

Mid-life Skills Review project
UK National level report
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Project summary

The **Mid-Life Skills Review Project** aimed to develop a digitally supported **mid-life skills review** that could help prepare workers to be more resistant to the labour market challenges they face in the future.

The background to the Mid-life Skills Review project was summarised in the project proposal as follows:

A substantial body of evidence exists that shows people over the age of 50 in Europe exiting the labour market find it more difficult to re-enter. We will develop a digitally-enabled mid-life skills review that can help prepare workers to be more resilient to labour market challenges they face in the future. This can be an important preventative measure in helping mid-life and older workers remain in the labour market by supporting them to update their skills and progress in their current workplace or to make a career change.

The objectives were to train peer reviewers and to explore digital badging as a way to accredit the work done by reviewers. A digital platform would provide one support mechanism for reviews and hold the results of a review for the participant.

To support the moves for Europe-wide Mid-life Skills Reviews in a positive way, the Mid-life Skills Review project planned to develop new, freely available materials to be used to train reviewers/assessors who carry out Skills Reviews and new online assessment materials to support their work.

Each project partner researched and produced national level contextual reports on the state of play in each country about mid-life skills reviews and made suggestions about what, on the basis of their findings, we then needed to do. This is the UK's national level report.

PROJECT OUTPUT 1: Mid-life Skills Review Project Compendium

Phase 1 UK NATIONAL LEVEL REPORT

Summary

The UK has both national policy and some practice to support people in mid-life to make positive choices about their future working lives and their longer-term positive life choices. However, the policy is not yet sufficiently backed up by action which is accessible to all.

The concept of the Mid-life Career Review (MLCR) / Mid-life review is one which is gradually gaining awareness across the UK. A MLCR is a holistic engagement designed to cover many topics such as retirement planning, Leisure, family life, health and well-being, finance, pensions and, key to all models of review, skills. The Mid-life Skills Review (MLSR) proposed in this project adapts the previous proposition to focus particularly on successful later life working which paves the way to a successful later life.

Mid-life Career Reviews have been well tested, and can link to other programmes of learning, review and advice. However, they are not yet commonly understood or made available. Provision is not consistent, available across a range of workplaces, or to those not in paid work.

As the project started, the UK Government was proposing a '*Mid-life MOT at 50*', the parameters of which would include financial planning, and might be presented as an entitlement, much like the 50+ Health Check currently on offer to people through the NHS. A concern about this approach is that it might not include sufficient focus on education and skills training to suit the needs of people to stay in work. Some limited guidelines and links for Mid-life MOT are now available on the UK government's website with the emphasis on finance and self-help (<https://www.yourpension.gov.uk/mid-life-mot/>). There is potential to link Mid-life MOT outcomes with the new National Retraining Scheme and the possible benefits to workers over 50 offer opportunities here, but also there are concerns that the needs of these workers will not be sufficiently taken on board in all the linked policy arenas.

While it is unlikely that one-size will fit everyone, it is possible to arrive at tailored solutions which meet individual and collective needs of people in mid-life which enable them to enter the second half of life with more effective preparation than has been available previously. There remains however much to be done by all the relevant stakeholders, including especially employers.

At the time of writing we must also acknowledge the possible impact of Brexit on this whole area of work and in the broader policy arena, which at the moment remains unknown. There is considerable uncertainty which will remain throughout the next few years, regardless of the outcomes of this process.

The information here is mainly adapted from NIACE's report on Mid-life Career Review (2015), the UK Government's Fuller Working Lives report (DWP, 2017), John Cridland's report to the UK Government on Pensions (Cridland, 2017), Age UK (2017) consultation

paper on Mid-life MOT and the TUC's two evaluation reports on their MLCR programme. These and further references are listed at the end.

First prepared in 2018, additional references and an amended summary were included in January 2019, given the considerable developments in relation to the Mid-life MOT, fuller working lives and National Retraining Scheme policy areas.

Terminology

Mid-life

Although self-defined for programmes in the UK, we have generally assumed that it is at around the age of 50 when someone could be defined as being in mid-life. The characteristics of mid-life might occur at slightly different ages depending on personal circumstances and therefore self-definition has also been permitted in some projects.

Mid-life career review

This was the term proposed by the Learning and Work Institute for the pilot projects referred to above. A holistic look at life around 50 to support later life working, learning and living.

Mid-life review

This more general term avoids the word 'career' which is not necessarily well understood as meaning the whole of life; - that is, much wider than the job you do / the profession / training / qualifications you have.

Mid-life MOT

This term was proposed in the report for the UK government by John Cridland in his recent review of State Pensions, Smoothing the transition. Although based on a mis-understanding of what is covered in a mid-life career review, the Mid-life MOT is proposed as an entitlement for all at the age of 50+, which was recommended by the MLCR project.

Mid-life skills review

As above - but focusing equally on skills, transferability of skills, opportunities for learning, re-training or basic education.

Careers advice / Careers guidance / Career education

The practice of adult guidance. Offered through the careers service and in many other ways including coaching, mentoring and sometimes through human resource services in-company.

National Careers Service

A national public service, in theory open to all adults. In England the service is contracted out by government and delivered by a series of 'prime contractors' (private or third sector companies) and delivered by them on a regional basis or on a national basis for the digital/phone services. In reality, it is more available to 'priority groups' which attract higher levels of funding. Sometimes the service is co-located with Job Centre Plus and focuses mainly on unemployed people.

The devolved nations (Wales, Scotland and Northern Ireland) have national level arrangements, with one provider in each country.

Pensions in older age are made up of one or more of the following (very simplified):

Occupational pension - some people have been able to contribute to an occupational pension into which their employer also makes a contribution. Recently a process of auto-enrolment has been introduced into a separate scheme to encourage more people to save for a pension, regardless of whether or not your

employer has scheme. These can be drawn down when you reach the age set by the pension provider.

Private pension - a pension scheme into which you can make a contribution, without contribution from an employer. These were largely used by small business owners and self-employed people but have also been used by those whose employer do not have a scheme. These can be drawn down when you reach the age set by the pension provider.

