

# Challenging Age

## Executive Summary

From the research report on Information, Advice and Guidance for Older Age Groups commissioned from the Third Age Employment Network and published by the Department for Education and Skills

This report is concerned with all those in their 40s, 50s, 60s and beyond, many of whom may encounter barriers that prevent full participation in employment, learning in and outside the workplace, career development programmes, and training to improve employability.

The Third Age is a time of change. Many wish to continue to work and contribute, but also want opportunities for new directions. Personal and financial responsibilities are often high - many individuals combine caring and parenting responsibilities, and some still have young children. The conflicting pressures often necessitate difficult choices and decisions.

### THE NATIONAL CONTEXT

People are living longer, working fewer years and saving less for their extended retirement. This is not sustainable. The decline in work amongst older people over the last 25 years has been halted but we face huge actual and potential waste of third age skills and experience with major consequences for the economy and the community. A Government report estimates that the drop in 50+ work rates costs the economy about £16 billion a year in lost GDP, and the public purse £3-5 billion in extra benefit and lost taxes (Cabinet Office Performance and Innovation Unit Report, 2000. *Winning the Generation Game*). 33% of the working age population are over 50, and this figure is likely to reach 40% during the next 20 years.

Only 0.2 million men and women over 50 are registered unemployed. However, the numbers of economically inactive unemployed are 8 times higher than this; and many of these 'hidden unemployed', substantial

numbers of whom are highly skilled and experienced, would like to work if opportunities were available.

Almost a third of men aged 50+, and two-thirds of those aged 60-64, are not in work. Life expectancy has risen by 30 years since the State Pension Age was fixed. Those in work are 50% less likely to participate in training than those aged 35-50. Many of the workless 50+ live in considerable poverty - 57% are in households with no occupational pension, and 40% are in the lowest fifth of income distribution for all age groups. These figures reveal the dimension of the problem if older age groups do not, or cannot, maximise their contribution to the economy and their community.

Government has introduced a number of important measures to improve opportunities in work and community activity for people aged 50+. It has designated older people as a priority group for Information, Advice and Guidance (IAG) Partnerships. IAG Partnerships report directly to their Local Learning and Skills Council and are made up of organisations helping adults to find suitable education, training or work. Government has also created the Jobcentre Plus by combining the old Employment Service and Benefits Agency. Nearly 40% of working age adults on benefits are over 50 and the new combined service will be dealing with them all.

### WHO WAS INVOLVED

*The fundamental objective of Challenging Age was to consult older adults and analyse their views on what has or has not worked for them so that all organisations delivering information, advice, guidance and support can achieve better results.*

Six IAG Partnerships - Derbyshire; Kent and Medway; Lincolnshire and Rutland; North London; Sunderland; and York and North Yorkshire - took part. This selection provided the opportunity to compare various economic and social contexts, including: inner cities; rural areas; urban areas experiencing significant unemployment, poverty and structural change; more apparently affluent areas; and areas with numbers of older people from different ethnic groups.

The research included three third age specialist support organisations, which offer a range of learning, guidance and employment services to older individuals. These were: Experience Works, Loughborough College; New Challenge, Ltd, Wembley; and Target Third Age York Ltd. Their involvement enabled the research team to compare and contrast the advantages of integrated and partnership approaches in helping the 45+.

## **AN EVALUATION MODEL**

A 4 -stage Evaluation Model was developed and piloted by Challenging Age:

- (i) consulting with groups of older people.
- (ii) collating and analysing the observations and feedback.
- (iii) mapping and researching local provision in the light of the feedback.
- (iv) using the information to review policy across the whole Partnership and planning future strategies.

Focus groups and telephone interviews can provide a rich source of data on: third age issues; individual experiences; the barriers facing the 45+; and interesting and good practice by partners and other agencies in helping older clients to overcome these. The richness of detail and wealth of feedback are contained in the reports on the focus groups and telephone interviews, and these are available on request.

## **ISSUES IDENTIFIED**

### **(i) Barriers**

Many older people want to work, learn and earn but are encountering difficulties in doing so. Main barriers include: actual or perceived age discrimination, especially by employers;

lack of local retraining opportunities; employer reluctance to train older people; the cost of learning and retraining; and difficulties in finding support agencies with staff who have the experience and expertise to assist older age groups - including listening, empathising, and providing the right forms of practical help.

