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Working late: exploring the new dynamics of later life working in light of changes in age related legislation, policy and practice

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Working Late: Exploring the new dynamics of later life working in light of changes in age related legislation, policy and practice

by

Ricardo Twumasi

Doctoral Thesis

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Doctor of Philosophy of Loughborough University

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Abstract

Demographic changes have facilitated longer, healthier lives, and legislative changes have encouraged extended working lives through the increasing of state pension age, equalisation of state pensions, and the removal of the default retirement age. Recent age discrimination legislation has begun to combat age discrimination within the employment context of the UK. Legal precedent has also been established during the course of this research through case law, as a result of high profile age discrimination cases reaching the Supreme Court.

Through several interview studies, this thesis explores the experiences, views and attitudes of employees, employers, job seekers and retired individuals. Utilising focus groups, this thesis also presents data from a range of charity representatives, human resources professionals, line managers, employment advisors, health and safety practitioners, and trade union representatives in order to explore the influence of changes in later life working policy and practice.

The research of this thesis also includes a consultation exercise to engage the potential users of the research and develops a policy and practice framework providing recommendations which could lead to better outcomes and improved opportunities for older workers. Finally, a series of video case studies presents the research findings in an accessible visual format. This varied use of communication methods was specifically selected in order to increase the impact of the research and potential user audience.

Research findings highlighted that managing age diversity was perceived as essential for employee motivation and organisational competitiveness. In particular, interviewees from generationally diverse workforces also reported a more positive attitude to age. Evidence from this thesis presents direct examples of age discrimination limiting the employment opportunities of older workers. Potential victims of age discrimination often struggle to gather evidence to support their perception that they may have been mistreated due to their age. Especially for job seekers, the perception of age discrimination presents a significant barrier to

confidence, motivation, and opportunities during the employment search. These concerns are also exacerbated by the most widely reported barrier to securing employment for older jobseekers which was insufficient feedback. While a small minority of employers discussed discriminatory practices, the majority were positive towards age diversity and embraced the benefits of older workers. Responsibility for retirement transitions and performance management as older employees reach the end of their careers were issues employers reported struggling with in light of the removal of the default retirement age. The findings of this thesis highlight the importance of challenging age stereotypes and embracing the opportunities that a multi-generational workforce offers in order to increase equality of opportunity and promote age positive organisational culture. All parts of society have a shared responsibility to change attitudes towards older workers, and offer workers of all ages the equality they deserve.

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Publications and presentations

This thesis has contributed to the following publications and presentations:

Conferences

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Care, Health and Well-being: the views of older people, University of the Algarve, Faro, January 2014.
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Conference Publications

Twumasi, R., Haslam, C.O., McDermott, H., Kazi, A., Duncan, M., Clemes, S., Kerr, L. (2012) "Working Late: strategies to enhance productive and healthy environments for the older workforce", *Journal of Science and Medicine in Sport*, Volume 15, Issue 6, Elsevier Australia, Vol. 15, p. S234.

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Book Chapters

Arber, S., Bowling, A., Creech, A., Duncan, M., Goulding, A., Gyi, D., Hallam, S., Haslam, C., Kazi, A., Lloyd, L., Lord, J., Murphy, M., Newman, A., Phillips, A., **Twumasi, R.** and Upton, J. Maintaining health and wellbeing: overcoming barriers to healthy ageing. In: Walker, A. (Ed.) The New Science of Ageing (2014) Policy Press, Bristol.

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Chapter 1: Introduction

1.1 The ageing workforce

The ageing workforce presents both new opportunities and challenges. This thesis is concerned with exploring the experiences, views and attitudes of several key stakeholders in light of the changes in policy and practice in relation to later life working. This chapter explains the context in which this research was conducted, discussing the influence of demographic changes on the workforce. There are many compelling statistics that illustrate the ageing workforce. According to the Department of Work and Pensions (DWP) those aged 50 and over currently form 27 percent of the UK workforce, and by 2020 this proportion is estimated to rise to over 33 percent (DWP, 2013). Recent population projections from the Office of National Statistics (ONS) state that tor the first time in history there are now more people in the UK over the age of 65 than there are children under the age of 15 (ONS, 2010). This demographic change has been driven by declining birth rates, infant mortality, and increases in life expectancy.

This thesis takes the perspective that population ageing can be considered as a triumph of demographic change, and a result of people in more economically developed countries such as the UK living longer, healthier lives. This trend is considered one of the most important accomplishments of modern society (United Nations, 2002). Whilst this demographic change may require adaptation, and further understanding of its implications, it should not be considered a merely as a fundamental “problem” but also as an opportunity.

1.1.1 Implications of demographic change

Traditionally, population ageing has been evaluated using support or dependency ratios; the ratio of economically active to inactive individuals. According to population projections by the ONS (2012) in 2010 there were 3.2 people of working age for each person over State Pension Age (SPA) in the UK, however this ratio is projected to fall to 2.9 by 2051. It is estimated that without the increases in SPA that are taking

place under current legislation, it would drop to 2.0 by 2051 (ONS, 2012). In contrast the traditional dependency ratio, the ‘real economic dependency ratio’ has been proposed by Spijker and Macinnes (2013) which takes the number of people with a remaining life expectancy of 15 years or less and divides it by the number of people in employment, regardless of age. Spijker and Macinnes' (2013) approach takes into account those over SPA who may still be in employment and also takes into account the influence of increasing life expectancy. Rather than being primarily concerned with the number of years a person has lived, the measure of 15 years considers the years of life an individual likely has left. Applying this real age dependency to the UK yields interesting results, in contrast to the standard dependency ratio, the real age dependency ratio has fallen by one third over the past four decades and is projected to stabilise for several years then gradually increase, although at no point through to 2050 will it regain the levels experienced for most of the last century (Spijker & Macinnes, 2013). These findings suggest that terms such as “demographic time bomb” (Tempest, Barnatt, & Coupland, 2002, p. 487) and “Age-Quake” (Tempest et al., 2002, p. 489) are more sensationalist than accurate in describing the ageing workforce. However, such descriptions may be useful in drawing public attention towards the potential implications of demographic change.

1.2 The language of ageing

“Older” is the generally accepted term in the UK, used to refer to individuals over the age of 50 (Newton, Hurstfield, Miller, Akroyd, & Gifford, 2005). However definitions of the term “older” vary widely depending on country and context, and internationally there is no one accepted definition of “older” or “older worker” (Claes & Heymans, 2008).

Older people have clearly signalled their wishes to be addressed in respectful terms; in a Europe-wide survey people aged 50 and over articulated a preference for “older” or “senior” as the defining adjectives for their demographic grouping (Walker, 1993). Terms deemed unacceptable by UK respondents were: “elderly,” “aged,” and “old,” with a particularly forceful rejection of “elderly”. This preference is reflected by

societal changes, such as the re-branding of Age Concern and Help the Aged to Age UK in 2010.

When considering the challenge of engaging groups in society in a respectful and dignifying manner Sennett (2004) reflected: "…unlike food, respect costs nothing. Why, then, should it be in short supply?" (p.1) Falconer and O'Neill (2007) maintain that one answer lies within the language we use. In order to maintain equality, everyone must be treated fairly, and with respect. Using appropriate language when referring to a societal group maintains dignity, and offers recognition to the individuals within those groups. Societal grouping should be focused on the positives of: recognition and maintaining fair treatment, as opposed to the negatives of discrimination and stereotyping.

Efforts to scientifically choose cut off points for the classification "older" workers are lacking from research (Peeters & Emmerik, 2008). Some individuals may not relate to this terminology of "older" and "ageing" as these terms are relative: people are all ageing, and everything is a little older than it was a moment ago. These groupings are dichotomous, a feature shared with any type of distinct grouping. Most importantly, there are differences within groups to be considered with such a large a cohort identified by the definition of "over 50". It is perhaps equally flawed when applied to group a 20 year old and 50 year old, as it is to group a 50 year old and 80 year old. In theory, age should therefore be considered as a continuous rather than dichotomous variable where possible. However, in practice this is more difficult as research often seeks to explore specific age groups. Therefore terms related to age should be clearly defined throughout the research process.

In addition to the chronological approach there are a variety of other ways to view ageing. Sterns and Doverspike (1989) distinguish five different approaches to conceptualise the ageing of workers which are summarised here:

(1) Chronological age refers to an individual's calendar age. In this approach the distinction between older and younger workers is based on calendar age. With this approach the term "older worker" may refer to workers over the age of 50 as generally accepted in the UK context.

(2) Functional (or performance-based) age is based on a worker's performance, and recognises that there is a great variation in individual abilities and functioning through different ages. As chronological age increases, individuals go through various biological and psychological changes. These changes may be reflected in the health, physical capacity, cognitive abilities and performance of individuals.

(3) Psychosocial (or subjective age) is based on the self and the social perception of age. Subjective age (or self-perception) refers to how old an individual feels, looks and acts, with which age cohort the individual identifies. Psychosocial definitions have focused on three issues: the age at which society perceives an individual to be older, the social attitudes that are held toward older workers and the implications for personnel decisions of labelling a worker as older.

(4) Organisational age refers to the ageing of individuals in jobs and organisations. The ageing of individuals in jobs and organisations is more commonly discussed in the literature referring to seniority and job or organisational tenure. The effects of ageing may often be confounded by the effects of tenure and vice versa. Nonetheless, organisational age may also refer to career stage, skill obsolescence and age norms within the company.

(5) The life course concept of age borrows from a number of the above approaches, but advances the possibility for behavioural change at any point in the life span. This behavioural change may be influenced by three sets of factors: normative, age-graded biological and environmental determinants, which are strongly related to age; normative historic influences, which are related to the age-cohort, and non-normative unique career and life changes. Life course age can best be measured by life stage or family status.

According a meta-analysis on age and job performance Ng & Feldman (2008) found that age was almost always operationalised using chronological age by 380 studies reviewed, with a small number of studies comparing chronological and psychosocial age. However, research suggests that in addition to the chronological approach the use of psychosocial, functional, organisational and life course perspectives of ageing

are imperative in reaching holistic understanding of the influence of age at work (Shore, Cleveland, & Goldberg, 2003; Steitz & McClary, 1988).

1.3 Legislative changes

The research in this thesis was carried out during a time of change in UK legislation related to later life working. The ageing population has been argued to influence health policies, pensions, taxation, and industrial policies as well as having implications for economic productivity on a wider scale (Cooke, 2006).
The UK government has implemented legislation to both extend working lives and tackle age discrimination through reforms to the SPA, equality legislation and the removal of the Default Retirement Age (DRA).

1.3.1 State Pension Age reforms

When the first contributory pension was introduced in the UK in 1926 the men receiving it lived, on average until the age of 76. Today men are expected to live until 86 (DWP, 2010). The state pension system has since been reformed by the Pensions Act 1995, Pensions Act 2009, and The Social Security (Equalisation of State Pension Age) Regulations 2009 and Pensions Act 2011, the main changes are as follows:

- The number of qualifying years needed to receive a full basic State Pension has reduced from 39 years for women and 44 years for men to 30 years for both men and women
- From 2010 to 2018 SPA for women will rise gradually from 60 to meet the SPA for men of 65
- Between 2018 and 2046 SPA for both men and women will rise to 68

The timetable of increases in SPA is scheduled to be reviewed every five years. According to the DWP (2010) it is recommended that future revisions of the SPA will take into account changes in life expectancy.

Vickerstaff & Cox (2005) suggest that a climate of uncertainty surrounds both pensions and retirement, evident by changes to private and public sector pensions. It

has been estimated that nearly three quarters of final salary pension schemes have been closed to new entrants, many of which have been replaced with defined contribution, and lifetime average salary schemes (Vickerstaff & Cox, 2005). Pension reforms in the UK have also aimed to encourage saving for retirement (Lain, Vickerstaff, & Loretto, 2012) through the introduction of the single tier state pension, and legislation stating employers must automatically enrol employees into a workplace pension scheme.

Organisations are now faced with an increasingly age diverse workforce. There is a strong business case for employers to respond proactively to these changes, in order to improve the recruitment, retention, well-being and engagement of employees (Duncan, 2003; Loretto, Duncan, & White, 2000). Legislation in the UK encouraging the freedom to continue working into later life, combined with increased pressure to enter the labour market earlier as a result of increases in the cost of higher education suggests the trend of increasing age diversity of the workforce is set to continue. Research carried out by the Chartered Institute of Personnel and Development (CIPD, 2010) prior to government plans to phase out the DRA suggests 42 percent of the workforce plan to work beyond SPA, and as age increases the chance of reporting plans to work beyond SPA also increases.

1.3.2 Equality

Equality legislation does not protect any distinct age group; it is inclusive of all ages. The Equality Act (2010) refers to age group as either: a group of persons defined by reference to age, when in reference to a particular age, a range of ages, or apparent age. The Equality Act (2010) aims to amalgamate all equality legislation, protecting individuals from discrimination on the grounds of:

- Age (at work or in training for work)
- Race
- Sexual orientation
- Disability
- Religion or belief
- Gender

- Gender reassignment
- Pregnancy and maternity
- Marriage or civil partnership (at work or in training for work)

The Equality Act 2010 protects people of all ages. However, different treatment based on age is not unlawful if it can be justified as a proportionate means of meeting a legitimate aim. This sets age apart from other protected characteristics for discrimination. Swift (2006) summarises this openness to interpretation of such a phrase: “No legislature could sensibly anticipate the possible legitimate aims that might arise, let alone have any concept how the principle of proportionality would manifest itself in any given set of circumstances.” (Swift, 2006 p.234)

Discrimination does not need to be overt to have a negative effect on the treatment of workers. It is important to note the Equality Act (2010) protects against direct discrimination, indirect discrimination, discrimination by way of harassment, and discrimination by way of victimisation. The Advisory, Conciliation and Arbitration Service (ACAS) provide guidance for employers regarding the latest equality legislation and summarise that it is unlawful based on age to directly discriminate: which is to treat an individual less favourably because of their actual or perceived age unless it can be objectively justified. To indirectly discriminate by applying a rule or practice which disadvantages people of a particular age unless it can be objectively justified. It is also unlawful to subject someone to harassment because of age, or to victimise someone because they have made a complaint about age discrimination ACAS (2011).

Other countries have had age discrimination legislation long before the UK. For instance the Age Discrimination in Employment Act (ADEA) was enacted in the US in 1967, and some US states had their own age discrimination laws before this. The ADEA is also unique in that has a relatively narrow scope; only protecting employees over the age of 40.

1.3.2.1 Removal of the Default Retirement Age

The DRA was phased out between April to October 2011, this also removed the rule which allowed employers to refuse to employ an applicant for a job vacancy who is

aged 64 years and 6 months or more. In order for employers to operate maximum recruitment and retirement ages they must now be objectively justified, to meet a legitimate business aim. This has important implications in limiting discrimination in both recruitment and employment, as employers now have to objectively justify procedures that relate to age.

1.4 Research aims and objectives

The rationale for this research was to explore the impact of recent age related legislation, and how organisations and individuals are adapting to these changes. This research specifically sought to investigate:

- The barriers of and facilitators to later life working
- Experience of career development in later life, in light of extended working lives
- Experience of age discrimination in the employment context
- Attitudes and perceptions of ageing in the workplace
- Support and resources required by older job seekers
- Factors influencing retirement decisions

The research presented explores the views of several key individual and organisational stakeholders relating to changes in practice and policy which impact the ageing workforce and specifically later life working. Importantly, this study was carried out during a time of reform of legislation surrounding pensions, retirement and age discrimination.

1.5 Context of this research

The research presented in this thesis was part of a large programme of research entitled: Working Late: strategies to enhance productive and healthy environments for the older workforce. Working Late was a collaborative research project addressing practice and policy issues associated with later life working. The project was funded by the New Dynamics of Ageing (NDA) Programme. The NDA programme was a unique collaboration between five UK research councils: the

Economic and Social Research Council (ESRC); Engineering and Physical Sciences Research Council; Biotechnology and Biological Sciences Research Council; Medical Research Council and Arts and Humanities Research Council, and was led by the ESRC.

The Working Late collaborative research project aimed to investigate later life working across three main contextual themes: the employment context, the occupational health context and the work environment. The research in this thesis was carried out as part of the employment context, with the specific objective of identifying the benefits and barriers of working into later life, including examination of work participation, organisational policies and the impact of age discrimination legislation.

1.6 Ethical approval

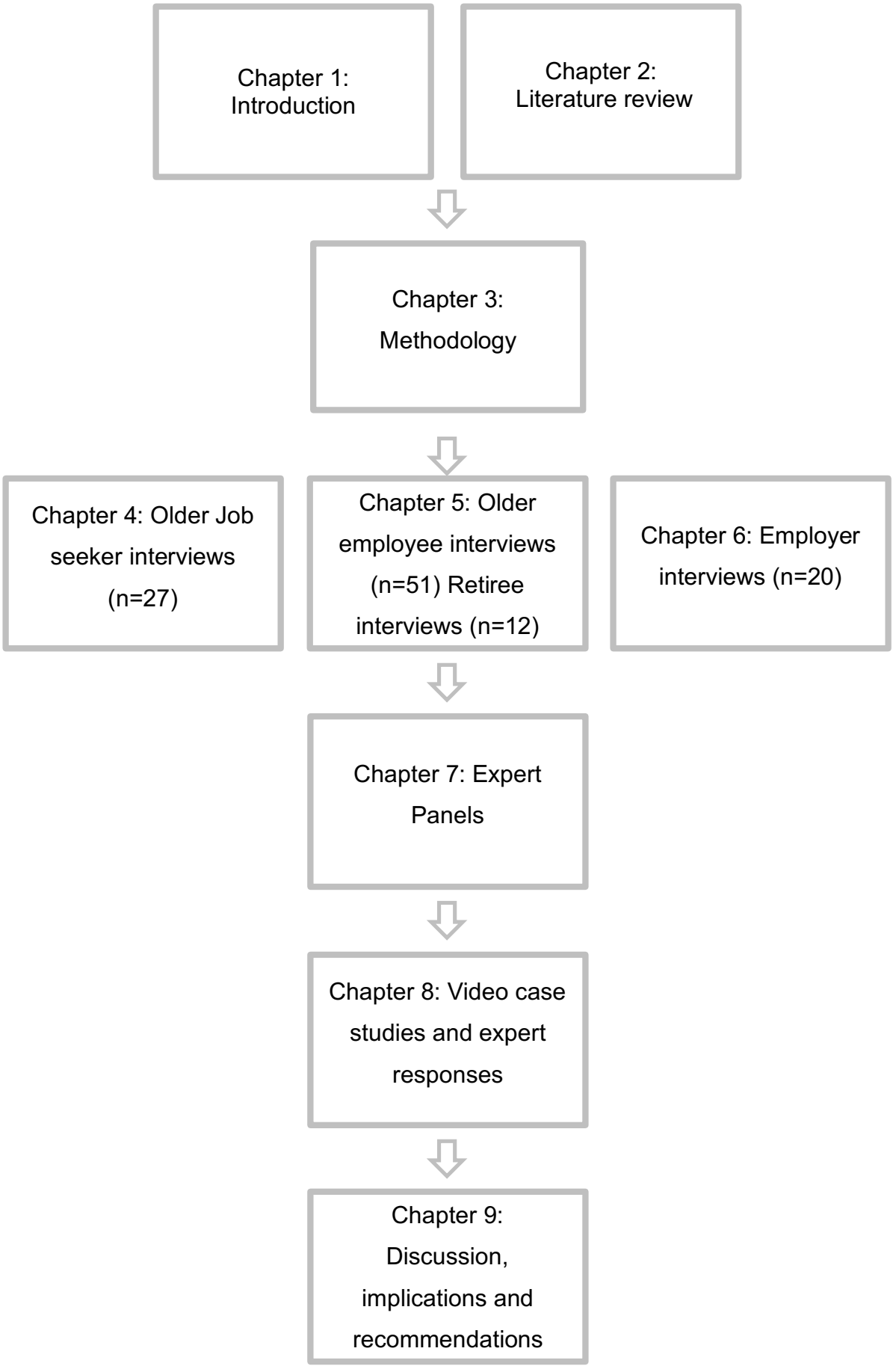
The research is in line with the guidance offered by Loughborough University's ethical advisory committee in relation to research with human participants. For each of the research phases an ethical clearance checklist was completed and, for the interview and expert panel studies, a full submission to the Ethical Advisory Committee was made. All interviewees gave informed consent, either verbally or after completing an informed consent form in the case of face to face interviews (Appendix 6). Interviewees were offered the chance to withdraw and were de-briefed at the end of each interview and focus group. Ethical clearance was granted on 21st March 2011 (reference number R11-P42).

1.7 Thesis structure

An overview of the structure of this thesis is presented in Figure 1. Chapters 2 and 2 outline the initial exploratory phases of research; reviews of literature related to the experiences of older workers and job seekers, management in response to the ageing workforce and age discrimination in employment were used to both develop and inform the investigative stages of research. The investigative stages of research are described in Chapters 4 to 6. These chapters present interviews with older job seekers (Chapter 4), older employees and retirees (Chapter 5) and employers

(Chapter 6). This analysis is broken down into these three chapters to explore the context of seeking employment, employment and transition into retirement and management. Chapter 7 presents the results of a series of expert panels which were conducted to explore the policy and practice implications of the qualitative findings from the previous interview studies. In Chapter 8, following the recommendations of expert panel members a series of video case study stories representing experiences gathered in interviews along with expert responses to these case studies are provided. Chapter 9 is a discussion of the findings of this research including implications, limitations and recommendations.

Figure 1: Structure of thesis



Chapter 2: Literature Review

2.1 Introduction

This chapter presents a review of the relevant published literature relating to the ageing workforce and the implications of changes in policy and practice related to later life working. The implications of ageing were considered within the context of employment, legislation, policy and practice. The literature review provides a background to the research of this thesis, considering the theoretical framework of previous research exploring the ageing workforce. The interview schedules used in the semi structured interview sections of this thesis were developed as a result the gaps identified by the literature review in addition to discussions with a range of academics and user focus groups, which were initially informed by the literature.

Initially, this chapter aims to scope a broad range of topics related to changes in policy and practice specific to the ageing workforce. Subsequently, research with similar aims to this thesis were identified that explored: age discrimination, the experience of working into later life, management in light of the ageing workforce, transitions into retirement and searching for work in later life. The studies identified are described and critically reviewed, providing background and context and positioning the subsequent research of this thesis.

The databases searched were: PsycINFO (EBSCO) Web of Knowledge and PubMed. The search terms used were: “older worker”, “older employee”, “ageing/aging worker”, “job seeker”, “older unemployed” “employment” and “work”. Articles that explored the facilitators and challenges of later life working were considered for critical review, articles were also identified from the reference lists of relevant papers.

2.2 Successful ageing in the workplace

Robson, Hansson, Abalos and Booth (2006) provided five dimensions to examine successful ageing in the workplace; adaptability and health, positive relationships,

occupational growth, personal security, and continued focus on achievement of personal goals. These five factors were found to be positively associated with self-perceptions of successful ageing (Robson et al., 2006). Cheung and Wu (2013) also used Robson et al.'s (2006) model for successful ageing in a survey of 242 employees, and found that successful ageing was significantly related to older employees' intention to stay. Perceived organisational support was also found to be positively related to successful ageing in the workplace. Although the data were self-reported and collected at a single time point these studies provide preliminary evidence for organisations to adopt strategies to enhance aspects of successful ageing.

2.3 Active ageing

The active ageing framework is currently the predominant global theoretical framework of ageing (Buys & Miller, 2012). There are three other contemporary frameworks of ageing which represent recent efforts to describe, predict and accommodate the changing needs of the ageing population: successful ageing healthy ageing, and productive ageing.

The modern concept of active ageing emerged in the 1990s, building on the narrow concept of "productive ageing", as researchers shifted the focus of ageing research from older people, to the process of human development over the life course (Walker, 2002). Active ageing emphases the link between activity and health, and the importance of healthy ageing. Focusing on a broader range of activities than simply production and work the World Health Organisation (WHO) presented its policy framework on active ageing as a strategy to address the challenges of population ageing. Active ageing has been defined as: "The process of optimising opportunities for health, participation and security in order to enhance quality of life as people age" (WHO, 2002, p.12) The active ageing framework is designed to change our views, perspective, understandings, stereotypes and prejudices about ageing in order to reconstruct the practical reality of the ageing process (Stenner, McFarquhar, & Bowling, 2011). Active ageing can be argued to present a new paradigm of ageing which aims to dislodge the old "decline and loss paradigm"

(Holstein & Minkler, 2007). This traditional view of ageing is characterised by Townsend (2007) as “acquiescent functionalism” (p.30) which attributes the causes of most of the problems older people experience to “the natural consequences of physical decrescence and mental inflexibility” (Townsend, 2007 p.30). Active ageing aims to dislodge the backwards view of ageing as a process of decline, and to highlight and facilitate the active contributions older people make to society. The thinking behind active ageing is expressed perfectly by the phrase promoted by the WHO; “Years have been added to life; now we must add life to years.” (Walker, 2002 p.124).

The problem with active ageing, which it shares with many scientific ideas that are transported into policy arenas is that it lacks a universally accepted definition (Walker & Maltby, 2012). Walker (2002) suggests that active ageing is sometimes just a slogan used to cover anything that seems to fit under this concept. In an effort to define a key set of measureable indicators Buys and Miller (2012) surveyed 2,645 older Australians asking “what does being actively engaged in life mean to you?” (p.103). Results were thematically coded into the three pillars of the WHO definition of active ageing (health, participation and security). The findings positioned participation as key to active ageing, with responses highlighting how issues of physical, mental, social and financial health intertwine to determine the quality of the ageing experience.

2.4 Longer, healthier lives?

Around the 1980s, in the absence of data on trends in morbidity over time, three theories about the future health status of the ageing population were argued: The prevailing view, summarised by Gruenberg's (1977) “Failures of success” which proposed the “expansion of morbidity” hypothesis, argued that medical progress to increase life expectancy would extend the lives of those living with illness, leading to longer lives with longer time spent in ill health. Fries (1980) hypothesis of “compression of morbidity” proposed that the age of onset of chronic illness may be postponed more than the age at death and compressing most of the morbidity in life into a shorter period with less lifetime disability. In contrast, Manton (1982) argued

for a hypothesis of “dynamic equilibrium”; where increased survival is offset by better control of chronic diseases, keeping the proportion of life in good health relatively constant.

Fries, Bruce and Chakravarty (2011) provided support for the hypothesis of compression of morbidity in a review of studies that showed that since the 1980s the rate of disability had reduced more than the rate of mortality. Compression of morbidity is the dominant view influencing healthy ageing policy, and is argued to have laid the foundation for many health promotion initiatives (Swartz, 2008). Compression of morbidity is not inevitable, as has been demonstrated in many segments of populations around the world where expansion or dynamic equilibrium can better explain morbidity trends (Crimmins & Beltrán-Sánchez, 2011; Fries et al., 2011). Compression of morbidity has provided an important basis for discussing promotion of health in the older population, and a prevailing idea that improvements in life expectancy must be matched or exceeded by improvements in the quality of life.

2.5 Age related changes

Bias against older workers tends to be based on an assumption of lack of physical fitness and stamina. However, with improved health, life expectancy and many workers no longer involved in intensive physical labour these assumptions must be challenged (Tempest et al., 2002). Studies have shown bone density, pulmonary oxygen uptake, physical capacity, visual acuity, resistance to heat and cold stress and higher frequency hearing to decline with age (Peeters & Emmerik, 2008; Savinainen, Nygård, & Ilmarinen, 2004; Silverstein, 2008). It is important to note that age related changes do not necessitate a reduction in job performance, and many mental characteristics improve with age (Bornstein & Lamb, 1999). A review by Silverstein (2008) argues that studies have not found an age trend in measures of job performance, and within age group variations tend to exceed between age group variations. Age can however, be a risk factor for many chronic illnesses. According to research by Ilmarinen, (2001) functional capacities, mainly physical, show a declining trend after the age of 30, this trend can become critical after the next 15-20

years if the physical demands of work do not decline. Silverstein's (2008) review states employers must anticipate the changes in physical and cognitive capacities of older workers. In order to promote productivity, workplace safety, and reduced litigation employers must actively provide the programs and policies needed to support their older workers' productive capacities and minimise their vulnerabilities. Workers may continue their jobs effectively as they age, regardless of any declines in physical or cognitive function. Older workers can compensate for any age related losses with strategies and skills related to their experience and expertise. Ng & Feldman's (2008) meta-analysis of 380 empirical studies into the relationship of age and ten dimensions of job performance found that age was largely unrelated to core task performance, creativity, and performance in training programs. Age demonstrated stronger relationships with seven other performance dimensions: organisational citizenship behaviours (OCB), safety performance, general counterproductive work behaviours, workplace aggression, on-the-job substance use, tardiness, and absenteeism. Age was found to have a significant and positive relationship with OCB, with older workers showing higher self-ratings and ratings by others on OCB. Age was found to have a significant positive relationship with safety performance, with positive correlations between age and self-rated compliance with safety rules and a negative relationship with work injuries. Age was significantly and negatively related to general counterproductive work behaviours, workplace aggression, on-the-job substance use, tardiness, and absenteeism. Ng & Feldman's (2008) results provide support for the positive contributions of older workers, and against stereotypical views of age and decline in performance at work, suggesting that older workers are as motivated as younger workers and perhaps more consciously engage in positive behaviours to compensate for any losses in core performance.

Many mental characteristics tend to strengthen with age. These include: wisdom, sharp wittedness, ability to deliberate, reasoning, holistic comprehension, motivation to learn, verbal command, control of life, commitment to work, employee loyalty and work experience (Bornstein & Lamb, 1999; Ilmarinen, 2001; Schaie, 1994). Older workers experience lower (non-fatal) work related injury and illness rates than younger workers. However the impact of workplace injury or illness among older workers tends to be more severe (Crawford, Graveling, Cowie, & Dixon, 2010;

Pransky, Benjamin, Savageau, Currivan, & Fletcher, 2005). Workplace injury and illness rates tend to be lower among older workers, but the case severity and length of time off per injury tends to be higher.

2.6 Age Stereotypes

Age stereotypes are beliefs and expectations about people based on their age. They are often negative, inaccurate or distorted opinions about people based on the fact that they are defined as part of a particular group. Ageist stereotypes portray older workers as: less productive (Loretto & White, 2006), less creative, less interested in new technology (Gringart, Helmes, & Speelman, 2005) less flexible (Chiu, Chan, Snape, & Redman, 2001) less trainable (Maurer & Rafuse, 2001), and consequently less promotable (Shore et al., 2003) than younger workers. Negative views toward ageing and false perceptions about older workers abilities and skills are seen as significant barriers to employment. Additionally, older workers who have been in one occupation for many years may lack job search skills (Adler & Hilber, 2009).