State Pension Age - there is a state pension in the UK which you can qualify for by contributing 'National Insurance' (a tax) for a qualifying number of years. The age at which one can draw down the state pension is in the process of changing (more details below).

Unionlearn

Unionlearn is the learning and skills organisation of the Trades Union Congress (TUC). Trades unions work to protect employee rights for their members through collective bargaining. Unionlearn works to assist unions in the delivery of learning opportunities for their members, as well as managing the Union Learning Fund (ULF).

Trade union

An organized association of workers in a trade, group of trades, or profession, formed to protect and further their rights and interests.

Union Learning Rep

A union learning representative (ULR) is a member of an independent trade union, recognised by their employer, and elected by their union in the workplace.

eNote

eNotes are self-contained eLearning modules that includes a mixture of text, video and quizzes. They last between 20 and 45 minutes and can be returned to as many times as required.

Introduction

Background

The concept of the Mid-life Career Review (MLCR) / Mid-life review is gradually gaining favour in many countries and the role of social partners in both lobbying for and delivering elements of this is one that could be critical to its success (Eurofound 2017). A MLCR is a holistic engagement designed to cover many topics such as retirement planning, finance, pensions and, key to all models of a review, skills.

The Mid-Life Skills Review project aimed to develop a suite of new materials to support the delivery of a Mid-life Skills Review – with the emphasis on reviewing skills and competences and targeted at adults (at or around 50 years of age) with low levels of basic skills in literacy, numeracy and digital literacy. The new materials are specifically designed for use both by Europe's social partners and others in the workplace carrying out similar 'skills review' functions. These materials include new online 'gamified' skills assessment tools in a variety of languages with support for reviewers. Where there is a learning need identified, learners will be signposted to existing training materials. The reviewers across the partnership are encouraged to become 'mid-life skills champions', with the support of online tools and a virtual e-network to support its members and share ideas and experience. The project accredits learning through a new online digital badge and explore linking this into the Europass CV Programme.

It is important to highlight some of the positive outcomes from mid-life skills reviews e.g. progression, promotion, career change etc; and building on or utilising learner tracking systems to carry out a longitudinal study of the impact of mid-life skills reviews (going beyond the length of the project) which will focus on 3 key perspectives: workplaces, reviewers, employees.

The project builds on the work of the MLCR pilot projects, led by NIACE (now the National Learning and Work Institute) which worked with 3,000 individuals between 2013 - 2014. The TUC was a key partner in this project. The MLCR project is particularly timely in the UK context because of renewed interest from UK Government. In the meantime the Learning and Work Institute has led further work on MLCR, including training staff in organisations and government to carry out mid-life reviews, and continues to lobby for the implementation of the mid-life review as an entitlement.

In 2012, unionlearn was a key partner in the Lancashire Colleges Consortium that undertook a project looking at the needs of older workers. The project sought to raise awareness of the need for trade unions and employers to consider the impact on older workers especially around the skills needed for either their current job role or for new jobs, in the light of the changes in pension provision, the removal of the default retirement age and the shift in demographics showing that skilled older workers will be a key requirement for the UK economy in the forthcoming years.

In 2013 unionlearn, in conjunction with NIACE (now the Learning and Work Institute) we developed and piloted a government funded mid-life career review process. The pilot project was developed in response to the absence of targeted support for older job seekers and also that if older people lose their jobs then they are more likely to struggle to return to work. It responded to government policy which supports retaining older people in jobs and extending working lives due to populations ageing. The project finished having successfully tested and evaluated different

models of support. Unionlearn has continued to devote resources and train ULRs to identify the issues for workers facing mid-life job changes and give them support. Unionlearn's mid-life development work has demonstrated the unique value of the ULR as a trusted intermediary in the workplace, reaching those who may be disadvantaged or vulnerable in the workplace.

The new TUC Education learner management system website and virtual learning environment will be utilised in this Mid-life Skills Review project.

Section 1: The UK national/regional context

1.a The UK faces a demographic challenge.

Population

In the UK, one person in three is over 50, and the numbers are rising. People are spending more years in healthy active retirement, as well as more years in poor health. In both cases, learning can make a major contribution both to the wellbeing of older people, and their contribution to society and the economy. However, the potential is often wasted, because few older people participate in learning, and what is available to them is poorly coordinated. At the same time, the average age for retirement is now 64.7 for men and 63.1 for women. The timing and ways in which people retire are changing too. Some people do not expect to retire until their 70's.

Ageing workforce

The UK workforce is ageing and will continue to do so for at least another twenty years. A quarter of the workforce is already over 50, and ageing is a feature everywhere except London, where immigration (from within the UK and internationally) has kept the average age relatively low. Current estimates suggest that there will be major labour shortages in the near future, and employment rates are already high, and rising. The then UK Commission for Employment and Skills estimated in 2014 that over 12 million jobs would need to be filled over the ten years to 2024, mainly as a result of the retirement of older workers, but that there were only 7 million young people currently in school to replace them, leaving 5 million potentially unfilled vacancies, assuming a relatively stable labour market. DWP's latest estimate is that there will be 7 million vacancies by the end of 2028.

The UK has relied for some time on migrant labour to fill its skills gaps; this may be unlikely to continue. Occupations and industries vary in their age profiles, and in their future labour demands. Manufacturing faces particular challenges, with a third of its workforce aged over 50, and sectors as varied as nuclear engineering and agriculture suffer from a workforce old enough to be critical to their future survival. The health and care sectors face a special challenge, to expand the workforce in order to meet the needs of a rapidly rising number of very old people. In some sectors, essential expertise is held only by a generation approaching retirement. In the past 30 years, employers have had the option to substitute technology and capital investment for people and this has happened on a large scale, but as the UK increasingly moves from manufacturing, where such substitution is relatively easy, to services, the opportunities reduce. Many employers generally have been slow to recognise the implications of demographic change.

1.b What is mid-life and what might be some of the challenges for people in mid-life in the UK?

