frameworks at levels 3 and 4 will be required to have UCAS tariff points, like A-levels, so that holders can apply for university places. A thousand new scholarships worth £1,000 each will also be offered to encourage the best apprentices to progress into higher education.

On 16 November 2009 the Government published the [Skills Investment Strategy](#) 2010-11, which shows that total Government investment in further education and skills will be £4.4 billion in 2010-11. Direct investment in training places through the Skills Funding Agency for the year will be £3.5 billion to support over 3.4 million adult learners. The Adult Learner Responsive budget will be over £1.75 billion for the year. This will support a wide range of activity including training packages to provide work-focussed training for some 75,000 adults out of work in receipt of benefits for six months or longer and up to 80,000 young people aged 18-24 as part of the Young Person’s Guarantee. The Train to Gain budget will increase to nearly £1 billion to support nearly 1.3 million adult learner places in the 2010/11 academic year. The strategy also reflects the changes required

¹¹ *The Independent*, 16 September 2009

¹² *Skills for Growth*, November 2009

¹³ Lords *Hansard*, 11 November 2009, col. 805-6

to achieve the £340m of efficiency savings announced as part of the 2009 budget, which includes £100 million savings from bodies other than the Skills Funding Agency. The National Institute of Adult Continuing Education has expressed concern that the budget for developmental learning will reduce from £330,769m now to £186,696m in 2010-11 and the Adult Safeguarded Learning budget will remain at £210m.

The new Skills Strategy and much of the Skills Investment Strategy represent welcome developments, but it is crucial that the Government and employers look ahead and give serious consideration to the needs of workers over the age of 30. Evidence¹⁴ shows the difficulties older workers faced seeking re-employment in the last major recession. They experienced the longest unemployment and the highest levels of psychological stress, with many remaining unemployed for 10-15 years before reaching the state pension age.

We were encouraged by the Conservative Party's statement¹⁵ that "we want to see a single integrated welfare to work system that will ensure that everyone, young or older, will receive the support and training that they need." While legislation provides for equality of access to vocational training, more funding is required for training programmes for older workers and employers and employees alike need to be encouraged to make good use of it.

¹⁴ *Towards an Opportunity Society for all Ages*, ([report](#)) Walker, 2009

¹⁵ Conservative Party advance statement to the IGF inquiry, October 2009

Helping people of all ages achieve work-life balance

Carers Leave

According to Carers UK there are 1.9m people in the UK with caring responsibilities of more than 20 hours per week and only 440,000 of them are in full time employment.

The arrangements for parents of healthy children are set out below in the context of maternity and paternity leave. Other carers have special needs and it should be borne in mind that they vary significantly and will require individual treatment. For example, the needs of carers of children with disabilities and adults may arise suddenly, without warning and they may remain much less predictable, making it difficult for employee and employer to plan regular working patterns.

Under current legislation, if you have a disabled child (defined as a child in receipt of Disability Living Allowance), you are entitled to parental leave of up to 18 weeks in 18 years. The leave can be taken a day at a time, with the fall back position - if no other agreement has been negotiated – of taking a maximum of four weeks' leave in any one year. We welcome this provision. We also recognise that any decision to widen entitlement to carer's leave would be welcomed by many carers. We believe, however, that a fairer way to help carers achieve a decent work-life balance, with less risk of opposition from employers or backlash from fellow employees, is to make flexible working more widely available to all employees.

A British Chambers of Commerce (BCC) survey¹⁶ found that only a quarter of employers thought there were no barriers to carers remaining in work, with most citing inability to accommodate flexible working as the main hurdle. It suggests that more guidance (and financial support) must be made available by Government to businesses to enable them to retain and recruit people with caring responsibilities.

An important legal development - the Coleman case¹⁷ - means that employers will have to proceed more carefully when considering requests from carers for flexible working. Ms Coleman, who has a child with a disability, brought a case claiming she was forced to resign from her job after, she claims, being harassed by her employers and being refused flexible working which other employees, without disabled children, were granted. In July 2008, the European Court of Justice ruled that disability discrimination by association is unlawful in the workplace. Ms Coleman's victory before the European Court of Justice has ensured that the UK's disability discrimination law provides protection on the grounds of someone's association (including caring responsibilities) with a disabled person. The [Equality Bill](#), which has been carried over from the 2008-09 Session, also provides the Government with a legislative vehicle to deal with this issue. [Explanatory Note 78](#) to the Bill states that: "this definition (of direct discrimination) is broad enough to cover cases where the less favourable treatment is because of the victim's association with someone who has that characteristic (for example, is disabled) or because the victim is wrongly thought to have it".

Flexible working

Background

Flexible working is not just part time working. Very often the messages businesses receive on flexible working are that parents will have a right to reduce their working hours. Greater emphasis should be placed on the right to *request a change* to working patterns. In practice "flexible working" covers a range of working patterns, including part-time, flexi-time, working from home, job shares, compressed hours, term-time working and/or minor changes to start and finish times. It certainly does not have to mean less work.

¹⁶ *The Workforce Survey*, British Chambers of Commerce, April 2009.

¹⁷ EHRC website, November 2009

Legislation introduced in 2003 allowed parents with children under the age of six, or of disabled children up to the age of 18, to request flexible working from employers who were obliged to "seriously consider" any application. Importantly, employers can reject an application if there are "good business reasons for doing so". We welcome the extension of this right in 2006 to people caring for an adult partner or relative and in April 2009 to all parents with children aged 16 and under. This latest reform means that an extra 4.5 million parents now have the right to ask for flexible working, in addition to the 6 million parents and carers already eligible. Although some employers expressed concern about the costs of this reform, the evidence shows that the benefits to businesses outweigh the costs¹⁸. We also welcome the Government's commitment to ensuring that its awareness campaign will seek to target men, who are often unaware that the right to request applies to them. However, cultural attitudes to work are changing and we believe our employment policies and practices must change more significantly to reflect these new social norms.

Young people have an expectation that new technology will enable them to work flexibly. Research¹⁹ undertaken by the Chartered Institute of Personnel and Development (CIPD) also shows that younger people - generations Y and X (18-30 and 31-44 year olds) - are less likely to see flexible working as something that is only for women. They have different attitudes to work than previous generations and place a high value on work-life balance. Recent EHRC research found that rather than being driven by ambition to work long hours, many young people give priority to flexible working and achieving work-life balance. Two-thirds of Oxford undergraduates said work-life balance would be a top priority when looking at careers.²⁰ However, research²¹ has also shown that although younger workers want greater flexibility, they are the least likely to ask for it.