A review of articles that deal with age stereotypes in the workplace by Posthuma and Campion (2007) identified a range of common age stereotypes that appear in the literature most of which were classed as negative. These included the views that older workers had: poor performance, were resistant to change, had a lower ability to learn, and the positive stereotype of older workers as more dependable. Posthuma and Campion (2007) also provided a range of evidence from the research literature to refute these negative age stereotypes. In order to show compliance with legislation, employers may present an external policy of age neutrality in recruitment, training, promotion, and layoffs. However, research has demonstrated both ageist hiring practices (Lahey, 2008) and negative treatment toward older workers (Adler & Hilber, 2009).

While studies have reported that older workers are subject to some positive stereotypes regarding their experience, reliability and loyalty, some negative beliefs are prevalent (Chiu et al., 2001; Hassell & Perrewe, 1995; Taylor & Walker, 1994; Taylor & Walker, 1998). Hassell & Perrewe (1995) demonstrated that the number of

interactions younger workers have with older workers significantly and positively affected their beliefs towards older workers. This suggests direct and frequent experience a range of age groups may reduce negative beliefs towards other age groups. In addition, Gaillard and Desmette's (2010) investigation into retirement intentions reported that older workers who were confronted with stereotypically positive information were less willing to retire early and more motivated to learn and develop than those confronted with stereotypically negative information. This is supported by Cheung and Wu (2013) who observed that perceived organisational support was positively related to measures of successful ageing in the workplace. Buyens, Dijk, Dewilde and Vos (2009) surveyed 1290 older workers and 266 employers to explore stereotypes and perceptions of older workers. They found that a negative image of older workers forms a self-fulfilling prophecy due to stereotype threat. This is defined by Steele and Aronson (1995) as the propensity of an individual to conform to a stereotype about their group.

A survey of German workers (n=1,214) by Liebermann, Wegge, Jungmann, and Schmidt (2013) found that younger team members' health was negatively associated with age diversity when they held stereotypical views about older team colleagues. This outlines the importance of reducing age stereotypes, not only for the older workforce, but also for younger workers. Brown and Hewstone's (2005) integrative theory of intergroup contact, argues that a strategic approach is needed to change stereotypes, as mere contact with members of stereotyped groups may not automatically reduce the incidence of stereotypical views. This approach could include activities such as team building and discussing information that challenges age stereotypes. According to the integrative model of diversity, conflict and performance at work presented by Pelled, Eisenhardt and Xin (1999), emotional conflict in work groups increases when the ages of individuals within groups are similar, and decreases when groups are more age diverse. The authors suggest that age similarity in a group may prompt jealous rivalry as those of similar ages may measure their own career progress against co-workers (Lawrence, 1988; Pelled et al., 1999).

2.6.1 Generational differences

Management of a multi-generational workforce has received increased research attention due to the changes in the age demographics of the workforce, and the concept that generational groups may differ in their values, interests, motivations, and style of organisational adaptation (Beutell, 2013). A recent meta-analysis on generational differences in work related attitudes by Costanza, Badger, Fraser, Severt and Gade, (2012) suggests that meaningful differences between generations in job satisfaction, organisational commitment, and intention to leave are unlikely to exist, and that differences that appear to exist are likely attributable to factors other than generational membership. These factors may include age, time period, experience, tenure and technological advancements (Macky, Gardner, & Forsyth, 2008).

2.6.2 Age Discrimination

Discrimination has been argued to be irrational, unjust and inefficient (Swift, 2006). Age discrimination within employment is widely recognised (Grossman, 2005; Harper, Khan, Saxena, & Leeson, 2006; Smeaton, Vegeris, & Sahin-Dikmen, 2009; Taylor & Walker, 1994; Taylor & Walker, 1998). Since the introduction of the Employment Equality (Age) regulations (2006) followed by the Equality Act (2010), recognition of age discrimination and media coverage of high profile age discrimination cases in the UK has increased. One of the most common reasons for discriminating against older workers is due to prejudicial and antiquated expectations regarding the loss of human capital, health, and sickness absenteeism rates of older workers (Henkens, 2000). Studies have shown that this view is far from accurate (Crawford, Graveling, Cowie, & Dixon, 2010; Ng & Feldman, 2008; Pransky et al., 2005).

One explanation for this view is derived from the agency model of deferred compensation (Becker & Stigler, 1974; Lazear, 1981, 1984; Lazear, 1979); in this model young workers are paid below their marginal productivity and later in their career they are remunerated over their marginal productivity. As a result of this model older workers can be seen as relatively expensive. However this does not

consider the increased experience of older workers, the value of their training and knowledge and the reality of their ability to work as productively as younger workers.

Riach and Rich (2007) uncovered age discrimination in recruitment through the use of matched pairs of job applications (only differing by age). The method was similar to that of Jowell and Prescott-Clarke (1970) who developed the technique to investigate racial discrimination in employment. One of the most striking findings from the Riach and Rich (2007) study was that the rate of discrimination against older graduates and against older waiters in applications, was higher than rates previously recorded for racial discrimination. Conversely, applications for retail manager positions showed significant bias in favour of older workers. Tinsley (2012) also used a matched pair method to explore age discrimination in hiring for bar work and personal assistant roles. Results found statistically significant bias against older workers. The clearest bias was observed with applications for bar work with a response rate of 16.4% for the 25 year-old applicant but only a 7.3% response rate for the 51 year old, implying that a younger applicant may be more than twice as likely to get a response as an older applicant for this type of work.

Taylor and Walker (1998) carried out a survey of personnel managers and directors of large organisations to explore the relationship between attitudes towards older workers and employment practices. Attitudes towards older workers that were found to be associated with recruitment, training and promotion practices were: perceived trainability, creativity, cautiousness, physical capabilities, the likelihood of having an accident, and ability to work with younger workers. Attitudes towards older workers which showed no relationship with employment practices were: perceived productivity, reliability, ability to adapt to new technology, interest in technological change, and flexibility. The findings highlight the need to target stereotypical attitudes towards the older workforce if age barriers to employment are to be removed.

2.6.3 The term “ageism”

The term “ageism” was coined by Robert Butler, an American geriatrician, who in 1969 applied it to the prejudice by middle-class white residents against proposals for

housing projects for older black people. Butler (1995) defines ageism as “a process of systematic stereotyping and discrimination against people because they are old, just as racism and sexism accomplish this for skin colour and gender” (p.38). Public recognition of ageism has changed over time. A study by Minichiello, Browne, & Kendig, (2000) interviewed 18 people between 65 and 89 years of age; when interviewees were asked to explain what they thought the term “ageism” meant, many informants did not understand or regularly use the term. However, interviewees spoke freely about negative experiences in being seen as old or treated as old (Minichiello et al., 2000). Studies have since shown widespread recognition of the term ageism, especially in relation to the workplace (Duncan, 2008). Due to the appearance of age equality legislation in the UK from 2006, along with publicity for high profile age discrimination cases it is reasonable to assume a larger proportion of the population are now familiar with the concept of ageism. However, due to fact that age equality legislation in the UK applies to all ages, this association of ageism specifically with older age may change. Evidence suggests a bi-polar incidence of age discrimination, with older and younger workers most affected and the middle aged less so (Duncan & Loretto, 2006; Snape & Redman, 2003). When Loretto et al., (2000) asked 460 undergraduate students what they understood by the term “ageism” 82 per cent of respondents identified ageism as referring to any form of age-based discrimination. Seventeen per cent of respondents thought that ageism referred to discrimination against older workers only, while only one per cent identified the term as only relating to discrimination against young people.

2.6.4 Recruitment

Recent research has shown that age discrimination is still prevalent for older job seekers (Riach & Rich, 2007; Tinsley, 2012). Wood, Hales, Purdon, Sejersen and Hayllar (2009) argue that the prevalence of discrimination may be influenced by potential employers having limited information available and time to consider a candidate’s application, and are therefore more vulnerable to age related stereotypes during recruitment. As older workers are also more likely to leave the workforce entirely after a long period of unemployment (Adams and Rau, 2004; Hansson, 1997), retention of older workers and limiting the influence of

discrimination in the recruitment process is key in maintaining productivity and economic competitiveness.

Berger (2006) interviewed individuals aged between 45 and 60 (n= 30) to examine changes in identity that occur during their search for employment. It was found that once individuals feel they have been labelled as old they become susceptible to identity degradation. The concept of identity degradation was first used by Garfinkel (1956) who investigated degradation ceremonies which deprive an individual of their prior identities. A strong example of this is when an individual is fingerprinted and searched when sent to prison. Berger (2006) argues that negative experiences related to age, such as being considered “old” or feeling “old” and discovering that age is a limiting factor in the search for employment leads to the degradation of an individual’s identity. Berger’s (2006) research took place between 1999 and 2002, in the Greater Toronto Area, participants were recruited from older worker programmes specifically designed to help older workers secure employment. An important theme of the interviews was the finding that previously individuals had no trouble finding work, and receiving job offers but now as an older job seeker they were experiencing difficulties re-entering the workforce. Many participants eventually concluded the difficulty securing employment was due to their age. There was evidence that as a result of attending older worker programs participants not only discovered that age was a factor in recruitment (through watching videos and being lectured on the problem) but were also “...discouraged when they realised how many other individuals were in the same dire situation” (Berger, 2006 p.310).

Thomas & Pemberton (2011) found that employers could be seen to “pass the buck” of age discrimination to agencies they used to handle recruitment. By providing strict criteria for applicants to these agencies and only requiring a shortlist of a small number of people for interview, in practice they may reduce the chance of older applicants getting to interview. According to an experiment carried out by (Lahey, 2008) in the US, where 3996 firms were sent resumes, matched on all characteristics except for age, younger workers were 40% more likely to be offered an interview than an older worker.

An important factor that increases older worker hiring is industry job growth; by how much all employers in an industry are currently expanding or contracting the number of individuals in the workforce. Higher relative pay rates within a labour market and industry are an impediment to older worker hiring, while fast, recent job growth at the nationwide industry level is an inducement (Adler & Hilber, 2009).

2.7 Retention

Retention of older workers is an important managerial objective due to continuous reductions in the percentage of younger workers and growing competition for skilled labour (Kooij, Lange, Jansen, Dikkers, & de Lange, 2008). Failure to retain older workers could result in slower economic growth, increased public expenditure on retirement, and a significant decline in the future pool of skilled workers (Cheung & Wu, 2013).

D'Amato and Herzfeldt (2008) surveyed 1666 managers across Europe finding that older managers reported higher organisational commitment than younger managers. Gallie, Felstead and Green (2001) analysed responses from the 1992 Employment in Britain Survey (n=3469) and 1997 Skills Survey (n=2224) and found that organisational commitment is relatively low among workers under 35 years of age and peaks among workers over 55 years of age. Studies looking at organisational commitment and retention of older workers should be recognised as potentially culturally specific. Countries with an "early exit culture" tend to report different attitudes to voluntary early exit among older workers than countries where organisations provide incentives and support to keep older workers in the labour market (Gaillard & Desmette, 2008).

Flexible work options have been identified as a high priority for older workers and are key to encouraging continued participation in the workforce (Goldberg, Finkelstein, Perry, & Konrad, 2004; McMullin & Shuey, 2006; Shacklock, Fulop, & Hort, 2007; Walker, 2005). Whilst flexible working arrangements are beneficial to recruiting and retaining older workers, these practices are also similarly useful for workers of all ages to facilitate caring responsibilities and help maintain work life balance.

The role of training and development opportunities has been identified as imperative to the retention of older workers (Armstrong-Stassen & Ursel, 2009). Armstrong-Stassen and Schlosser (2008) found that a supportive development climate fosters retention of older workers. The promotion and encouragement of lifelong learning and development is key in addressing the limitations on older workers access to development opportunities fostered by negative age stereotypes.

2.8 Retirement

Lazear (1979) proposed the incentive mechanism theory on the relationship between age and productivity, which suggests age-earnings profiles tend to be upward sloping. This theory is based on the idea that workers and firms engage in long-term relationships where the worker is initially underpaid for their efforts, but later on in life is overpaid. This delayed compensation contract encourages employee loyalty, however in this situation the employer requires mandatory retirement for the organisation to avoid overpaying when earnings are averaged over the working life. This theory also assumes rising earnings do not fully reflect increased productivity, and suggests it may be beneficial for employers to provide their employees with incentives for early retirement. Furthermore, this contract comes into question as we move away from the job for life scenario.

Recent changes in SPA, removal of the DRA and changes to private and public sector pensions are instigating a paradigm shift in the institution of retirement. Across the developed world, governments and employers are seeking ways to encourage older people to delay retirement (Flynn, 2010). There is already an upward trend in the average ages at which people leave the labour market. In the UK, at the turn of millennium, men left the labour market at 63 and women at 61 (Brown & Vickerstaff, 2011) but by 2009 this had risen to an average age of 64.5 for men and 62.0 for women (ONS, 2011). Supervisors can be a factor in the choice of an individual's retirement age indirectly through their attitudes and the way the work environment is defined, or directly through an effect of social support (Henkens, 2000).

Titmuss (1958) identified “two nations” of older people, each with a distinct experience of work and retirement: one group fortunate with an occupational pension and savings, the other group receiving only the basic state pension, leaving them dependent on means tested assistance. Titmuss (1958) argues that there are greater inequalities in living standards after retirement than during working life. Flynn (2010) builds on the ideas of Titmuss, with the categorisation of: “haves” and “have-nots”, and considers the prevailing factors influencing work and retirement decisions that these two groups experience, summarised in Table 1.

Table 1: Five factors influencing work in later life

Adapted from Flynn (2010, p. 319)

	“Haves”	“Have-nots”
Finance	Roosters, exit strategists, happy to retire, choosers	Workers, work till they drop, workhorses, survivors, stressed
Care responsibilities	Professional and creatives, down-shifters, jugglers, enthusiasts	Reluctant quitters, blown off course, detached
Social networks	Sheepdogs, connectors, don’t want to retire, identity maintainers, entrepreneurs	Forced to retire
Career flexibility	Cats, career changers	Rejected workers
Health	Whales, long and healthy life expectancy	Guinea pigs, work till they drop, poor health

The first factor is financial security: the groups “workers”, “work till they drop” and “survivors” are distinguished by low job status and education; and financial insecurity necessitating extended working lives. There is also a group identified as working in unsatisfactory jobs, in which they must continue in order to improve their pensions. The group of “workhorses” are identified as those who worry about whether they will ever have enough pension provision to retire. In contrast, those with sufficient financial provision have autonomy of how and when they retire; for instance “roosters” who are those in senior management positions. Health was not directly included in Flynn’s (2010) model, but has been added to Table 1 to illustrate the

importance of individual health in retirement decisions. Health, and the flexibility of the workplace to accommodate for changes in employee health has strong links with the ideas of two nations of older people presented by Titmuss (1958).

2.8.1 Equalisation of state pension age

The equalisation of SPA for men and women in the UK marks an important step to promote equality of opportunity between genders. Equalisation of SPA was proposed in the Pensions Act 1995, with the female SPA scheduled to gradually increase to meet the male SPA from 2010 to 2020. However this timetable was brought forward to 2018 by the Pensions Act 2011. While differential SPA offered the opportunity for women to have more flexibility in their retirement choices, it could be argued to have encouraged age discrimination against older women, as it may be argued that an impression was promoted that women should leave the workforce earlier than men. This is especially so before the removals of the DRA where employers could ask an employee to leave when they reached 65, although it should be noted that the DRA was 65 for both genders. Analysis of the impact of the increase in women's SPA in the UK in 2010 by Cribb, Emmerson and Tetlow (2014) found that women's employment rates at 60 increased by 7.3% when SPA was increased to 61. An increase of SPA by one year was found to increase actual retirement age by around one month. Similar projections were made by Blundell and Emmerson (2007) who estimate that a three year increase in state pension ages (assuming occupational pensions follow the same increase) would increase actual retirement ages by between 0.4 and 1.8 years. Cribb et al. (2014) argued increases in SPA are more likely to increase actual retirement age through a signalling effect rather than directly because of financial incentives.

2.8.2 Phased retirement

The basic idea of phased retirement is that a worker remains with their employer while gradually reducing work hours and effort. In the literature there is strong support for a system of phased retirement rather than an abrupt retirement age, which is argued not only to provide a more satisfying path to full retirement, but to also preserve specific human capital and thereby enhance productivity (Hutchens,

2010). Many studies recommend tapered, rather than abrupt retirement (Bellaby, 2006), in order to facilitate smooth transitions of work identity (Zaniboni, Sarchielli, & Fraccaroli, 2010) and retain the skills and experience of older workers, producing a more fulfilling and mutually appreciative end to a lifetime of work (Hutchens & Grace-Martin, 2006).

2.9 Facilitators and challenges of later life working

There has been extensive research into the determinants of continued working into later life, and it is widely recognised that health, wealth and caring responsibilities are the main factors influencing working beyond SPA (Fragar & Depczynski, 2011; Kloep & Hendry, 2006; Vickerstaff, 2006; Zaniboni et al., 2010). Studies report a diverse range of attitudes towards working after SPA, influenced by biological (e.g. aging and health), societal (e.g. economic and social conditions), interpersonal (e.g. relationships with spouse and co-workers), and psychological (e.g. self-efficacy) factors (Kim & Moen, 2001).

2.9.1 Health

Health and well-being plays an important role in continued participation in the labour market for workers of all ages. Health has been identified by a range of studies as having a significant impact upon retirement decisions (Crawford, Graveling, Cowie, Dixon, & MacCalman, 2010; Disney, Emmerson, & Wakefield, 2006; Kooij et al., 2008; Shacklock & Brunetto, 2011). A review by Phillipson and Smith (2005) suggested health status was the most important single factor pushing people out of the workplace and reducing the likelihood they would return. McNair, Flynn, Owen, Humphreys and Woodfield (2004) carried out a large survey of job transitions with 5204 respondents and found that individuals who leave work for health reasons after 50 years of age are unlikely to return to the labour market, and as the length of unemployment increases, the chances of return to the labour market decline further. Health promotion has been identified as paramount in providing healthy workplaces that facilitate working into later life (Brenner & Ahern, 2000).

2.9.2 Caring Responsibilities

With people living longer it is not uncommon for there to be four generations of the same family alive at once. Which can lead to an increase in “sandwich” carers, where individuals provide care for both older and younger family members. Flexibility of work tends is one of the main facilitators of people with caring responsibilities. This relates again to the factors mentioned in Flynn (2010) as work which is too inflexible to allow older workers to manage home and work responsibilities often leads to early retirement from the labour market. Adult caring responsibilities among men peak between the ages of 56 and 59, reaching 13%. For women, adult caring responsibilities peak between 50 and 55, at which point 17% were actively caring for an adult (Smeaton et al., 2009). In the UK, from June 2014, all workers now have the right to request flexible working if they have worked for their employer for more than 26 weeks.

2.9.3 Workplace Accommodations

The Equality Act (2010) states that an employer must make reasonable accommodations for an individual with a disability. However, according to McMullin & Shuey (2006) for this type of legislation to benefit an individual they must define their functional limitations as disabilities. This creates an important distinction about the attribution of any limitations as either disability or natural ageing. If an older worker attributes their limitations to “natural ageing” as opposed to disability they may not believe that they need or qualify for workplace accommodations. Similarly, if an employer ascribes a workers limitation to “natural ageing” rather than to a disability they may not offer accommodations. This was the theoretical basis of McMullin & Shuey's (2006) analysis of the Canadian 2001 Participation and Activity Limitation Survey; which used logistic regression of responses from a sample of 4782 individuals in employment with a disability, aged 20–64 years. The analysis found that even after other factors were controlled for, those who made the ageing attribution were less likely to recognise the need for an accommodation; and among those who acknowledged a need, those who ascribed their disability to ageing were less likely to have their needs met. Further research needs to consider the distinction between those who age with an early-onset disability that is compounded by age-

related functional limitations (e.g. arthritis), and those with late-onset, age-related disabilities. There is also justification for these research findings to be explored qualitatively, with both employees and employers.

2.9.4 Financial

Financial factors that relate to decisions to continue working can be summarised as related to pension provision, housing, financial commitments, and financial dependents. Financial insecurity motivates individuals to continue working, and limits individual choice relating to retirement decisions (Shacklock & Brunetto, 2011). Financial insecurity in later life is also widely accepted to be associated with poorer health (McKee & Stuckler, 2013). With financial security individuals maintain more freedom of choice over retirement or continuing to work into later life. Lord (2002) found that older engineers with insufficient income to retire, work to satisfy the first and second level needs of Maslow's (1943) hierarchy, physiological and safety. Whereas older engineers with sufficient income to retire were primarily motivated by needs that correspond to the third and fourth levels of Maslow's (1943) hierarchy, belonging and esteem.

2.9.5 Attachment to work

Attachment to work and organisational commitment has been found to influence individual retirement decisions, motivation, job satisfaction and performance (Cennamo & Gardner, 2008; Kunze, Böhm, & Bruch, 2011). Attachment is typically related to both emotional attachment to, and identification with work (Meyer & Allen, 1991). Positive views about work may to influence well-being and identity, providing a motivating factor to encourage working into later life. For individuals with positive views of work, Barnes and Parry (2003) found older workers had negative views about the transition to retirement, and therefore tended to delay retirement.

2.9.6 Autonomy at work

Beutell (2013) defines autonomy as the level of freedom and control employees have in carrying out their work assignments, and suggests that autonomy enhances

synergy and reduces conflict at work. Shacklock and Brunetto (2005) found that low perceived autonomy in job tasks encourages early retirement. Bown-Wilson and Parry (2013) interviewed 40 managers aged 50 and over from financial institutions in the UK and found that retaining power and autonomy were important motivational drivers for career progression. These findings supported Sturges (1999) who argues that personal conceptions of career success may change over time, with factors such as interest and autonomy tending to become more important. The explanation for these age related differences is that as hierarchical success becomes limited within an organisation individuals may focus on other more attainable and potentially more valid measures of successes such as influence and autonomy (Sturges, 1999).

2.9.7 Promotion and career development opportunities

It is widely recognised in the literature that older workers encounter discriminatory barriers in relation to promotion opportunities at work (Adams, 2004; Smeaton et al., 2009; Smith & Webber, 2005). A survey of 185 managers and 290 employees by Shore et al. (2003) exploring the relationship between age and opportunities for promotion suggests that younger managers tend to view younger employees more favourably for promotion opportunities.

Tones, Pillay and Kelly (2010) suggest that younger workers' learning and development options in the workplace are better catered for than older workers'. Older workers may compensate for limited learning and development opportunities at work by studying for an educational qualification or seeking alternate job opportunities. Training and development opportunities may be withheld from older workers as employers perceive that there may not be enough time to gain adequate returns on their investment (Sargeant, 2006). However, as job transitions between employers increase such reasoning is flawed, especially in light of research findings that report older workers display higher levels of loyalty and organisational commitment than younger workers (D'Amato & Herzfeldt, 2008; Gallie et al., 2001).

2.9.8 Age Management

The term “age management” is a broad, umbrella term which potentially embraces many disciplines and specialisms, relating to the management of personnel within an organisation with an explicit focus on ageing (Walker, 2005). It involves a strategic and holistic approach to managing age in which the analysis of demographic risks and the identification of appropriate interventions are considered (Ball, 2013). According to Casey, Metcalf, and Lakey (1993) there are five main dimensions of age management in organisations: job recruitment and exit; training, development and promotion; flexible working practice; ergonomics and job design; changing attitudes towards ageing workers. Armstrong-Stassen (2008) also identifies the importance of compensation, recognition and respect for engaging and encouraging older workers to remain with an organisation.

In the first pan-European study of organisational age management initiatives Walker (1997) argues that changes in public policy, the specific economic and labour market setting and organisational culture were the three key factors behind the development of good practice in age management and combating age barriers. According to Walker and Taylor (1999) good practice in age management consists of combating age barriers, directly or indirectly and providing an environment where each individual is able to achieve their potential without being disadvantaged by their age. In order to achieve this, policies do not have to be labelled “older worker” policies, but can be any policy that may be of particular benefit to older employees (Walker & Taylor, 1999). For instance, a succession planning policy can be just as important in replacing a younger worker with plans to leave the organisation as replacing an older employee with plans to retire.

2.10 Chapter Summary

This chapter has described research that demonstrates the challenges and opportunities presented by the ageing workforce. Individuals, organisations and society are faced with the challenges of age stereotypes and age discrimination which can have an adverse effect on organisational performance, labour market participation, equality of opportunity, and quality of life. Research summarised in this chapter suggests these challenges may be overcome through embracing equality

legislation, challenging age stereotypes and encouraging good practice in active age management. The ageing workforce provides an opportunity for a more skilled, knowledgeable and productive workforce if these opportunities are embraced without prejudice, thereby providing individuals with the opportunity to benefit from the longer, healthier lives that population ageing may offer.

Policy and practice in relation to pensions, age equality and retirement are currently undergoing important changes in the UK, and the next step is evaluating the effect of these changes on the workforce and revealing how individuals and organisations are responding. This research seeks to investigate how these changes have influenced management strategies, and opportunities of older individuals in the labour market, searching for work and transitions out of the labour market.

Chapter 3: Methodology

3.1 Introduction

This chapter discusses the framework, research design, approach and theory for the research presented in this thesis. The philosophical position of this thesis is described, justifying answers to ontological questions on the nature of reality and epistemological questions on the relationship between the enquirer and the known. These positions guide the choice of methods used to collect, analyse, and draw conclusions from data.

3.1.1 Philosophical background

The philosophical position of this thesis can be broadly described as that of critical realism, associated with the work of Bhaskar (1989) proposing a transcendental approach which combines a realist ontology and interpretivist epistemology.

Phillips (1987) defines realism as “the view that entities exist independently of being perceived, or independently of our theories about them.” (p. 205) Schwandt (1997) adds that “scientific realism is the view that theories refer to real features of the world. “Reality” here refers to whatever it is in the universe (i.e., forces, structures, and so on) that causes the phenomena we perceive with our senses” (p. 133). Bhaskar (1975) distinguishes between transitive and intransitive objects of knowledge in the world. Intransitive objects are the “real things and structures, mechanisms and processes, events and possibilities of the world; and for the most part they are quite independent of us” (Bhaskar, 1989, p. 22). That is, the existence of an intransitive object does not depend on our knowledge or perception of it. Transitive objects, on the other hand, include theories, paradigms, models and methods. These objects are subjective and their existence is dependent on human activity, therefore if people suddenly ceased to exist, transitive objects would also cease to exist (Johnston & Smith, 2010).

Interpretivist epistemology is concerned with how we give meaning to objects and how actions and utterances of other people are interpreted. A distinction between the ontological question of whether the world is out there and the epistemological question of whether the truth is out there can be made within interpretivism. Rorty (1989) explains:

> "To say that the world is out there, that it is not our creation, is to say, with common sense, that most things in space and time are the effects of causes which do not include human mental states. To say that truth is not out there is simply to say that where there are no sentences there is no truth, that sentences are elements of human languages, and that human languages are human creations" (pp. 4-5).

Dingwall's (1992) reflections on the notion of disease and ageing offer a relevant example of this influence of interpretivist epistemology:

> "There are no diseases in nature, merely relationships between organisms... Diseases are produced by the conceptual schemes imposed on the natural world by human beings, which value some states of the body and disvalue others. This is not to say that biological changes may not impose themselves on us, but rather that the significance of those changes depends upon their location in human society. The normal physiology of ageing is relevant in very different ways to an East African herdsman who sees it as a mark of advancing status, power and sexual attractiveness and to a Californian actress who sees it as the beginning of her decline as a social being." (p. 165)

The critical approach of the research in this thesis is also defined by an underlying goal to facilitate positive social change. According to Schwandt (1997) a critical view of social science aims to integrate theory and practice in such a way that "individuals and groups become aware of the contradictions and distortions in their belief systems and social practices and are then inspired to change those beliefs and practices" (p. 24). Schwandt (1997) further argues that critical social science is practical and normative, not merely descriptive, therefore rejecting the possibility of a disinterested researcher who merely observes phenomena.

3.2 Research design

The research presented in this thesis uses qualitative methods to meet the aims of exploring the impact of policy and practice on later life working. Qualitative research is a form of social inquiry that focuses on the way people interpret and make sense of their experiences and the world in which they live (Denzin & Lincoln, 2005). A flexible research strategy was chosen allowing the design and research questions to evolve iteratively throughout the research process. The aim of this flexible design is the production of a set of questions relevant to the purposes of the research, which may adapt during the course of the research process (Robson, 2011). An important aspect of flexible design is the repeated revisiting of various aspects of the research design as the research takes place, including: refining and modifying research questions; changing the intended sample to follow up emerging research questions; or even reviewing the purposes of the study in light of a changed context (Robson, 2011).

3.3 Methods of data collection

Considering that the research aims of this thesis are focused on the experiences of individuals, interviews and focus groups are argued to be most appropriate methods. Interviews offer a flexible and adaptable method to investigate underlying attitudes and motives in a way self-administered questionnaires cannot (Robson, 2011). Semi-structured interviews offer a balance between fully structured interviews which are essentially open-response questionnaires, administered by a researcher and unstructured interviews where there is a general area of interest but the interviewee is left to let the conversation develop within this area. With semi structured interviews whilst there are predetermined questions, both the order and wording of questions can be modified, and prompts can be used where appropriate to gain additional insight. King (1994) suggests that semi structured interviews should be used where research focuses on the meaning of a particular phenomenon to individuals.

Face to face interviews offer the benefits of communication of non-verbal cues and the building of rapport between interviewer and interviewee. However, geographical

location limits the sample of interviewees possible using only face to face interviews. Telephone interviews have the advantage of opening up research to more diverse geographical location and offering convenience to busy interviewees (Breakwell, Hammond, Fife-Schaw, & Smith, 2006). According to Bradburn, Sudman and Blair (1979) whilst rapport may be more difficult to achieve during a telephone interview, this is compensated for by reduced interviewer effects and a lower tendency towards socially desirable answers. A mixture of both face to face and telephone interviews were used in the research of this thesis in order to balance the advantages and disadvantages of both methods and lower the costs, effort and time required to achieve a geographically diverse group of interviewees.