Virtually all the 45+ and frontline workers consulted were concerned about the resulting waste of third age experience, skills and potential – in terms of the implications for individuals, local communities and the wider economy. The experience of rejection (real or perceived) can rapidly undermine morale, motivation and self-confidence, and cause many older people to give up and join the 'hidden unemployed'. Frontline workers spoke about the numbers of older people who write themselves off and regard themselves as 'too old' to work and learn.

In some geographical areas third age poverty is a main issue. The research shows that poverty erodes hope and in many cases also health (which has attendant costs); it also acts a barrier to jobsearch, and to learning and retraining. It can also reinforce fear, especially fear of change or taking a risk – for example, by taking short-term employment if this affects benefit entitlement. Many older people are worried about breaks in their pensions contributions, erosion of savings, and incipient and future poverty. Significant numbers want financial guidance alongside advice on work and learning.

### **(ii) The desire to contribute**

However, the focus groups showed that financial concerns are only one of several reasons why many older people want to work. Most focus group members wanted to work, learn and continue to develop and utilise their abilities in their later years – to the benefit of the community and themselves. Many enjoy working, although they don't necessarily want to return to their previous occupations or work styles.

Quality of jobs as well as quantity is important. Work provides purpose, status, scope to use one's skills and abilities, and the opportunity to contribute to the community. A significant number of the focus group members didn't just want to find 'a job' – they also wanted an occupation, or 'vocation', that allowed them to express their (changing) values, interests and objectives, and to progress. The extent to

which they could achieve this by volunteering and active citizenship, rather than within the paid labour market, differed according to individual circumstances.

### (iii) Learning and workforce development

The unmet desire that significant numbers of under-performing older people have to work, learn, and develop their careers, is a key finding of immediate relevance to the Government's Workforce Development Strategy. The findings indicate that the Government's targets for adult skills cannot be met without large uplift in the skills of the over 45s.

Skill development and updating while in employment can help to ensure retention in the workforce, to the benefit of older individuals and their employers. Many people also want and need a 'second chance' if they, the economy and the community, are to avoid the risk of losing that potential energy and experience. This helps to explain the concern shown by many of those interviewed with the qualifying period of 6 months' unemployment for Jobcentre Plus programmes, including New Deal 50plus, Work Based Learning for Adults, Programme Centres and Work Trials.

For many people aged 50+, there appear to be few - if any - alternative means of accessing affordable retraining programmes (other than IT) and sampling, gaining experience and proving themselves in new and alternative areas of employment. Successful employer-led workforce development programmes, which include older employees and trainees, are clearly critical.

### (iv) Information, Advice and Guidance

During the focus groups, participants were asked to identify the forms of help and support they required in order to overcome barriers preventing them from working and learning. Although few used the term 'guidance', the activities they identified are integral to high quality IAG. They include:

- *Accessible, personally relevant, up-to-date and sufficiently detailed information* in relation to older people: (a) to assist career choice; (b) to identify suitable local opportunities (jobs, learning, volunteering); and (c)

to locate local organisations that can help.

- *Expert advice* that helps them relate the information to their own circumstances.
- *Staff who are prepared to listen* and have the expertise and commitment to act as "sounding boards" and "sources of ideas", and to help.
- *Staff who motivate*, provide older people with hope and encouragement, and offer help and support in regaining lost confidence and self-esteem.
- *Staff continuity* – not having to repeat one's personal story on each visit.
- *Staff who offer skilled and personal support* over a period of time and to whom older people can return (ie personal advisers and mentors). Feedback also indicates that older people welcome *follow-up and 'tracking' of progress* because these show that agencies are interested and genuinely care.
- *Skilled assessment* – including help in identifying: *existing and transferable skills, aptitudes and experience*, and relating these to the current labour market; previously *unrealised potential*; and *preferred learning styles* (so that they can make optimum use of learning opportunities).
- Help with such areas as *personal presentation, writing CVs, interview techniques, jobsearch and self-advocacy* – including techniques to overcome age stereotyping and hidden or overt discrimination.
- *Training opportunities* that provide them with skills required by the local labour market, and which they can afford.
- Opportunities for *work trials, work sampling and work experience* so that they can try out their skills, find out

about unfamiliar occupations and prove themselves to employers.