It is not just young people who seek a better balance in their working and family lives. The evidence suggests that many employees would value the opportunity to work more flexibly, including middle-aged people with multiple caring responsibilities and older people approaching retirement. Preliminary research²² for the second phase of the ECHR Working Better project, which has focussed on carers, disabled people and older workers, shows that two-thirds of older workers would use flexible working arrangements if they were available. A CIPD report, *Tapping into Talent*, found that take up of all types of flexible working is highest among older workers.

The National Institute of Clinical Evidence (NICE) recently drew attention to the cost of mental ill-health in the UK, noting that impaired work efficiency associated with mental health problems costs £15.1 billion a year, which is almost twice the estimated annual cost of absenteeism (£8.4 billion)²³. In new [guidance](#)²⁴ for employers on promoting mental well-being at work, it made five recommendations, including the use of frameworks for work-related stress to promote and protect employee mental wellbeing and the provision of opportunities for flexible working.

Against the backdrop of recession, we should also remember that the Government's Child Poverty Unit and the Joseph Rowntree Foundation (JRF) have identified more flexible jobs as one of the key ways to get people into work and tackle child poverty. Research²⁵ commissioned by the EHRC found that among unemployed people aged 50+ who want to work, 37% of men and 50% of women said that they need flexitime or other flexible hours arrangements to enable their transition back into work.

¹⁸ The Regulatory Impact Assessment accompanying the consultation on the Walsh Review on Flexible Working showed that the £69m annual costs of extending the right to request to parents of children under 16 would be outweighed by benefits of £91m. BERR 2008.

¹⁹ *Tapping into Talent: the Age Factor and Generational Issues*, CIPD, July 2009

²⁰ Trevor Phillips, Chair of the EHRC, *The Guardian*, 3 October 2009

²¹ *Lifecycles: Building business success through effective employment practice*, Working Families, 2009

²² *Older workers: employment preferences, barriers and solutions*, EHRC, publication expected January 2010

²³ *Mental health at work: developing the business case*, PP 8, Sainsbury Centre for Mental Health, 2007

²⁴ Promoting mental wellbeing at work, NICE, November 2009

²⁵ *Older Workers: employment preferences, barriers and solutions*, EHRC, publication expected January 2010

By providing more flexible working arrangements for all employees, businesses could facilitate the employment of people with caring responsibilities (including parents and grandparents), older workers and people with disabilities or chronic conditions. Widening the available talent pool must be in the interests of individual companies and it is certainly vital to the economic competitiveness of the UK.

Employer attitudes

The evidence we have heard suggests that many enlightened employers in businesses of all sizes support flexible working because they recognise the business case for it, not least the links between staff well-being, productivity and customer satisfaction. This business support for flexible working predates the recession, but our present economic difficulties have in fact strengthened the case for it.

Many employers have introduced flexible working during the recession, with the support of employees, in an effort to avoid redundancies, recognising the long term damage done in the past by excessive redundancies being followed by higher recruitment costs and the need to train new employees. By using flexible working options instead of imposing redundancies or compulsory retirement, employers can reduce capacity without losing valuable workers and their expertise. Flexible working may also be seen as an employee benefit improving retention, particularly when pay rises are scarce. There may be both environmental and cost savings to be gained, for example by encouraging all workers to work from home one day a week if this reduces the number of offices/desks needed, or the number of days that an office is open.

Business Case for Flexible working

The business benefits of flexible working include: a motivated staff with high morale, leading to enhanced commitment and performance²⁶, reduced absenteeism and sickness, staff retention and thus lower recruitment costs. Flexible working also promotes inclusivity and diversity, enabling a firm to maximise the talent pool available to it, while contributing positively to the community and thus enhancing its reputation. Organisations should also be aware that offering flexible working is likely to have positive recruitment benefits. We have noted (above) that it is a positive factor for graduates and other young people; EHRC research²⁷ has found that over three-quarters of parents consider it important when looking for a new job (88% of women and 66% of men).

In its evidence to us the Government Equalities Office (GEO) reported that many employers are already going beyond the requirements of current legislation: 92% of employers say they would consider a request from any employee and 95% of workplaces which received requests in the last year approved all requests. Research carried out by the Institute of Directors (IoD) confirmed strong support among employers for flexible working. They found that 86% of IoD members operate flexible working practices and this proportion was evenly distributed across sectors and regions of the UK. Moreover 93% of IoD members say they would operate flexible working practices even if there was no legislative basis for them. For IoD members, recruitment, retention and supporting business needs emerged as the strongest drivers of the implementation of flexible working practices. Nonetheless, all the measured impacts of flexible working – productivity, profitability, customer service, recruitment, retention, absenteeism, overhead costs, morale, team working and knowledge sharing – were deemed positive. Operational or line management issues, together with a fear of fragmentation, were cited as the most significant barriers to the implementation of flexible working practices, but “none of the identified barriers was so significant as to be thought insurmountable.”²⁸

Many employers have measured the positive impact of flexible working on their companies.

²⁶ *Flexible Working and Performance: Summary of Research*. Cranfield University School of Management and Working Families 2008 and the Second Work-Life Balance Survey (2003)

²⁷ *Working Better: Meeting the Changing Needs of Families, Workers and Employers in the 21st Century*, March 2009

²⁸ *Flexible working: the new world of work*, IoD/Unum, June 2008

At **ASDA**, 80% of employees are reported to be working flexibly. ASDA offers a wide range of options including part-time working, job share and weekender contracts, as well as time off for special occasions such as religious festivals. Its *Seasonal Colleagues* scheme, which enables staff to work just for the busiest ten weeks in the year, has proved very popular, not only with older workers but also with students looking for temporary work. The scheme has enabled ASDA to build a pool of 8000 trained employees ready to be deployed at trading peaks, thereby reducing recruitment and training costs.

BT introduced flexible working over twenty years ago. Over 75,000 of its 86,000 UK employees work flexibly, with nearly 17% of employees working from home. BT estimates it has saved some £500 million in property costs as a result. It reports a 20% reduction in absenteeism among home workers and says that home workers are up to 30% more productive than office-based colleagues.

B&Q gives all permanent employees the right to request flexible working whether for ad hoc, short term or permanent changes to their working patterns. As well as an enhanced package for new parents, the company offers a wide range of options including term time contracts which are available to parents and grandparents, part-time working and split shifts to fit employees' personal commitments. Year long career breaks may be taken for any reason and the company runs an internal job share register. They have introduced changes in consultation with employees and aim to deliver best practice in their industry. Over 60% of the workforce now has a formal flexible working arrangement, half of whom are men.