Mid-life is probably around the age of 50, but individuals may choose to take part in mid-life review at any age at which they feel they are facing changes. Participants in mid-life career review workshops have identified the following themes, all or some of which may affect their lives, decision making and opportunities; health, finance, pension planning, care of older or younger children, care of older family members or disabled family members, children about to enter higher education, mortgages, suitability of housing, well-being and fitness.

Amongst the participants in the MLCR pilot projects there was, and in MLCR workshops since then there is still, a considerable interest in continuing to work, and often an influencing factor is the financial need to continue to work for as long as possible. Some people want to continue with their current employment, where others are keen to do something else. The influence on making a change may be determined by the physical nature of the current job (e.g. builders and nurses) or by the stress of the current job. In addition, employment which is currently in decline (including public sector jobs) may motivate people to want to make a change.

People frequently outline an interest in working more flexibly or part-time to allow for other things they need to do - which can include re-training and volunteering, active citizenship, hobbies and leisure pursuits, as well as caring for others.

However, some people are keen to retire (that is, stopping paid work and drawing down their occupational pension, if any) as soon as they can afford to. In this case the determining factors seem to be a combination of having definite plans to do something else and sufficient resources. Health, age of partner, lack of dependents or the existence of other people (usually family members) needing care seem to influence this decision. Plans for the future may include: travel; volunteering; moving to a new location, as well as doing paid work, but those plans also include, for example, the need to care for others, including grandchildren.

Some employers are not as well aware as others of the implications of demographic change. The nature of work is changing too; people change jobs more often than previously, and not always because they want to. Work itself needs different skills, but older people do not take up training at or for work as much as they perhaps should and later life learning/training opportunities are few and far between, especially for older workers.

Although many older people like work, and would like to stay longer, many factors work against this, including: traditional expectations of "retirement"; low levels of training; age discrimination; the nature of some jobs; and poor human resource management. This is a point at which mid-life career review might make a difference to enabling later life working. People in mid-life with low basic skills are particularly vulnerable in the labour market.

It is important that the decisions which people make during their working lives ensure that they enter retirement healthy and financially secure. One way of overcoming these challenges is to help people to think and plan the later stages of their working lives: to make informed decisions about changing jobs or career; about how and when to retire; about their finances; about how to remain employable; and how to manage health and caring responsibilities. But, because almost no opportunities exist for people to get this kind of advice, many people drift towards retirement with no clear plans, becoming steadily less productive and motivated, and eventually leave earlier than is good for them as individuals, for the economy, and for society at large.

The results of the MLCR pilots suggest that if individuals have access to good careers guidance in "mid-life" they are better able to clarify their aspirations for work, and to understand the options open to them in terms of job and career change, training, promotion, flexible working and retirement. This enables them to negotiate the kinds of change which would make them more employable, and able to take control of decisions about their work, their work-life balance, finances, health and retirement. The result would be older workers who were more motivated and productive, and better informed decisions about when and how to retire. The outcomes would

potentially occur across a range of aspects of life, including job change or retention, improved wellbeing, reduced stress and ill health.

Four policy challenges were identified during the Mid-life Career Review pilot project (2015):

1. To discourage premature retirement.

Many people leave the workforce altogether before they would like, often through redundancy. Because many employers are reluctant to recruit people after the age of 50, unemployment after that age is increasingly likely to be long term or permanent. This represents a very large untapped resource for the economy. A too large proportion of people over 50 are registered unemployed, many of them for more than two years. A further large number are "discouraged" older people who have given up the struggle to find work and reluctantly accepted that they are "retired", removing themselves from the unemployment statistics.

2. To reduce unemployment

Although many older people prefer to work part-time, many are working fewer hours than they would like, or in roles which do not make full use of their skills, knowledge or experience. The latter is increasingly reported as people age.

Some people are forced out of employment by the lack of flexible working opportunities, which could enable them to combine work with caring for elderly relatives (which people are most likely to experience in their 50s), to manage health conditions, or simply to phase gradually into retirement.

3. To develop more appropriate training.

Training is critical as the demands of work change, and is especially important for those seeking to return to work. However, participation in training declines rapidly after the mid-40s, partly because people are less likely to ask for it, and partly because they are not offered it. The result is declining productivity, which again increases the risk of redundancy. Training is particularly critical for those who become unemployed after working productively for many years in the same organisation or role. Often they have much valuable experience, but low or outdated qualifications, and sometimes have low levels of literacy and numeracy. Unable to convince potential employers of the contribution which they could make, they often find themselves unemployed on a long term, or permanent, basis.

4. To balance the needs of older workers with the older unemployed.

While unemployment is clearly a major concern for both the individual and the state, strategies to retain existing older workers are more cost effective, since the statistical chance of returning to active employment after the mid-50s is very low, and support strategies expensive, especially when dealing with individuals who lack confidence that there is any real prospect of employment. Public policy needs to strike a balance between the needs of the two groups.

1.c UK Policy context - including skills development, later working lives, 'retirement' / pensions and State Pension Age.

The changes that UK governments have introduced include abolishing compulsory retirement ages and raising the state pension age; for women in the UK, the increases in State Pension age (SPA) have started and now also apply to men. The original intention was to equalise the SPA between men and women. However, since 2010 it has been gradually increasing from 60 years of age for

women, rising to 65 by November 2018, at which point it is equal to men's SPA. After this point, SPA for all individuals will increase to 66 by October 2020 and to 67 by 2028, under the schedule established by the Pensions Act 2014.

Further State Pension Age changes and Mid-life MOT¹ proposals were brought forward by John Cridland (2017) in a review for government:

[the focus is on] State Pension age arrangements post-2028, when State Pension age will have reached 67. Three generations feature throughout our analysis: Baby Boomers (born 1945–65), Generation X (born 1966–1979) and Generation Y (born 1980–2000).

The important areas for discussion were: life expectancy, affordability, pension outcomes, pension ages and smoothing the transition to ensure that people can both prepare for and cope with any changes; this includes the recommendation for access to a mid-life MOT. The overview is either quoted in full or summarised below.