Use of audio recording allows parity between face to face and telephone interviews, and allows the researcher to focus on prompts and cues rather than on taking notes during each interview. Verbatim transcription and reviewing transcripts also key steps in the analysis of interviews (Bird, 2005; Braun & Clarke, 2006). Therefore, recording of interviews offers the benefits of freeing the interviewer up to build rapport and ask interesting follow up questions, and provide non-verbal cues to the interviewee. The challenge posed by note taking is the balance of the need to attend to what is being said, and frame questions and prompts appropriately in order to keep the interview flowing (King & Horrocks, 2010). Whilst telephone interviews also offer the interviewer the opportunity for discreet note taking, during face to face interviews, writing may be considered distracting, and therefore notes were made after each face to face interview during the research of this thesis.

Morgan (1997) defines focus groups as: “a research technique that collects data through group interaction on a topic determined by the researcher” (p. 6). Similarly to interviews, focus groups can be structured, asking specific questions of each group member, or relatively unstructured depending on the research purpose (Fontana & Frey, 2005). The term “focus” refers to the fact that a moderator intervenes to shape the discussion around topic using a researcher determined strategy. Whilst the discussion is often shared around a topic, it is also possible to use a strategy that encourages participant initiated topics (Krueger & Casey, 2000). Robson (2011) argues that much of the literature on focus groups is methodologically naïve. This may be due to the origins of focus groups in market research, where more focus was

placed on how to conduct focus groups, rather than the reliability and validity of the method (Robson, 2011).

Focus groups can be used as a standalone method or as an integral part of mixed methods research where they supplement or triangulate results from other methods (Denzin & Lincoln, 2005). According to Morgan (1998) focus groups are often simply used in a supporting role to other methods, though it is incorrect to assume they cannot be used as a method in their own right. However, focus groups are not fully confidential or anonymous, which may inhibit participants from providing sensitive or personal information.

3.4 Thematic analysis

The research of this thesis follows the Braun and Clarke (2006) approach to thematic analysis. “Thematic analysis is a method for identifying, analysing and reporting patterns (themes) within data.” (Braun & Clarke, 2006, p. 79) Holloway and Todres (2003) argue that thematic analysis can be considered the foundational method for any type of qualitative analysis and “thematising meanings” (p. 347) is a generic component of all qualitative analytic traditions. Boyatzis (1998) argues that thematic analysis is not a specific method, but rather a tool used across a range of methods. However Braun and Clarke (2006) fully demarcate thematic analysis as a qualitative analytic method in its own right, providing a theoretical and methodological background for the approach. Braun and Clarke's (2006) approach offers thematic analysis as an alternative to other analytic traditions such as narrative analysis, discourse analysis, grounded theory, interpretative phenomenological analysis. Thematic analysis is a flexible method, it can be applied across a range of theoretical or epistemological approaches (Braun & Clarke, 2006). This flexibility makes thematic analysis appropriate for use within the critical realist paradigm.

Insufficient detail is often given when reporting the process of thematic analysis, and one often used term is that themes “emerged” from the data (Attride-Stirling, 2001). The research in this thesis does not subscribe to the realist view that the researcher simply “gives voice” to the views of their participants, or that themes simply emerge

from the data without the influence of the researcher. According to Fine (2002) any “giving voice” approach to analysis remains biased as the researcher selects and edits pieces of narrative evidence to illustrate findings.

Themes or patterns within data can be identified in one of two primary ways in thematic analysis: in an inductive or “bottom up” approach, or with a theoretical or deductive or “top down” approach. An inductive approach to thematic analysis was chosen to fit with the iterative nature of the research process and allow for the specifics of the research question to evolve through the process of analysis. Inductive analysis is a process of coding the data without trying to fit it into a pre-existing coding frame, or the researcher’s analytic preconceptions (Braun & Clarke, 2006). A theme captures something important about the data in relation to the research question, and a code is a label attached to a section of text to index it as relating to a theme. An inductive approach to thematic analysis can be argued to be similar to grounded theory as the themes aim to be strongly linked to the data (Braun & Clarke, 2006). According to the guidelines of Braun and Clarke (2006) an inductive approach to thematic coding may generate themes that are very different to the questions asked of participants. While an inductive approach was aimed for in this thesis, it must be noted that a researcher is unlikely to ever free themselves of all theoretical commitments. Therefore, some element of deductive or theory driven analysis or theory driven may also likely be present.

There are six phases in approach to thematic analysis as outlined by Table 2.

Table 2: Phases of thematic analysis

Adapted from Braun and Clarke (2006, p. 87)

Phase	Description of the process
1. Familiarisation	Transcribing data, reading and re-reading data, noting initial ideas.
2. Generating initial codes	Coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code.
3. Searching for themes	Collating codes into potential themes, gathering all data relevant to each potential theme.
4. Reviewing themes	Checking if the themes work in relation to the coded extracts, and the entire data set.
5. Defining and naming themes	Ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clear definitions and names for each theme.
6. Producing the report	Final opportunity for analysis. Selection of vivid, compelling extract examples, final analysis of selected extracts, relating back of the analysis to the research question and literature, producing a scholarly report of the analysis.

Braun and Clarke (2013) argue that these phases should not be used as a simply linear process, where the researcher cannot move to the next phase before the previous phase is completely finished, but rather, can be used in an iterative or recursive process as a guide to all the steps involved in thematic analysis. Phase 1 is the first step of data familiarisation, the process of transcribing data is also an important step to immerse the researcher in the data. For the research presented in this thesis, all focus groups were manually transcribed. The first interviews of each group were transcribed by the researcher, however due to the large size of the sample a professional transcription service was used for subsequent interviews. Verbatim transcripts were all checked for errors, and read while listening to recordings of interviews to facilitate this immersion phase.

Phase 2 involves the production of initial codes from the data. These codes identify a feature of the data that may appear interesting to the researcher and refer to the "most basic segment, or element of the raw data or information that can be assessed in a meaningful way" (Boyatzis, 1998, p. 63). This phase is the first step of organising data into meaningful groups, however they differ from themes, which are often broader and are developed in the subsequent phase which is where the interpretive analysis begins (Braun & Clarke, 2006). One pitfall of coding is that often the context can be lost (Bryman, 2001) therefore a relevant amount of surrounding data was kept in each data extract coded.

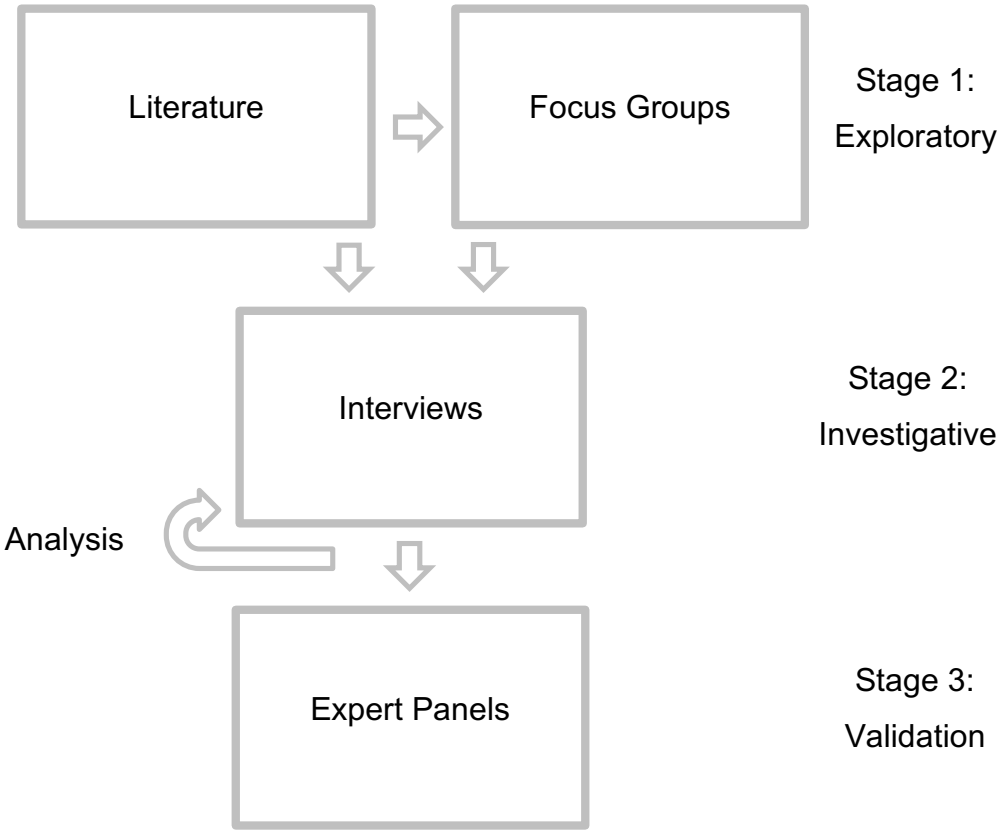
Phase 3 is where the search for themes begins, the analysis turns from codes to the broader level of themes, sorting and combining codes into an overarching theme, often with the assistance of a visual map (Braun & Clarke, 2006). Phase 4 is focused on reviewing themes, both in terms of individual extracts and the entire data set. Phase 5 is about the definition and naming of each theme. Braun and Clarke's (2006) approach suggests that each theme should identify a particular story, and consider analytically how that story fits into the broader overall story of the analysis. This phase provides a good opportunity for themes to be checked by an independent researcher, encouraging the recursive and iterative nature of analysis. Finally, phase 6 can be summarised as presenting the story of the data in a way that illustrates both the merit and validity of analysis. The themes presented and data extracts offered must provide a concise, coherent and logical account of the data (Braun & Clarke, 2006).

3.5 Research Process

The research process as summarised by Figure 2 outlines the initial framework for the design of research proposed at the outset of this research, outlining key features within the research process. Firstly, to inform the development of the interview phase of research both a literature review and user engagement in the form of focus groups were carried out. Users are the individuals who the research ultimately aims to impact, and therefore user engagement signifies an element of "bottom up" approach to the research process in addition to the "top down" approach inherent in a literature review, thus ensuring the research was developed *with* older workers rather than

being simply *about* older workers. Secondly, this figure outlines the importance of the iterative nature of analysis, where the interview schedule evolved and adapted in response to emergent themes, identified through the Braun and Clarke (2006) approach to thematic analysis. Finally, concluding the research with expert panels offered an opportunity for a "validation" phase of research in order to discuss findings with relevant experts and provide practice and policy guidance.

Figure 2: Initial research framework



As a result of the flexible and iterative research design, an additional interview group was recruited (retirees), in order to respond to the emerging need for more detailed data from individuals who had left the labour market. Numerous amendments to the interview schedules were made, in response to emerging themes. Finally, an additional phase (Stage 4) was added to the research in an effort to help the findings have the widest possible impact; this knowledge exchange stage comprised case study videos and expert responses (Chapter 8). Table 3 outlines the stages of

research that make up the final framework of research, offering a detailed description of the component parts of each stage of research.

Table 3: Final thesis research stages

Stage	Aim	Research Element
Stage 1: Exploratory	Inform the development of the interview schedules	Literature review Two "user" focus groups (n=28)
Stage 2: Investigative	Examine the facilitators and barriers to later life working	Interviews with: Employees aged 50 and over (n=51) Employers (n=20) Job seekers aged over 50 (n=27) Retirees (n=12)
Stage 3: Validation	Review the implications that the research findings have for policy and practice guidance, validation of research findings	Four "expert" panels (n=38)
Stage 4: Knowledge exchange	Share research findings and ensure the widest possible impact using innovative methods	Five case study videos representing a range of views emerging from the research, with four expert responses

Stage 1: Exploratory

During the first stage a literature review was conducted to identify areas for further research, informing the development of the interview schedules. Using the areas identified for further research from the literature review to propose topics for discussion, two focus groups were held to actively engage with users of the research findings, informing the development of the study. Participants in these focus groups were purposely sampled from networks the research team had previously established through collaborative meetings with user groups, charities and employer groups. The first focus group comprised older workers and retirees from a range of industrial sectors. The second focus group included age related charity representatives, Human Resources (HR) professionals, line managers, employment advisors, health and safety practitioners and trade union representatives. These

focus groups also assisted with recruitment for interviews and identified potential challenges that may arise during the research process. Defining terms for interviewees such as harassment, direct and indirect discrimination, and providing short explanations of changes in SPA and removal of the DRA were some of the key points of guidance arising from these discussions.

Stage 2: Investigative

Interviews were chosen for Stage 2 of the research in response to the aims of exploring the barriers and facilitators to later life working, and to capture experiences in light of the recent and upcoming changes in legislation regarding later life working around the time the study was carried out. Data were gathered by means of 110 semi structured interviews with:

- Employees aged 50 and over
- Employers
- Job seekers aged 50 and over
- Retirees

The first draft of the interview schedule was reviewed by three academics from Loughborough University and one academic from The University of the West of England and revisions were made. Additional prompts were added to assist the interviewer to gain more in depth answers to particular questions. As part of the iterative approach, the interview schedule was updated and amended in response to unforeseen topics arising in interviews. For instance, additional questions relating to the health of job seekers, and one open ended question asking if participants had anything further to discuss was added to the end of the interview schedule. Four different interview schedules (Appendices 1-4) were developed for older workers, managers, job seekers and retiree people, questions were revised in response to emergent themes. These interviews were carried out between May 2011 and October 2012.

Stage 3: Validation

Stage 3 of the study comprised a series of four expert panels with a total of 38 participants. These were conducted after the interviews to discuss further and evaluate findings and to provide recommendations for future guidance on policy and practice. Participants in these expert panels included HR professionals, occupational health practitioners, line managers, employment lawyers, civil servants and academics. Participants were purposively sampled and selected from organisational contacts of the research team, on the basis of their skills and expertise in order to maintain a range of views from experts in both small and large organisations and a range of different types of organisations and professions.

Stage 4: Knowledge exchange

In response to feedback from expert panels and in an effort to meet the aim of sharing research findings in a way that has the widest possible impact, a fourth phase of research was added. Stories representative of key themes from interviews were adapted into case study videos. This method aimed to provide research findings in a more engaging format, and to encourage impact beyond the academic community. Expert responses to these video case studies were also filmed to spark discussion, and to provide recommendations for best practice in an engaging and innovative format.

Chapter 4: Searching for work in later life

4.1 Introduction

This chapter details the findings from an investigation into the experiences of individuals over 50 years of age who are searching for work. The reality of the ageing workforce, combined with a decrease in the prevalence of long term employment within a single organisation highlights the importance of supporting job seekers over 50 years of age. Job transitions are also a prevalent feature of our flexible, modern workforce. Over a five year period, two thirds of all people in the UK workforce change jobs, and one in five makes two or more changes (McNair et al., 2004). In an analysis of the ONS Omnibus Survey (n=5204) McNair et al. (2004) suggest that the proportion of people reporting career related reasons for changing jobs declines with age, but career progression remains the most prevalent reason for transition until the late 50s, when stress and redundancy become more significant.

Findings from a Department of Work and Pensions analysis of the Labour Force Survey (DWP, 2012) suggest that while older people are slightly less likely to be unemployed than their younger counterparts, older people who are unemployed are more likely to be in long term unemployment. The damage caused by unemployment on an individual's future economic outcomes, also known as unemployment scarring has been argued to have a more significant effect on the lifetime wages of older workers than younger workers (Ball, 2011; Gregory & Jukes, 2001). Ball (2011) suggests that greater financial commitments of older job seekers may mean they cannot afford the luxury of time to find the best employment option, and therefore may be more likely to accept lower quality employment. However, factors such as age discrimination may present further barriers to the employment options of older job seekers as they attempt to downgrade their employment prospects during the job search process.

4.1.1 Defining job seekers

The International Labour Organisation (ILO) definition of unemployment is people who are:

> "i) out of work, want a job and have actively sought work in the last four weeks and are available to start work in the next two weeks or, ii) out of work, have found a job and are waiting to start it in the next two weeks" (DWP, 2012, p. 6).

Due to the political significance of unemployment levels, the definition of unemployment is extremely precise. Brandolini, Cipollone, and Viviano (2006) argue that this measurement is not straightforward and rests of a number of arbitrary choices. Particularly the four week requirement which serves as means to separate individuals who are really searching for a job from those who are not. The ILO measure splits people into three mutually exclusive groups: the employed, the unemployed and the inactive. Another measure that is used to consider unemployment in the UK is the claimant count measure, which is the number of people receiving job seekers allowance. The ILO unemployment measure tends to include more individuals than the claimant count measure as it includes those who are searching for work, but not claiming job seekers allowance.

These definitions do not, however consider underemployment which is defined as workers willing to supply more hours of work than their employers are prepared to offer (Bell & Blanchflower, 2013). In the context of the research presented in this thesis, the decision was made to not be overly prescriptive in the exact definition of older job seekers, as participants would be self-selected: those who identified themselves as older job seekers, given the relatively simple definition of individuals over 50 years of age, not currently in employment and looking for work. Participants were not filtered on the basis of whether their job search was active within any particular time frame allowing data to also be gathered from individuals who would like to work but have mostly given up on the job search process. Whilst under some definitions it would be argued that some of these individuals were not necessarily "job seekers" they could theoretically still offer valuable insight into the job search process and share reasons they gave up on their job search.

4.2 Research design and aims

This chapter addresses the need for further research identifying the barriers and facilitators of searching for work in later life. Specifically, considering the impact of recent age related legislation on the experience of older job seekers.
This study sought to explore:

- Support and resources required by older job seekers
- The barriers to and facilitators of searching for work in later life
- Experiences and consequences of age discrimination
- The influence of the job search process on the careers of older workers
- The impact of legislative changes such as removal of the default retirement age and age discrimination legislation

4.3 Method

4.3.1 Interview schedule development

The interview schedule was initially developed by outlining the aims of this study combined with the areas for further research identified by information in the literature, along with findings from two preliminary focus groups. These were held to actively engage with users of the research findings, informing development of the study (as described in Chapter 3). Interview schedules for all four interview study groups (job seekers, employers, employees, retirees) were developed concurrently. Therefore, discussions included topics covering all interview groups. The key points of guidance, specific to the job seeker study, which arose from the focus groups, prompted the decision to define uncommon terms such as direct and indirect age discrimination and to provide short explanations of changes in SPA and removal of the DRA.

4.3.2 Interview sampling

The primary sampling method was opportunistic as the majority of participants were self-selected through: responding to adverts placed on various websites; a radio

interview inviting participants to be interviewed; leaflets placed at four Jobcentres in the Leicestershire area. The researcher also spent five days at one Jobcentre branch in Leicestershire, where Jobcentre advisors offered job seekers the option of speaking to the researcher about taking part in the project. An invitation to take part was also sent to three job clubs, all in South East England by a writer who regularly volunteered with them. This interview group was the most challenging to recruit due to the difficulty of locating a relevant avenue to advertise the study to a large pool of potential interviewees. The initial recruitment target of interviewees for this study was 25, and recruitment ceased after interviewing 27 job seekers. There were more males (63%) than females (37%) in the job seeker interview sample. Interviewees were from a variety of different occupational backgrounds, as illustrated by Table 4 which summarises the last industrial sectors interviewees reported working in.

Table 4: Standard Industrial Classification of Economic Activities (SIC) of Job Seeker Interview Sample

Standard Industrial Classification	Frequency	Percent
Accommodation and food service activities	3	11.1
Administrative and support service activities	2	7.4
Construction	1	3.7
Education	2	7.4
Electricity, gas, steam and air conditioning supply	1	3.7
Financial and insurance activities	2	7.4
Human health and social work activities	2	7.4
Information and communication	2	7.4
Manufacturing	3	11.1
Other service activities	1	3.7
Public administration and defence; compulsory social security	6	22.2
Wholesale and retail trade; repair of motor vehicles and motorcycles	2	7.4
Total	**27**	**100.0**

4.3.3 Procedure

Interviews were carried out between May 2011 and October 2012, a mixture of phone interviews (78%) and face to face interviews (22%) were used depending on location and availability of interviewees. A semi structured interview format was used.

A total of 27 semi-structured interviews were completed, which were all recorded and transcribed verbatim. Prior to each interview initial contact with the interviewee was made, as well as discussing an overview of the study aims, an information sheet (included in Appendix 5) was handed or emailed to all participants. The mean length of interview was 43.8 minutes (*SD* = 18.9).

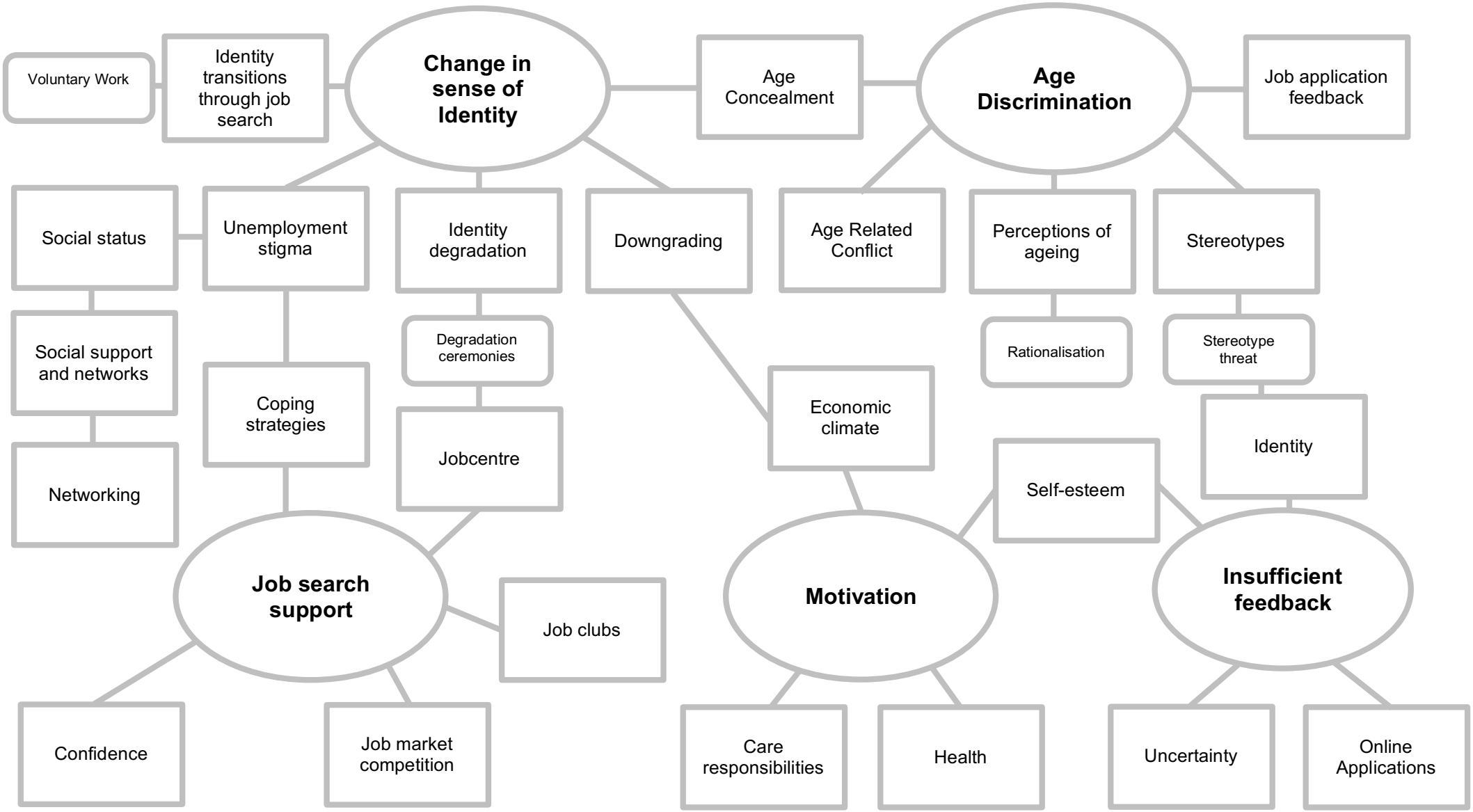
4.3.4 Analysis

Verbatim transcripts of interviews and expert panels were reviewed and subject to thematic analysis, following the approach of (Braun & Clarke, 2006) for thematic coding, explained in detail in Chapter 3. The qualitative data analysis software package NVivo 9 (QSR International, Cambridge, MA) was used to organise and manage the data analysis. Each transcript was carefully read to immerse the researcher in what was said, and then re-read so that specific words and phrases could be clustered together and coded. Comments were recorded to identify themes inductively; a process which was conducted iteratively as new themes emerged in previously coded data. Reliability of the analysis was improved through systematic review of the transcribed data, codes and themes generated, by other members of the research team.

4.4 Findings

Following the example method described by Braun and Clarke (2006) a thematic map was created to represent connections between codes, sub themes and main overarching themes. The iterative process of creating a thematic map allows the data to be visually linked, reviewed and refined as sub themes develop into themes and candidate themes are joined into larger themes or broken down into separate themes. The finalised thematic map, presented in Figure 3, also provides the reader with a broad overview of the links between themes and sub themes before describing the in depth analysis.

Figure 3: Job seeker thematic map



4.4.1 Age discrimination

Despite the recent introduction of age discrimination legislation, age discrimination in employment was often reported by job seekers as one of the reasons they were unable to find work. Terms such as “inflexible” and “overqualified” were shared as examples of feedback in rejections of job applications that were felt to have been rejected due to the age of the applicant. While an applicant being over 50 was not always considered as a negative for all job roles, job seekers over 50 years old tended to report a specific age range that they felt prospective employers were looking for:

“I feel if I was ten years younger I’d have a much better chance of getting a job than I have now at 51. They want someone in the age region of 25 – 40” (Job seeker, age 51)

Some examples of perceived age discrimination also appeared to manifest as a form of stereotype threat, where the older job seeker could be at risk of conforming to a stereotype of older people. The expectation of being treated differently due to age, may lead to a self-fulfilling prophecy as a result of reduced performance in the selection process due to the effects of stereotype threat.

“But I’ve certainly felt that, when I’ve been going for jobs. You know when I’ve looked round the room and I’ve thought: ‘aahhh I wonder if they’ll take that person because she’s got longer in the job, or you know they look better. They look the part.’ As opposed to somebody who’s got the experience and expertise.” (Job seeker, age 56)

In job adverts or descriptions particular words such as “energetic”, “enthusiastic”, “flexible”, “dynamic” and, “graduate” implied to job seekers that a younger or early career applicant was preferred. Some interviewees also reported seeing job advertisements with terms such as “young” a phrase which is unlikely to be justifiable as not discriminatory. These terms both discouraged older applicants, and suggested to older job seekers that the recruiter was looking for a younger applicant.

“[…] Young, energetic, enthusiastic, looking for someone with three years of work experience and wanting to move on. You could say that’s a level of the post, but equally if they’re only looking for

someone with three years of experience, is that indirect discrimination, how do you classify it?" (Job seeker, age 55)

While the majority of older job seekers perceived age discrimination as a factor in their difficulty finding work, interviewees rarely had concrete evidence of age discrimination, but rather tended to refer to a feeling that they were being discriminated against due to their age. Prospective employers were reported as tending to be protective over any information that could potentially reveal any discrimination in the selection process.

"No. I don't have any evidence of that. Nobody has ever said to me they're not going to consider me for a job because of my age but then of course they wouldn't [laughter]." (Job seeker, age, 56)

In order to combat potential discrimination in the job search process interviewees reported a number of age concealment tactics such as removing graduation dates from CV's and application forms, or only putting more recent jobs on CV's. While age does not legally have to be explicitly stated on a CV, job seekers were aware that age could easily be inferred from other details on a CV.

"I have recently taken to leaving off those first 2 jobs and also removed the year of graduation and somebody could potentially assume that I graduated in '86 rather than '82." (Job seeker, age 52)

However, interviewees accepted that if a potential employer was interested in their age it was still easy for them to ascertain regardless of any attempts to conceal an applicant's age. The fact that interviewees felt a need to conceal age rather than promote it as an important selling point is an illustration of the expectation of age discrimination within the job application process.

The possibility of age related conflict was reported as a reason for expectation of age discrimination in the job search process. Interviewees often expected there to be age discrimination from a younger potential employer. The following quote illustrates the expectation that a potential employer may discriminate to avoid having to manage an employee that is older and potentially more experienced:

"I absolutely think there is an ageist policy. I think it's on a very individual basis it's very much the hiring manager sitting and working out whether they really want someone who's 10 years older than them working for them because a lot of the positions I've been applying for have been junior to the ones I've had. So therefore logically I'm potentially working for someone younger than me." (Job seeker, age 51)

Some interviewees rationalised the possibility of age discrimination from recruiters due to perceptions of the number of years an individual potentially has left in the labour market. This may especially be the case for women, who may still be perceived as having fewer years left than men due to historically earlier SPA. This quote from a female job seeker illustrates this flawed rationalisation of discrimination, in light of the modern trend towards of short term contracts and limited tenure of employees:

"They [prospective employers] look and think, well she's probably got 5 years at most left in her, but I always think, well you know jobs these days you're lucky if you get 2 or 3 out of them, not 5 years. But I just noticed it." (Job seeker, age 59)

Whilst SPA is being gradually equalised for men and women, the difference in age discrimination between older men and women was reported as still apparent and a further barrier female job seekers faced:

"People have got to realise that women of our age i.e. in our early 50's have got a hell of a lot to give, a hell of a lot more to give and that we're not, you know, on the scrap heap just because we're at the age that we're at." (Job seeker, age 54)

With the influence of a difficult economic climate during the course of these interviews many interviewees downgraded their salary and seniority expectations during their job search. However many interviewees expressed concern at the effect that this downgrading would have, potentially leaving them competing for jobs against inexperienced, younger individuals and potentially facing age discrimination when applying for these roles.