KMPG offers a wide range of flexible working options to all its staff including: glide time (flexible start and finish times), part-time including term-time working, job share, additional holiday purchase, unpaid leave, career breaks, regular or ad hoc home working and annualised days (contracted number of days per calendar year). The firm has a network of flexible working champions in different offices and different parts of the business acting as advocates for flexible working, including the Chief Finance Officer, a senior partner. Currently 10% of women and 5% of men at KPMG have a formal flexible option. In addition, KPMG recently introduced a new scheme, *Flexible Futures*, in response to the recession, to help minimise the risk of future redundancies. Under this scheme, which has been taken up by 85% of KPMG partners and employees, staff can volunteer to reduce their working hours on a temporary basis in response to the firm's needs.

Nationwide allows all employees to request an alternative working arrangement and provides a variety of flexible working options, including: job shares, part time or reduced hours, shift working, annualised hours, home working and term time contracts. More than a third of its 20,000 staff work flexibly. It says the business benefits are: increased job satisfaction, motivation and loyalty, retention of skills and an ability to target resources more easily to changes in workloads.

The Midlands engineering business, **West Bromwich Tool & Engineering Company** employs about 100 people with nearly 50 different working arrangements that change over time as a result of regular discussions between staff and supervisors. This flexibility has enabled the firm to respond quickly to customer demand and to retain valuable staff. The firm's good two-way dialogue also proved helpful when it had to move to a four-day week, putting everyone on 80% pay, for three months during the current recession.

Flexible working, works best when offered to all employees in a company

Working Families' evidence suggests that the benefits of flexible working are maximised when an organisation offers the right to request flexible working to all its employees, regardless of whether they are parents or carers²⁹. All employees may benefit from flexible working over the lifecycle of their career - for health reasons, caring responsibilities, or to pursue education, training and

²⁹ *Flexible Working and Performance: Summary of Research*, Cranfield University School of Management and Working Families 2008

interests outside their work. Furthermore, organisations offering a wider right to request are less likely to experience sidelining of parents or backlash from other employees. For these reasons, Working Families continues to press for the extension of the right to cover all employees, an option that is endorsed by many of its employer members who already offer the right to request to all employees. The CIPD also emphasises that “focusing on people as individuals and delivering fairness for everyone is vitally important to become an employer of choice. The EHRC “believes this (offering flexible working to all employees) is a key measure for improving intergenerational fairness in employment.”³⁰

Voluntary or mandatory extension of the right to request flexible working?

The BCC, CIPD, Federation of Small Businesses (FSB) and Theresa May, the Conservative Shadow Secretary of State for Work and Pensions and Minister for Women, all drew the attention of the inquiry team to the support of many small businesses for voluntary, flexible working arrangements. The BCC, CIPD and FSB emphasised that although employers are often willing to negotiate flexible arrangements with staff to help them better balance their working and family lives, they strongly value retaining control of the situation. For this reason, they recommended that the introduction of flexible working for all workers should remain a voluntary matter rather than a legal requirement. The CIPD also emphasised the importance of education and empowerment as a driver for change. While recognising the part legislation can play, it argued that helping employers to understand the value of a diverse workforce and investment in line management capability will have a great impact on workplace fairness. We note these views, but because of the social benefits that would flow from more extensive flexible working and the strong business case for it, **we recommend that the Government extends the legal right to request flexible working to all employees.** It is important to note that a right to request may be refused on business grounds, and that there is no right to *have* flexible working. A “right to request” leaves employers in control of implementing measures for which they can see the business case.

We welcome the Government’s support for targeted initiatives to increase acceptance of flexible working, such as the Quality Part-Time Work Fund, set up in 2007 to encourage employers to create part-time and job-sharing management posts. **We recommend that the Government, employer and employee organisations should campaign to raise awareness of the right to request and of the substantial business benefits of flexible working.**

It is particularly important in the current challenging economic conditions that businesses are offered guidance about the benefits of flexible working and how best to manage it. We therefore welcome the recent publication by the EHRC of new [guidance](#), *Working Better: A Manager’s Guide to Flexible Working*. We believe that organisations which invest in training managers to help them introduce flexible working patterns and to manage flexible working will reap rich dividends. We hope, therefore, that training programmes such as Investors In People (IIP) will increasingly incorporate such courses.

We recommend that the Government, as a major employer, should provide a good example by offering flexible working throughout the public sector at the earliest opportunity, advertising all new appointments as available on flexible working terms unless there is a strong reason for not doing so.

Maternity, paternity and parental leave

Background

Cultural attitudes

We have now reached a point at which 70% of women are in work in the UK, including 68% of all mothers, with women earning as much or more than their partners in 29% of all households.³¹ Yet

³⁰ EHRC advance statement to the IGF inquiry, October 2009.

³¹ European Social Survey of 2004

the continuing discrepancy between maternity and paternity leave exacerbates discrimination against women of child-bearing age by feeding the expectation that mothers are, and will remain, the primary carers for young children. This discrimination by employers represents a very poor use of talent, which we can ill-afford given female employees now make up 46% of the working population.

Such gender discrimination also has important long-term consequences for women's welfare. Evidence collected by the EHRC and Working Families shows that when women return to work after childbirth, the majority switch to part-time employment but this often results in "occupational downgrading": almost half of female professionals who downgrade move into jobs where the average employee does not need A-levels. The gender pay gap currently stands at 17% for full time and 36% for part time workers. Many women are working well below their potential in relatively low-paid jobs because these are the only opportunities available to them for flexible working. As a result, they are reducing their lifetime earnings and thus their pensions. This represents social injustice and economic madness. The Women and Work Commission³² estimates Britain is losing between £15 billion and £23 billion per year due to the under utilisation of women's skills. The choice between supporting families or business is a false one. We must make maximum use of the talent available to us, including that of all women if we are to remain economically competitive and this is more important than ever during a period of economic difficulty.

Legal position

New mothers currently get 39 weeks of paid maternity leave, six weeks at 90% of their salary and the rest at the statutory rate of £123.06 per week. The Government has said that mothers will get a full year's leave by 2010. Fathers are only entitled to two weeks paternity leave at the statutory rate of £123.06.

Additionally, up to a total of 13 weeks statutory unpaid parental leave is available to parents for each child, up to their 5th birthday (or up to five years after the placement date of an adopted child) or 18 weeks for each disabled child up to the child's 18th birthday. However, in order to qualify for this leave the employee must have worked for the same employer for a year.