Life expectancy

The Government established a link between longevity and State Pension age in 2013, stating that people should expect to spend on average up to one third of their adult life in retirement. Life expectancy has risen at all ages and for all socio-economic groups. Projecting future life expectancy always carries some uncertainty, but the Office for National Statistics (ONS) currently predicts that life expectancy will continue to increase, although improvements will slow down over the next few decades. Healthy life expectancy (which measures time spent in good health) has remained roughly stable as a proportion of overall life expectancy to date. Significant variations in life expectancy and healthy life expectancy remain across socio-economic groups and across the country, most acutely at a local level.

Affordability

Affordability can be summarised as ensuring that the State can afford to pay the pension; this will include not paying more than the current proportion of GDP.

Patterns of pension outcomes [- impact on particular groups]

In future, more people will receive a private pension income because of workplace pensions policy, but the average pension in payment will be relatively lower compared to current levels, due to a reduction in higher value defined benefit schemes. As a result, we expect the gap between the richest and poorest pensioners to reduce a little across the generations, although inequality will remain.

Carers and people with ill health or disability are likely to find it more difficult to continue working up to State Pension age. These groups, along with the self-employed, black, Asian and minority ethnic people and women, are likely to have lower private pension savings which may reduce their ability to cope with State Pension age changes.

¹ MOT stands for Ministry of Transport. It represents the annual check and certificate, which all cars must have to be allowed to continue in use. For this reason, some commentators - including me - prefer not to use this terminology, but it is in common usage in the UK and is also sometimes used to refer to annual health checks from doctors which people can access from the age of 50.

Setting the State Pension age

A universal State Pension age makes for a simple system that is important for people to plan around but the timetable must be fair to pensioners and workers. To this end the longevity link, which ensures fairness to workers, has to be seen alongside uncertainty about trends in life expectancy, which ensures fairness to pensioners. In other words there has to be a reasonable pace of change, to spread changes equally amongst the generations. People need at least ten years notice of change and change itself should be limited to once a decade². Drawing from the proportion of adult life spent in retirement over recent years and recent life expectancy projections, State Pension age should increase to age 68 over the two-year period 2037–2039, [...]. This would provide a greater measure of intergenerational fairness, and would also make a contribution to the fiscal sustainability of the State Pension. To create a window of stability, increases after this should not start before 2047, assuming there are no exceptional changes to the data. This timetable means that spending on State Pension would be 6.7% of GDP by 2066/67. In the Review's judgement, this is close to the limit of what can be saved through changes to State Pension age. To ensure fiscal sustainability, uprating of the State Pension should be held to the earnings link. This would mean that spending on State Pension would be 5.9% of GDP by 2066/67.

Smoothing the transition

Several interventions are needed to smooth the transition into retirement both for those who work and those with multiple barriers to work.

Carers suffer disadvantage in the labour market and the Review calls for all employers to adopt eldercare policies and for the Government to directly support a Statutory Carers' Leave programme.

To support the gradual transition to retirement a Mid-Life MoT will provide workers with holistic advice to prepare for the transition.

Older workers should have a more prominent role as mentors and trainers in the Government's apprenticeship strategy.

For older workers, the conditionality in Universal Credit could be fixed to allow part time working; together with changes to the rules of deferral of State Pension, including allowing its partial drawdown.

Importantly, long-term carers and people with ill-health or disabilities should have access to a means-tested pensioner benefit a year before State Pension age from the rise to 68.

We hope the 2017 Automatic Enrolment Review will prioritise improving coverage for women, for example by giving couples the option to combine their pension savings, and exploring how best the programme can support the self-employed.

Since the developments noted above the State Pension age (SPA) is rising, scheduled to increase to 67 in 2026-28 and with further rises likely in the 2030s and beyond. This makes working longer essential, and there is a clear need to help people plan their future careers as they approach the latter part of their working life. Age UK (a national charity) commented on John Cridland's (2017) report in the following way:

'Many people are likely to struggle to stay in work, and we believe there is a gap for a service that facilitates this. However, it's also important that people have sufficient pension savings so that

² This was not the case in some recent changes.

when the time comes to stop work or wind down their hours, they can afford to do so. It is in everyone's interests to make such an intervention happen – Government, employers, pension schemes and individuals will all benefit – and the July 2017 announcement of bringing forward the SPA rise to 68 reinforces its importance.'

This Age UK paper aims to start a discussion about how such a service – based on Mid-Life Career Reviews [...] – should be designed and implemented, and how people can be encouraged to save more into their private pension. It is hoped that this could be the *'start of a serious discussion about how to facilitate longer working lives and higher levels of pension saving'*.

One of Cridland's recommendations was for a *'Mid-Life MOT'* in people's late 50s and early 60s. Age UK has long supported a similar proposal and agreed with the Review's recommendation but they believe that the intervention should take place earlier – at least at age 50 – so people still have time to adjust their future working plans, for example by re-training, and so they have time to sort out their pension.

The *'career MOT at 50'*, which Age UK reframes as simply the *'MOT at 50'*, should also contain more advice on work and learning than suggested in John Cridland's proposal – as they believe that otherwise it would have *'limited value for keeping people in work until their late 60s (or even beyond)'*.

Age UK suggests too that *'MOT at 50'* should be implemented by extending the Mid-Life Career Review pilots which *'proved to be a very successful and low-cost means of helping people at about the age of 50 consider their future work and learning options, as well as managing changing needs (for example caring for a relative) as people approach later life'*. Work and learning were the crucial elements of this intervention. Discussion of people's work aspirations, skills needs, and how to achieve these should remain at the heart of the *'career MOT at 50'*. If people are to re-train through formal or semi-formal education, then the MOT needs to be delivered while there is still ample opportunity to reap the benefits of doing so, which is why we believe it should be delivered at age 50 (adapted from Brooks, C. 2017).

1.d Demographic change in context

As noted above, UK society is ageing. Since the mid-20th century, people have been living longer, and fewer have been born. Although longer, and generally healthier, life provides many opportunities and rewards, a growing retired population, and a declining number of people of traditional "working age" creates a real economic challenge. "Working age" is normally (and unhelpfully) defined as 18 or 21 to 65. Very recently, there has been a modest rise in birth rates, but even if this is sustained, this will take twenty years to return the "working age" population to the level of 2012, unless there is a radical change in retirement patterns.