- *Peer group support* – to extend networks, provide motivation and encouragement, and support each other in achieving personal objectives.

Those providers that older people identified as being particularly helpful are all *highly personalised and 'people-focused' initiatives* that combine most or all of these activities into an *integrated service*. In most instances the initiatives also offer clients *opportunities to learn* on the same site – often because the providers are also learning centres and/or community learning projects.

Some frontline workers noted the similarities between the support requirements of many older people, and those of many young people aged 13-19 served by Connexions Partnerships. These parallels require more detailed consideration - including the opportunities that may exist for the *cost-effective use of existing services* and potential *economies of scale*.

Third age IAG provision needs to be *coherent, efficient, welcoming and properly targeted* if it is to be genuinely effective. Many 45+ are reassured by a *mix of ages on reception and other frontline positions*, and by the availability of older staff. The inclusion of these and other qualities and activities helps to explain the success of *multi-activity integrated services* (both 'third age specialist' and for all adult age groups) in helping the 45+ into learning and work. There are important resource issues here. Currently such provision, outside economic and social priority areas such as Sunderland, tends to be the exception rather than the rule, and is funded from a number of sources that are often short-term.

#### **(v) Guidance and National Policy**

The project demonstrated the importance of *adult guidance* in underpinning all Government programmes for adult skills and employability. The critical role and importance of guidance could be much better understood. Guidance helps individuals identify their own hopes, ambitions, abilities, and personal circumstances and relate them to the opportunities available to them.

The *information-gathering opportunities* offered by efficient IAG systems could be more extensively used to inform policy decisions. Those who work at the frontline, through their contact with individual members of the public, have valuable knowledge and experience of training and labour market issues, including the impact of national and local policy, gaps in national and local provision, and ways of overcoming barriers that may be inhibiting progress. The quality of the feedback received during Challenging Age indicates that national policy could benefit from finding ways to collect such feedback from frontline workers and carefully consider what is learnt.

More attention is needed on *the changing nature of people's skills, interests and values* as they grow older, and how these may match the demands of the current labour market. The evidence from Challenging Age suggests that research is required on third age skills and working patterns in order to inform policy and enable greater numbers of older people to optimise the contributions they can make to the economy and their local communities.

Other issues that they identified included:

- ensuring that legislation to limit *age discrimination* among employers is accompanied by positive national and local action to *change attitudes* towards older people in industry and community.
- The *6-month qualifying period of registered unemployment* for Jobcentre Plus programmes. Many older people and frontline workers consider the waiting period to be a cause of 'hidden unemployment' because it is seen to give time for the many 50+ who are keen to work at the point of redundancy, to lose motivation and employability, and withdraw from the labour market. The public feedback appears to run counter to Government statistics which show a high level of re-employment of registered unemployed over 50 within 6 months.
- *Pressure to accept unsuitable and low-level jobs*, even where this means giving up personal ambitions including career change and skill development. This appears to result from tensions

between longer-term policies to promote workforce development and encourage lifelong learning, and short-term pressures to reduce national benefit levels and meet performance targets.

- *Risk of losing benefits* through taking low-paid employment, meaning that some older people may be worse off financially by working.
- The *cost of retraining*, and the *lack of retraining opportunities, including employer-led*, for older people.
- *Age restrictions* imposed on community learning and employment training initiatives by funding bodies.
- *Pension regulations*, which can prevent older employees from downshifting and working part-time for the same employer.

In summary, the key findings from Challenging Age are fourfold:

- (i) For many individuals, the period from 45+ represents a key period of challenging career change as a result of changing labour markets, stereotypes of older employees, and the low value that may be placed on the skills and experience of older workers.
- (ii) Many older people want to work, learn and continue to develop and utilise their abilities in their later years – to the benefit of the community and themselves. However, many are having difficulty in doing so and are giving up as a consequence.
- (iii) Many want access to high-quality information, advice, guidance, retraining and other learning to enable them to overcome the barriers blocking their progress, and to maximise their personal contribution. Many want and need a 'second chance'.

- (iv) The role of high-quality advice and guidance in helping many mid-life and older adults to work, learn and earn requires greater recognition. Potentially the benefits for individuals, employers, government revenues and personal savings towards retirement are considerable.