On 29 September the Government published a [consultation document](#)³³ proposing a more flexible approach to paternity and maternity leave under which all families would have the choice to transfer up to six months leave to the father. This paternity leave would become available once the mother has returned to work, with up to 3 months of the leave paid if taken during the mother's 39 week maternity pay period. If the paternity leave is taken after the mother has taken 39 weeks of maternity leave, it will be unpaid. The Government says the scheme has been designed in a way that will minimise the administrative burdens on business. In order to give employers time to adjust it will be introduced for parents of children due on or after 3 April 2011. Estimated take-up of Additional Paternity Leave is less than 4-8% and it is estimated that take up of this scheme will affect 0.7%, or 1 in every 137, of all small businesses.³⁴ The way in which this Additional Paternity Leave (APL) and pay is structured means that families cannot benefit financially from transferring leave and pay to the father, so the initial take-up is likely to be very small. However, this reform could lead to a significant cultural change in the workplace with a wider recognition of the role fathers can play in caring for very young children, with valuable long term benefits for families and women's careers. We therefore welcome these proposals as a positive step forward.

We also welcome the Conservative Party's proposals for Flexible Parental Leave as another positive step in the right direction. The Conservative Party takes the view that flexibility should begin as early as possible and that "we need a system of leave that maximises choice for parents and allows them to make the major decisions about how to balance their family, work and other commitments."³⁵ They have proposed a system under which the first 14 weeks of leave would

³² *Shaping a fairer future*, Women and Work Commission, 2006

³³ *Choice for Families: Additional Paternity Leave and Pay*, DBIS, 29 September 2009

³⁴ Department for Business, Innovation and Skills (DBIS) Press Release, 15 September 2009

³⁵ Theresa May's advance statement on behalf of the Conservative Party to the IGF inquiry, October 2009

apply automatically to the mother, allowing her to recover from childbirth and to develop a strong bond with her child. Thereafter it would be for parents to decide how to use the remaining 38 weeks of leave. The Conservative Party does not propose extending the amount of leave or increasing pay. The Liberal Democrats have gone further by proposing replacing maternity leave with 19 months of paid parental leave. This could be shared between parents, but neither parent could take more than 12 months. Both parents could choose to work part-time and care for their child part-time for the full 19 months.

The EHRC has reported that the main reason for men not taking paternity leave is that they cannot afford to do so, while a MORI poll for the CIPD revealed that 80% of fathers would take their leave entitlement if flat rate payments were increased to 90% of full pay. We would like the Government to monitor take-up of APL and to give serious consideration to the impact on take-up of the fact that paternity leave is relatively low paid.

Business case for maternity and paternity leave

Of course many employers are already exceeding the statutory minimum in their maternity and paternity leave arrangements. We welcome these examples of best practice, which reflect the business case for providing family-friendly policies. Department for Work and Pensions (DWP) research³⁶ found that factors with the strongest association with returning to work were family-friendly arrangements and levels of maternity pay. 86% of mothers with a pre-birth employer providing five or more family-friendly arrangements returned to work, compared with 42% of mothers where none of these arrangements were available. The rate of return to work was 87% among mothers who received the most generous pay package – a combination of Statutory Maternity Pay (SMP) and Occupational Maternity Pay (OMP) - compared with 41% among those who received no maternity pay.

Accenture now gives women on maternity leave, nine months full pay and has introduced other supportive measures to help women stay in touch while on leave and feel supported in the workplace on return. As a result 90% of their employees on maternity leave now return after maternity leave, whereas two years ago, it was 70%.³⁷

JaguarLandRover makes maternity and paternity leave available to all its employees. Paternity leave is 10 days at full pay; maternity leave is 52 weeks at full pay and further unpaid leave can be requested up to 52 weeks. The company reports that 99% of women return from their maternity leave: well in excess of the national average, thus saving the company recruitment and training costs.

We support the steps that the Government has taken to improve maternity, paternity and parental leave. We believe that more flexible arrangements should be put in place so that mothers and fathers can share “parental leave”. This would help achieve two important objectives: improving fathers’ relations with their children and reducing discrimination against women in the workplace based on employers’ concern that women of childbearing age will take maternity leave. It would have the added advantage of improving the likelihood of women remaining in the workplace after having children, by meeting their aspirations for fulfilling work, thereby improving gender equality in pay as more women reach more senior positions and improving women’s pensions on retirement. It would also help meet the extensive, unmet demand of fathers for more leave with their children. More than half (54%) of fathers with children under one surveyed by the EHRC for a new [report](#)³⁸ felt they spent too little time with their children, as did 42% of all fathers. A large majority (69%) said that taking paternity leave had improved the quality of family life, while 56% said it had led to them taking a greater role in caring for their children. However, almost half (45%) of men fail to take up their right to two weeks of paternity leave and two out of five men are afraid to ask for flexible working because they think it would harm their career prospects. These figures are a

³⁶ *Maternity rights and mothers’ employment decisions*, [DWP report 496](#), 2008

³⁷ Working Families, Top Employer case study,

³⁸ *Working Better: Fathers, Families and Work – current perspectives*, EHRC, October 2009

matter for concern, not just for fathers as parents but for all of us. There is growing evidence that fathers who are involved in their children's early years are more likely to remain engaged with their children and that fathers' involvement leads to improved social and emotional development and better educational outcomes for their children.³⁹

The EHRC⁴⁰ has pointed out that the UK's provisions for maternity and paternity leave are the most unequal arrangements in Europe. It has recommended moving in a series of incremental steps over a period of ten years to a position where fathers and mothers should be entitled to four months of "parental leave", with at least eight weeks paid at 90% of their salary and the rest at the statutory rate. Parental leave would be "use it or lose it" so fathers could not transfer any unused leave to their partners, incentivising them to use it themselves, but another four months of paid "family leave" could be divided between them. Eventually the EHRC would like to increase the payment for the twelve months of parental leave so that it is either 26 weeks at 90% pay and 26 weeks unpaid, or all 52 weeks at 50% of pay. The EHRC estimates that overall these reforms would cost an extra £5.26 billion per year (the current cost of maternity and paternity leave is £2.07 billion) or 0.53% of GDP. In comparison, 0.84% of GDP is spent on child benefit. The EHRC recommends introducing these reforms by 2020. The CBI has described them as "unaffordable".

We are aware that many employers are concerned about the compliance costs associated with the EHRC reforms, but smaller businesses can already recover 104.5% of the value of maternity and paternity pay paid to their staff on behalf of the Government to cover the administrative costs they incur. We strongly support the view that we should increasingly move from our current system of maternity and paternity leave to a more gender neutral system of parental leave because of the social and economic benefits it would deliver. **We recommend that the next Government should implement the EHRC proposals.** If it deems it necessary, this could be done over a longer time period than envisaged by the EHRC, of up to twenty years. We believe that agreeing the reforms in principle, and legislating to implement them, would send a powerful message to parents and employers.

Role of grandparents in childcare

According to recent evidence, one in three families depend on grandparents for childcare⁴¹ and this rises to nearly half (47%) of single parents⁴². We note that the value to society of this contribution⁴³ was recognised by the Government in the 2009 Budget, when it proposed crediting them with National Insurance Contributions from 2011. Grandparents Plus argues that the value of childcare grandparents provide should also be recognised by discounting the amount that they later have to pay the state if they need residential care in their old age.