For government, there are concerns about how to pay for the support of a growing retired population with a shrinking workforce. For people, they are worried about how they will be able to cope with lower incomes in older age.

Retirement ages have not risen in step with the rise in healthy life expectancy. "Retirement" used to be 'simple': most men retired at the age of 65, and most women at 60: the ages at which they became eligible to receive the State Pension. For most people, "retirement" meant moving overnight, from full-time work to full time economic inactivity. This is often described as the "cliff

edge” model of retirement. Some industries and occupations had arrangements for earlier retirement where it was believed that the demands of the job made working later unrealistic, and some pension schemes allowed people to retire before State Pension Age (SPA) with reduced occupational pensions. In some industries, restructuring led to very large scale redundancy of older workers, who became effectively “retired”. As a result of all these factors, during the last quarter of the 20th Century, real retirement ages fell steadily. In the early 21st century these trends reversed. Most women now retire around 63 and most men around 65. In addition, the proportion of people continuing to work beyond SPA has been rising steadily for a decade. Patterns of retirement have also become more diverse. Growing numbers phase out gradually, moving to less stressful or to part-time roles as they approach retirement. Some leave their full-time role, and return to the same employer on a part-time or casual basis, as mentors, consultants, or “an extra pair of hands” when the business needs it. A growing minority also leave their full time “career” occupation and return to some other kind of work. The ability to “retire” and begin to draw an occupational pension while continuing in employment, makes such options attractive to some people. This complexity makes it difficult to produce reliable statistics on “retirement”, since people in identical circumstances may give opposite answers to the question “are you retired”?

The rapidly changing face of society has led to the first ever ‘5 generational work force’. Changes to pensionable age and shifting demographics means for the first-time people aged between 18–70+ are working closely together in organisations with different expectations, skills, aspirations and ways of working. Combining the life skills of older workers with the digital skills of the younger generation to ensure successful organisations will pose challenges to HR departments and recruitment and retention policies over the next 20 years.

The concept of a ‘job for life’ and working for the same organisation throughout life is no longer relevant to many people. It is believed that individuals on average will change jobs 6 times during their working life.

At the same time, there is a substantial untapped pool of potential older workers: many people over 60 who are not in paid work would like to do so, but do not think they stand any chance of achieving this. Since 2000, labour market participation rates among people over 50 have been rising steadily. In 2018 there are over 10 million workers over the age of 50 in the workforce. This increase has been stimulated by growing skills and labour shortages in some areas, and helped by a range of policy and legislative changes which have made it easier to work longer, and removed incentives to early retirement. However, while growing numbers of employers have been retaining experienced older workers, the picture is quite different for those seeking a new job. Although it is illegal, age discrimination in recruitment remains common, and finding work becomes increasingly difficult after the age of 50, when long term unemployment rates rise rapidly.

For some people “late” or “second” careers” make extending working life more feasible. In some occupations, experienced older workers move from “hands on” work to roles in inspection, quality control or training. Mentoring is also widely advocated as a role for experienced workers, in formal apprenticeship relationships for example, or where managers mentor their successors. In some fields, ranging from construction to computing, older workers are valued because they have particular skills or knowledge which is no longer taught to young entrants.

Extending working life is often seen as a policy challenge. But, despite popular belief, persuading many people to work longer is not an impossible task. Older workers generally like (or at least

tolerate) work, and those who stay longer most commonly say that they do so, not for the money (though that matters greatly to some), but for the sense of purpose, of being a contributing member of society, and for the social engagement which the workplace provides. Furthermore, there is some evidence that staying in work is good for some people's health and wellbeing, though it depends very much on the nature of that work.

However, although older people are much healthier than in the past, it is still true that many experience physical or mental health issues which limit their employability. Most of these people would be employable with relatively modest modifications to working practices, but employers have yet to recognise the need for such adjustments. The problem is compounded by public attitudes. Like people in general, older people often think of declining productivity, health and engagement in the workplace, and retirement as inevitable. As they move through their 50s growing numbers feel that they have little ability or opportunity to influence their work, or manage their retirement. Those who want to stay in work often opt for a low profile, for fear of drawing attention to their age, and finding themselves the subject of age discrimination or redundancy. Ironically, the resulting decline in motivation and productivity, itself feeds negative stereotypes of ageing.

1.e) Attitudes to ageing in the workforce

There is a mixed picture in the UK around the ageing workforce. In 2011 it became unlawful for an employer to force anyone to retire because of their age. There are increasing numbers of people aged over 50 in the workforce but this age group is still the most likely not to return to work if unemployed. There are some differences between women and men in the ageing workforce and in their experience of MLCR.

Some employers have formal age management policies, usually as part of a broader equality policy. However, where such policies exist, they tend to concentrate on retirement and recruitment, rather than broader issues like job change and promotion. An equally powerful driver for change in the employment of older people has been emerging skills and labour shortages in particular industries and areas. Retail employers have been conspicuous in tapping the pool of older people keen to work.

The UK government introduced a 'Fuller working lives' partnership initiative (DWP 2017; DWP 2014) which is the main policy about later working lives.

"People in the UK are living longer, and the proportion of older workers in the labour force is increasing. As the population and the workforce continue to age, to avoid a loss of labour, employers will need to increasingly draw on the skills of older workers. Employers will need to retain valuable skills of older workers, retrain them if they want to support workers to stay in the labour market and recruit them to maintain labour supply and gain the benefits of a multi-generational workforce. There is a significant group of people aged 50 and over who 'voluntarily' leave the labour market, either because they want to or have planned a financially stable retirement. There is another group of the population who leave the labour market 'involuntarily', typically due to health, caring or redundancy reasons; some of whom could have been supported to remain in some form of work. Financial incentives or disincentives to carry on in work also help to explain patterns of retirement decisions; the incentive to work tends to decline as individuals near State Pension age as a result of changes in incentives as well as the motivation to work."