"This is a whole year of sitting on my ass filling in CVs, not contributing anything, not paying any tax. It's such a waste and as I say it's not like I can suddenly go and say, "Well okay I've been unrealistic in the last 8 months I need to take another 20% off my pay expectations because that puts me into a

position where I'm competing against even younger people where there's more of them on potentially less skilled work and I'll come up even shorter against candidacy fit." (Job seeker, age 51)

Some interviewees saw themselves as "expensive" rather than offering the value of experience. This view is illustrated by a quote from a former senior manager who had been searching for work for over a year:

"I'm expensive. I see it more as being about because I'm expensive than about my age, because the salary scale, you know say a salary scale that goes from 38k to 52k and I'm going to be at around 52 because that's what I was earning, but then clearly someone at the lower end who's also able to do the job is going to be a lot more attractive." (Job seeker, age 52)

4.4.2 Insufficient feedback

As an external job applicant, without insider knowledge of the selection process, it would be difficult to deduce if age discrimination played a factor. However feedback from employers can suggest to applicants that age may have been likely to be a factor in the selection process, for example, if the applicant does not have a good reason to justify why their application was not successful. In some cases the ambiguity or lack of logic or coherence in feedback may have suggested that employers were attempting to obfuscate the real reasons for not selecting a particular applicant. Lack of meaningful feedback was shown to be extremely frustrating as it leaves job seekers to guess the reasons behind an unsuccessful application, as this quote illustrates:

"You don't get any feedback at all. Even if it's negative feedback at least it's feedback. I'd love somebody to come up to me and say don't bother applying for these jobs because you won't go far. They don't, all you get is a 'sorry you were unlucky at this stage'." (Job seeker, age, 55)

Uncertainty and doubt was a negative part of the job search process reported by the majority of interviewees. One contributor to this uncertainty, unanimously reported by all job seekers interviewed, was the lack of feedback during the job search process.

"In 99.9% there is no feedback whatsoever, not even an email to say you've been rejected." (Job seeker, age 56)

Interviewees reported having to chase for feedback which tended to result in no response or receiving generic feedback. Insufficient feedback made it difficult for job seekers to fine tune applications and improve their chances of making a stronger application for the next job.

"You don't gain feedback and that therefore leads you to not be able to tune your future applications or really learn from the experience because you don't get any kind of response." (Job seeker, age 50)

The vast majority of application processes were reported as being conducted online, even for jobs where computer use was not part of day to day activities such as with manual work. Job seekers reported frustration due to systems that by default gave no notification if an application was unsuccessful, or in some cases would send generic emails to unsuccessful applicants.

"As far as other job applications you know I rarely get any responses at all so I think it's a problem with the modern age." (Job seeker, age 55)

"If you apply I would say once out of 15 times you'll get a response the rest are either no response at all or maybe the standard electronically generated email back. Sometimes you get to talk to the recruitment agent which is generally a sort of fishing exercise." (Job seeker, age 50)

With limited feedback from job applications individuals reported focusing on other, possibly discriminatory reasons why they did not make it further into the selection process. The majority of interviewees considered the possibility of age discrimination, and some also considered the barrier of age in conjunction with other protected characteristics which included: race, disability, religion and gender. This combination the perception of discrimination on other protected characteristics in addition to age is illustrated by the experience of a former senior manager who had been searching for work for over two years:

"There's 1% that send an email to say, your application hasn't been successful, and I tend to follow these applications up as to why they haven't been successful. Although legally companies are obliged not to say: 'because of your age', my experience tells me that, if you're over 50, you know, and I wonder, sometimes, whether my surname has something to do with it. My surname is, [ethnically specific surname], you know. And it seems to be that there's a stigma attached to it. (Job seeker, age 56)"

Recruitment agencies tended to be better with feedback than with direct online application processes. However this rarely went further than letting an applicant know that they were unsuccessful.

"Most of my work searches have been via the internet and through recruitment agencies. And I've had varying experiences of different recruitment agencies. Some are extremely good and get back to you straight away. To see that you obviously have the appropriate experience, and others it just like falls into a big void and you never hear a thing." (Job seeker, age 54)

Interviewees reported that recruiters tended to be hesitant to give any specific feedback. This was usually due to the large number of applicants for each job.

"[…] a lot of people when you apply say that they can't give feedback, a lot of employers do that, 'We have too many applicants. We can't give feedback.' Especially I think the borough council have said that and I think the civil service has said that so you can't even ask for feedback in some cases." (Job seeker, age 57)

If an applicant reached the interview stage they reported a far higher likelihood of receiving some form of feedback. However this tended to be generic, usually referring to "other more suitable candidates" or variations of this phrase. Interviewees reported the extreme difficulty of making it to the interview stage. In the extreme cases some job seekers only achieved one or two interviews many months into their job search.

"I just rarely get interviews so I find that even more depressing than getting an interview and not getting the job. At least if you get an interview then you've got a chance, and if I don't get through the interview then that's partly my fault because at least they've given me the opportunity to sell myself. But when you don't even get an interview it's difficult to know where the goalposts are. I just don't even know, I feel like I'm trying to shoot without knowing where the target is if that makes sense." (Job seeker, age 57)

Interviewees rarely complained or took their grievances with the job search process any further. However, this quote illustrates the experience of one interviewee who made a complaint after hearing nothing back from an interview:

"I had to go to Euston in London, have a very long interview and again a month later not a thing. So I wrote a very stinging letter to him and made the accusation to him that he is absolutely appalling and unprofessional that his level of his organisation wouldn't have the common courtesy of just notifying

me that I hadn't got the job. To give him his due he wrote straight back to me and apologised, blamed his HR department and said that without my feedback he wouldn't have known that his organisation had failed and that he will be taking steps, which is comforting that he's doing that. But I think the point I was making and I explained this to the Jobcentre, I think my experience even for senior jobs just goes to show how undervalued people are now when they're seeking work. It's almost as if you are a lower class of individual you know you're like an underclass of person that you don't even deserve a courtesy call for attending an interview." (Job seeker, age 56)

Interviewees reported uncertainty as contributing to low mood, reduced health and wellbeing and a lack of hope in the job search process:

"Usually if you sent an application form and after a week you don't hear anything, that's it. I just get more, more depressed. I mean just over the weekend I felt, the whole thing's totally pointless. I just feel I'm totally unemployable now. And that's quite sad. At my age I don't need that. Not yet." (Job seeker, age 59)

4.4.3 Change in sense of Identity

The navigation of changes in identity throughout unemployment was an important part of the job search process for the majority of interviewees. Interviewees expressed work as an important part of their sense of identity, and beneficial for their general wellbeing. Various strategies to avoid the identity of being unemployed were reported including presenting themselves as being: "in between jobs", "self-employed" or "retired" even if an individual did not have a source of retirement income or actual income from self-employment. This quote form a job seeker who avoided receiving unemployment benefits during his job search illustrates the importance of identity:

"What I don't know is whether I would actually be better off if I was on unemployment benefits, or what they call job seekers allowance now, than on the tax credit, but the advantage of being on a working tax credit is that I can carry on working and I'm not, I can say, if somebody asks me I don't say I'm unemployed I say I'm self-employed. Which sounds better, it feels better as well. […] I've done a few media interviews, and they describe me as: he's a photographer, you know, that makes me sound interesting. If they just say I was unemployed, I would not sound very interesting. […] also I still try and identify myself with my previous job [park ranger] as I've done it for over 17 years. People identify me with it, that's what I'm known as. […] I'm aware of the issue with employment and identity, it's a big one for me." (Job seeker, age 56)

While this interviewee was not actually receiving any income from self-employment he preferred to claim to be self-employed during his job search, rather than fully align himself with the identity of being unemployed.

Many interviewees justified their decision to register for unemployment benefits due to mortgage protection insurance or receiving or payment protection insurance payments. Alternatively some gave the explanation that they were receiving contribution based payments. These explanations suggested individuals were experiencing cognitive dissonance due to their negative associations with identities of being “unemployed” or a “benefit claimant” and offered justifications to reduce this dissonance:

“I claimed job seekers allowance, and y'know, the things and what not, and one thing that I feel that I should claim, that I'm entitled to it. And another I needed to do to satisfy the requirements of my mortgage protection payments, so I had to jump through that hoop even though the amount that you get through job seeker's allowance is pretty trivial.” (Job seeker, age 52)

Garfinkel (1956) first proposed the idea of identity degradation in relation to “degradation ceremonies” (p.420). These are ceremonies which deprive individuals of their prior identities. Evidence of identity degradation or change in identity was identified in the majority of job seeker interviews. Experiences such as being made redundant, applying for unemployment benefits, or visiting the Jobcentre were coded as identity degradation. Many poignant examples of degradation ceremonies were related to the experience of visiting the Jobcentre:

“You know when I’ve been down there, I think they changed my signing in time once and I got there and it wasn’t open and we all had to queue outside, that was a pretty dehumanising experience for me going from being a fairly senior, 39 years of continuous work and suddenly I’m standing outside queuing up outside the Jobcentre.” (Job seeker, age 56)

Interviewees reported losing both social status and social networks connected to their previous employment. An example of this loss of social support and isolation offers an insight into the social stigma of unemployment:

"[…] but the social life and connection side, it's really very isolated being unemployed. This weird dynamic of being around your former work mates who used to be quite important who I think are still important but you become kind of embarrassed, you've always got embarrassment and socially that's quite hard to manage." (Job seeker, age 52)

Individuals were able to negotiate more positive identities through various coping strategies including social support from families and friends, and other unemployed individuals through job clubs. Some individuals also changed their work identity through an interim voluntary role while searching for paid work.

4.4.4 Motivation

The need to maintain a desirable identity was also reported as a motivation to find work:

"I've been doing some online dating, and the process of doing that, that being unemployed does not make you eligible. Online dating you have to sell yourself, it's very much like looking for a job, it's a very similar process." (Job seeker, age 56)

While financial motivation was the most commonly reported reason for searching for work, other motivations included: belonging to a work social group, contributing to society and general health and wellbeing.

"I would like to find work for self-respect etc. and I get bored and need sort of intellectual stimulus and something like that, I wouldn't say it was just financial." (Job seeker, age 55)

"It's more than the finance. You meet some people, you care for them, you know, you ask them, you know, what help they need. Some people maybe they don't know how to speak English. Some people maybe they want something, you know, to share with the people. Or some people want to share with their own problems, you know. So it's those kind of things." (Job seeker, age 52)

During the job search interviewees rarely reported making positive health changes. The uncertainty of employment and lack of finances and motivation were commonly reported barriers to making changes to improve health.

“I just joined a gym but I don't go there. Now I'm unemployed I could go to the gym everyday but, no, I don't think so!.” (Job seeker, age 52)

Interviewees reported a range of ways unemployment had negative effects on their physical and mental health and wellbeing. The negative health effects of unemployment in conjunction with the rejections and difficulty of searching for work often made finding employment even more difficult.

“I think when you’re not working it can really have a negative effect on your sort of not only your physical self but equally valid that it affects you mentally and you can become quite depressed and withdrawn and you start thinking, you your self-worth and self-respect is badly affected I think.” (Job seeker age 54)

Health also had an important impact on the type of work interviewees would apply for. Job seekers with previous health related illnesses had an additional barrier in trying to find suitable work that would not aggravate their conditions:

There is a confidence, it’s sort of self-perpetuating because, because work has made me ill in the past, obviously I know it can happen and that makes me a little bit nervous. I also know, and this is the more worrying factor, I know that having been ill it’s not like having a cold when you get better next week, it took me two or three years to recover, so I don’t wanna do that again. (Job seeker, age 56)

Interviewees tended to have low self-esteem and generally a negative outlook towards the possibility of securing work in the immediate future:

“I’m sometimes discouraged from applying because I think the person they want is just so fantastic I can’t measure up.” (Job seeker, age 57)

4.4.5 Job Search support

Interviewees reported generally negative experiences of the Jobcentre. Specifically Jobcentre staff were reported as not being appropriate to address the needs of highly qualified job seekers. This example of the experience of a former managing director who had recently been made redundant due to the difficult economic climate provides an illustration of this:

“The first thing I noticed when I got down there [Jobcentre] was I went through the process of the introduction meetings, had my counsellor assigned to me and she quite clearly said, “There isn’t very much I can do for you, you know what to do.” To which I said, “I don’t know what to do because I’ve never been made redundant”, I’d never been out of work for 30+ years so I had no idea what do.” (Job seeker, age 50)

For highly experienced individuals seeking skilled, professional work the Jobcentre offered limited support:

“You know I wasn’t a passive recipient of their help. For example I felt like I was trying to get the best out of them, but there wasn’t much they could give me.” (Job seeker, age 56)

“What I find disappointing is places like this [Jobcentre] don’t help much. There's no help for professional people. I've been sent to a workshop, where people can't read or write.” (Job seeker, age 56)

“It seems there's a lot more for younger people in the Jobcentres, always under 25 they're really well catered for.” (Job seeker, age 57)

“They [Jobcentre] just treat you as though you are unskilled, moronic, lazy, with complete contempt.” (Job seeker, age 52)

Interviewees valued the opportunity to network with their peers. Many reported finding out about job opportunities through networking. However in many cases being unemployed limited the breadth of an individual’s network as they were not able to keep in close contact with work colleagues, and had limited work networking opportunities. Some interviewees overcame this by attending networking sessions or joining job clubs:

“I go to networking sessions because there's statistics around at the moment and evidence to suggest that somewhere around 80 and 85% of jobs are not advertised or they're secured or initiated through a networking opportunity as opposed to looking at adverts, advertised jobs.” (Job seeker, age 52)

Support from family members and job clubs were reported as the most beneficial in helping interviewees through the most difficult aspects of unemployment and the job search process:

"I have been close to going into a deep state of depression but thanks to my partner or my children I have managed to lift myself out of it and keep going, but if I am honest then there is also a bit of, that's a nice job but I'm just gonna go and have a coffee and apply for it tomorrow, or it's Thursday so I'll just have a bit of a rest now and get myself together and then Monday I'll start again and that can be quite a dangerous habit to get into and I try very hard not to because it is too easy to get yourself down and that's also one of the reasons that I got to this executive job club a because I think they give a lot of support which I have benefited from." (Job seeker, age 52)

Networking and social support opportunities such as job clubs were highly valued and sought after by interviewees. Many were location specific and tended to be based in the south of England.

"I'm not aware that there are any job clubs for my age group in this locality available. There may be another locality that's not in the East Midlands." (Job seeker, age 50)

Individuals stressed the importance of a support network of other individuals in a similar position, even in cases where they had not heard of job clubs or similar support networks:

"I feel there should be some sort of over 50 group to meet to discuss that, to say, what should we put on our CV's that would help. But I don't think there's anything like that." (Job seeker, age 57)

For many interviewees this job search was the first time they had been unemployed in their career, often attributed to the recent economic downturn.

"I've never been unemployed, so to some degree I'm coming into this fresh. I've actually worked from the age of 16 to the age of 55 which is 39 years without a break so to actually suddenly find this yeah I'm a bit first of all surprised." (Job seeker, age 56)

Another area of employment search support was the assistance supplied to former employee as part of their redundancy packages. Experiences with these agencies were all reported as more positive than the Jobcentre, and tended to have more specificity in support than the Jobcentre offered:

"[An international HR services agency] was retained and paid for by my ex-employer and as I say they gave me a little bit of help, a few courses on considering interim management, interviewing skills, there's a certain amount initially." (Job seeker, age 51)

The majority of interviewees lacked the full support and resources they needed to secure work in the immediate future.

"Right now I feel extremely lonely, there's absolutely no one to turn to. I don't know what the answer is, I'm well educated, I've studied this subject, I spend a lot of time rewriting CVs, I spend a lot of time on the internet probably 2-3 hours a day searching for positions but I suppose [laughs] I'm looking for somebody to suggest where else I might look, what else I might do and even just somebody to talk to but there's absolutely nothing. Its soul destroying and I mean I've heard of a lot of people who just give up, just accept that it's a bad time and spend their savings and come back in a couple of years time." (Job seeker, age 50)

Individuals who had incomes but were still looking for work reported they had no formal way of receiving support from a government agency such as the Jobcentre:

"I feel a bit hard done because I've got this maintenance from my husband I don't qualify for Job seekers allowance so I can't sign on so I have no access to any advice that might be available in that area. I think they have about 50 schemes but because I'm not in receipt of benefits I'm not eligible." (Job seeker, age 57)

When discussing extended working lives, a small number of individuals presented a "lump of labour" argument against longer working lives, suggesting that they considered the labour market at working on a "one in one out" basis:

"I've got a mixed view on this really, I mean I think if people are able to do their job then they should be able to continue especially if their welfare may depend upon it. I mean many people depend on work as much for the social life and getting out of the house and meeting people and for a feeling of self-worth so I think it's important that people aren't forced to retire. On the other hand it does mean for people like my daughter who in a few years or even next year might be looking for a job and jobs aren't there because they're occupied by older people so I very much have mixed views on this." (Job seeker, 57)

Interviewees generally had a negative outlook on the possibility of retirement, with many interviewees reporting they felt the state pension would eventually disappear as a universal benefit:

“Perhaps we'll be back to a situation much more like the industrial revolution where basically if you can get work, you work more or less all the time you're alive.” (Job seeker, age 52)

“Well I know I won’t qualify for my pension until I’m 66, I know that. I’ve been told that and I think it will probably be put back so by the time I’m nearing 66 it will be put back again so I’m not really expecting to get a retirement pension […] I think they’ll probably disappear, I think they’ll be means tested in due course so that only people who are really really on the point of starvation will get a pension. I think it will be a way of keeping people alive but not actually giving any real benefit.” (Job seeker, age 57)

Job seekers generally wanted to be able to choose retirement, rather than be forced into retirement, or go into retirement as they could no longer find work, due to their age. This quote from a female job seeker illustrates this desire to be valued:

“I'd love to retire but I don't want to retire, I can't afford to retire, and I want to be active, I want to be out there using my brain, I want to be working. I just feel I don't want to go on the scrap heap yet, I'm not finished and I find that quite soul destroying, but that's how I'm beginning to feel, that your past it now. I've still got a lot to give, but people find me unemployable at this age, and 60 should be young now, I'm a young 60, I'm a very young person. I've just kept myself young, I've been very active all my life. And the past few months are beginning to take, I'm beginning to feel the strain of it. Not being able to be out and about and working and socialising with people. I feel I'm losing contact and losing the communication with others, and I find that quite difficult.” (Job seeker, age 59)

4.5 Discussion

The study described in this chapter offers an insight of the experiences of older job seekers during a time of legislative change in relation to retirement, pensions and age discrimination. A number of important facilitators and barriers to finding work during later life were identified. Perceived age discrimination, change of identity, lack of motivation, health and insufficient feedback were among the significant barriers to finding employment reported by interviewees. Social support and networks, coping strategies for identity change, detailed feedback and positive motivation were reported as positive facilitators of the search for work. The findings have shown that older job seekers face significant barriers to securing employment, which require specific, tailored support to overcome.

4.5.1 Taking age out of the equation

According to Riach (2007) research should aim to go beyond focusing on the consequences of ageism and the economic pressures of an ageing workforce and endeavour to understand the social processes that create and allow ageist ideologies to pervade in a workplace context. Age is extremely important individual identifier within all parts of society, especially the workplace. This is evidenced by media reports which commonly list an individual's age after their name as a key way of providing descriptive information about them. In this same spirit each job seeker's age has been stated in the findings section after each quote in this chapter. In a society where age is such a significant identifier, removing the consideration of age from the selection process is almost counterintuitive in comparison to the focus on age that is inherent in other situations. In the workplace age may have inherent links to seniority and level of experience. However, problems with prejudice occur when age is used as a proxy to evaluate an applicant's value, rather than considering the attributes that may be commonly linked to age. In this research both positive and negative age stereotypes were evident in the selection process, which supports the findings of previous research such as Chiu et al. (2001) and Shore et al. (2003).

According to research by McNair, Flynn, and Dutton (2007) recruitment is one area of the employment context where age discrimination is able to manifest in its most severe form, as it is easier not to invite or appoint an older applicant than is it to remove an existing older employee. Recruiters have a moral obligation to judge applicants on individual merits rather than on belonging to a particular age group. In addition, there is a business case for operating without discrimination, as equal opportunities for all groups should help more accurately identify the best person for the job, regardless of any protected characteristic, theoretically increasing morale and productivity and thereby reducing employee turnover. Furthermore, there are the potentially large financial benefits of avoiding discrimination related litigation and any connected negative publicity. The overwhelming perception of interviewees in this research that age was a key factor in the selection process suggests that employers may allow prejudice to enter the selection process. Age discrimination in the selection process may continue to pervade due to a number of reasons: stereotypical views held by employers; timesaving when applicants; and a preference for an applicant of a similar age or younger than the recruiter.

There is a strong body of evidence to suggest that age discrimination is a real barrier older job seekers face (Chiu et al., 2001; Riach & Rich, 2007; Taylor & Walker, 1998; Tinsley, 2012). The difficulty of proving age discrimination, combined with the difficulty of gathering evidence to support a claim of discrimination, means many older job seekers have potential career paths blocked by this barrier and the perception that age is of key importance in the recruitment and selection process.

4.5.2 Stereotype threat

Stereotype threat is defined by Steele and Aronson (1995) as being at risk of conforming to a negative stereotype of a group that an individual belongs to. Steele and Aronson's (1995) stereotype threat theory holds that implied or explicit intergroup comparisons can impair performance in tests due to the ‘threat’ that a negative stereotype of the ability of one’s group may be confirmed.

Intergroup contact theory (Allport, 1954) holds that, under the right conditions, contact can reduce intergroup prejudice. Specifically, positive relationships, across

intergroup boundaries, create the potential for better understanding of the outgroup, and potentially the creation of a larger, common ingroup (Pettigrew, 1998).

However, Brown and Hewstone's (2005) integrative theory of intergroup contact, argues that a strategic approach is needed to change stereotypes. This includes creating a team atmosphere that enables team members to get to know each other personally; stressing similarities between different age groups; and sharing information that counters prevalent age stereotypes. Brown and Hewstone (2005) propose that all of these factors are needed to reduce categorisation and the prevalence of stereotypical views. In an experimental study with 97 retirees Abrams, Eller, & Bryant (2006) found that stereotype threat can be diminished by encouraging positive intergenerational contact. In the study, the effect of age related stereotype threat on test scores was reduced and, as would be expected in line with intergroup contact theory, more positive contact with other age groups was associated with reduced prejudice and reduced ingroup identification.

Stereotype threat can reduced by promoting the idea of a shared identity (Riek, Mania, Gaertner, McDonald, & Lamoreaux, 2010). Gaertner and Dovidio's (2000) common ingroup identity model aims to reduce bias by uniting members of different groups into an all-encompassing identity including the ingroup and outgroup. This uniting of identities should be achievable with the characteristic of age as transition through age groups is a hopeful inevitability of the life course.

4.5.3 The problem with “lump of labour”

During the interviews it was noted that the assumption of the labour market working on a “one in one out” basis was used as a justification for older job seekers to consider leaving the labour market in order to “free up” job opportunities for younger job seekers. However, this idea is based on the assumption that there is a fixed amount of work which, according to Walker (2007) is a fallacy most economists reject due to the complex way the labour market works. This inclination to make way for younger generations of employees ignores the influence of economic inactivity and the benefits of continuing in employment on the economy. When an experienced worker leaves an organisation it is unlikely that they can simply be replaced by an

inexperienced worker. Considering the labour market this way is a simple heuristic that may have relevance when applied to a small organisational setting. For instance, when a senior manager leaves an organisation, one way of maintaining organisational structure is for those below them to be promoted in succession. However, a simplified view of succession does not work as well when applied to the labour market as a whole. In a scenario where the senior generation was to leave the workforce, this would be to the detriment of the economy, due to losses in skills and experience. In an organisational setting, these losses can be alleviated to some extent with succession planning. In wider society a parallel between succession planning and the educational system could be drawn, but with low birth rates combined with the amount of time it takes to train new productive workers, retention of the older workforce is one of the most effective methods to responding to the ageing population. Furthermore, an economic analysis by Banks, Blundell, Bozio, & Emmerson (2008) shows early retirement has no positive effect on youth employment.

The perpetuation of a “lump of labour” fallacy manifests as one of the many concerns of older generations over the opportunities of younger generations observed in our research. The older interviewees high levels of concern for the younger generation appears to support the findings of a longitudinal review of data collected from over 1.4 million people in the USA since the 1930s by Twenge and Campbell (2008) who reported those in the Millennial Generation and Generation X reported a lower score on items measuring concern for others. However, caution should be taken when postulating generational differences. Trzesniewski and Donnellan (2010) present the view that generational differences are unlikely to exist in representative samples, and that perception of generational change is caused by mistaking developmental changes for generational changes.

4.5.4 The need for feedback

The lack of feedback given in job applications caused unnecessary distress by reinforcing feelings of low worth and frustration for many interviewees. A possible solution could be to change online applications to have integrated automated feedback systems that let applicants know areas they scored well on, or could

improve on in future. This data could be generated during the selection process, and would also ensure more transparency in the selection process, limiting the influence of age discrimination during shortlisting. If potential applications were rated and this data was used to provide feedback to applicants this could theoretically improve the experience of the job application process, and help job seekers improve future applications. Should a minimum standard of feedback be introduced as a legal requirement, an automated process such as this would reduce the amount of time organisations spend responding to requests for feedback, and would help reduce a perception of age discrimination as part of the selection process. Such a system could have a significantly positive influence on applicant experiences, and could incentivise a broader range of applicants to a role as potential applicants would be guaranteed feedback in exchange for their time.

A system that guarantees minimum standards of feedback depending on the level an applicant achieves in the selection process would be fairly revolutionary. Interviewees expected to hear nothing, or at best to receive an automated email if unsuccessful at the first shortlisting phase. Most job applications can be divided into three or more main levels of shortlisting, therefore a minimum level of feedback to be received relative to the level of shortlisting the applicant attains could be a reasonable expectation.

Employers are likely to be reluctant to provide detailed feedback to applicants as this feedback could potentially make any potential bias in the selection process more transparent. Currently there is little to be gained from providing detailed feedback to applicants, which would be provided at significant costs to the potential employer. These costs include time, keeping detailed records, and an increased threat of litigation due to the increased transparency of a potentially discriminatory selection process. Currently the only incentives for recruiters to provide feedback are the ethical considerations of providing a meaningful and helpful experience to potential applicants, and the incentive related recruiting potential achieved through a policy of guaranteed feedback. At a policy level, incentives for employers to provide feedback could potentially be directly beneficial for job seekers and indirectly beneficial for employers, thereby motivating more job seekers to apply to those employers who

offer a minimum level of feedback and help to ensure that selection processes are transparent, justifiable and operate without prejudice.

The need to justify selection decisions will contribute to making discriminatory or prejudicial selection criteria an economically unattractive method to filter or select applications. Some forms of discrimination that may exist in selection process, such as dividing applications by age, may currently be used as quick ways to filter large numbers of applications. For instance with a job specification that requires a large amount of experience a recruiter may be tempted to filter out all applications below an arbitrary age, assuming that applicants below that age could not possibly have the required experience. At the other end of age discrimination, with a specification for a junior or entry job specification a recruiter may be tempted to filter out applicants above an arbitrary age. If legislation mandated a minimum level of feedback to applicants it would no longer save any time or money to filter applications based on age. In fact it would actually be more costly to use protected characteristics in the selection process, as the recruiter would then need to find and provide legally justifiable reasons for rejecting candidates. Discrimination often occurs as a way to make quick judgements about individuals. Providing transparency in such judgements could be a strong force in combating discrimination in employment.

4.5.5 Transitions in identity

As suggested by Riach and Loretto (2009) some jobs may be seen as inferior to an individual's working identity. Interviewees with professional and senior previous jobs reported a need to form a working identity that was based on professional and senior management forms of work. When this was not possible interviewees tended to report negative effects on their self-esteem and sense of identity. Transitions in identity throughout the job search process may be argued to contribute to the cognitive dissonance (Festinger, 1957) experienced by older job seekers, which may have made job seekers more likely to attribute difficulties in the job search process to external factors such as the economic climate, location and age discrimination.

Paid work is a major aspect of an individual's identity. Unemployed individuals have to negotiate a variety of problems, especially the stigma of unemployment, in order to construct a working identity, despite not being in paid employment. This is particularly important in the context of older people, as those over the age of 50 are more likely to suffer long term unemployment than younger people (Tinsley, 2012). Being unemployed and seeking work can profoundly influence an individual's self-image and self-esteem. When job seekers perceive they have been labelled as "old" by others (for example, potential employers), they begin to define themselves as "old" (Berger, 2006).

Garfinkel (1956) proposed the concept of "identity degradation" in relation to "degradation ceremonies" (p. 420). These ceremonies deprive individuals of their prior identity and emphasise a lack of individual power and autonomy. For example one type of degradation ceremony commented on by Garfinkel (1956) was the process of being fingerprinted and searched when sent to prison. Examples of identity degradation experienced by interviewees included: embarrassing experiences at Jobcentres such as queuing outside; being told to apply for more junior roles than individuals had previously worked in; and constant rejections from job applications.

Further identity degradation appears to arise when a job seeker downgrades their employment expectations. Downgrading is an important difference between older and younger job seekers, as younger job seekers early in their career unemployed for extended time will not see the same career changes as older job seekers. A downgrade for an older job seeker could be as much as half their previous wage, to a far less senior role, however a job seeker earlier in their career is unlikely to experience as severe a reduction. This is also reflected by research that shows wage scarring is worse for older job seekers (Tinsley, 2012)

In line with previous research (Lin, Hummert, & Harwood, 2004) older job seekers interviewed had a tendency to acknowledge their own physical aging, while denying that their chronological ages are accurate assessments of their inner selves. This provides evidence for the limitations of identifying individuals by chronological age alone rather than functional or psychosocial age.

4.5.6 The importance of networking

Workplace social networks provide individuals with a sense of identity, social support and affiliation with a group. Interviewees reported losing connection to these networks during unemployment, perhaps the very time when these social networks and the support they provide is needed the most. While family and friends offered support, the Jobcentre was unanimously reported as unsupportive, especially for senior professionals.

The most valued source of support reported by interviewees were “job clubs”. These are voluntary or charity run organisations who meet to discuss job opportunities and the process of searching for work. Job clubs tend to include groups of professionals from a specific geographical area. Job clubs offer moral support, networking opportunities, feedback on job applications, CV’s and cover letters from other unemployed former professionals. This peer support was reported as invaluable amidst the constant rejections and negative outlook of the job search process. Job clubs also provided: a positive identity for job seekers; camaraderie during the job search process; the opportunity to take on voluntary roles in running the club; and a sense of belonging to an ingroup fitting with a job seekers’ previous identity.

Due to the support job clubs offer job seekers, particularly those who feel unsupported by the Jobcentre, a strong case could be made that job clubs should receive public funding or even be better linked to Jobcentre locations. Job clubs for manual and non-professional work may also be important in providing an inclusive service for all job seekers. However, one of the strengths of job clubs is their voluntary nature and perhaps independence from the perceived agenda of Jobcentres is an essential element of their helpfulness. Furthermore, job clubs meeting in neutral locations, separate from Jobcentres may also be advantageous in avoiding any stigma attached to the Jobcentre.