We support the Government initiative on NIC credits for grandparents to help those grandparents who choose to be responsible for their grandchildren's care, but many older people want to remain in work and many more need to do so in order to provide adequately for their own retirement. We are concerned about evidence that some grandparents of working age are giving up their own employment opportunities to care for their grandchildren, thereby reducing their own incomes, with consequences for pensioner poverty. In evidence to us, Grandparents Plus revealed that working age grandmothers on low incomes are most likely to report that they have given up work or reduced their working hours in order to provide childcare. We believe extending the right to request flexible working opportunities would allow parents and grandparents with caring responsibilities to meet those responsibilities while remaining in the workforce and that for many this may be the preferred option.

³⁹ *What predicts fathers' involvement with their children? A prospective study of intact families*, Flouri and Buchanan, British Journal of Developmental Psychology, 2003

⁴⁰ *Working Better: Meeting the Changing Needs of Families, Workers and Employers in the 21st Century*, March 2009

⁴¹ *Social Trends*, Office of National Statistics, April 2009

⁴² Grandparents Plus advance statement, May 2009

⁴³ The value of grandparental childcare has been estimated to be some £3.9 billion (Age Concern, 2004)

Helping older workers to stay in work

Background

Cultural drivers

Cultural attitudes and expectations are changing, but need to change more quickly. Many of our most successful businesses have become more family friendly over recent decades and now they need to become more age friendly. Currently 25% of people in the workforce are over 50, but this will rise because of our ageing population. Gender discrimination is no longer acceptable and age discrimination, where it exists, must also stop.

Anecdotal evidence suggests that greater progress has been made in relation to flexible working and the retention of older workers than on policies and practices directed toward the recruitment of older workers. A recent survey by The Age and Employment Network (TAEN) found that many older workers (defined as 50+) continue to find it very difficult to secure suitable work: “68% said they were seen quite simply as “too old” and this despite the fact that 70% of survey respondents were in their 50s.”⁴⁴ There are, however, some notable exceptions to this generalisation about age discrimination on the part of employers, including companies such as ASDA and B&Q, which have positively sought to recruit older people.

Recent EHRC research for a forthcoming report⁴⁵ found that many of our assumptions about older workers’ attitudes are wrong. The conventional wisdom is that older people want to “ease down” to retirement. In fact the EHRC research found that twice as many older people wanted promotion and higher levels of responsibility than wanted to downshift. Similarly the conventional wisdom is that older workers do not want to learn new skills, but the EHRC found that a third of workers aged 60-64 had undertaken training in the last 3 years, as had 44% of 56-59 year olds. The EHRC also discovered that nearly a quarter of people aged 56-59 are still providing financial support for their children, as are 10% of people aged 70-75. Perhaps it is unsurprising, therefore, that some 32% of 65-69 year old men and 20% of women at the same age would like paid work.

Economic drivers

Male life expectancy at 65 has nearly doubled since 1950 from 11 to 20 years, which means that men are living nearly twice as long in “retirement” as was expected when the pension system was set up.⁴⁶ In 2007, for the first time in 25 years, the old age support ratio (the number of adults below state pension age compared to those over it) began to fall as the baby boomers started to reach this age.⁴⁷

As the population ages we need more older people to remain in employment to provide financial support for public services, but they also have personal reasons for staying in work. At present there is great uncertainty both about future pension provision and how the increasing costs of residential social care will be met. Many older workers cannot anticipate generous pensions and may need to remain in work to maintain an adequate income level, not least as the costs of social care escalate. Consultation on the Government’s Green Paper on social care ended in mid November and we now await the White Paper to see what proposals the Government will bring forward.

For many employers, continuing skill deficits together with high training costs makes it attractive to keep older, skilled and experienced workers in the workplace.

Under current legislation, the age at which women become entitled to the state pension is rising from 60 to 65 by 2020 and the state pension age will rise for men and women to 68 between 2024

⁴⁴ TAEN response to *Building a Society for all Ages* – October 2009

⁴⁵ *Older Workers: employment preferences, barriers and solutions*, EHRC, publication expected January 2010

⁴⁶ *Building a Society for all Ages*, HMG [Report](#), 2009

⁴⁷ Latest Office for National Statistics/Government Actuary’s Department projections

and 2046, broadly in line with predicted increases in average life expectancy. If the current Government is replaced next year by the Conservative Party, the raising of the age of entitlement to the state pension age may be brought forward, subject to the outcome of an independent review. The Conservative Party has made it clear, however, that the beginning of the rise to 66 will not take place before 2016 for men and 2020 for women. Nonetheless, despite the fact that both the major political parties expect people to work for longer, the policies and practices to support this reform are lagging behind the recognition of the need for change.

The numbers of workers over state pension age in employment have been rising in recent years due largely to the fact that women have been exercising their rights to remain in existing jobs beyond the age of 60. Even so, only 7% of people are in work at the age of 65, despite evidence that given the right conditions – fulfilling work and flexibility – many people want to remain economically active into their late 60s. We need to think more creatively about the barriers that keep people out of work or in work but far below their skill levels. Theresa May has suggested that we should “view retirement more as a process than an event and flexible working for older workers could play an important role.”

Default retirement age

Government review of “default” retirement age of 65 to be brought forward to 2010

Under current rules, employers can enforce retirement at 65, although staff have a “right to request” to work longer – requests that, according to the CBI, are accepted in more than 80% of cases. A new Government [strategy document](#), *Building a society for all ages: Choice for older people*, acknowledges that there are more people in the UK over state pension age than there are children and the country “must make the most of the talents of all our people, whatever their age”. The Government has therefore decided to bring forward its review of the “default” retirement age from 2011 to 2010. The review will consider whether a default retirement age of 65 is “appropriate and necessary”. In conducting the review, it will look at many issues “including the needs of business and individuals in the prevailing economic climate.”

We welcome the recent announcement that the Civil Service is to abolish retirement ages for civil servants with effect from April 2010.

Although Theresa May welcomed the decision to bring forward the review, the Conservative Party is not committed to abolishing the default retirement age, recognising the “concern” that many employers feel about this option. The Conservative Party’s reluctance to commit itself on this important issue is disappointing. By contrast, Steve Webb, the Liberal Democrat Shadow Secretary of State for Work and Pensions, described the default retirement age as a “nonsense” which should be abolished. The TUC General Secretary, Brendan Barber, welcomed the review saying the default retirement age was out of kilter with the decision to raise the state pension age to 68.