The government has a mantra of 'retain, retrain, recruit' (Altmann, 2015) and policies have been introduced to support the 'right to request' (not necessarily to get) flexible working and part-time working to encourage people to stay in the workforce.

In September 2016, the Government appointed Business in the Community (BiTC, an NGO), and in particular its Age Leadership team, led by the CEO of Aviva UK Life, as the Business Champion for Older Workers. This role was formerly occupied by an individual government appointee, and BiTC believes it is *'an opportunity to support employers adapt to the needs of our ageing population through better retention, retraining and recruiting of older workers'*. To *'address the widening skills gap, tackle age bias in work and enable people to stay in work longer'*, they suggest that: *'every UK employer needs to increase the number of workers aged 50-69 in the UK by 12% by 2022. The target is aimed at supporting older people who want the same range of options and opportunities as younger colleagues, and to be recognised for their experience and expertise. In recognising the skills older people bring to the workplace, employers will benefit from the breadth and depth of their knowledge.'*

Elsewhere in the Third Sector, The Centre for Ageing Better and Age UK both work to raise awareness of older workers and the role that employers can play. (See references.)

1.f) Skills needs and skills availability - do older workers face barriers to working due to out of date skills?

If the employer is aiming to retain the worker then they might offer training for a new role within the same workplace or to continue in the same job.

However, one of the barriers to staying in or re-entering work for older people is out of date qualifications, out of date skills and new working practices, for which they are not equipped. It has been found that some employers are still not aware of the need to retain their older workers; - still prioritising them for redundancies, perceiving them as more expensive and more likely to take time off. None of these fallacies has proved to be the case.

Since the acknowledgement of the demographic change (and the Brexit referendum which potentially reduces the availability of migrant labour to meet skills gaps), there has been a considerable shift in government thinking on adult skills. A new National Retraining Scheme has been announced, and pilot projects through: a Flexible Learning Fund and Career Learning programmes run in selected regions will contribute to its development. A review of vocational qualifications runs alongside this. It remains to be seen to what extent these will be sufficiently far reaching to meet the needs of older people in the labour market.

A key barrier for older adults in taking up learning is the cost of education or training and the time to undertake it. If an individual recognises, at say age 50, that their current employment will not be sufficient or available until they want to 'retire' and knows that they need to make a significant change, it is unlikely that they will want to take out a Career Development Loan (or similar finance) to undertake training - especially since almost no training on offer at the moment results in a guaranteed job offer.

Access to Apprenticeships for older people has been much praised by government - and reasonably well taken up by individuals, but it is not generally seen that this will be sufficient as there are limited opportunities for apprentices, wages are low and they do not occur equally across all sectors.

1.g) How do people access career advice/review/support/learning opportunities in later life?

If people are employed in unionised workforces, many Unions offer Mid-life Development Reviews at their workplaces. Unions who are delivering reviews are finding that personal interactions, made face-to-face not just via a computer or even a telephone, are very important to build confidence and motivate people. Mid-life development reviews are about starting a conversation and discussing careers in the workplace in the context of the whole of people's lives. People should have more opportunities to talk about themselves in a positive way, and it can be very exciting to discover that someone is taking an interest and it is not too late to make a change or take up new opportunities. Having a review can have a considerable impact on people's lives: it gives people space to think, take stock and locate specialist help. Unions are ideally placed to introduce workers to this process. The ULR has a unique role as a trusted intermediary, reaching those who may be disadvantaged or vulnerable in the workplace. They recognise that the aspirations of all working people are important and that everyone can develop their skills and make progress in their lives.

If people are unemployed, then Job Centre Plus working with the careers service is the main source of advice.

Some unemployed people gain access through Fuller Working Lives initiatives (mainly only pilot projects) organised by Department for Work and Pensions (DWP) through Job Centre Plus, for 50+ unemployed people only, and focusing on those finding it hardest to re-join the labour market. If they are out of work, people aged 50 - 64 have more difficulty in re-joining the labour market than any other.

If employed, workers might consult their HR departments or their line managers, but they might be reluctant to share plans with HR departments, especially where many employers are making staff redundant or if there are other uncertainties. People can of course consult career coaches, career advice professionals or mentors but these can be expensive options. Where the workplace has union learning representatives, these can provide a great starting point but there are few places to signpost people on to if they need further advice or input.

Onward referral to specialist services in financial advice, health advice, and so on should also be built into the programme. People need to understand how to access this advice as well as understanding what will be involved. People will need to consult their company's pension provider amongst others to gain proper information.

1.h) Training for adults in and for work - especially in later life

Education providers do offer vocational training opportunities or higher education opportunities for adults, both full and part time. However, the cost of these courses is often quite prohibitive. There is little training or career advice available which is free of charge unless it is for the provision of basic skills.

The Learning and Work Institute (formerly NIACE) conducts an annual survey of adult participation in education. These showed over time that people aged 50 and over often do not take up in-work training; and often that they are not offered training. In 2012 this survey was enhanced to look specifically at people aged over 50 and its report showed that there was a slight improvement in older people taking up workplace learning offers and other training, and also that they were now being offered more training by their employer. There was still a marked tendency for formal learning to reduce in later life and for expectations of such learning to be reduced. The report noted that the proportion of 50+ people learning had not increased, and nor had the gender or social status of the participants in education/training. The recent changes were in the domain of on-line or self-directed learning and decline in learning in formal situations (McNair, 2012).

The UK government has recently announced a National Retraining Scheme; it is not yet clear exactly the shape this will take. It is connected to a proposed Industrial Strategy: Building a Britain for the Future, currently in discussion. The TUC's comment on this can be found at <https://www.tuc.org.uk/news/national-retraining-scheme-must-protect-workers-through-brex-it-and-fourth-industrial-revolution> and the National Learning and Work Institute's comment is at <http://www.learningandwork.org.uk/2017/11/22/autumn-budget-2017-our-response/>.