4.5.7 Strengths and limitations

There are several strengths and limitations to be considered in the evaluation of the research presented in this chapter. An important strength of this research was that there are a limited number of qualitative investigations into the experience of older job seekers in light of recent changes in age related legislation, specifically carried out during an important time of transition in policy and practice relating to age discrimination. Furthermore, this research was carried out during a phase of economic decline, which allowed the research unique insight into the barriers experienced by older job seekers during a time of increased labour market competition, reduced job opportunities and high unemployment levels. As illustrated by Table 4, interviewees represented a wide range of different industrial sectors. However, geographically the majority of interviewees were from the Midlands or South East due to the prevalent recruitment channels of jobcentres near the researcher and job clubs in the South East of England. Interviewees were also self-selected, participants who put themselves forward for interviews may have done so because of particularly extreme experiences of the job search process, or grievances with a particular organisation. However this effect was minimised by discussing the research context in as neutral terms as possible on all recruitment materials. There may also have been an influence of interviewee and researcher subjectivity at both the time of asking questions and during data analysis. However, the semi-structured interview schedule provided a framework and guidance for each interview, limiting this influence. Additionally, the approach to data analysis and the coding of themes, including inter-rater reliability tests provided a standardised procedure to help generate consistent findings.

4.6 Conclusion

Following the introduction of the Employment Equality (Age) discrimination Regulations (2006) and the Equality Act (2010), recognition of age discrimination in employment and selection has dramatically increased. However, the research presented in this chapter suggests that older job seekers continue to experience

discrimination throughout the job search process and changes in attitudes towards older workers are lagging behind legislative changes against age discrimination.

Whilst the job seeker interviews in this chapter do not fully elucidate the reasons for discrimination, they suggest some possible causes and offer detailed insight into the experiences of older job seekers facing discrimination. Subsequent chapters will further investigate attitudes held towards older job seekers through employer interviews and focus groups.

Chapter 5: Later life working

5.1 Introduction

The ageing workforce presents new opportunities and challenges. Over 50s currently form 27 percent of the United Kingdom (UK) workforce, and by 2020 this proportion is estimated to rise to over 33 percent (DWP, 2013). The ageing population has increased focus on pensions, age discrimination and retirement. People are living longer, healthier lives and the UK government is committed to extending working lives and tackling age discrimination through reforms to the State Pension Age (SPA), legislation against age discrimination and removal of the Default Retirement Age (DRA). SPA reforms in the UK have included the equalisation of male and female SPA; women's SPA will increase to 65 to equal men's in 2018. The SPA is then set to rise to 68 by 2046, reaching 66 by 2020. Pension reforms in the UK have also aimed to encourage saving for retirement (Lain et al., 2012) through the introduction of the single tier state pension, and legislation stating employers must automatically enrol workers into a workplace pension scheme. Research carried out prior to government plans to phase out the DRA suggests 42 percent of the workforce plan to work beyond SPA, and as age increases the chance of reporting plans to work beyond SPA also increases (CIPD, 2010).

5.2 Research design and aims

This chapter addresses the need for further research to identify the barriers to and facilitators of working into later life. Specifically, consideration will be given to the impact of recent age related legislation on the experience of older workers.

This study sought to gather data on:

- The barriers and facilitators of later life working
- Experiences and consequences of age discrimination
- The impact of legislative changes such as removal of the DRA and age discrimination legislation

- Experience of career development in later life, in light of extended working lives
- Attitudes and perceptions of ageing in the workplace
- Factors influencing retirement decisions

5.3 Method

5.3.1 Interview schedule development

As described in Chapter 4 the interview schedule was initially developed by outlining the aims of this study combined with the areas for further research identified by information in the literature, along with findings from two preliminary focus groups. The key points of guidance which arose from the focus groups, specific to the employee study prompted the decision to define terms such as direct and indirect age discrimination and to provide short explanations of changes in SPA and removal of the DRA.

5.3.2 Interview sampling

The initial recruitment target of interviewees for this study was 50, and recruitment ceased after interviewing 51 employees over the age of 50. During recruitment phases the project team decided to include a sample of retirees to broaden the scope of the research, after receiving interest from individuals who had already transitioned into retirement from paid employment. Individuals in the retiree sample had all left the workforce within the last 10 years. A total of 12 retirees were interviewed in addition to the 51 employees.

There were 30 males (47.6%) and 33 females (52.4%) in the combined employee and retiree sample. The decision was made to combine these groups for analysis as the retiree sample was a direct extension of the employee sample. This allowed the researcher to gather more data about the experiences of individuals who had already left the workforce and did not benefit from recent legislative changes such as

removal of the DRA. The comparison of the views of these groups was important in considering the impact of legislative change on later life working.

Interviewees were from a variety of different occupational backgrounds, as illustrated by able 5 which summarises the last industrial sectors interviewees reported working in.

Table 5: Standard Industrial Classification of Economic Activities (SIC) of employee and retiree Interview sample

Standard Industrial Classification	Frequency	Percent
Accommodation and food service activities	1	1.6
Administrative and support service activities	4	6.3
Arts, entertainment and recreation	1	1.6
Construction	1	1.6
Education	17	27
Electricity, gas, steam and air conditioning supply	8	12.7
Financial and insurance activities	3	4.8
Human health and social work activities	6	9.5
Information and communication	3	4.8
Manufacturing	2	3.2
Other service activities	1	1.6
Professional, scientific and technical activities	3	4.8
Public administration and defence; compulsory social security	10	15.9
Real estate activities	1	1.6
Water supply, sewerage, waste management and remediation activities	1	1.6
Wholesale and retail trade; repair of motor vehicles and motorcycles	1	1.6
Total	**63**	**100.0**

5.3.3 Procedure

Interviews were carried out between May 2011 and October 2012, a mixture of phone interviews (65.1%) and face to face interviews (34.9%) were used depending on location and availability of interviewees. A semi-structured interview format was used, the full interview schedules are included in Appendices 2 and 3. The areas covered by various sections of the interview schedule were:

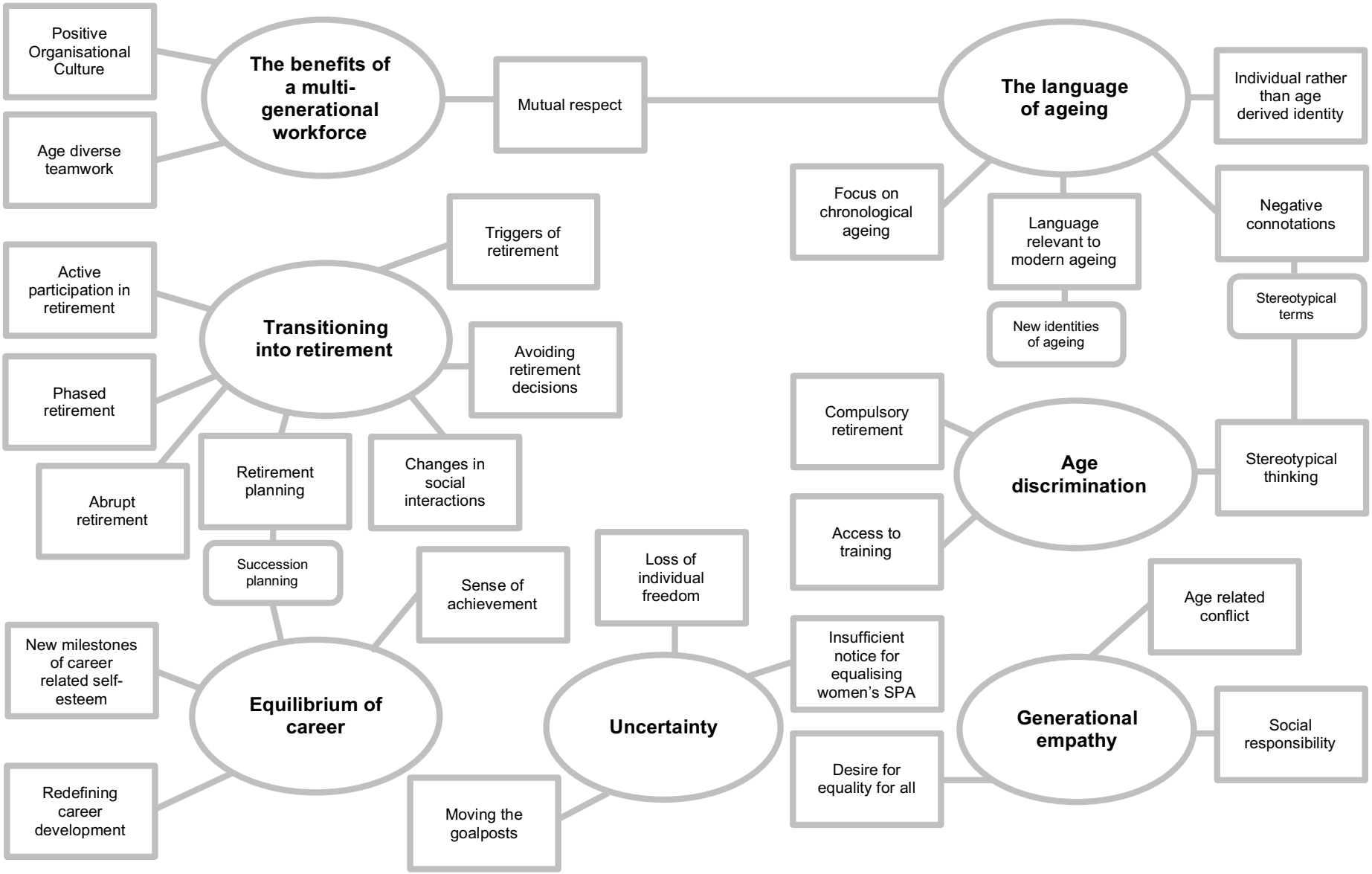
- Background information
- Later life working
- Employment opportunities
- Identity and responsibility
- Health
- Retirement

A total of 63 semi-structured interviews were completed, which were all recorded and transcribed verbatim. Prior to each interview initial contact with the interviewee was made, as well as discussing an overview of the study aims in this meeting, an information sheet (included in Appendix 5) was handed or emailed to all participants. The mean length of interview was 46.5 minutes (*SD* = 19.8).

5.4 Findings

Following the method proposed by Braun and Clarke (2006), described in Chapters 3 and 4, a broad overview of themes and sub-themes identified is presented in Figure 4. This thematic map offers an overall conceptualisation of the relationships between themes identified in the data.

Figure 4: Employee and retiree interviews thematic map



5.4.1 The benefits of a multi-generational workforce

Interviewees who reported being part of an age diverse workforce, tended to express more positive attitudes towards other age groups. These interviewees usually spoke unprompted about the culture of their organisation towards age diversity and were also asked directly about the attitude of their organisation towards age diversity. This prevalent view is illustrated by this quote from an employee discussing workplace accommodations that may be needed for different age groups:

"A balance of older and younger people is essential in the workplace, just as is a mix of male and female and other elements of diverse culture" (Employee, age 66)

The predominant view of older employees was positive towards both younger workers and age diverse teams at work. Discussions also included sharing of knowledge, skills and experience in both directions between older and younger workers:

"[younger workers] were always there if I had a question about technology, and likewise, if they weren't sure about how to do some admin things or how to process something, I was able to help them, so we've had a very good working relationship." (Employee, age 67)

The majority of interviewees respected and valued generational groups outside their own. While these responses could be considered as merely socially desirable responses in the context of the interview, the explanation of this respect illustrates why many respondents rejected stereotypical views about members of different generational groups.

"There are some people of my generation who may be inclined to look down on younger people on the basis they are older, therefore they know more. But that's not how I treat people. I respect them for their ability. I've never had a problem with younger people. It's not that kind of environment." (Employee, age 60)

Encouraging mutual respect was one core strategy adopted by employees who valued age diverse teams at work. Many employees valued the talents and

contributions of both older and younger workers, identifying the strengths of collaboration within an age diverse workforce.

5.4.2 The language of ageing

Although interviewees were not specifically asked how those aged over 50 would like to be referred to, a theme emerged in relation to the nomenclature of ageing. Participants particularly disliked the terms “old”, “elderly”, and “pensioner”. One of many examples of this was an employee who was considering retirement in the next few years:

“I loathe and detest the term ‘old age pensioner’ because I don’t feel old.” (Employee, age 60)

A small minority of participants also expressed distaste for the generally accepted term for individuals over 50: “older”. Due to this, in subsequent interviews the term “over 50s” was used in place of “older”. Individuals seemed to reject these terms mainly because they felt they had negative connotations and they did not identify with these particular terms. Many individuals reported feeling younger than they thought they would have felt at a particular age. A retiree used this common phrase to poignantly share this feeling:

“I don’t feel as old as I would have thought I’d feel, when my parents were around my age, they were very old. But I don’t feel old at all, I’d almost say 60 is the new 40.” (Retiree, age 67)

This change in perception of what age is considered to be “old” was noted by many interviewees, a shift which mirrors improvements in health and life expectancy and expresses a need for new, more positive language to reflect ageing in this modern context.

Grouping and naming individuals depending on reaching a particular landmark age focuses explicitly on chronological age and does not take into account other measures of ageing such as functional or psychosocial ways of defining age. Interviewees tended to resist being defined by a reductionist grouping based purely

on chronological age as these boundaries could be argued to shift as people live longer, healthier lives.

"If I compare myself, if you like, with my father, at the same age, I certainly feel that I'm considerably younger, in relative terms, and I see that being a continuing trend, so I think 65 is more like 60, if you like, and that 70 is probably more like 65, so I can understand that there is now a new ten years, if you like, between 60 and 70, where people have a working life that probably was between 50 and 60 before." (Employee, age 57)

Interviewees showed a preference to be identified as individuals, not due to age, in part because of dissonance they felt with negative stereotypes associated with both age groups, and terms used to define those age groups.

5.4.3 Transitioning into retirement

In discussions relating to the transition to retirement the majority of retirees reported an abrupt transition into retirement. It was commonly accepted that when an individual reached the age they had aimed to retire at they tended move abruptly from working full time to not working at all.

"Oh I retired abruptly, I said that's it, I would like to get out of here, and they gave me the opportunity and I did." (Retiree, age 73)

For many interviewees retirement was rarely discussed with management or planned in detail far in advance. Many employees and retirees voiced concern at a lack of work related retirement planning. Options such as phased retirement were only available in a small number of organisations, and these arrangements tended to need to be negotiated on a case by case basis by employees.

"…there isn't a phased retirement scheme or plan or schedule and it's very much down to each department and each head of department or the line managers to decide on how that happens." (Employee, age 53)

Phased retirement was a highly sought after and valued option as an alternative to abrupt retirement. However, it was an option rarely available to interviewees.

“There’s a lot to be said for actually going and retiring gradually going onto part time work and gradually winding down. That seems to be the optimum idea for people.” (Employee, age 72)

“I can't afford to fully retire, but I'd like to drop my hours. And I think that's got to become the culture.” (Employee, age 58)

Financial security had a strong influence on retirement decisions, interviewees who suggested they had more financial security tended to be more positive in discussions about retirement plans. While financial motivators tended to be the main driver behind continuing to work into later life, other intrinsic reasons such as job satisfaction, identity and social inclusion were also reported. Individuals who were able to take phased retirement tended to value the unique opportunity this presented as an alternative to abrupt retirement:

“And I was very very lucky actually because my job was originally 30 hours a week. I reduced it to 20 and then to 10 over a period of months before retiring. So I just slipped into retirement very happily.” (Retiree, age 66)

While interviewees suggested they would have valued the opportunity to discuss retirement in advance and engage in succession planning, for employees outside of senior management positions these opportunities were rare. Whilst retirement plans on an individual level were fairly common, organisational retirement planning, retirement training or succession planning was clearly lacking. Managing retirement on an impromptu basis was reported more commonly than specific, structured retirement planning:

Interviewer: “Did you have a retirement plan at work?”

Interviewee: “Oh good heavens no, we weren't into that sort of thing (laughs) we were flying by the skin of our teeth.” (Retiree, age 66)

Some interviewees reported avoiding planning in relation to retirement until they were prompted by an external factor. These prompts included: a partner retiring, job dissatisfaction, a default retirement notice, changes in pension provision or a change in health status or caring responsibility. There was a consensus that retirement was

not discussed early enough or openly enough to ensure as smooth a transition as possible for both the individual and organisation.

"I don't think there's enough information out there and it's a subject that people don't really want to talk about because they don't think it's going to happen to them. You know, it comes upon you very, very quickly so I think we need a lot more conversations, especially in big companies. They should be doing more to help people plan for retirement or understand retirement, understand what their entitlement and what their money will be." (Employee, age 53)

Most interviewees did not report any detailed retirement plans formulated far in advance. Interviewees commonly reported avoidance of retirement planning, usually until an unspecified point in the future, this avoidance may have contributed to the abrupt transition into retirement observed from the majority of retiree interviews. Employees valued knowing that they had the freedom to make important decisions related to retirement in the future.

"I don't want to make any plans, until I get closer to that age as it were, just as long as I can get around and do what I wanna do when I wanna do it. At this point leaving some structure until I'm older." (Employee, age 52)

Freedom of choice was an important sub theme when considering transitioning into retirement and changes in identity during this transition. Many interviewees expressed the importance of individual choice to move into retirement, rather than being forced into retirement:

"You still should be able to say if you've got a state pension age, I think you should still be able to say I am choosing to retire, not I'm leaving, because you are retiring." (Employee, age 58)

The majority of interviewees embraced the removal of the DRA. These interviewees valued the importance of no longer having a fixed retirement age in facilitating the freedom to allow employees the choice to retire on their own terms.

"… [Removal of the DRA] sounds to me like a really good thing. Within, given that it's a choice. A choice element. Because there are jobs which people could quite comfortably do beyond 65 particularly if they want to." (Employee, age 64)

A small number of interviewees were unhappy about the removal of the DRA due to the expectation for people to continue working beyond previously accepted retirement ages, and the effects this trend may have on pension provision. Often examples of manual jobs were used to justify this position. It is interesting to note that those opposing the removal of the DRA were also concerned at lack of freedom in the opposite way, where individuals could find it harder to choose retirement as a result. Furthermore individuals negative towards the removal of the DRA often combined negative feelings towards the increase in SPA in comments critical of the removal of DRA. Finally, the lump of labour fallacy tended to appear in comments critical of the removal of the DRA, as a justification to encourage individuals to retire earlier:

"[Removal of the DRA] is going to give business a lot of problems, and I think it's giving the young a lot of problems, because obviously if the old hang on grimly to their jobs they're not going to get fresh blood in, and they're certainly not going to be employing as many young people as they were." (Employee, age 69)

While financial considerations were the most commonly reported influencer of retirement decisions, interviewees often stressed the importance of other factors such as health, work life balance, career progression, family and caring responsibilities. Many interviewees suggested that a change in one of these factors would ultimately be the deciding factor in the timing of retirement.

"My one concern is that I don't think I'm actually gonna get to retirement, I might possibly have to have sort of an early leave with sickness, because unfortunately what I've got doesn't get better, it just gets worse, so, it's just hoping really, I'm just aiming to try and go as long as I can keep going." (Employee, age 52)

There were several examples of a drive exhibited by retirees to engage in activities that were of considerable benefit to the economy. Resistance to inactivity after retirement was reported by some retiree interviewees who referred to anecdotes of individuals whom had passed away soon after retirement, including speculation that physical and mental inactivity may contribute to early morbidity after retirement.

"You talk to people who say that retirement has ruined their lives y'know, because they just loved the routine of work and maybe loved their jobs, but that lifestyle suited them and they can't cope with suddenly having time on their hands. I suppose there are statistics about the number of people who pass away within sort of early years after they retire (laughs)" (Employee, age 64)

In response to the potential loss of career identity and social support that may be connected to an individual's working life, retirees planned an array of activities including volunteering, entrepreneurial activities and part-time work. This change in social support networks and loss of work related social interaction was one of the most commonly reported negative experiences of retirement.

"We were both experiencing the same sort of feelings, not of rejection but of lack of social interaction I guess and a satisfaction of going home every day and thinking 'oh, well, that was good, I did that today' or having a project." (Retiree, age 65)

"It's only after you get retired that you realise what a dumb idea it was, and how much you know, waste of time there is in retirement. It's a sort of mind-numbing process…in retirement, you know, there's no sort of contact any longer with work colleagues on a day to day basis, and there's no way that you can keep up with the, the daily thrust and push of technological problems." (Retiree, age 71)

Retired interviewees rarely considered re-entering the labour market. In a similar mechanism to unemployment, being retired for an extended amount of time appears to make re-entering the labour market progressively more difficult over time.

"If I wanted to go back to work, I wouldn't even know how to start really." (Retiree, age 65)

5.4.4 Equilibrium of career

In many instances the term "career development" was deemed inappropriate in reference to an older individual's working life. The majority of interviewees aimed to keep the same role, or secure long term contracts in a particular role, rather than progress their career. Due to the increasing number of individuals on fixed term contracts rather than permanent roles, the securing of a long-term contract and maintaining a satisfactory work-life balance were the most often reported long-term work aims. In the context of discussing possible career moves, the following quote captures this prevalent outlook:

"I'm not intending to look for promotion but to maintain the grade that I'm on and just maybe a sideways move really" (Employee, age 53)

This view of "career" for many older employees formed a theme defined by the author as "equilibrium of career", which refers to stability or balance of career. Older workers regarded this balance of work in relation to other commitments as a positive career achievement.

"I suppose I don't see it developing much, just carrying on as it has, maybe going into slightly different research fields." (Employee, age 53)

Employees recognised they had reached a point in their career where they shifted from the view of either promotion, change of role or moving up the organisational hierarchy as the most important measure of career development. Opportunities to learn and challenge themselves, further build experience and share that experience with others were now more indicative of career development. The definition of career development appeared to broaden after interviewees had achieved equilibrium of career:

"I'm not sure that it will develop any further. I have a feeling that it will probably be more of the same. But I don't mind that because I learn something new all the time in my role and that's what makes it so interesting. There's always a new challenge and I like that. So my knowledge base will develop and my skills and expertise but I don't see my role within the team moving on from what it is at the moment." (Employee, age 60)

5.4.5 Uncertainty

The vast majority of older employees reported concern about the uncertainty around later life working. When discussing pension provision, a commonly used phrase was "moving the goalposts", a common phrase invoking the imagery of the individual as a futile player in a game where an external agent sets the rules:

"I've contributed ever since I left school, to my pension, and I would say, the fact that they've now moved the goalpost to the right slightly, is slightly infuriating." (Employee, age 50)

"But I think they should set it at 66 now, and then stop moving the goalposts for a bit because people don't know where they are. It's difficult; it's very difficult to make any plans at all." (Employee, age 62)

In particular, women who had a particularly short notice of SPA increase due to the equalisation of male and female SPA made reference to this. Changes in both public and private sector pension schemes also contributed to this feeling of uncertainty.

"My sister retired at 60 and at 50 I thought I was retiring, thought I had another 10 years to go and now I'll probably be 66, they keep moving the goalpost further and further away all the time and I seem to have been in that catchment area that has just got hit." (Employee, age 56)

Changes in legislation encouraging individuals to continue working into later life has resulted in a feeling of uncertainty amongst some interviewees. These potential changes in the length of working life also made some interviewees reconsider previous ideas of a career timeline, as illustrated by this 50 year old female employee who was also affected by the equalisation of male and female SPA:

"You're thinking 60 is when I retire, my mother retired at 60, and, now, they're telling me 66. Well, that gives me 16 working years left […] now if I was 20 and looking from 20 to 36, you think you could have massive career advancement in that time. Whereas, when you're 50 to 66 you have a different perception and maybe partly because you had from a young age the idea that at 60 you would be retiring. (Employee, age 50)

5.4.6 Age discrimination

Whilst experiences of age discrimination were not common in the employee or retiree interview samples a small minority of employees did report experiences of perceived age discrimination. One key area of discrimination employees reported was access to training and promotion opportunities. Several stories were shared where employees felt that age was a factor when encouraging and facilitating employees to receive training and to apply for promotions:

"..they favour the younger person because I actually got told that my life skills and my skills in my role at this time had no bearing on me moving forward. There's no career progression or promotions or anything like that, whether that's down to age, but, in my experience, they certainly want younger

people; they don't want the older person applying…I think it's just a case that people now have accepted that once they get to a certain age that that's where they are and there will be no more progression for them, that's it, and they just go along with the job as long as they can." (Employee, age 53)

Whilst it was difficult for interviewees to know they whether had been treated differently on the basis of their age, several examples of decisions that seemed to favour younger workers over older workers were shared. These decisions were likely to be attributed to age discrimination when they appeared to stem from stereotypical views of the ability to learn, productivity, health and flexibility of older workers. However, it is important to note the majority of employees classed their employers attitude as age neutral or age positive and did not report having experienced age discrimination.

Several interviewees outlined the issue of the DRA itself as discriminatory. As the DRA was being phased out during the time these interviews were conducted, employees who were close to 65 and retirees did not benefit from this legislative change.

"As I say other than making people retire previously at 65, I haven't encountered any other age discrimination" (Employee, age 64)

While a small number of employers pre-empted the phasing out of the DRA and did operate a fixed retirement age before this legislation was introduced, older workers who were retired on the grounds of reaching a fixed age were subjected to a form of legal age discrimination.

Interviewer: "What influenced your decision to take retirement?"

Interviewee: "Only that the company said: 'Well you're through to 65, and you must now go!' So I had little choice because you know there was nothing offered alternatively." (Retiree, age 71)

Although the subject of the interview suggested the focus of questioning was related to age discrimination against older workers, the question asked about age discrimination in general and interviewees also recognised the possibility of age discrimination occurring against younger workers.

"What I'm saying to you is that I don't feel that I've ever experienced it [age discrimination], but I do understand that it happens either end of the spectrum, I've witnessed when a younger woman in an important role can have rather dismissive and scathing comments from colleagues, and I've probably given you an opposite end of the spectrum from one you might expect interviewing somebody who's in their fifties." (Employee, age 56)

This focus on equality for all ages of the workforce was another example of the propensity to think sympathetically about the treatment and opportunities for younger as well as older workers. Concern for the treatment of employees of all ages appears in interviews as an important characteristic of individuals who are passionate about freedom from the influence of age discrimination in the workplace.

5.4.7 Generational Empathy

Part of the narrative of interviews included concern about the idea of older workers potentially "blocking" job opportunities for younger workers. These myopic views could potentially fuel conflict between different age groups; however interviewees presented these views with compassion for the opportunities of younger workers. Other descriptions within this theme included the ideas of retirement "making way" for younger workers or to "free up" jobs for younger workers. This notion was based around a perceived conflict between employment opportunities for older and younger generations.

"…[Offering early retirement] is an option rather than the old people blocking the jobs, and the young people saying: 'We want jobs, we can't kick the old people out because they're old'." (Employee, age 66)

During discussions relating to the future outlook for retirement and pensions, a theme was identified relating to the different generational expectations of later life working. Within this theme, some interviewees made reference to a perceived golden age of working life experienced by some generations, characterised by reference to early retirement and jobs for life.

"There's a lot of feeling about previous generations. You know the baby boomers, who basically swanned through life, earned a lot of money and you know, lived in big houses and now their kids are suffering." (Employee, age 54)

The perception that the “baby boomer” generation had fewer challenges during their working lives, in comparison to other generations may foster animosity between generations. However, there was a tendency for older interviewees to share concern about the opportunities of younger individuals entering the labour market. Conversely, many interviewees did not feel younger generations have the same concern about the future of older generations. Several interviewees shared their concern of a change in attitudes to family care and responsibility to take care of older family members:

“Our age group we visited our parents every other day and if there was anything they needed we’d do it, if they wanted decorating we’d do it, we’d go shopping but now the kids just want to know how much money they can get out of you basically. That’s not just me I can see that all round, I can see from other peoples families. I think you know it’s your right, whatever you’ve got is yours and it isn’t theirs, they don’t want to look after you, they just want what’s left at the end of the day.” (Retiree, age 66)

A pessimistic view of the empathy of younger generations towards older generational groups was only shared in a small minority of interviews. However, this perceived shift in social responsibility for older generations was important as it outlined a potential contrast of the empathy and responsibility towards younger generations that older interviewees tended to share.

5.5 Discussion

The study described in this chapter offers an insight into the experiences of both older workers and retirees, at an important time of legislative change in relation to later life working. The relatively recent introduction of age discrimination legislation, changes to SPA and phasing out of the DRA during the time of these interviews encouraged the sharing of extremely emotive and passionate views and experiences. Interviewees were keen to voice their opinions on changes in policy and practice and how they have been personally affected.

5.5.1 Celebrating diversity

When considering the benefits of older workers part of the narrative of employee interviews was focused on the celebration of diversity at work, and the positives of multi-generational teams. In addition to emphasising the benefits of older workers, interviewees also focused on the positives of a range of different ages of individuals working together. These findings reinforce points from the literature discussed in Chapter 2, namely that age diverse workforces are healthier (Liebermann et al., 2013) and more productive (Ng & Feldman, 2008). Older workers desire an environment that values the positives of age diversity, and they facilitate this by valuing the benefits of workers of all ages.

There are many areas where older workers are equipped to contribute over and above other age groups, such as: transfer of skills, retention of knowledge and experience and mentoring. The recognition that these benefits work symbiotically with the benefits of younger workers, in addition to rejecting stereotypical perceptions of the strengths and weaknesses of various age groups is key in fostering an age positive workforce. Skills, strengths and weaknesses should be considered on an individual rather than age related basis in order to maximise the potential of the multi-generational workforce.

5.5.2 The meaning of career

The term “equilibrium of career” was selected due to the positive associations with balance within a system. The prevalent view of reaching a balanced point in an individual’s career should be interpreted as a defining achievement. Success, self-esteem and sense of achievement derived from work in later life were defined by other factors such as work life balance, job satisfaction and autonomy. This echoes the findings of research by Dries, Pepermans and Kerpel (2008) who found career satisfaction (rather than level of promotion) to be the defining factor in older workers’ (grouped by generation as the Silent Generation and Baby Boomers) perceptions of career success.

Older workers still desire the freedom to be able to transition into different roles and face new challenges; however they can be argued to have surpassed a narrow focus on progression as the only measure of development within their career. Rather than considering this change in outlook as reaching a peak or plateau, it can be interpreted as seeing a new horizon in what defines an individual's career in later life.