Employers’ views

TAEN and the CIPD believe the default retirement age should be abolished. However, the CBI described the Government’s decision to bring forward the review as “disappointing, especially at a time when so many businesses are under pressure.” It argues that “no-one has yet suggested a workable alternative to the default retirement age.”

Earlier this year, TAEN and the Employers Forum on Age (EFA) carried out a survey of 198 HR professionals in organisations across the UK to elicit the views of employers on the use of a mandatory retirement age (MRA)⁴⁸. We recognise that such a small sample of employers cannot be regarded as definitive, but it provides some interesting insights. 85% of the organisations surveyed operate a MRA and for 95% of them it was set at 65 years. However, there was some flexibility in the application of the MRA: 10% of these employers said they “always” agreed to requests from employees to work on beyond the MRA, 84% said they “sometimes” agreed, while

⁴⁸ TAEN EFA Survey on Mandatory Retirement Ages, June 2009

only 7% said they “never” did so. Of the organisations operating a MRA, 64% said it could lead to a loss of talent and 45% acknowledged that it led to a loss of opportunity to be an employer of choice among midlife and older workers. However, 81% said it helped with succession and manpower planning. The organisations which did not have a MRA cited the following benefits: 85% said it had helped maintain valuable skills in their organisation and 76% believed it had helped keep valuable people in the organisation. Just over half (52%) of respondents believed the absence of a MRA had provided positive role models and had a good inter-generational impact within the organisation. The survey also found that while two-thirds (68%) of organisations with a MRA did not believe it had helped improve performance in any way, only 19% of those without the MRA believed abolition had contributed to a decline in performance, 81% believed it had not done so. This evidence suggests that the business benefits of having a MRA do not seem in practice to match the claims made by those who wished to see a MRA retained.

The Institute of Directors (IOD) supports raising the default retirement age to 70 and the age at which people become entitled to the state retirement pension age to 70 “as soon as reasonably practical”. It argues that the savings on pensions should be used to simplify the basic state pension and increase its value, effectively eliminating most means-tested state retirement benefits. It acknowledges, however, that many organisations still “fall a long way short of embracing a multigenerational workforce” and raising the default retirement age would require “a significant culture change” in many companies, with more training for older workers, phased retirement and possibly lower earnings in later years as and when an individual's productivity declines.

The CIPD would like to see the default retirement age abolished quickly by amending the Equality Bill. It argues⁴⁹ that businesses need “to get away from the idea that the DRA is a proxy for performance management. All organisations, regardless of size or sector, should have appropriate performance and appraisal systems that identify and deal with poor performers, regardless of their age.”

In his 2005 report⁵⁰ on pensions, Lord Turner estimated that abolishing fixed retirement could add £500 million in output to the UK economy. More recent research⁵¹ suggests that adding an additional year to working lives could increase UK GDP by around 2%.

We are aware that some employers are concerned about being required to continue employing someone who is no longer “fit for the job”, but employment law already allows employers to deal with employees who are not carrying out their work competently and the age of the employee should be irrelevant. Maintaining a default retirement age does not seem to us to be the best way to address what should be regarded as a performance issue requiring good management. The evidence on flexible working suggests that it operates best where employers and employees communicate well. It is possible that good communication within firms will also support more positive age-friendly employment practices and help to challenge cultural attitudes towards performance issues and retirement ages.

We recommend that the default retirement age should be abolished. We also recommend that employers should be required to make “reasonable adjustments” to enable an older worker to remain in his job.

Business benefits of supporting older workers

It is easy to see that enabling older workers to remain in the workforce will enable businesses to retain valuable skills and the experience of mature staff. The benefits of team working, which involves different age groups, is already recognised and many companies, such as ASDA and B&Q, recognise the value of having employees who reflect their customer base. Other businesses

⁴⁹ CIPD response to *Building a Society for all Ages*, October 2009

⁵⁰ *A New Pension Settlement for the Twenty-First Century*, HMG, 2005

⁵¹ *How to pay for the crisis or macroeconomic implications of pension reform*. National Institute for Economic and Social Research, 2009

employing older workers cite benefits such as reduced staff turnover, lower absenteeism, loyalty and commitment. The BCC told us that its members appreciate the skills, experience and loyalty of older workers. The CIPD is committed to the removal of age discrimination in employment because “it is wasteful of talent and harmful to both individuals and organisations.” It argues that “older workers make dedicated and conscientious coaches for other staff” and that “allowing older workers to stay in the workforce and share their knowledge with younger mentees is a cost-effective way of improving workforce skills and developing new talent.”⁵²

ASDA was a pioneer in the positive recruitment of older workers. As a result of creative policies such as *Benidorm leave*, which allows staff to take extended leave in the winter months, and extending the right to request flexible working to all employees, over a fifth (21%) of its staff are now aged 50 or over. Its *Seasonal Colleagues* scheme targets older workers, retirees and career changers and has proved very popular, not only with older workers but also with students looking for temporary work. ASDA reports that as a result of employing older workers, it experiences reduced staff turnover and recruitment costs, enhanced staff and customer satisfaction and it has boosted its reputation as a responsible company.

First Group has introduced a “flexible decade” policy that allows employees to work more flexibly between 60 and 70 and to start drawing their pension from the age of 60 onwards. It says this has enabled it to retain skilled workers and to recruit older workers attracted by its flexible approach to retirement.

Marks & Spencer has operated an older workers policy since 2001, which entitles all employees to continue working after the default retirement age and to work while drawing their pension from the age of 50. M&S values diversity very highly and seeks to ensure that all decisions relating to employment practices are objective, free from bias, and based solely on work criteria and individual merit. M&S store teams and workforces across the UK generally reflect national diversity averages and (as of March 2009) 27% of M&S employees were aged 50 or over.⁵³

McDonald's asked Lancaster University to examine the performance of more than 400 McDonald's restaurants across the UK. The researchers found employees aged 60 and over deliver a significant boost to the company's performance. Customer satisfaction levels were on average 20% higher in restaurants that employ staff aged 60+ compared to restaurants where no one aged 50+ is employed.⁵⁴

Better support for older people in the workforce

There is some evidence that many businesses are already managing age issues well. In evidence to us, the BCC said that age discrimination is a negligible issue for its members as assessed by calls to its members' telephone hotline. The BCC receives approximately 20 calls a month on gender discrimination, but only 4 or 5 on age discrimination. However, TAEN suggested there is insufficient awareness among UK managers about age management approaches and the business benefits of them. It argues that these skills should be taught in business schools and incorporated in management training. “Providers need to become actively engaged in providing training so that managers at all levels in organisations are aware not simply of the business case for employing older workers, but the ‘how’ and ‘why’ of age management, including how to assess age related risks that are faced by the organisation and how to guard against them.”⁵⁵

Training

If we are to support older people in the workforce adequately, we must make reasonable provision for them. Some workers, including many manual workers, may not be able to carry on until their

⁵² CIPD response to *Building a Society for all Ages*, October 2009

⁵³ M&S How We Do business Report, 2009

⁵⁴ Employers Forum on Age (EFA) website, October 2009

⁵⁵ TAEN response to the *Building a Society for all Ages*, 2009

late 60s in their current jobs. These workers will need support in retraining to develop new skills. Other workers will need to continue updating and improving their skills if they are to make the best use of their talent and experience.