HOLEX assesses the current and emerging needs a National Retraining Scheme should address which include longer working lives, rising automation, and the potential retraining needs of millions of atypical workers, especially the 15% of adults who are self-employed. She says: *'It is unclear whether the National Retraining Scheme is employer-led or adult-led. The role of an employer led NRS would be to assist employers to retrain their employees in new roles and occupations rather than make them redundant. The problem with such a limited definition is that it will miss millions of adults who are not employees, such as workers on zero hour contracts, agency and temporary staff, the growing ranks of the self-employed and the redundant or unemployed. Only an adult focussed National Retraining Scheme can meet the needs of all adults, whatever their labour market status.'* (Pember, 2018).

1.i) Relationship between mid life skills review and other later life learning

There is and should be a continuum from MLCR or similar intervention to other mid- and later-life learning up to and including pre-retirement/post-retirement learning. Because the mid-life development review is a holistic process, which includes whole-life review, there is scope to include retirement planning in a holistic way too.

It has been recognised that there is a paucity of pre-retirement learning too and that which is available focuses too much on the financial planning and very little on emotional resilience, changing life circumstances and preparing for those changes in a way which supports a constructive and 'positive' later life - which could include active citizenship and campaigning as well as more individual pursuits.

It is for this reason that the Calouste Gulbenkian Foundation has funded a series of programmes to look at Transitions in Later Life. (<https://gulbenkian.pt/uk-branch/>)

1.j) Career education/advice responses to later life working

The National Careers Service in England was a full partner in the Mid-life Career review pilots. In theory it is possible to get access to a MLCR through the adult careers service, but in practice, the

focus of the Service is now almost entirely on adults who are unemployed or, when relevant, those about to be made redundant from a larger employer.

The Chartered Institute for Personnel and Development (CIPD - the organisation for human resource professionals) has a mentoring scheme for 50+ people but this is run on a very small scale, often in conjunction with employment services via JobCentre Plus.

1.k) What training is available for people who will support/carry out the reviewing?

Careers advisors are trained initially either through Masters or Certificate programmes in higher education or through vocational routes to lower level qualifications. There is a minimum Level required to practise expected, but the achievement of that Level can be through the job. Many in the profession are qualified only to the lowest Level.

Coaches and mentors - again training is available at a range of levels. Within private practice it is recommended that people consult, for example, the Career Development Institute website to identify someone correctly qualified. The CIPD currently runs a mentoring programme for people who are seeking work and are over 50, but this is small in scale - would be mentees are matched to volunteer mentors, allowing both to develop new skills (Penistone, 2015).

Action learning is a popular development tool in some industrial areas. Project focused, and peer supported, people can use this type of activity to 'self-develop'. More information at www.ifal.org

During the MLCR pilots, community learning champions were also utilised to signpost people to further information and carry out an initial review. We have not been able to identify that this has continued. Also during the MLCR pilots, the organisation for non-unionised workplaces carried out a very successful programme using workplace learning advocates. In the meantime the organisation which supported workplace learning advocates has merged into the Workers Educational Association (WEA).

Training for Union Learning Reps

Union Learning Reps course covers the core skills and knowledge needed to raise the profile of learning in the workplace, as well as how to help members and colleagues by identifying their learning needs. In addition to the basic training ULRs can attend a Supporting Mid-life Development workshop where they are trained to deliver support to mid-life development reviews using materials and resources specifically designed to support them in this area of work.

To support reps there is also a suite of materials and resources including:

- Supporting Mid-life Development eNote (short online learning module)
- Dedicated section on the unionlearn website containing useful information and resources.
- Supporting Mid-life Development learning theme on the unionlearn Climbing Frame website. The learning theme contains a suit of useful activities and templates
- Getting Active: a resource pack for union reps to support mid-life development - This resource pack will help unions initiate and engage members in activities that will get them thinking and planning for mid-life development.

<https://www.unionlearn.org.uk/publications/getting-active-resource-pack-union-reps-support-midlife-development>

- Valuing the skills of older workers – How to do a mid-life development review
<https://www.unionlearn.org.uk/publications/valuing-skills-older-workers-how-do-midlife-development-review>
- Value My Skills cards: These cards are designed to help workers who are interested in a new job, a course, a promotion or some voluntary work to think about the skills they've already developed and those they wish to develop in the future. The cards can be used by individuals or in a group, where everyone helps each other to think about their skills
<https://www.unionlearn.org.uk/supporting-midlife-development>
- Set of 4 sign posting guides to: Financial planning and pensions; Helping carers; Health and Well-being and Mental Health
<https://www.unionlearn.org.uk/publications/supporting-learners-midlife-mini-guides>

1.1) Role of social partners in addressing issues of later life working/skills reviews

In response to what became known as the Fuller Working Lives agenda, the government funded unionlearn Mid-Life Career Review Project ran from 2013–2014 across 15 unions placing union learning representatives at the heart of supporting individuals to think about their options in mid-life (defined as aged 50+).

Following the Mid-life Career Review project unionlearn continued to disseminate, train and encourage trade unionists to engage with the mid-life development agenda. This work resulted in over 5,000 people undertaking mid-life and older workers activities and a wide range of materials and resources being developed to help support this work. As a recent EU report heralded:

‘Particular mention is made in the UK case study of the work of unionlearn, which delivered MCRs (Mid-life Career reviews) to 700 individual union members, considerably overshooting its target of 400 clients. ULRs explored novel ways of appealing to members and interesting them in the idea of a MCR, using effective awareness-raising and campaigning approaches’.

In September 2016, unionlearn commissioned a short survey of over 2,500 individuals, organisations and unions to see what progress and impact had been made since the project funding ended. The survey also aimed to evaluate the use of the unionlearn Mid-life Development Review resources that had been developed as part of the pilot project.

The need for mid-life reviews and the importance of ‘self-identification’ at whatever age has emerged as a theme. The support that is on offer is relevant to the entire workforce. Also, the survey confirmed that ‘older workers’ are not a homogeneous group. Bespoke and flexible approaches are needed to support the diverse range of people who could benefit from a mid-life development review. A Menu of Interventions is needed to allow for flexible responses for a wide range of individuals and ages.