5.5.3 (Re)thinking retirement

Individuals do not necessarily enter the world of work abruptly, entering the labour market can be argued to be a gradual process following years of education, culminating in a balance of part time work and education, perhaps in some cases followed by internships and work experience before entering full time work. Therefore, it could be argued that a more natural way to end working lives is with an equally gradual shift. Research suggests that historically phased retirement opportunities are rare (Hutchens & Grace-Martin, 2006). Phased retirement opportunities were highly sought after by interviewees, this echoes previous research suggests that workers view the idea of gradual retirement as more attractive than retiring abruptly (Calvo, Haverstick, & Sass, 2009). However evidence is inconclusive in regards to whether those who retire gradually have better outcomes than those who retire abruptly (Calvo et al., 2009; van Solinge & Henkens, 2007).

The removal of the DRA may have further limited opportunities to discuss retirement plans. There has been a quick transition from a situation where individuals could be pushed into retirement abruptly upon reaching the DRA, to one where age is no longer an acceptable reason to remove an employee. In combination with the fear of litigation in relation to age discrimination this may have created a climate where discussions in relation to retirement are not comfortable for an employer to begin. Furthermore employees may feel that prompting discussions relating to retirement could be a sign to an employer that they are ready to leave, or show a lack of organisational commitment. Therefore the idea of "protected conversations" has arisen, allowing older workers and employers to better communicate about retirement plans without the fear of these conversations being used to make accusations about discrimination (Tinsley, 2012).

Succession planning can be just as important for a younger worker with plans to leave the organisation as it can be for an older worker with plans to retire. In an employment context defined by varied employment with limited tenure, retirement planning should be linked with succession planning and made a core focus in the management and development of employees of all ages. Interviewees rarely discussed detailed retirement plans, the fact that external factors tend to prompt retirement decisions may explain part of this resistance to planning. As Vickerstaff (2006) notes, the timing of retirement is often a management, rather than individual decision, and exit from the workforce can be unpredictable as the individual may have only a limited role in these decisions.

In this study the lump of labour argument was again used as a justification for early retirement. The way this fallacy was discussed in relation to both retirement decisions and the avoidance of age related conflict shows compassion towards younger workers. The basis of this concern towards the opportunities available to younger workers was potentially flawed due to the lump of labour fallacy. Educating and challenging individuals on these views would benefit older workers in sharing the understanding that changes which help older workers will help the economy as a whole and workers of all ages, as more economically active individuals benefit the economy as a whole. Employers also have a duty to manage the perception that older workers are “blocking” the way for the advancement of younger workers (Parry & Harris, 2011). In promoting age diverse workforces, education should focus on not only the benefits of older workers and age diverse workforces, but on the positive systemic influence of having more individuals of all ages in continued employment and the opportunities and jobs that an increase in economic activity across the lifespan creates.

Compulsory retirement is inherently discriminatory (Sargeant, 2006), therefore the removal of the DRA is a step to address age inequality. This move should theoretically increase individual freedom to choose when to retire, and empower individuals to take more ownership of their retirement transitions. Furthermore, applying the rule that all differential treatment on the basis of age must be objectively justified strengthens the protections offered by the Equality Act (2010).

5.5.4 Addressing age discrimination

Discussions relating to age discrimination in this study were focused on stereotypical views about career progression and need for training. Research has shown older workers are much less likely than younger workers to receive or be put forward for new training opportunities (Loretto & White, 2006; Martin, Dymock, Billett, & Johnson, 2013). This may be due to discrimination within a workplace setting, or from older workers discriminating against themselves by not putting themselves forward for training opportunities due to the prevalence of stereotypical views.

Research conducted by Minichiello et al. (2000) has shown that just 15 years ago the term “ageism” was not well understood by the UK public, in contrast, the interviewees in this research were all able to easily conceptualise ageism. This difference is likely to be partly due to the sample of interviewees, who were self-selected on the basis that they had an interest in ageing. Due to the appearance of age equality legislation in the UK from 2006, along with publicity for high profile age discrimination cases; it is reasonable to assume a larger proportion of the population are familiar with the term “ageism”, especially from their experience of stories they have heard or have been reported, rather than just understanding the ideology of the term from its component parts: “age” and “ism”. It is important to note that the majority of interviewees did not experience age discrimination personally, and classified their employer or previous employers as age positive or age neutral.

5.6 Conclusion

The aim of this section of the research was to explore the barriers and facilitators to later life working including: age discrimination, legislative changes, attitudes and perceptions of ageing in the workplace and factors influencing retirement decisions. Important steps have been made to facilitate extended working lives such as the removal of the DRA and the introduction of age discrimination legislation. However, practice often lags behind policy. Therefore continuous change is needed to create an age positive environment that promotes the opportunity created by an increasingly multi-generational workforce. The varied views outlined in this chapter suggest than an important step in facilitating later life working is understanding that

older workers are not a homogenous group and must be supported and encouraged on a specific and individual basis.

Chapter 6: Employers

6.1 Introduction

Organisations are now faced with an increasingly multi-generational workforce. There is a strong business case for employers to respond proactively to the ageing workforce, in order to improve the recruitment, retention, well-being and engagement of employees (Duncan, 2003; Loretto et al., 2000). Legislation in the UK encouraging the freedom to continue working into later life, combined with increased pressure to stay in the labour market from reduced pension provision and the increase in SPA suggests the trend of increasing age diversity of the workforce is set to continue.

According to evidence from the DWP (2013) the benefits of employing older workers reported by employers include: a broader pool of skills and experience; opportunities for mentoring new employees; opportunities to transfer skills; reduced employee turnover and improved staff morale. However many employers have been slow to implement age positive policies before being prompted by legislative change and this has been attributed to stereotypical views held about older workers (Chiu et al., 2001; Taylor & Walker, 1998). Armstrong-Stassen (2008) found that organisations were not engaging in positive HR practices that targeted older workers for various reasons: these practices being a low priority for organisations; employers feeling these practices were not financially worthwhile; and a lack of employee interest in these practices. Manpower (2007) suggests that one of the main reasons employers are not doing more to recruit or retain older workers is that they do not yet understand how to do so effectively. Therefore, providing practical examples of good practice to follow and bad practice to avoid may be useful in helping employers support an ageing workforce.

Employers have a key role in facilitating later life working, the way each employer responds to age related legislative changes is an important factor that influences the opportunities of older workers. In addition to considering organisational policies, investigating the way those policies are practically implemented provides insight into how real world practice adapts in response to policy changes.

6.2 Research design and aims

This chapter addresses the need for further research exploring how employers are reacting to age related legislative changes, through investigating employers' views of older workers.

This study sought to gather data on:

- The benefits of and barriers to employing older workers
- Recruitment, training and retention of older workers
- Experience of managing older workers
- Organisational culture in relation to age diversity
- The impact of legislative changes such as removal of the DRA and age discrimination legislation
- Implementation of policies related to older workers
- Attitudes and perceptions of ageing in the workplace

6.3 Method

6.3.1 Interview sample characteristics

Interview sampling is described in detail in Chapters 3 and 4. There were more females (65%) than males (35%) in the employer sample. Interviewees were from a variety of different occupational backgrounds, as illustrated by Table 5 which summarises the industrial sectors interviewees worked in.

Table 6: Standard Industrial Classification of Economic Activities (SIC) of employer sample

Standard Industrial Classification	Frequency	Percent
Accommodation and food service activities	1	5
Arts, entertainment and recreation	2	10
Education	4	20
Electricity, gas, steam and air conditioning supply	4	20
Human health and social work activities	2	10
Information and communication	1	5
Manufacturing	1	5
Other service activities	1	5
Public administration and defence; compulsory social security	1	5
Wholesale and retail trade; repair of motor vehicles and motorcycles	3	15
Total	**20**	**100.0**

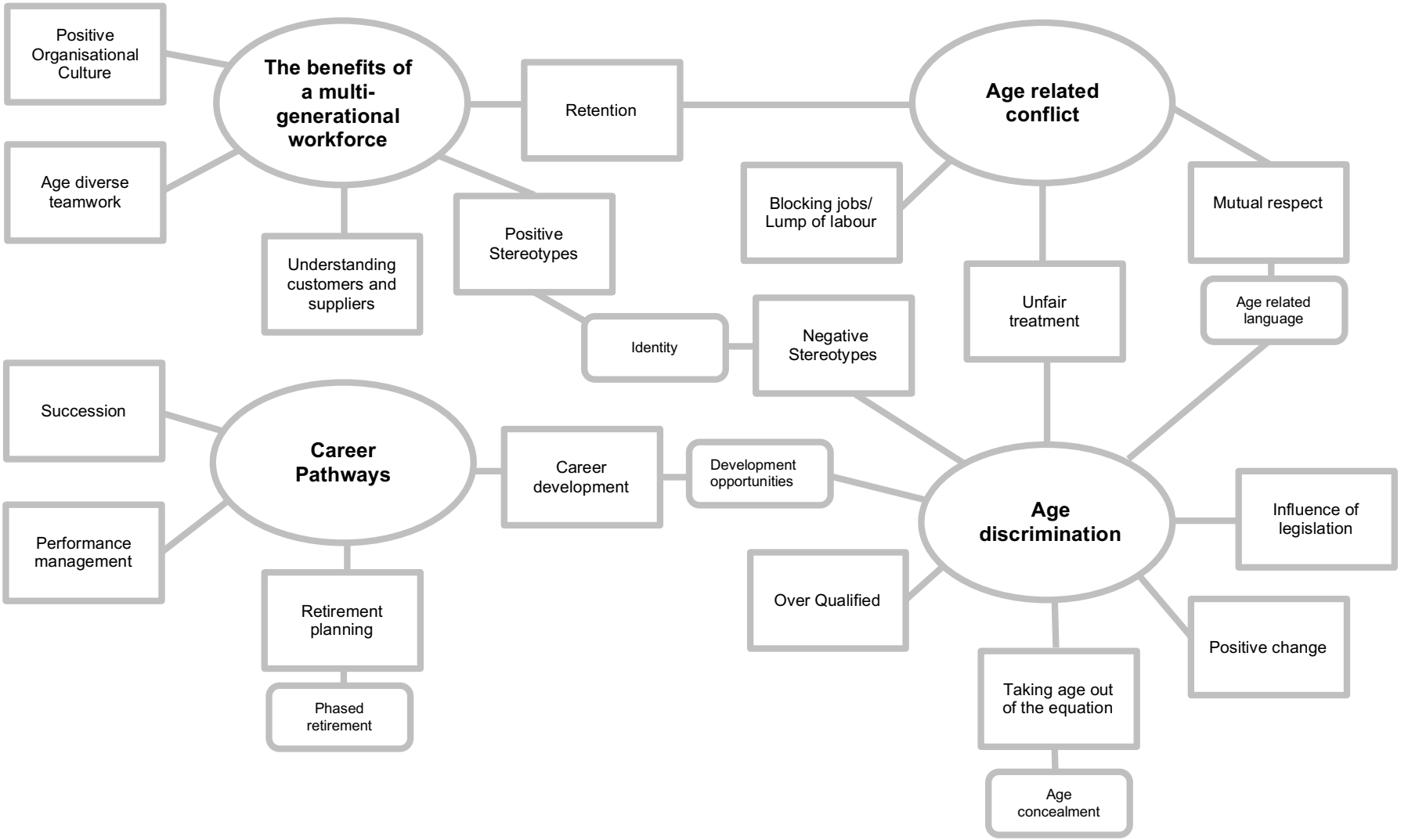
6.3.2 Procedure

Interviews were carried out between May 2011 and October 2012, a mixture of phone interviews (70%) and face to face interviews (30%) were used depending on location and availability of interviewees. A semi-structured interview format was used. A total of 20 semi-structured interviews were completed, which were all recorded and transcribed verbatim. Prior to each interview initial contact with the interviewee was made, as well as discussing an overview of the study aims in this initial contact, an information sheet (included in Appendix 5) was handed or emailed to all participants. The mean length of interview was 37.7 minutes (*SD* = 15.3).

6.4 Findings

Following the method proposed by Braun and Clarke (2006) a broad overview of themes and sub-themes identified is presented in Figure 5. This thematic map offers an overall conceptualisation of the relationships between themes identified in the data.

Figure 5: Employer interviews thematic map



6.4.1 The benefits of a multi-generational workforce

The majority of employers reported that older workers were essential to the workforce in order to maintain knowledge and experience within their organisations. Recruiting and retaining older workers was reported as a benefit in responding to the changing demographics and needs of customers and clients, and remaining competitive by maximising the contribution of the workforce. A manager from a learning and development agency illustrated this when referring to the benefits of retention:

"[The ageing workforce] isn't even a problem, it's an opportunity to retain skills within the business that through retirement you could lose. Valuable skills, knowledge and expertise." (Employer, age 36)

The same interviewee proceeded to make a point that challenges the concept of generational divides in the workplace, particularly for a younger individual discussing the implications of the ageing workforce for workers of all ages:

"Everyone in the workforce needs to adapt because it's very easy to talk about the older worker from an outside perspective but I think everyone within an organisation has got to acknowledge the fact that they themselves will be an older worker whether that be in 5,10,15,20 years." (Employer, age 36)

This future oriented perspective demonstrates one of the ways an individual may relate to the effects of population ageing on the workforce as whole, rather than focusing on specific age groups.

An important benefit of an age diverse workforce was the ability to respond to an increasingly age diverse client base. Employers noted that the ability of employees, especially in client facing roles to be able to relate to their clients was extremely important in offering a satisfactory customer experience, as illustrated by a senior manager in the oil and gas sector:

"People respond much better when they feel that somebody understands what life's about. So you know, age we've had a variety... Our oldest person that we've had in our team has been 66." (Employer, age 48)

This idea that the diversity of the workforce should reflect the diversity of customers was shared by many employers interviewed including the head of HR policy of a large UK employer in the telecommunications sector:

"Some of our apprentices join us at the age of 57, 58, 59 and then stay and work on with us. So, absolutely, we need people of all ages, to reflect, for us to have a diverse workforce and to reflect our diverse customers. We've seen where, in our academies, where the, sort of, younger workers and the older workers help each other out and it brings a good balance to the learning environment. So definitely we see the value of having older workers." (Employer, age 44)

The majority of employers interviewed showed positive attitudes towards age diversity, expressing a desire for an age diverse workforce that facilitates collaboration across generations. This understanding that recruitment of employees of all ages and retention across the life course is key in maintaining productivity and competitiveness was a core part of the views shared by age positive employers. As evidenced in this example from the head of HR policy of a large UK employer in the telecommunications sector:

"The skill and maturity that, the older workers bring. And then the younger workers have equally got skills that they bring to the party and the older workers learn from them. Also, it means that if your people are working on longer, you're retaining employees. Therefore you're not, having to go out and recruit new employees and train them up. And therefore, you're saving on training and recruitment costs as well." (Employer, age 44)

Positive stereotypes about age were put forward by many employers, focusing on reliability, maturity and loyalty. For instance, one line manager from the oil and gas industry focused on several positive stereotypes attributed to older workers:

"For the older population, 50-plus, I'd say we get a consistent high work ethic. Obviously with their maturity, then they've got world experience as well, so we quite often find that they're quite balanced in the way they develop relationships with other people throughout the business. And they are, in some ways, a bit more pragmatic about how they deliver their role in our business." (Employer, age 48)

6.4.2 Age discrimination

The majority of employers interviewed were age positive in their attitudes towards older workers, and age diversity within their workforce. Employers shared policies and practices that aimed to avoid discrimination in relation to recruitment, retention, promotion and training opportunities, as evidence by the comments from a line manager in the oil and gas sector:

"We don't discriminate at all on age as far as career development is concerned. But because we're in a very technical environment, our career development activities are often based around developing competence within the role as opposed to looking to progress through, up the career path." (Employer, age 48)

A common protection against the possibility of age related bias in the selection process was the removal of age on CVs and application forms in order to reduce the influence of age in the selection process, as discussed by an oil and gas line manager, and head of policy in a large oil and gas organisation:

"We really don't discriminate on age in any form. We ensure that, for example, CVs don't have date of births on them anymore." (Employer, age 48)

"We never invite age to be part of the application process; it's just not put on. So that age discrimination would not take place." (Employer, age 51)

However, interviewees accepted the possibility of age being easily inferred from other details shared by applicants such as years of experience, graduation date, qualification types (O-Levels or GCSEs) or other details which could leave an applicant vulnerable to age related bias during the application process. Summarised by a line manager in the oil and gas sector:

"I think although we try and ignore it as best we can, for some hiring managers, they will want to create, you know, a young dynamic team. And simply by reading a CV and seeing how many roles someone's had, you can get a good estimate of the age profile of that candidate, so I'm sure it does go on in certain areas, I'm sure it does." (Employer, age 48)

One common excuse or term older job seekers heard which they felt alluded to age discrimination was that of them being considered “over qualified”. A head of resourcing from one of the largest manufacturing employers in the UK offered a justification of why their company may choose to not employ individuals who they feel are over qualified for a particular role:

“If you've got a person who is clearly at the right level of experience that you think you're looking for versus a person who's got more than that level of experience, then the chances are that we're going to go for the person who's got the right level of experience. But then we have had issues, one I can think of, where the person said they were being discriminated against because they were over experienced for the role. Now, the thing is, in recruitment, unfortunately, only one person can get that role. And so when you do stack up people's experiences and skill sets against the role that you're looking to fill, then there could be a time when an older person, not because they're older, but because, you know, they do not have that skill set that we're actually looking for: they're beyond it.” (Employer, age 51)

The justification offered here can be summarised as an expectation that the individual applying for a role they are overqualified for, should be applying for roles that fully utilise their experience. However, in light of the economic downturn during the time of this research, it was very common for individuals with high levels of experience to apply for positions that could in other circumstances be considered a downgrade.

An insight into age bias in recruitment was shared by a 26-year-old manager who was in the process of recruiting a replacement for his role in the marketing and communications sector:

“We’re actually looking for someone between the ages of 25 and 35. That’s not being ageist but that’s just ensuring they’ve got the energy, the drive and the passion to learn. It is a development role as such so you wouldn’t necessarily want an expert to just come in because they would find it too easy and wouldn’t be demanding enough for them.” (Employer, age 26)

This discriminatory view helps illustrate the thinking that may be used to justify age discrimination, in this case age related stereotypes when combined with desirable features of an ideal candidate contributed to a prejudicial selection process. While insightful, this discriminatory view was not representative of the employer interview

sample as a whole, as most employers either shared a slight bias towards the benefits of older workers, or were age positive and aimed to treat employees fairly irrespective of age.

A small minority of employers also revealed negative stereotypical attitudes towards older workers, such as this start up founder from the retail industry:

"I feel that somebody older may not be as open to taking as many risks as we currently do, and that's something that is important in our business – to be innovative and take risks." (Employer, age 22)

Other views of age groups were shared that fitted more positive age related stereotypes. For instance, an employer who runs their own business in the wholesale and retail trade sector justified a preference for older employees:

"I just think older people are more reliable, they're more honest, they never let you down unless they really have to and the younger ones they just say: 'Oh I can't come in this morning I've got a headache'." (Employer, age 66)

Many interviewees recognised where previously in their careers age discrimination was prevalent and explained how those discriminatory practices of the past contrast with the way employment practices have now changed since the advent of age discrimination legislation:

"I think as a person who's a head of resources, I'm very passionate about bringing in the right skills and the right culture set, as opposed to looking at it from an age perspective. And people did. I mean, I can remember my early days in recruitment, you know, there were piles of candidates under the age of 35 and piles of candidates over the age of 35. And that was one of the ways they were actually segregated." (Employer, age 51)

In response to a question about the prevalence of age discrimination one manager in the education sector noted the differences between the past and present:

"No not here. I think it's fair to say in the past in my old catering days age discrimination was very much part of what happened." (Employer, age 42).

The stereotype that older employees may have health concerns that could potentially limit the types of job they could do arose in one interview with an employer in the service sector:

"I suppose specifically to older workers the job that we do is it's quite intense so there's a lot of driving, a lot of early mornings, a lot of late nights and I guess if you were older that might not be as easy to do health wise." (Employer, age 29)

These stereotypes may limit the types of roles older workers are selected for, and a view that some ages of employees are suited to unhealthy jobs may further encourage employers to design those types of jobs and market them to younger employers rather than redesign the job role to make it more sustainable for all types of employees.

6.4.3 Age related conflict

Reports of age related conflict at work tended to arise from situations where a younger individual was responsible for managing an older employee. This potential conflict was reported as a barrier to retaining older workers. A managing director of a small charity illustrated this dilemma:

"It's difficult to line manage them [older workers] because they have their own ways and having somebody younger than them telling them what to do or how to adhere to policies is difficult."

The notion of older workers "having their own ways" offers insight into the influence that preconceptions may have in such a conflict. A story shared by an employer in the retail sector also narrates this dilemma during a workplace conflict:

"I did experience when I put a younger manager into a shop but the staff, the lady that was older than him was adamant she wasn't going to take orders from him, he was too young. I mean he was about 30 and she was about 50 but she wasn't going to take orders from him." (Employer, age 66)

Age related conflicts were also reported when dealing with external suppliers and customers. A young manager in media and communication sector who was working

in a senior position shared an example of a conflict that was exacerbated by a difference in age:

"A supplier for example was tendering for business of which I told them they were unsuccessful in and he verbally abused myself and I felt that he was tarnishing my character because he judged me on my age rather than the task I delivered." (Employer, age 26)

Part of the narrative of one interview included the idea of older workers potentially "blocking" job opportunities for younger workers. Other descriptions within this theme included the ideas of retirement "making way" for younger workers or to "free up" jobs for younger workers. This notion was based around a perceived conflict between employment opportunities for older and younger generations.

"Sometimes there's the perception from younger workers that by older workers soon not having to retire at a particular age they're blocking the opportunities of the next generation, and that's really hard to combat" (Employer, age 22)

6.4.4 Career pathways

When discussing the interaction of different age groups in the workforce, increased opportunities for succession planning and exchange of knowledge was reported by employers as one of the benefits of policy and practice changes encouraging and facilitating employees to continue working into later life. A line manager of a training and development team illustrated this view when discussing the opportunities that experienced older workers offer:

"[older workers] are very motivated individuals and also want to help younger people coming through, so very good mentors, very good coaches." (Employer, age 42)

One of the negative consequences identified as a result of the introduction of legislation to encourage later life working was increased apprehensiveness around discussions relating to retirement intentions. Several employers reported that they refrained from bringing up the topic of retirement due to fears of being seen as discriminatory. A Director of HR at a large manufacturing organisation outlined this view:

"It's a great shame because we don't know what we can and can't say about retirement... which limits anything that you might have done beneficially for people retiring before. A bit of the baby gets thrown out with the bath water." (Employer, age 55)

The majority of employers did not have any specific training in managing any specific that older workers may have, and the consensus amongst interviewees was that positive employment practices that would be beneficial to one particular age group are beneficial to all employees. As evidenced by a quote from a line manager in the oil and gas sector:

"I've had no training in it. I think it's just being respectful of others. Yes, just recognising that... talk to people and finding out what they... what their needs are and what's the match that we can do." (Employer, age 48)

An important issue that was raised in relation to extended working lives and the removal of a default retirement age was the implications for older workers in primarily manual jobs. Many employers raised this as a key issue, and recognised the importance of a transition for older workers away from some types of manual work in order to facilitate the ability for employees to continue working as they moved into later life. As illustrated by quotes from a line manager in the telecommunications sector and start up founder in the retail sector:

"Physical roles, where an individual really wants to carry on doing that but clearly isn't capable anymore. I think that's going to be a challenge and that may actually work against older workers." (Employer, age 42)

"We're hoping to open a salon, hopefully the first of many in the next few years, and we want to hire people with experience so we will likely have some older employee's working in the salon. For something which is quite a physical, practical job, being a hair stylist, when you get to a certain age you can't do as many clients, you're not as fit and as able and you'd probably need to retire maybe earlier than someone doing say admin, or an academic type role which isn't as physically demanding." (Employer, age 22)

In order to increase the retention of older workers and facilitate extended working lives employers presented a range of strategies including workplace accommodations, job flexibility and phased retirement, An of workplace accommodations was shared by a senior manager in the oil and gas sector:

"Adapting their roles. We have step back roles in our engineers. So they can just do nine to five, don't have to do overtime and just do annual service visits and not heavy lifting." (Employer, age 53)

One view presented of older workers was that they had reached a point in their career that they were happy with, and therefore were not interested in career progression as they moved into later life. This equilibrium of career may make some employers less likely to consider older workers for career development or promotion opportunities, as described by one senior manager in the oil and gas sector:

" 'I've only got so many years left of my career before I want to leave.' They [older workers] don't want career progression; they just want a means to an end." (Employer, age 53)

An important issue recognised by employers was the use of respectful terms to refer to employees over 50. There was a consensus in employer interviews that terms like "older" and "senior" were not always appropriate and that part of fostering mutual respect between different age groups in the workplace was using terminology that individuals preferred, as illustrated by this line manager in the education sector:

"The idea of the Fresh Steps Programme is it's aimed at older workers, although we don't like to use that terminology, we use more experienced workers because most people don't like to be called older workers." (Employer, age 42)

One important issue raised by several employers in light of extended working lives and the removal of the DRA was the issue of performance management as employees approach retirement. As an employee reaches the end of their career without a set retirement age the expectations of management related to retirement raise an interesting issue summarised by a line manager in the education sector:

"I do think also as an employer there are going to be challenges, because clearly what do you do? It's kind of awful to think that people are going to end their careers going down a capability route of disciplinary because they are no longer capable of doing the role that's required of them because they are older." (Employer, age 42)

This issue of performance management throughout the career, rather than letting retirement legislation take these decisions out of a manager's control is a new phenomenon that now concerns managers as the responsibility for retirement

decisions has now shifted and there is often no clear guidance on who makes retirement decisions for a particular employee, as described by this retail start-up founder:

"I guess I am a little bit concerned, that I wouldn't be able to ask somebody to retire because of their age, if it causes a problem to the business I feel that that should be an option to employers." (Employer, age 22)

6.5 Discussion

The study described in this chapter offers an insight into the experiences of employers at an important time of legislative change in relation to later life working. The introduction of age discrimination legislation, changes to SPA and phasing out of the DRA during the time of this research facilitated discussion as employers navigated the changes they faced in response to an ageing workforce. Interviewees shared a range of experiences, opinions, anecdotes and policy and practice measures related to later life working. The majority of employers spoke very positively about age diversity, and likely took part in the research to affirm their organisation's commitment to respecting age diversity. In contrast to this however, one employer in particular revealed a clearly age discriminatory recruitment decision, and, a small number of others attempted to justify negative age related stereotypes. This was an example of a situation that occurs in large organisations where senior managers and policy documents offer an age positive outlook, which may not necessarily be the operational reality of how each individual line manager operates within the organisation.

6.5.1 Stereotypes in recruitment

Research has shown age discrimination is still prevalent in the in job selection process despite recent legislation banning age discrimination (Riach & Rich, 2007; Tinsley, 2012). The research presented in this chapter offers a rare insight into the process by which a some individuals involved in staff recruitment may choose to discriminate on the basis of age. When one employer shared the selection criteria of 25 to 35 years of age for a particular role no objective justification that this role

needed someone of that particular age could be offered. However, the decision was justified with several stereotypical assertions about the ‘energy’, ‘drive’ and ‘passion’ of the prospective recruit. Open revelations of stereotypical attitudes such as these offer researchers a chance to analyse how a decision is made during the recruitment process. When advertising a job, recruiters have a range of ideal characteristics a potential candidate would possess, when forming this image of an ideal candidate protected characteristics such as age may also form part of that ideal image. This may be due to previous experience or lack of training and education on appropriate selection techniques. Recruiters tend to have a limited time to choose between a large number of applications, according to Wood, Hales, Purdon, Sejersen and Hayllar (2009) limited time and information is one of the main predicting factors of possible discrimination in the recruitment process. If employers have a limited time to consider each application or candidate they may be more likely to revert to stereotypical assumptions to ascertain if that particular candidate has their chosen characteristics. For some employers, attitudes and practices have not changed in response to legislation or social and economic pressure. However, for the majority of employers age diversity is celebrated.

Research on age related stereotypes tends to find both positive and negative views of older workers (Chiu et al., 2001; Hassell & Perrewe, 1995; Posthuma & Campion, 2007; Taylor & Walker, 1998). The findings of this chapter supported the prevalence of positive views of older workers as: reliable, hardworking, trustworthy, experienced and loyal. Negative age related stereotypes were related to the flexibility, willingness to learn, motivation and creativity of older workers. Positive stereotypes can also be harmful as they reinforce preconceived views about a particular individual, rather than assessing the individual on their specific merits. If employer’s prejudicial views are not challenged, this may further limit the opportunities of older employees, as they may be disqualified from particular jobs or promotions due to prejudice. Brown and Hewstone (2005) suggest that age related stereotypes can be reduced by creating a positive team atmosphere that enables members to get to know each other personally; stressing similarities between different age groups; and sharing information that counters prejudicial views. A holistic strategy, rather than simply policy recommendations that respond to legislation are important in creating an age positive culture and promoting age positive practice in the workplace.

Racial discrimination in employment has been outlawed since the Race Relations Act 1968, and yet research has shown that racial discrimination is still prevalent in recruitment decades after the introduction of legislation (Wood et al., 2009). Age discrimination in employment has only been banned by legislation in the UK for less than a decade, it is clear that both practice and prejudice lag behind change in legislation. However, on a positive note, some employers reported age positive practices such as equality of recruitment and promotion and not implementing a fixed retirement age that actually predated legislative changes. Legislative changes are often prompted by societal pressure and innovative organisations are able to pre-empt these changes through progressive employment practices.

An interesting insight into what employers mean when they reject candidates as "over qualified" was shared during interviews. "Over qualified" was a phrase reported by many job seekers in Chapter 4 as indicative of age discrimination. One employer who was strongly age positive in other aspects of employment practice justified this preference for wanting a particular level of experience in order to fit a team and particular job role. A strong argument could be made that in the job application process a particular level of experience is required and once that experience has been exceeded by prospective candidate having additional experience should be considered a further benefit. However, employers who supported the use of the idea of "over qualified" argued that they wanted to select the right level of experience for that particular position, and required convincing that someone who has the experience to do a more senior role would be committed to the organisation long term. With increased competiveness of the job market due to economic downturn it appears to be increasingly common for job seekers to downgrade their employment expectations and therefore the "over qualified" job applicant is likely to be more prevalent. In order to select the best candidate during recruitment having what is perceived as "too much" experience should not be a reason to exclude an applicant as this practice would correlate highly with age discrimination due to highly experienced candidates being likely to be older. Each candidate and their set of experience should be regarded on individual merits, and individual justifications for applying for a particular role should be considered. There may be may justifiable reasons why an individual may want to apply for less senior roles, and retaining high levels of experience within organisations is extremely important in responding to the ageing workforce.