The evidence we received suggests there is too little recognition of the willingness of older people to retrain, too little funding for training older workers and too little publicity for the training for older workers that does exist. The Age Discrimination Regulations 2006 provide for equality of access to vocational training, but there appears to be a continuing disparity in the extent to which older workers are encouraged to take up training provided by employers and other agencies.

TAEN drew our attention to the Finish approach to supporting older workers in the workforce, which focuses on “workability”. It is largely but not entirely health-based and looks at the barriers to longer working. It includes various elements such as the working environment, management-employee relations and the totality of an individual’s resources.

Three very different examples of good practice show what can be achieved:

Domestic & General, a Nottinghamshire based company, found they were losing call centre staff quickly, so they decided to recruit older workers. Many of these older workers were former miners. They were trained in same age groups, but worked in mixed age groups and the company found this worked very well. The younger and older workers learnt from each other: exchanging IT skills, experience of callers’ problems and employability skills.

The **Horsens Kommune** in Denmark established a project which targeted teachers who were considering early retirement. They were given targeted support – including relevant skills training and flexibility in terms of working hours - and mentoring schemes were introduced which recognised and valued their experience. This project was very successful: over a six year period the number of teachers who are 60+ has doubled.

The **British Gas** Academy was developed to recruit and train individuals to be part of British Gas Services and it recruits approximately 1000 engineers a year. British Gas undertook a complete audit of the Academy in order to review all the existing processes, policies and strategies relating to the age legislation. It decided to remove existing age bands for its apprenticeship and trainee positions, opening up jobs to all age groups. The average age of British Gas apprentices has risen since by three years, with the oldest apprentice taken on at the age of 56. Training officers report that the behaviour and maturity of the groups of apprentices has improved, while the company also benefits from a bigger target recruitment pool.

The *New Opportunities* White Paper [launched](#) by the Government in January 2009 is encouraging in respect of the training opportunities it proposes for adults over the age of 25 and the options it proposes to help people fill in the gaps in their training, for example, by offering level 3 and level 4 training. However, as a result of the equivalent or lower qualifications rule, the Government will not fund training for a person who holds an equal or lower qualification in any area (the ELQ policy). This fails to recognise that many older workers need to re-train, sometimes in entirely new areas, in order to remain in the workforce and amounts to indirect discrimination against older workers.

More encouragingly, *The Learning Revolution* [White Paper](#)⁵⁶ emphasised the Government’s recognition of “the profound importance of informal adult learning to people’s lives and our nation’s well-being.” We welcome its commitments to “take targeted action to widen informal learning activities for older people” and “to develop better communications with older people to inform them about all kinds of learning activities”; as well as its statement that “age-related practices like (adult education) fee concessions can be objectively justified, provided they can be demonstrated to be a

⁵⁶ DIUS website, March 2009

“proportionate response to a legitimate need.” The White Paper also proposed that universal access should be one of five core elements underpinning Local Authority provision of informal learning. In particular it said all adults should be “able to shape and access the learning activities they want for personal development and fulfilment wherever they live, whatever their qualifications and income. This implies that the ELQ policy will not apply to informal learning provided by Local Authorities and we welcome this statement.

We also welcome the decision by the Department Innovation, Universities and Skills (DIUS) to ring-fence £210m for informal adult learning and to protect funding for specialist adult colleges and institutions such as the Workers’ Education Association, Ruskin, Northern and Morley colleges and the Mary Ward Centre and City Lit to a total of some £40m in 2008/09. The continuing desire on the part of older people to improve their education and skills is demonstrated by demand for places at these institutions and the rapid expansion of the University of the Third Age (U3A) movement, which has over 700 local U3A branches and a total membership of over 209,000. Recognising the importance of lifelong education and the continuing development of an individual’s skills, the Government should seek to remove barriers to learning wherever it can. We note that the ELQ policy is currently being [reviewed](#) by the Higher Education Funding Council for England (HEFCE) at the Government’s request. **We recommend that where it continues to apply, the equivalent or lower qualifications rule, as an anachronistic and indirectly discriminatory policy, should be abolished.**

The CIPD argues that all workers should have access to training. Continuous professional development, for example, is as important for older GPs as for younger ones. The CIPD believes that investing in the training needs of older workers can secure good returns, particularly if mature staff can extend their working lives with flexible working. However, there is some evidence that older workers tend to deselect themselves from training opportunities and this is something employers should seek to understand and address. Some older workers prefer more direct, class-based learning rather than IT-based training, while some young people welcome the flexibility offered by self-directed, e-learning. CIPD research has found that workers of all ages prefer to learn by “being shown how to do things and practising them”. **We recommend that employers and other training providers should offer more flexible training models to meet the needs of trainees of all ages.**

Occupational health

Contrary to common assumptions, sickness absence and workplace injury are not higher among older workers than younger staff. A 2005 HSE report⁵⁷ shows that the situation is more complex: for example younger workers are more likely to have accidents, while older workers are more likely to suffer from chronic conditions. It reports that health is influenced by numerous factors other than age, “particularly lifestyle, amount of exercise and nutrition, and although risk of disease may increase with age, there are many actions which both individuals and employers can take which minimise these risks. There are several positive health behaviours...associated with older adults that younger adults could also benefit from.” It concludes that organisations will benefit from efforts to maintain the ability to work of all employees at any age and the adoption and development of flexible retirement practices that retain older workers longer.

While recent research for the EHRC⁵⁸ found that poor health is one of the key determinants of premature labour market exit, it also reported that “health problems do not preclude employment and many older people continue working despite a wide range of conditions of different type and intensity. They can be assisted by flexible working opportunities and open channels of communication with employers and line managers.”

There is a strong economic case for business action to support the health of employees regardless of age, which has been well articulated by Dame Carol Black, the National Director for Health and Work, Business in the Community (BITC) and Bupa⁵⁹ among many others. Business benefits cited

⁵⁷ *Facts and Misconceptions About Age, Health Status and Employability*, HSE 2005 ([report](#))

⁵⁸ *Older Workers: employment preferences, barriers and solutions*, EHRC, publication expected January 2010

⁵⁹ *Healthy Work, Challenges and Opportunities to 2030*, Bupa, April 2009 ([report](#))

by companies that pursue policies to support the health of their employees include: reduced sickness absence rates, less stress, higher productivity, lower staff turnover and thus reduced recruitment costs. These firms also believe such policies help build their company's reputation as a responsible employer, enabling them to attract new staff in a competitive labour market.