The survey lead to the following recommendations:

1. Everyone at the age of 50 should have an entitlement to a mid-life development review
2. More funding is required to increase union capacity to deliver mid-life development reviews
3. More could be achieved through closer partnership working with the National Careers Service and other appropriate agencies

4. Support for the ongoing development of online tools to encourage reps to undertake mid-life development reviews
5. Ongoing development and support for reps
6. Facilities time for reps and time allocated to staff to conduct mid-life development reviews
7. More employer engagement in this agenda
8. Reps are well placed to raise this as a bargaining issue

Employer engagement in terms of unions and union reps working closely with managers and human resource/training professionals has also proved an important theme in ensuring successful mid-life development reviews in organisations. Attaching the reviews to other agendas such as skills development, contributing to organisational change and supporting the professional development review (PDR) processes has been shown to be invaluable in ensuring the sustainability of the reviews over time.

The quality and range of unionlearn resources and 'signposting materials' has helped to ensure the issue remains high on union and company agendas and it is important that the focus doesn't move onto other initiatives. On-going assessment of the contribution of the mid-life development review process to the discussion on flexible working for an age diverse workforce and changing attitudes and corporate behaviour will prove to be the most significant issue going forward.

The role of unions in this process has never been more important. Unionlearn will continue to support trade unions to embed mid-life development reviews into their learning and skills work within the context of all-age, intergenerational approaches to supporting learners. In the UK, the Trades Unions, and the TUC/unionlearn in particular, have played a very important role in establishing the concept of mid-life skills reviews and in addressing other concerns faced by people during their later working lives. As can be seen elsewhere in this report, much of the key activity in embedding the results of the MLCR project and in driving forward its importance.

It is clear that social partners should have a wide role to play in establishing and embedding the concept of mid-life skills review.

1.m) Where are the gaps?

The main gaps in the UK context at the moment is that any of the various mid-life reviews and indeed a wide career guidance/education offer is not yet available to all. In fact, it is so far from being available to all that few people are familiar with the concept.

There are gaps in provision for organisations where there is no union recognition or no union representatives. Knowledge about mid-life reviews is not widespread and people are unaware the opportunity is available.

Employers, especially larger employers, have been targeted by government and others, particularly through the Business Champion for older people but this has not necessarily spread widely beyond those who are already committed to doing more. The finance sector, with its inherent awareness of demography, is the most up to date but we are not yet seeing many employers even in that sector introducing mid-life review opportunities for their employees.

Other than those led by social partners, very few other employers have introduced mid-life review and awareness of the impact of changing demography on workplace need is still 'woefully inadequate'.

Section 2: Literature review - what has been done so far

As detailed above, the UK both in terms of policy and practice has been busy in this area of activity. There is no need to repeat this here but the references below give a small indication of the scope of activity to date.

We would particularly draw attention to the Government's Fuller Working Lives strategy and partnership working with employers (DWP 2015, 2017) and recent reviews of the State Pension (Cridland, 2017), during which the Mid-life MOT was proposed. This latter gave rise to a discussion paper from the leading non-governmental organisation on age, Age UK (2017).

As discussed above the MLCR pilot programme was fully evaluated, as was the TUC's element of it. All the reports can be accessed on line and the links are provided below.

Amongst other occasions, some issues arising from all these initiatives, were discussed at a conference in 2017 organised by the International Longevity Consortium - UK. (ILC 2017). This conference raised some of the possible inequalities faced by people working for longer and examined who is excluded and potential remedies. The report highlights some useful reference points.

Section 3: Existing programmes and good practice (if any)

A more detailed table of programmes is appended. To highlight those activities in mid-life skills review that have been undertaken so far by the TUC the following two examples are also included here:

3.1. Training for reviewers/advisors

Supporting Midlife Development Workshop

Target Audience / Availability and access: Union Learning Reps (and other reps)

Content - The workshop aims to:

- consider the importance of Supporting Midlife Development
- gain an understanding of the benefits of engaging in Supporting Mid-life Development activities
- find out what support and resources are available
- experience using the Value My Skills cards
- consider what activities you could undertake in your workplace

3.2. Training/support/programmes/courses/interventions for people in mid-life

Following the Mid-life Career Review project unionlearn continued to disseminate, train and encourage trade unionists to engage with the mid-life development agenda. This work resulted in over 5,000 people undertaking mid-life and older workers activities and a wide range of materials and resources being developed to help support this work. These programmes are run by Union Learning Reps, unionlearn staff, Union Officials and other reps.

Section 4: Recommendations for transfer of practice - across the partnership or elsewhere

It would be good to transfer methods used so far to other partners but, perhaps just as importantly, would be to exchange between partners some of the values and principles behind these approaches, as they are rooted in equality and diversity practice, and a belief in fair access to good employment and educational opportunities.

As part of our practice to date we have developed some thinking, which is more relevant for this project, about how people can deliver / can be trained to deliver mid-life reviews of various kinds. Particularly we have focused on training people who are in the workplace and who are not necessarily experts in human resources or careers advice.

Section 5: Recommendations for the remainder of the project

5.1) what type of materials will be needed to support reviewers?

There is not currently much material in the public domain - more needs to be presented as open access material.

There is plenty of training and CPD for careers service advisers - some of which is available outside of that service.

There is plenty of material for the overlapping areas of coaching and mentoring. There are sufficient (often rather expensive) courses at a range of levels right up to Masters and beyond in careers advice and coaching. More lower cost provision would be helpful.

There was a database of mid-life career review materials and linked web resources, which is now out of date. It may be possible to gain access to some of these materials, which belong the original partners in the MLCR project, but were placed in the public domain.

5.2) what type of materials will be needed to support older workers/learners?

New modules of training might be needed to enable people to carry out effective mid life skills reviews? However, it should be noted that TUC and Age UK and others are already training people. Drawing on some of the elements of training above, it would probably be useful to think about developing some further open access training modules within the UK/England system.

5.3) what happens when skills needs are identified? - what recommendations might be needed?

Onward referral to education and training remains problematic in the UK framework. There are few options for re-training which are cost-free. If people can afford to take part in education or training, or if their employer is willing to re-train them, then the options increase substantially. One recommendation should include the availability of appropriate re-training for people in the workforce who are over 50.

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