Guidance for older people therefore represents a huge area of potential and opportunity with benefits for employers, individuals, communities and the national economy. The challenge, as many of the individual stories told within the focus groups vividly portray, is to identify and introduce strategies and interventions that are genuinely successful in preventing the continued human waste of older people's abilities, experience and potential.

## FURTHER INFORMATION

In addition to Recommendations and Observations, the main report contains detailed case studies of interesting practice for IAG Partnerships and operational tools laid out to aid copying of material for training and review purposes. These tools were developed by the research team: Geoff Ford, Barbara Watkins, Sara Bosley, Ruth Hawthorn, Barbara McGowan and Patrick Grattan.

Reports on the individual IAG Partnerships, focus groups and third age specialist agencies are available from the Third Age Employment Network (tel: 020 7843 1590) in separate Annexes:

1. Derbyshire IAG Network
2. Kent IAG Network
3. Lincolnshire and Rutland IAG Network
4. North London IAG Network
5. Guidance Advice and Information Network, City of Sunderland
6. York and North Yorkshire IAG Network
7. Third Age Specialist Organisations

Text from the report may be reproduced free of charge provided that Crown copyright is acknowledged, the title is specified, and the material is not used in a misleading context.

The Learning and Skills Council is supporting dissemination of the research conclusions.

The Challenging Age research was carried out by the Third Age Employment Network in partnership with the National Institute for Careers Education and Counselling and the Centre for Guidance Studies at the University of Derby.

The research is based on recommendations and observations from both users of adult guidance services and frontline staff of provider agencies, many of whom work in the community and voluntary sectors. As such, the recommendations and observations do not necessarily reflect government policy.

The aims of the research were to:

- identify older people's advice and guidance requirements.
- assess their views on the value and impact of the existing services.
- determine from this how the needs of older people can best be met, including the practicalities within available resources.
- pilot and develop a model to help IAG Partnerships evaluate their provision for third age individuals and groups.
- raise the capacity of IAG partnerships, key partners and related agencies, so that greater numbers of older people can participate in employment, learning and the community.
- locate interesting and relevant practice.
- inform national policy on third age issues, in relation to IAG and related services.

The Learning and Skills Council is supporting dissemination of the findings of the research and of diagnostic and planning tools developed to assist Information, Advice and Guidance Partnerships to deliver their services for older age groups.

Copies of the full report, *Challenging Age – Information, Advice and Guidance for Older Age Groups*, can be obtained from the Third Age Employment Network or downloaded from the TAEN website ([www.taen.org.uk](http://www.taen.org.uk)).

Copies of the separately published individual Annex reports, containing personal stories and the responses of focus group participants in each area, can also be obtained from the Third Age Employment Network.

department for  
**education and skills**  
creating opportunity, releasing potential, achieving excellence



207-221 Pentonville Road, London N1 9UZ  
Tel: 020 7843 1590 Fax: 020 7843 1599  
E-mail: [taen@helptheaged.org.uk](mailto:taen@helptheaged.org.uk)

TAEN is an association of independent local groups and organisations that champion the contribution age diversity in employment makes to business success and a healthy society.

## NICEC

Sheraton House, Castle Park,  
Cambridge CB3 0AX  
Tel: 01223 460277 Fax: 01223 311708  
E-mail: [enquiries@crac.org.uk](mailto:enquiries@crac.org.uk)

The National Institute for Careers Education and Counselling is a network organisation which conducts applied research and development work related to guidance in various settings.

## CeGS *Centre for Guidance Studies*

*Promoting research & informing practice*

University of Derby, South Tower,  
Kedleston Road, Derby DE22 1GB  
Tel: 01332 591367 Fax: 01332 622726  
E-mail: [cegsenquiry@derby.ac.uk](mailto:cegsenquiry@derby.ac.uk)

The Centre for Guidance Studies connects guidance practitioners, policy-makers and researchers through research, learning opportunities and access to resources related to guidance and lifelong learning.



## Learning+Skills Council

National Office, Cheylesmore House,  
Quinton Road, Coventry CV1 2WT  
Tel: 0845 019 4170  
Email: [info@lsc.gov.uk](mailto:info@lsc.gov.uk)

The Learning and Skills Council is responsible for funding and planning education for over 16-year-olds in England outside the university sector and operates through 47 local Learning and Skills Councils.