Many leading employers already provide excellent occupational health schemes and work to improve the physical and mental health of their employees because they recognise the business benefits of doing so. Businesses can provide a wide range of benefits to support their employees' health, such as: the provision of free health checks; financial support for gym membership; advice on healthy eating; healthy options in staff canteens; "healthy vending" policies; and stress management training. BITC's *Healthy People = Healthy Profits* [report](#)⁶⁰ provides twenty case studies of companies which are benefiting from investing in their health of their employees.

Mental health is an important issue that we must all – Government, employers and employees – address. The total cost to UK employers of mental ill health among their staff is over £25 billion, equivalent to £1035 per employee in the workforce.⁶¹ Almost two-thirds of British people say they feel more stressed, run down and prone to illness than they did three years ago – and more than one in ten say the majority of the stress they experience comes from work.⁶²

Good occupational health schemes for all employees, with an emphasis on preventative health, will help support older people in the workplace and ensure all employees are productive and we welcome such provision.

Other measures to support older workers in the workplace

As we have noted, flexible working can be a key factor in attracting older, unemployed people back into the workplace and in helping older workers to remain in work. Research⁶³ indicates that half of people who recently retired would have worked longer if they could have accessed flexible work. Often the underlying reason for early retirement is caring for relatives and close friends, and one in five people gives up work to provide care.⁶⁴ The provision of flexible working might enable many of these people to remain in employment.

We commend the work of the Age Positive campaign, which was launched by the Government in 2000 to tackle ageism in the workplace. However, much more needs to be done to embed an age positive culture in our workplaces. We therefore welcome the Government's assurances in its *Building a Society for all Ages* strategy document that it will "deliver guidance and toolkits tailored to an employer's sector and size to help them extend their employees' working lives" and "establish links with employment projects aimed at people aged over 50 to learn from their experience and promote good practice."

Self-employment

The BCC expressed concern to us that older workers are not encouraged to think about starting their own business, although it could be the most appropriate option for many of them. In 2007, the New Deal self-employment option supported some 5,000 people a year⁶⁵ and it is regrettable that as yet the Flexible New Deal contains no dedicated support for those wishing to become self-employed although self-employment could make great use of the skills and experience of older workers. We welcome, therefore, the Government's assurance⁶⁶ that it "will develop a fully joined-up package of support, both in terms of finance and advice, for people aged over 50 considering self-employment or social enterprise. This will be achieved by building on the work of Jobcentre Plus and Business Link and working with the Regional Development Agencies, the Prince of Wales' Initiative for Mature Entrepreneurs (PRIME) and the private sector including Bank of

⁶⁰ BITC website, March 2009

⁶¹ Mental health at Work: Developing the Business Case, Sainsbury's Centre for Mental Health, 2007

⁶² Louise Ashton, BITC's Director of [Business Action on Health](#), July 2009

⁶³ *Changing work in later life: a study of job transitions*. Centre for Research into the Older Workforce, University of Surrey (S. McNair), 2004

⁶⁴ *Daily Life for parents and carers*, Equal Opportunities Commission, 2004.

⁶⁵ *Hansard*, 23 March 2007, col.1184W

⁶⁶ *Building a Society for all Ages*, HMG, 2009

America, PRIME's key corporate partner." The Conservative Party's proposals for the *Work for Yourself* programme to help move people from unemployment into self-employment could also provide valuable practical support for older people. They propose to build a network of business mentors and offer substantial loans to would-be entrepreneurs, working with specialist organisations that already have a proven track record in this area, such as the Prince's Trust and the Bright Ideas Trust, to offer the most effective support.

Conclusions and recommendations

We are encouraged by the recognition on the part of many businesses that good employers who treat their workers fairly and well will reap long-term benefits in terms of recruitment, retention and productivity. We recognise the importance of attracting employer and employee support for changes to employment policy and practices so that they are sustainable, and for this reason we call on the Government, employer and employee organisations to articulate the case for reform. If the economic drivers were not so urgent, or the social reasons for improving work-life balance were not so clear, the reforms we support might be left to market forces to deliver. However, we believe the need for certain reforms is urgent – to support well-being as well as economic growth in the UK. Challenging economic conditions and an ageing society mean we cannot afford to wait for the market to deliver the benefits associated with the reforms we advocate.

1. We recommend increased provision of apprenticeships for people aged over 25 and improved financial support for adult education and training for people of all ages.
2. We recommend that the Government extends the legal right to request flexible working to all employees.
3. We recommend that the Government, employer and employee organisations should campaign to raise awareness of the right to request and of the substantial business benefits of flexible working.
4. We recommend that the Government, as a major employer, should provide a good example by offering flexible working throughout the public sector at the earliest opportunity, advertising all new appointments as available on flexible working terms unless there is a strong reason for not doing so.
5. We strongly support the view that we should increasingly move from our current system of maternity and paternity leave to a more gender neutral system of parental leave because of the social and economic benefits it would deliver. We recommend that the next Government should implement the EHRC proposals.
6. We recommend that the default retirement age should be abolished.
7. We also recommend that employers should be required to make “reasonable adjustments” to enable an older worker to remain in his job.
8. We recommend that where it continues to apply, the equivalent or lower qualifications rule, as an anachronistic and indirectly discriminatory policy, should be abolished.
9. We recommend that employers and other training providers should offer more flexible training models to meet the needs of trainees of all ages.

Appendix

Oral evidence

Chris Ball, The Age and Employment Network

Lynsey Brooks, Federation of Small Businesses (FSB)

Stephen Burke, Counsel & Care

Sue Collins, Joseph Rowntree Foundation

Sarah Jackson, Working Families

Anne Madden, Equalities and Human Rights Commission

Theresa May, Conservative Shadow Secretary of State for Work and Pensions and Minister for Women

Abigail Morris, British Chambers of Commerce (BCC)

Sam Smethers, Grandparents Plus

Anna Wallace, Chartered Institute of Personnel and Development (CIPD)

Steve Webb, Liberal Democrat Shadow Secretary of State for Work and Pensions

Matthew Whittaker, Resolution Foundation (RF)

Sheila Wild, Equalities and Human Rights Commission

Written evidence

As well as written evidence from witnesses giving oral evidence, submissions were received from:

British Youth Council

Family and Parenting Institute

Government Equalities Office

The Beth Johnson Foundation

Trades Union Congress

Additional sources

Business in the Community

Confederation of British Industry

Employers' Forum on Age

Institute of Directors