6.5.2 Age diversity at work

Armstrong-Stassen (2008) found that organisations were not engaging in positive HR practices that targeted older workers for reasons related to a lack of employer engagement in the need to respond to an ageing workforce. However, in the employer interviews described by this chapter age positive HR practice was a priority for the majority of employers, and the only reservation against policies specifically targeted to older workers was from a need to provide policies that were beneficial to employees of all ages, that also fulfilled the aim of responding to the ageing workforce. We may potentially be experiencing a shift, where policies that were at one point thought to be “older worker policies” are now seen as beneficial when applied to the workforce as a whole. For instance succession planning can be important when preparing for retirement, but just as important when reacting to promotions or employees of any age planning to leave the organisation. As DWP (2013) suggests phased retirement should be considered a part of a holistic flexible working strategy including: flexi-time; split shifts; compressed hours; seasonal work, and home working. The opportunity to reduce hours or work from home could be applicable to an employee of any age with family or caring responsibilities, or for an employee who would prefer a phased rather than abrupt retirement. Most policies that are beneficial for older workers can have benefit for workers of all ages. Even offering retirement planning courses can be of benefit to workers of all ages as planning for retirement, especially financially, is better started as early as possible if an individual wants to have the choice of retirement at all. Holistic strategies towards policy that take into account all forms of diversity of the workforce, including age allow employers to respond to demographic change whilst offering equal opportunity to all employees.

6.5.3 Facilitating extended working lives

Several employers expressed concern for the transition in responsibility for retirement decisions from the employer to the employee. Giving individuals choice and freedom over how they retire removes the last legislative age discrimination inherent in the DRA and should theoretically allow employees to have the freedom to make retirement decisions as long as sufficient financial preparation to allow

retirement has been made in advance. There is an important balance between the expectation that employees should be forced or expected to work their whole lives and enabling the freedom to retire that an employee may choose to take if they so wish.

One key concern from employers was the possibility of employees staying in work beyond their capability to perform a particular job. Performance management should occur continuously throughout an employee's career and should not have previously been curtailed due to the expectation that an individual is close to retirement. According to advice by DWP (2013) flexible approaches to work should be considered in order to extend working lives and maximise opportunities for employers to benefit from their skilled employees. Retaining knowledge within the organisation through utilising older workers in mentoring or training roles or adapting a job role to fit individual circumstances are ideal strategies to retain older workers.

Communication in relation to retirement should be considered similar to communication relating to the future plans of workers of all ages. Employers expressed concerns about not being able to open conversations relating to retirement due to the fear of appearing to be suggestive or pressuring older workers approaching traditional retirement ages. However, if the benefit of these conversations is recognised with workers of all ages a similar conversation can allow future planning equally across the organisation.

6.6 Conclusion

While age positive views are held by many, age positive actions are what are important in achieving age equality in employment. Rhetoric from employers can be expected to be age positive in response to legislation to promote age equality in employment and an increase of high profile age discrimination legal cases. Even in examples where employers shared potentially discriminatory views they tend to prefix their opinions with a thinly veiled justification suggesting their views are not ageist. According to Oswick and Rosenthal (2001) "age-typing" is where employers do not discriminate consistently or arbitrarily on age ground but instead hold

unjustifiable notions of appropriate ages considerable for an advertised job. Other research such as Tinsley (2012) supports this finding that age discrimination is more prevalent for particular jobs, such as bar jobs over personal assistant positions. Age-typing or other subtler forms of age discrimination are both harder to detect, and eliminate from the employment context. Unlike other protected characteristics, the age related stereotypes and assumptions that may lead to age discrimination are commonly accepted in everyday life. In order to eliminate age discrimination from the employment context employers must be fully vested in the benefits of, and the necessity of retaining and facilitating an age diverse workforce. The majority of the employers within the research of this chapter have shared age positive attitudes, providing detailed insight into the justification and business case for age positive policy and practice within an organisation.

Chapter 7: Expert Panels

7.1 Introduction

This chapter presents the results of focus groups with experts in the fields of ageing, employment and human resources, referred to as expert panels. A focus group is a carefully planned series of discussions designed to obtain perceptions on a defined area of interest in a permissive, non-threatening environment (Krueger & Casey, 2000). Topics are supplied by the researchers who act as facilitators for the discussions. The facilitators ensure certain topics are addressed and encourage participants to express their views and discuss personal experiences (Haslam, Brown, Hastings, & Haslam, 2003).

Research should not only be conducted on a group, or about a group, but rather, it should be conducted through collaborating with a group. This principle of collaborating with the potential beneficiaries of research was core to the research of this thesis and is why the research was informed through user focus groups, and subsequently evaluated by expert panels. This user engagement allows researchers to conduct research that is ultimately useful to individuals and groups that the research concerns.

7.2 Study design and aims

Following the investigative stages of research within this thesis the validation stage was carried out, with the aim of attempting to validate research findings and reviewing the implications of the research for policy and practice. In order to broaden the scope of research findings and ascertain to what extent they are generalisable to a wider sample of the workforce a series of expert panels were held where organisational stakeholders discussed and evaluated findings presented by the research team. These expert panels equally offered an opportunity for user engagement, and an opportunity for initial dissemination of research findings.

Specific aims:

- Validate research findings and consider their applicability in a wider context
- Explore the implications of research findings
- Explore issues not addressed by research
- Provide alternate explanations of issues raised by research to support the analysis process
- Discuss policy and practice recommendations
- Consider the focus of future research and innovative dissemination methods to increase impact

7.3 Method

7.3.1 Expert Panel Presentation development

Drawing from the first stage of overview thematic analysis of interviews described in Chapter 3, a presentation was developed detailing initial research findings and presenting a range of discussion points for the panel participants. This presentation was also reviewed by the principal investigator of the research project, who led the facilitation of the expert panel. The final version of this presentation is detailed in Appendix 7.

7.3.2 Sampling

The research comprised four expert panels with a total of 38 experts participating. These experts included Human Resources (HR) professionals, Occupational Health (OH) professionals, senior management, employment lawyers, civil servants and academics. Participants were purposively sampled and selected from organisational contacts of the research team, on the basis of their skills and expertise in order to maintain a range of views from experts in both small and large organisations and a range of different types of organisations and professions.

7.3.3 Procedure

Experts were invited to take part in one of four panels held in May 2012, the invitation to participate included background information on the wider research project, and specific aims of the expert panels. Prior to the panel discussions experts were verbally briefed on the nature of the research and informed that all discussions would be audio recorded for transcription and analysis, and that findings would be reported anonymously. Experts were invited to give feedback at discussion points throughout a presentation outlining the initial research findings. The experts were asked to discuss how their experiences compared to those disclosed in interviews. The experts were specifically asked about management of uncertainty, age discrimination, legislative changes and good practice. The researchers took the opportunity to explore with the experts how the research findings could be disseminated for maximum impact.

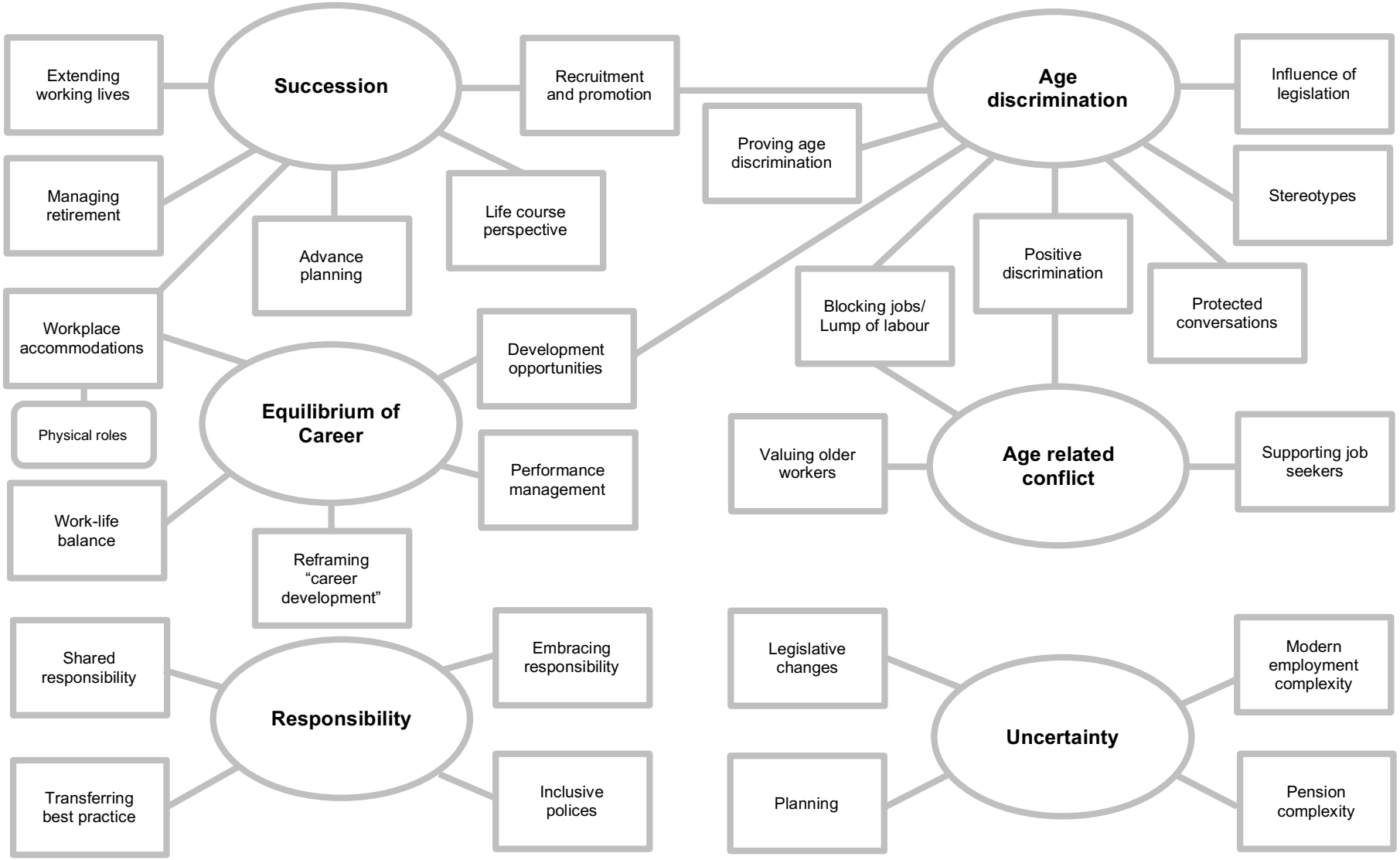
7.3.4 Analysis

Audio recorded expert panel discussions were transcribed by the researcher using Braun and Clarke's (2006) approach for thematic coding as described in detail in Chapter 3. The qualitative data analysis software package NVivo 9 (QSR International, Cambridge, MA) was used to organise and manage the data analysis. Reliability of the analysis was improved through systematic review of transcribed data, codes and themes generated by another independent researcher.

7.4 Findings

Following the method proposed by Braun and Clarke (2006) an overview of themes and sub-themes identified during the analysis of expert panel discussions is presented in in Figure 6. This final version of the expert panel thematic map offers an overall conceptualisation of the relationships between themes identified in the data.

Figure 6: Expert Panel thematic map



7.4.1 Succession

During the expert panel discussions there was a consensus of the importance of succession planning in response to an increasingly multi-generational workforce. Succession planning is a process by which internal candidates are identified and developed to replace individuals who may potentially leave an organisation, a term which is usually applied to the replacement of senior management positions. Succession planning was also agreed to be an area where there may be a justifiable business reason for considering age as part of the recruitment or promotion process. This point was illustrated by a senior HR professional:

"If you want that diversity, to some extent there's going to be circumstances where you say, we could do with a bit more of this, or a bit more of that. There are sometimes where it is legitimate to say you are looking for a range."

The use of age during a selection process was argued to be in reaction to addressing an imbalance in diversity, therefore promoting a generationally diverse workforce.

Panel participants posed various ideas that could be summarised as taking the "life course" perspective on ageing, where the ageing workforce ageing is thought about and adapted for as early as possible, rather than after problems arise. This idea was summarised by an academic expert in occupational health:

"Occupational health provision needs turning on its head, we need to be thinking about health and wellbeing, psychological and physical from the earliest point, about how one builds in resilience into a workforce."

The theme of succession planning appeared to have a link with age discrimination, as several panel participants suggested succession planning may be one area where it could be justified to consider age. This idea of age discrimination potentially playing a role in succession planning decisions was raised by a head of HR:

"When you're talking about succession planning, leadership sets, you're obviously looking for continuity of leadership, so you have to take into account how long, who's gonna be replacing who. That's the nature of succession planning."

However it was raised that loyalty to an organisation should be considered a more important factor than age in training, promotion and succession planning decisions, this is discussed further within the theme of age discrimination.

In the context of extended working lives an important debate emerged related to the need for individuals to continue working into later life balanced with the opportunity for individuals to take retirement at a time they had planned for:

Employment Lawyer: "It can't be that people retire at 60 when they have about 30 years of healthy living ahead of them, it's unsustainable."

Senior Manager: "Our parents' generation did."

Employment Lawyer: "They weren't expected to live for 30 years. Life expectancy is increasing by a year every 3 years for men."

OH Expert A: "But are they all healthy?"

Employment Lawyer: "Yes its healthier, longer living."

OH Expert B: "Well the reality was the actuary only expected you to last 10 years. All pension forecasts were based on the fact that you would only last 10 years after your retirement. The baby boomer generation blew that one out of the water, because there were people who were retiring at 50 and dying at 80."

During the expert panels there was no consensus on the competing interests of retirement and extended working lives. However, it was agreed that to reduce uncertainty preparing for potential retirement as long in possible in advance was the most advantageous strategy, summarised by a head of health and safety:

"I like that idea of identifying careers that you know that once you reach a certain age it's going to be difficult, which then means you can look at 5 years earlier can you do this, can you be a coach or a mentor, or supervisor, that would be incredibly useful."

7.4.2 Equilibrium of career

Panel participants agreed that they had experienced "equilibrium of career" in their workforce: the idea that some individuals reached a stage of career where linear

promotion was no longer their primary goal. Maintaining work life balance and other personal and family commitments were more valued than traditional career progression. This theme is discussed in further detail in Chapter 5 in relation to employee interviews.

This change in the importance of career progression to employees was discussed and challenged by expert panel participants. The reflections of one senior manager captured the idea that organisations may still be in need of culture and attitude changes towards the development of different age groups of employees:

"The career progression between 20 and 36 and 50 and 66 is a really interesting point because the organisations are geared for progression between 20 and 36, but I don't get that same impression for people who are perhaps 40 or 50, they are looking at people through a different lens."

There was a consensus in the expert panels that organisations should reframe staff development as "personal development" rather than "career development" in order to avoid excluding any age groups from training opportunities. A head of HR put forward this idea of reframing career development:

"I think the concept of career, and job progression, as was mentioned, is not a helpful one. So definitely to focus on individual developments the fact that everyone in the business should have development plan, absolutely everyone… The traditional concept of career, with the next step on the greasy pole, is not a helpful one."

The removal of the DRA presents a change in how employers must manage individuals as they approach the end of their career. Performance management as an individual reaches the potential end of their career is discussed in Chapter 6 in relation to the theme of "career pathways". There was a consensus in the expert panels that this is a key change in the way line managers must approach performance management in relation to extended working lives. One senior manager commented during the expert panels about the difficulties of encouraging an individual to retire due to performance issues:

"I've just had one of my team retire, reluctantly, way over the retirement age, but if I'd have kept that person on, I'd have ended up having to go down the capability route. Which would have been dreadful,

and I just wasn't prepared to do it, I just didn't think that was the way to go. It was clear this person was ready to retire, but they didn't really realise it because they didn't want to retire."

This situation presents difficulties for managers as they would like their employee's careers to end with dignity. It appears to be a representative finding that managers prefer to encourage, or use retirement rather than to remove employees for performance or capability reasons.

However this issue of performance management at the end of an employee's career raises questions of how all employees should be performance managed. During discussions related to performance management at the end of an employee's career an employment lawyer suggested continual performance management was the solution:

"I think the thing that comes out of the abolition of the default retirement age is the need for performance management of all ages. If you get that right a lot falls into place."

However the majority of expert panellists agreed that performance management for all ages was not a simple remedy for operating without a DRA, and there were difficulties for managers trying to performance manage individuals as they reached the end of their working lives that legislators had not taken into account, as expressed by one head of HR:

"I think what I definitely agree with is the ending of the DRA the minister when came up was asked questions about how are you going to deal with the lack of a DRA, and he said organisations can just manage through capability, that is complete nonsense, it shows a complete lack of understanding of the real world."

Panellists agreed that both workplace accommodations and job adaptation could help to facilitate extended working lives. When discussing managing without a DRA a health and safety manager made this important point about workplace accommodations:

"If you take someone on with a disability you'd make reasonable adjustments, and it's the same if someone deteriorates with age, you should make reasonable adjustments."

Experts suggested that perhaps there was a difference in responsibilities and ability to adapt of small and medium enterprises (SMEs) in comparison to large organisations. Ideas, such as the point put forward by a senior manager suggested that SMEs could learn from large organisations and vice versa:

"If you were a large organisation you could generally move people round and compensate for peoples' abilities, but a small organisation can't do that. So the duty is not necessarily the same for all organisations."

The head of HR of a manufacturing firm suggested SMEs may be discouraged by best practice case studies when they come from large organisations:

"There were pages and pages of fantastic case studies, and people would look at John Lewis and say: 'fantastic "I can't possibly do that, can I, don't give me John Lewis again, I can't do that!' So it needs to be broken down into things that people can get their heads around."

It was suggested that smaller companies tended to make policy decisions on a case by case basis, rather than by following detailed policy frameworks. The head of OH from a large telecommunications firm conjectured as to how SMEs make policy and practice decisions:

"I've never worked in a small company, but I've had relatives that have run small companies, and I think most of that operates not on business cases, which you would never have the numbers to formulate anyway, a lot of it operates on common sense and if you can turn this stuff, from a business case into common sense and then sell that common sense, mostly based on self-help, the simple things you do, most of it's intuitive, then those few occasions where you do need some help."

The differences in demands and challenges of extending working lives in physical roles vs non-physical roles was a key issue raised during panels. However, even in physically challenging roles, panel participants agreed that older workers tend to be as productive as younger workers as they are able to make up for any age related decline through use of experience and expertise. An academic expert in organisational psychology made the important point that while the path to extending working lives for physical jobs is achievable, it may appear more challenging at first:

“It’s [Extending working lives] definitely going to be an issue for physically demanding jobs, if I was working in a physically demanding job I would be worrying about continuing to work. But there is pretty well documented evidence that older workers are just as productive as younger workers, in most situations.”

Transitioning from physical to non-physical roles was presented by an OH expert as one strategy to facilitate extended working lives:

“I had people who have struggled because this is the only job they feel they can do, but physically they are finding it harder and harder to carry those jobs out. If they were office based it wouldn't be so much of a problem but at the moment they don't have the skills to work in an office, so most roles aren’t available to them.”

In the experience of expert panellists it was agreed that older employees were highly unlikely to downgrade to less senior roles as they approached the end of their working lives. An employment reconciliation expert attempted to recommended employment moves that could be considered a downgrade which were met with resistance:

“When we put this forward to another company it was the employees that said ‘I’m not gonna downgrade, I’ve been a senior partner, I’d rather be dismissed’. It was the same when we tried it with our own staff; they said ‘I couldn't stand the stigma of being downgraded.’ ”

Justification for why employees may not want promotion or advancement as they age as other responsibilities in life may become more important and balance is valued was reinforced in an expert panel by one head of occupational health:

“I think it’s recognising that work is just part of life and there are lots of, like not expecting to be promoted after a certain age, it depends what you mean by promoted. For most people I think they’re talking about salary advancement or significant salary advancement, and if you’ve reached a stage in life where you’re living in a house you’re going to stay in for a long period, you’re outgoings are balanced with your incomings, then, the need to earn more money isn’t as great. For most people it’s balanced, so other things start to clutch in, you might have responsibilities for grandchildren, you might have responsibilities for elder care, and I think in terms of showing good practice it’s recognising that what people need to be productive employees changes over time.”

Panellists suggested that some aspects of career equilibrium could be driven by the perceived discrimination from potential employers, as expressed by an anecdote from an OH expert:

"I had a conversation this week with someone who is 43 and figures he will stay where he is until he is 65 because by the time he is ready to change jobs in 5 years no one is going to look at him, and why would anyone take him when they could take someone who is 20? But actually when he is 50 he probably will stick around for 15 years whereas someone who is 20 might not. So there is a need for education for employers there."

When individuals reach an equilibrium point in their career it was suggested that they may deselect themselves from development opportunities. Several panellists presented experiences of employees being disengaged from development opportunities as they approach retirement, such as the experience of a head of HR in the sports and leisure sector:

"I also think that some people in this age bracket pull themselves out of this arena, I've had an interesting conversation with someone who is due to retire this time next year, in a performance development review, I asked what development he would need the next 12 months and he said: 'Thank you very much I'm retiring next year I don't want anything.' "

7.4.3 Age discrimination

In one expert panel a senior manager summarised the issue of the presence of discrimination within the recruitment process:

"Recruitment is about discrimination, I want you rather than you, it's my judgement, I'm not going to say it's because you're older, or its racial, or its gender, but it's about discrimination on your skills and capabilities and your view on that and its quite hard to get right."

This view suggests that some type of discrimination is inherent in the selection process, and outlines the difficulty of constructing a view on an applicant's skill or capability without being influenced by a protected characteristic such as age, race or gender. In the expert panel discussions, the head of OH made the point that while organisational processes have changed in response to age discrimination legislation, attitudes of individuals within those organisations may not yet have changed:

“Whether the attitudes have changed as quickly as the processes, I’d have my doubts.”

When discussing terms that may be used to cover age discrimination, there was a general consensus during expert panels that “overqualified” was a term used to conceal the real reasons for rejection of a job application. The head of HR of a large manufacturing firm summarised this discussion:

“Anybody who says overqualified, that’s gotta be an excuse, that's just nonsense.”

There was consensus in the expert panels that age discrimination in employment continues to be an issue that job seekers and employees are subject to. Experts agreed that age discrimination was extremely hard to prove, especially for individuals outside an organisation such as job seekers. An employment lawyer discussed the importance of the burden of proof in age discrimination cases, and how hard it is to prove age discrimination occurred:

“The way all discrimination works is the burden of proof always starts with the claimant, in the early days of discrimination it was always very difficult to prove discrimination you had to have some evidence, you had to have a smoking gun, you had to have the email saying ‘let’s not employ this person we don't want them’. In certain circumstances the burden of proof falls to the employer to prove they didn't discriminate, and whoever has the burden of proof is sort of 3 nil up at half time, because it’s practically impossible for someone to prove they've been discriminated against without the rare smoking gun.”

During discussions of age discrimination experts discussed some of the reasons why organisations may decide to discriminate on the basis of age, including the perceived business justification that investments in younger employees would have more long term value than investing in the development of older employees, summarised by an OH professional:

“It’s whether or not people perceive value for money, so do you put someone that you are going to have for 25 years on the training, or do you put someone who is gonna be in theory out in 5 years”

However this view was countered by an employment lawyer who stressed the importance of loyalty of older workers:

"I think in a lot of organisations, if you're training the younger workers, you're training them because they're gonna move on and join your biggest competitor shortly because they're ambitious and whatever, your older workers might be theoretically more likely to stay."

One panel's discussions about age discrimination began to shift to positive age discrimination, and whether companies like B&Q's approach of targeting recruitment of older workers could be justifiable. A senior manager posed the question to consider if asking for a high number of years of work experience was justifiable:

Senior Manager: "Could they say we need people with 25 years' experience in DIY?"

Employment Lawyer: "It's very difficult to say someone with 25 years of experience knows a lot more with someone with say 5 years of experience. I think it's legitimate to say we prefer someone with 5 years of experience over someone with 6 months experience."

Academic: "That is discriminatory too isn't it, under the law?"

Employment Lawyer: "But it can be justified, and the question is: is it justified?"

The legal issue of objective justification to meet a legitimate aim was discussed in detail as a key point that separates age discrimination legislation from discrimination legislation for other protected characteristics. Panellists struggled to agree on which situations represented a legitimate business aim.

As age discrimination can be objectively justified, adhering to legislation is more complex than removing all differential treatment by age from the employment context. The intricacy of objective justification and the connection to experience can make employer's responsibilities and obligations relating to age discrimination more complicated than with other forms of discrimination. This key difference of age discrimination was summarised by an employment lawyer:

"Because there's various strands of discrimination, as you know, sex discrimination, race. Age is the only one where you can objectively justify direct discrimination, which is exceptional. If somebody gets a whiff of sex discrimination and they've said something directly to you, and said 'well you're about to have a baby aren't you, you're in that age band' well that's it the employers out, there's the case found, whereas with age its always gonna be that sort of fact, specific scenario, because I could be directly

age discriminatory to somebody and actually say, I've got a legitimate case here, and that's why. I still think it's a difficult balancing act."

There was agreement in the expert panels that many employers were responding slowly to their legal responsibilities in relation to age discrimination. The views of an employment reconciliation expert suggested that many employers were too slow at changing practice in response to policy changes:

"In the tribunal stats for last year, out of all the discrimination claims, age discrimination was the most successful in terms of the applicants, and the average rewards were greater. It's because it's at the earlier stage, employers are saying things that they won't be saying in 3, 4 years time."

Panellists agreed that discrimination was likely to occur in the provision of training opportunities. Even though stereotypical assumptions about older workers being too close to retirement to benefit from additional training were accepted to not be reflective of the complex reality of employment now there has been a shift from the job for life model. An employment reconciliation expert admitted to being likely to succumb to unjustifiable stereotypes when making training decisions:

"If you walked through the door aged 58 and said I want money for training. I'm sure they wouldn't overtly say you're too old. I'm sure the person making that funding decision, if I only had one pot of money and there was someone of age 30, I'm sure I would probably do a quick calculation to say actually I'll give that money to the 30 year old even though that 30 year old might qualify and clear off, whereas the other person would stay loyal working till the age of 85. But subconsciously I'm sure I would go for the younger person, and I'm sure most other companies wouldn't invest in someone who they thought was that close to retirement age even though they don't have a retirement age, and whether you could prove it… in all these cases, can you actually prove what gone on?"

The introduction of age discrimination legislation, and specifically the removal of the DRA was agreed to add to the difficulty of talking to employees about retirement. An employment lawyer suggested that people are now more worried about bringing up retirement in conversations to avoid appearing discriminatory:

"It does seem unfair and against the discrimination legislation to be able to sack someone simply because they reached age 65. From my point of view in advising people on age discrimination there's a real nervousness, which comes back to your point around having those conversations with people

because you don't want to be seen to be age discriminatory. People are terrified of having those conversations."

Most panel participants suggested that employers were trying to adjust to age discrimination legislation, but sometimes too slowly, and sometimes without a full understanding of how to implement policy changes practically with the employees they manage. However, a minority view from expert panels was that employers are actively trying to find a way around age discrimination legislation, as the experience of one head of HR suggests:

"Organisations have just gotten good at getting around it [age discrimination legislation], they get people like me to ask how they can get around it if I'm honest."

While the general consensus of the expert panels was that age discrimination was a real issue presenting a significant barrier to employment opportunities, the idea was also raised that age discrimination could be used as an excuse by applicants to justify the difficulty of the job search experience. This potential strategy of reliving cognitive dissonance produced by failure during the search for work was presented by an OH expert:

"Sometimes it's easier to think that you've been discriminated on age when actually they don't want you because you're not very good."

7.4.4 Age related conflict

A theme of conflict between supporting the needs of both older and younger workers emerged from panel discussions about the ageing workforce. The views shared by an occupational psychologist summarised these conflicting responsibilities:

"There is a real concern there about high youth unemployment and they are saying it's going to have a lagged effect, for the future workforce who are basically going to have had no training on the job, so when people retire, there is a whole generation that has been underemployed and don't have the skills to go into these jobs."

The "lump of labour" argument and the perception of "blocking" job opportunities was a key discussion point. A senior manager referred to this perceived barrier:

"When you're older it's quite difficult because there's the perception that you're blocking younger people."

When discussing potential conflict between age groups an employment reconciliation expert presented the idea that employment schemes to tackle youth unemployment appeared more prevalent than those for older job seekers:

"If you're looking at that conflict between people looking after people 'working late' and people 'working early' we bring out all these schemes about young people into work, and it looks as if the over 50's aren't wanted at all."

Similarly to the employer interviews, most expert panellists shared experiences and examples of the benefits of older workers, and presented older workers in an age positive perspective. An occupational health specialist stressed the importance of valuing the strengths and benefits of older people rather than focusing on potential negatives such as age related decline:

"Research gets this idea of older people, that we really need to help out older people, but when you actually talk to older people they say it's not really like that, because we've got a lot to offer, there are a lot of things we can do, and actually we're not as incapacitated [emphasis] as researchers say we are."

7.4.5 Uncertainty

Panellists agreed that uncertainty was widespread in many areas of later life working, including pensions, retirement and employment opportunities. An employee wellbeing manager commented that this uncertainty reported by the majority of interviewees in the older employee sample was inherent in all ages of employees and the workforce as a whole:

"I don't think uncertainty is exclusive to older workers; there is uncertainty that slices right through our workforce, people on fixed term contracts who assumed their contracts would have been extended, people on agency placements, people on funded projects that stopped being funded, so I think there is quite a complicated matrix of uncertainty in which a contract sits."

One particular area where uncertainty appeared the most was in relation to pension provision. Due to the many recent changes in the state pension it was argued that

they have become increasingly complex for individuals to follow. Furthermore, as private pension schemes all operate on different specifications, it was argued, as expressed by an academic expert in employment that many individuals failed to grasp the complexities of their pensions:

"I don't think people understand their pension, I've been to meet people of all salary scales and none of them understand their pension."

Panellists discussed legacy pension schemes, such as final salary schemes, in particular older schemes that rewarded early retirement, and the differences between newer career average schemes. Panellists agreed that older schemes encouraging early retirement were unlikely to be sustainable with an ageing workforce. However individuals who could still benefit from older pension schemes did not always have the detailed understanding of the scheme to reap the benefits, as suggested by advice from a head of HR:

"In [engine manufacturer] it was a job for life, and many of them could retire from 55 but they didn't know that they could retire and when you said look do you know you could be losing money by working […] a completely different world opened up to them. So I think that in order to tackle uncertainty you need to get people in control of their own circumstances."

Panellists suggested more effort needs to be made to educate and empower individuals to have control over their finances, and plan in advance which would allow them the financial freedom to move into retirement if they wish. A head of health and safety of a construction firm expressed this need for increased awareness, financial responsibility and preparation:

"People's awareness of what they can do financially when they reach their mid to late 50s how they can access retirement funds is pretty low, I think most people have no idea of how they can get their hands on their funds and how tied down they are, for a lot of people they will think 'Oh it says I've got to work until I'm 68 so I guess I will have to wait.' But if they had more knowledge they could think I might work part time at 55 or 60 and draw some of that income. So I think public awareness is pretty low."

Retirement planning courses were suggested by several expert panel members as important strategies for employee development and reducing uncertainty. In particular the importance of starting the process of planning for potential retirement as early as possible in an individual's carrier. Panellists agreed that retirement planning tends to occur too late, as expressed by the comment of a health and wellbeing manager:

"I think the weird thing about the preplanning for retirement courses is that it's done 6 months before you retire, you know you're 64 ½ and it's too late."

7.4.6 Responsibility

Many panel discussions covered the issue of who should be responsible for responding to the ageing workforce. The consensus of panellists was that this responsibility should be shared between all parts of society as everyone has a role to play in facilitating longer, healthier working lives.

One key idea from experts was that there should be a balance of responsibility between individuals, and the organisations they are part of, as expressed by the head of HR of a large organisation:

"The premise should be both the individual has to take accountability and the organisation has to take accountability."

Panellists argued that it was important to encourage individuals to embrace their own responsibility and not merely expect their employer or the government to take all of the responsibility for potential changes needed in response to an ageing workforce. A health and wellbeing manager summarised this view by arguing individuals should be empowered to take control where possible:

"I think there is a personal responsibility to take hold of your own destiny."

One key area of business responsibility discussed was the transfer of best practice in relation to ageing at work. Experts identified that while there were an abundance of best practice examples for organisations to follow, the implementation of best

practice was at arranging levels of priority to different organisations. Panellists agreed that making the business case for best practice was the most effective strategy for encouraging organisational change, as summarised by a head of HR:

"The best way of trying to transfer better practice is to make the case that a diversity of age ranges in work groups is far more effective. I also think it's probably more effective to say to organisations and show to organisations that wellbeing programs as a part of an overall engagement strategy will lead to a more engaged workforce, and a more engaged workforce will tend to be more productive and fulfilled."

In addition to transfer of best practice between organisations, transfer within organisations was an important issue discussed. Panellists discussed the importance of ensuring organisational policies are followed down to the line manager level. An academic expert in employment summarised this point that actual decisions made by individual line managers may differ from the stated organisational policy:

"There may also be issues of transferring best practice within organisations as well as between organisations, because decisions might be being made at a local level by line managers. So sometimes the policy a company claims it has, might not be what actually happens due to the transfer of practice within."

Experts in HR and OH tended to argue that other parts of the organisation were likely to expert their departments to take responsibility for responding to the ageing workforce, rather than operating a holistic strategy all departments. A head of HR in the sports participation sector voiced frustration at this tendency:

"My concern when it comes to line mangers and HR is that managers will go this is an HR policy, I'm already busy why don't you do it Mr HR person."

Panellists argued for the importance of inclusive policies that were beneficial for all types of employees as part of a strategy to facilitate later life working. An OH expert stressed the importance of providing policies that protected the most vulnerable, which when applied across the workforce would benefit all employees:

"One of the things we realised is that if you get it right for the vulnerable people in your society, you get it right for everybody, so if you have robust policies that work, you will cover everybody. So if you

look at the most vulnerable in your workforce, if you have that policy and the implementation of it right it will work across the board."

7.5 Discussion

The series of expert panels described in this chapter present a validation exercise of findings described in previous chapters. The insight provided by discussions of findings from interviews provided a forum for sharing further experiences, and considering the validity, reliability and generalisability of research findings. Feedback from a range of experts with varied experience in employment law, health and safety, occupational health, human resources, management organisational behaviour and occupational psychology facilitated in depth discussions covering a wide array of viewpoints. Panellists presented several novel strategies to overcome issues identified in the interview studies; these included reframing "career development" as personal development; introducing protected conversations; sharing responsibility and adopting a life course approach towards succession and retirement planning. In addition, many complex issues were raised which require culture change such as: age discrimination; performance management and transferring best practice, in order to facilitate a working environment which embraces the benefits of the ageing workforce.

7.5.1 Reducing age discrimination

In line with findings from previous chapters, age discrimination and the influence of stereotypes was identified as a considerable problem in the employment context. Experts identified age discrimination to be an issue in relation to recruitment decisions, training provision, promotion and redundancy decisions. Age discrimination was suggested to occur as a result of stereotypes about older workers which were argued to have no foundation in reality, especially in a modern employment context. The literature discussed in Chapter 2 provides a large body of evidence identifying the influence of age discrimination within employment (Chiu et al., 2001; Grossman, 2005; Harper et al., 2006; Smeaton et al., 2009; Taylor & Walker, 1998; Tinsley, 2012). Swift (2006) outlines the three key arguments against age discrimination: age discrimination is irrational, age discrimination is unjust and

that age discrimination is inefficient. When decisions are made by individuals that exert social power on others, they have an obligation to make these decisions rationally and ignore irrelevant factors (Swift, 2006). Secondly, Swift (2006) presents a human rights based argument that discrimination is unjust: individuals should not suffer a disadvantage as a result of characteristics that they possess or identify them. The human rights argument stipulates that access to work and income should be fairly distributed between all groups in society. Finally, Swift's (2006) business case is that discrimination is inefficient. This economic argument suggests that when groups are discriminated against, the potential of those groups that are discriminated against is underestimated and a large quantity of human capital is wasted. With an ageing workforce, and the number of jobs forecasted to rise faster than the number of workers in the UK (UKCES, 2012) age discrimination is an unsustainable inefficiency.

Riach (2007) makes the point that much of the literature on age discrimination focuses on seeking business and policy solutions rather than exploring ideologies and processes of justification that underlie stereotypical assumptions made by older workers. The expert panel discussions in this chapter offer us an insight into these stereotypical assumptions as panellists spoke candidly about the influence of stereotypes in management decisions. One key point raised from these discussions was that stereotypes could prevail and still influence management decisions even if decision makers understood the flaws of those stereotypes. This draws parallels with early research on stereotypes and discrimination which argue that the processes of categorisation and stereotyping are inevitable parts of the human decision making process (Allport, 1954). Stereotyping allows individuals to make quick decisions and reduce cognitive load in response to a complex social world (Fiske, 2000). Recognising the influence of age related stereotyping and bias in decision making processes is an important first step in reducing age discrimination, which should be followed by workforce education, diversity monitoring and organisational culture change.

7.5.2 Facilitating extended working lives

The main barriers to extending working lives identified by this chapter were: age discrimination; inadequate planning; slow adjustment to legislative change; lack of responsibility and inadequate transfer of best practice. Panellists shared an array of different insights and experiences from a wide array of organisations, and it was clear that some organisations were excellent examples of best practice that were often ahead of legislative change in embracing and adapting for the ageing workforce. However panellists agreed that not all organisations and not all managers within organisations are adapting to demographic change so age positively. In order to bridge the gap between these bastions of best practice and the underperformers in the arena of age diversity, panel members made clear it is essential to go beyond written case studies on best practice. While best practice case studies often provide the business case for embracing age diversity, more active methods of intervention are needed such as education and training courses for managers in order to effectively change behaviour. In addition, when case studies are used they must be relevant to organisations in a range of sizes and sectors and offer practical advice showing how age diversity can be managed more effectively.

Uncertainty was found to be a key issue related to later life working and was exacerbated by legislative changes, economic outlook, inadequate preparation, changes related to pension provision, future health status and personal constraints such as care of dependants. There are considerable unknowable aspects within these variables, and the challenges of uncertainty of later life combined with the issues of uncertainty within the labour context as a whole. Planning that starts as early in working life as possible was presented as a key strategy to prepare for potential uncertainty. Embracing both collective and individual responsibility is a key factor in engaging employees to prepare for extended working lives. Financial factors, especially pension provision were suggested by panellists as an area where individual understanding was limited. This echoes research by Weyman, Wainwright, Hara, Jones and Buckingham (2012) who suggested that most individuals, regardless of educational level or socioeconomic status have a poor understanding of pension options and are rarely able to make accurate calculations of pension values and potential retirement oncome. This combined with the uncertainty of future

income needs and pension performance and the tendency of individuals to focus on financing current, rather than future needs (Weyman et al., 2012) all contribute to limited readiness for the potential changes presented by an ageing workforce. Despite the presence of limitations of planning with so many uncertain variables subject to change, individuals and organisations who prepare in advance for as many eventualities as possible will be better equipped to navigate the uncertainty that may accompany extended working lives.

7.5.3 Reducing age related conflict

Employers who are conscious of presenting themselves as free of age bias often talk about not taking age into account during decision making, and tend to speak about being “age blind” or not influenced by age. However as age is such an inherent part of the employment context adopting an ‘age aware’ rather than ‘age free’ approach can manage age relations within organisations more effectively (Brooke & Taylor, 2005). Much age related conflict stems from a perceived lack of equality in employment. In order to reduce this inequality, findings suggest that workplace policies should take age into account, but not be specifically targeted at employees of a particular age. For instance it may be identified that later life working can be better facilitated with flexible working options, however flexible working may have substantial benefits to all age groups. The same logic could also be applied to training and development opportunities and even retirement and succession planning.

Understanding and acceptance of the biases an individual may hold is the first step in reducing the influence of those biases. Organisations can further reduce bias and encourage and benefit from age diversity through diversity monitoring, training and making diversity a performance standard for appraisal (Arthur & Doverspike, 2005). Organisations should promote the productivity and business benefits of an age diverse workforce, and increase understanding that extended working lives do not have a negative effect on youth employment, and retiring workers do not ‘release jobs’ for the young as employment economics are more complex than this phrase suggests (Banks et al., 2008).

7.6 Conclusion

The aims of the study described in this chapter were to further validate findings from earlier chapters of this thesis, consider issues and implications and the generalisability of findings in a wider context. The expert panels offered a rich source of data which provided valuable insight to the issues raised by the research and a useful steering exercise for future research and dissemination strategies. The findings from expert panel discussions contribute to the literature on the benefits of older workers and the challenges of responding to changes in age related legislation.

Considering the views of stakeholders of research findings is imperative in ensuring that research has the most impact possible, and is presented in a way most useful and accessible to those who stand to benefit from research findings. This chapter has explored the challenges that must be overcome in order for employers to capitalise on the opportunity the ageing workforce offers.

Chapter 8: Video case studies and expert responses

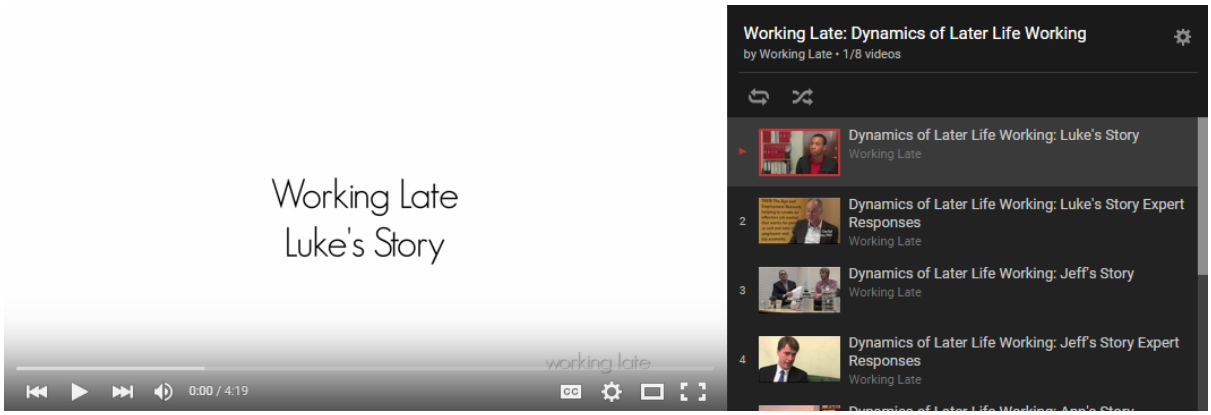
8.1 Introduction

Impact was of high priority during the research of this thesis, therefore a range of strategies were considered to improve applicability and impact of research findings. As a result of consultation through user engagement and expert panels the research team decided to use visual media to present the research findings in a format that was easy to understand, access and share. The research team were keen to use distribution approaches which overcome the limitations of traditional dissemination strategies where research is presented in journal articles, research reports, books, theses, conference proceedings, and presentations, often to groups who are already engaged in the literature and in academic circles. In order to engage a wider audience the team chose to target the general public through use of both the internet and the visual medium. By embracing the open and shareable nature of web based video on existing platforms, and representing findings in an accessible way, knowledge exchange was possible with a wider audience than would have been achieved through traditional dissemination strategies.

The aim of this section of the thesis was to create a series of videos that would represent research findings in an open and accessible context. Initially the documentary format was used as a guide of how these videos would be structured and presented. This format inspired the use of expert interviews where the findings presented in these case study stories were discussed in order to offer an engaging critique of the research.

To provide a full overview of this section it is recommended that the video series is viewed. The full playlist of four stories and four expert responses can be accessed via this link which will direct the user to YouTube where the videos are hosted: https://www.youtube.com/playlist?list=PLTbCFOwglm9ZnU08dFWsqaVpGOy3HO3m6

Figure 7: Dynamics of later life working video series



8.2 Method

8.2.1 Case studies

The case study videos were scripted using interview excerpts. Using the findings from thematic analysis of each interview chapter, representative accounts were constructed to represent several interviews whilst maintaining a narrative that was factually accurate. The research team also brought in the services of an independent filmmaker and journalist to help script, plan and film and edit the videos. The video editing application Final Cut Pro X (Apple Inc., Cupertino, CA) was used for all video production and editing. In order to make the videos more engaging than academic documentaries are expected to be, creative elements such as cutaways and voiceovers were used in addition to the main interview camera setup. Each video took between three to six hours to film, due to retakes and changes of filming location.

8.2.1.1 Luke’s Story

Luke’s story used verbatim quotes of age discrimination detailed in Chapter 6. Quotes were selected that gave an insight into age discrimination in the recruitment and selection process. To protect the identities of the employers who shared these discriminatory practices an actor was used for the young employer role. The full script and storyboard is available in Appendix 8.

8.2.1.2 Jeff's Story

Jeff's story used quotes from a range of different job seeker interviews detailed in Chapter 4. Quotes that expressed the difficulty of various barriers faced by older workers in their search for work were selected. The script and storyboard for this video is available in Appendix 9. Jeff was a job seeker interviewed for the study in Chapter 4 who volunteered to take part in filming.

8.2.1.3 Ann's Story

Ann's story was inspired by the employee quotations included in Chapter 5. Specifically, quotations from individuals who planned to work beyond SPA were used. Ann's story also used the female protagonist to present quotes that expressed the influence of changes in women's SPA as part of the equalisation of male and female SPA. The full script and storyboard is available in Appendix 10. Ann was an interview participant who volunteered to take part in filming.

8.2.1.4 Kevin's Story

Kevin's story was written using quotations from just one interview. This story was constructed to offer an insight into the experiences of self-employed older workers. One aim of this story was to present an alternative perspective to the stereotypical narrative surrounding older workers and technology by presenting the views of an older, technologically astute interviewee. Kevin was an interview participant who volunteered to take part in filming. The full script and storyboard is available in Appendix 11.

8.2.2 Expert responses

Expert responses were filmed in April 2013 after the case study videos had been released. Interview schedules were prepared that highlighted the specific backgrounds and experiences offered by each expert. The case studies were used as a form of "video elicitation" (Henry & Fetters, 2012, p. 118) where experts were shown each of the case study videos followed by an interview which was then edited

to compile poignant responses to each case study. A further cut of each with each expert in their own 5 minute video was also produced. Each expert interview was filmed in between 20 and 60 minutes.

8.2.2.1 Chris Ball

Chris Ball was contacted for interview due to his background as an age equality charity CEO, with experience in employment law, workplace equality, age discrimination, trade unions and industrial disputes. The interview was filmed at the Age and Employment Network's office in London.

8.2.2.2 Dr Wilson Wong

Dr Wilson Wong was head of insight and futures at the Chartered Institute of Personal Development (CIPD) and was approached for an interview after expressing interest in the project. Dr Wong offered expertise in HR, change management, workplace fairness and employment law. The interview was filmed at the CIPD head office in London.

8.2.2.3 Professor Alan Walker

Professor Alan Walker is an eminent sociologist who specialises in social gerontology. Professor Walker has directed several high profile research programmes on ageing throughout Europe and is a leading researcher in political economy, comparative research in Europe and East Asia, and the theory and application of social quality. The interview was filmed at a research meeting in London.

8.2.2.4 The Rt Hon Stephen Timms MP

Stephen Timms is a Labour party politician who at the time of interview was Shadow Minister for Employment. Stephen been a member of parliament since 1994 and has previously served in government in a variety of roles including Minister of State for

Pensions, Financial Secretary to the Treasury and Minister for Employment and Welfare Reform. The interview was filmed in the houses of commons in London.

8.2.3 Ethical Approval

Full ethical approval was granted by the Loughborough University Ethical Advisory Committee. All interviewees and case study participants consented to remaining identifiable due to the video methods used. For the 'Luke's Story' interview an actor was used to protect the identities of the interviewees and employers due to the revealing and discriminatory quotations selected.

8.3 Summary

8.3.1 Not being ageist but…

Luke's story presents a rare insight into age discrimination in the selection process. There is recent evidence that suggests age discrimination is prevalent in the selection process (Riach & Rich, 2007; Tinsley, 2012), this video provides a visual depiction of a manifestation of age discrimination which is accessible to a wide audience beyond academia. Furthermore, the questions of the interviewer help uncover the thought processes behind this discrimination in a manner that may impact the way that any employers who watch the video conduct the selection process.

When asked about the reasons for the lack of older individuals in Luke's workplace the explanations given reinforced stereotypes about older workers not being suited to a particular sector. The stereotypical justifications for age discrimination are similar to those identified in the literature which portray older workers as less creative, less flexible and more difficult to train than their younger counterparts (Chiu et al., 2001; Loretto & White, 2006; Posthuma & Campion, 2007).

Ageism also manifested in the filtering process that was alluded to, when the younger manager described the characteristics of an ideal candidate which included their age. This is an example of ingroup and outgroup bias; the tendency to attribute

positive characteristics to other members of the same in group, and to attribute more negative characteristics to members not within that social group (Tajfel & Turner, 1979). This intergroup bias can be explained with Tajfel and Turner's (1979) social identity theory: in Luke's story the outgroup is formed of workers above the age of 35 and negative stereotypes are applied to these applicants. In contrast, an ingroup is constructed, consisting of applicants within the target recruitment age of Luke (which is also likely to be the age of Luke himself and his colleagues) and applicants within this age group are considered in the light of positive stereotypes. Due to this method of age filtering, it is likely that applications will be filtered via a recruiter and therefore older applicants may not be considered at all. The chasm of interview opportunities for older workers makes it less likely that these biases will be challenged at all.

In a quote represented by the Luke's story video where a younger manager suggests a recruitment age of 25-35 is being looked at for a role, this admission is suffixed by the assertion that using this age range is not an example of being ageist. Several justifications are then offered which are again based on stereotypes. This is an example of an attempt to resolve the cognitive dissonance created by describing recruitment practices which are clearly ageist. According to Festinger's (1957) theory of cognitive dissonance, individuals experience discomfort when they hold contradictory views and so try to make incompatible beliefs fit, often leading to illogical statements.

Expert responses to this video portrayed a range of surprise, shock and disillusionment at the overt age discrimination uncovered by the research. The passionate responses shared by experts showed the impact that presenting research findings in a visual medium can have. During one of the expert response interviews, a critique was presented of the stereotypical views and discrimination displayed in Luke's story. Professor Alan Walker drew parallels with this case study and some of the first research into age discrimination in employment opportunities in the UK (Walker, 1985), noting that many of the same phrases are being used; for some employers attitudes have not changed. Experts appealed to employers to change culture through first understanding the business case for age diversity, and

considering the negative economic and social impact of losing valuable skills, experience and human capital when age diversity is not embraced.

8.3.2 The grey ceiling

Quotations that represented the barriers faced by older job seekers, as detailed in Chapter 4, were combined to create a cohesive representation of the journey older workers face. These quotations echoed findings within the literature of barriers to work including: a lack of relevant support (Phillipson & Smith, 2005); the importance of social networks such as job clubs (Wanberg, 2012); loss of identity (Berger, 2006) and age discrimination (Tinsley, 2012).

Jeff's story provides a visualisation of the positive experience older job seekers have when attending job clubs where similar individuals group together to provide support, networking opportunities, and advice. Job clubs were identified as one of the key strategies individuals used to help cope with the difficult process of searching for work. Individuals at job clubs tended to have high levels of senior managerial experience, and these people likely benefited from the more specific support a group of peers could offer. This is in contrast to organisations such as the Jobcentre which tended to receive negative feedback from highly experienced, older individuals who required more executive job search opportunities.

The rejection, absent feedback and hopelessness that characterised the accounts shared by many job seekers during these interviews is illustrated throughout Jeff's story. The experience of identity degradation throughout the job search process is also brought to life in this story. A quotation from a job seeker that summarised a positive complaint about potential age discrimination was used at the end of this case study to convey a message of hope of overcoming the adversity older job seekers face. One expert interview recommended that job seekers in Jeff's position focused on age positive employers who see the benefits of employing older workers, rather than challenging potentially discriminatory employers. This advice shows that proving age discrimination in recruitment is notoriously difficult (Beazley, 2008) and job seekers are less likely to have the information and resources to lead a successful challenge. Furthermore the efforts of job seekers are more productively spent

looking for employers who would be a better fit for their age. The onus to reduce age discrimination should be argued to fall more on individuals other than job seekers, who may include whistle-blowers and diversity monitors. Several experts agreed that support for older job seekers was inadequate. This view was summarised by Stephen Timms' expert response which argued that more specific support is needed for a range of different types of job applicants. A one size fits all approach is not appropriate in a highly specialised labour market context.

Finally, Professor Walker closed these expert responses with the comment that society adapts too slowly behind forecast demographic changes, this issue of lethargic change is widely identified in the literature (Riach & Loretto, 2009; Riach & Rich, 2007; Rupp, Vodanovich, & Credé, 2006; Taylor & Walker, 1998; Tinsley, 2012). The expert response video concludes by reinforcing the importance of research encouraging society to catch up and respond effectively to demographic change.

8.3.3 No plans to retire

Ann's story was created to combine quotations from individuals who intended to, or had already begun working beyond SPA. This group was particularly interesting as many had already begun working beyond SPA before the change in legislation removing the DRA. Financial motivations were outlined by the research presented in Chapter 5, and many articles in the research literature (Lord, 2002; McKee & Stuckler, 2013; Shacklock & Brunetto, 2011) as one of the most often cited divers of continuing to work, therefore they were presented prominently in Ann's story. In addition, the value and importance work brings to an individual's life in terms of identity, sense of purpose, self-respect, and social inclusion are all presented as additional, non-financial motivators for extended working lives. The equalisation of SPA, and in particular the challenges presented by the short notice some women have faced due to these changes are identified as a barrier to retirement planning. Finally, representing the consensus of interviews the freedom of choice that comes from removing the DRA is embraced by Ann's story, whilst the pressure to work late created by equalisation of, and increase in SPA, and lack of pension provision is opposed to free choice.

Expert responses focused on the importance of both enabling individuals to continue to work, facilitating extended working lives, while offering individuals a pathway to choose retirement if and when they see fit. Focusing policy on this softer side of nudging behaviour (Thaler & Sunstein, 2008) rather than forcing individuals to continue working follows policy suggestions to encourage gradual retirement transitions (Gardiner et al., 2007), and promote changes in societal changes gradually, in advance of demographic changes.

8.3.4 The entrepreneur

Kevin's story focuses on the experiences shared during one interview which combined elements of entrepreneurship, the transition into self-employment and the embracing new technology. Kevin's case study initially presents a view of technology that contrasts stereotypes. By growing up with rapid changes in technology and the advent of widely accessible consumer electronics Kevin was exposed to, and embraced technology and computing at an early age. Furthermore he directly challenges the stereotypical premise that older individuals should be any less technically literate than younger generations. Kevin's story goes on to explain his transition into self-employment, where opportunities were presented during a period of unemployment due to networking and business contacts. Finally, the story explains some of the benefits and drawbacks of self-employment in comparison to traditional employment.

The expert response video to Kevin's story initially discusses the benefits of flexibility, which has been emphasised by research as an important facilitator of extended working lives (Dikkers et al., 2007; Kautonen, Hytti, Bögenhold, & Heinonen, 2012). Self-employment is more common amongst those aged 50-64 compared to younger workers, with 17.9% of those in work aged 50-64 self-employed compared to 12.6% of 25-49 year olds and only 4.1% of the 16-24 year olds (DWP, 2011). This is likely due to the skills, experience and networks that older workers build up over their careers making them better equipped for setting up as a self-employed individual or starting their own business. Experts discussed the benefits of being able to take ownership of employment decisions when self-employed. However Chris Ball also noted that while self-employment has positive sides, it may not be the answer for

everyone. Not all individuals are properly equipped for self-employment; encouraging entrepreneurship through mentoring, business skills groups and other support methods may help others to take this path.

8.4 Conclusion

A video series provides a novel method of dissemination and knowledge exchange that has had a further reach than traditional academic outputs would be expected to. The videos produced as part of this section of thesis have had a total of over 10,000 views: (https://www.youtube.com/user/workinglateproject/videos) this can be attributed to the accessibility of the visual medium, the easy to understand content and ease of which these videos can be shared, discussed, and presented.

Making research findings accessible to those outside academia was a primary aim of this knowledge exchange activity, which is of particular importance for this research as the findings could potentially benefit individuals from all sectors of the population. As a result of receiving specific requests, we have some idea of the areas where these films have been used, however due to the online nature of the videos they have hopefully been used even more widely than has been reported to the research team. Requests were received to use the videos by: Cranfield University School of Management, Opportunity 50 Plus, The Really Caring 60+ Recruitment Company Ltd, Intergen, and Apex works. The series has been used for a variety of purposes, including teaching MBA students, as part of a back to work training programme, and as a tool to spark discussion. A selection of these videos was also screened at Enchanted Festival, an arts festival held in the south of England. Furthermore, these videos have been presented by the research team at a range of national and international conferences to illustrate research findings in an engaging format.
The use of video case studies is a novel way to spark discussion, share best practice and spread an important message about how to capitalise on the benefits an age diverse workforce provides. They can also be used to encourage empathy and illustrate the negative impacts of age discrimination, stereotypes and bias in employment. The use of open, accessible video content provides an engaging way

for research to generate impact, exchange knowledge and influence behaviour beyond the academic community.

Chapter 9: Discussion, implications and recommendations

9.1 Introduction

This thesis aimed to explore the impact of recent age related legislation, and how organisations and individuals are adapting to legislative and demographic changes in retirement, pensions, age discrimination and extended working lives. A qualitative approach was used to identify, explore and evaluate the various issues surrounding adaptation for the ageing workforce. This chapter presents a summary of the research conducted, offers policy recommendations in light of these research findings and discusses directions for future research.

9.2 Summary of findings

The research outlined in this thesis was initially steered by engagement groups, which guided the research, identified potential research challenges and provided an initial overview of the experience of later life working. These groups were important in advising on sampling strategies and developing the interview schedules. Engagement groups also provided feedback on the accessibility of the wording of interview questions, and offered the research team initial ideas for prompts. Defining terms for interviewees such as harassment, direct and indirect discrimination, and providing short explanations of changes in SPA and removal of the DRA were some of the key points of guidance arising from these discussions.

Chapter 4, an investigation into the experience of the job search process in later life drew upon data from interviews with older job seekers during a time of age related legislative change. The key findings were that age discrimination, motivation, health, the economic climate and insufficient feedback were the most widely reported barriers to securing employment. The most valued methods of support were opportunities for networking and support from peers with similar experiences through job clubs. Older job seekers revealed attempts to conceal their age on CVs and application forms by removing employment history, dates of graduation and renaming qualifications with their modern counterparts. While navigating the difficult

job search process older job seekers were at risk of identity degradation and stereotype threat, further reducing their ability to secure work after long term unemployment.

Chapter 5, an investigation of the benefits and barriers to later life working drew upon the experiences of older employees and retired individuals, in order to explore experiences of later life working and transition into retirement both before and after the removal of the DRA. This research found that individuals who were part of an age diverse workforce tended to express more positive attitudes towards other age groups. Uncertainty was found to be a major barrier to preparedness for later life, this was exacerbated by changes in public and private sector pension provision. Age discrimination was a limiting factor towards employee retention and access to training and development opportunities. Employees tended to change career focus in later life and this tendency was usually towards an equilibrium which facilitated better work-life balance.

Chapter 6, an investigation into the policy and practices of employers and how they are responding to an ageing workforce utilised the insight of employers from a range of sectors. While the majority of employers interviewed were positive towards age diversity at work, this study also identified examples of age discrimination, where potential job applicants were filtered out due to age. While organisations may have adopted age positive polices, more may need to be done to make actual practice reflect this age positive rhetoric. Most changes in age related legislation were embraced by employers, and many employers did not enforce a strict retirement age before the removal of the DRA came into force. However, some employers were concerned about operating without a fixed retirement age due to performance management considerations as an employee reached the end of their career.

The expert panels reported in Chapter 7 provided an opportunity to validate the research findings. These expert panels were especially useful as they presented strategies to overcome many issues identified by the interview studies. These strategies included re-engaging older workers in training and development activities by reframing career development as personal development. The issues of

performance management, limited transfer of best practice and age discrimination were all reiterated by panels as barriers to successful later life working.

The case study videos and expert responses in Chapter 8 presented a novel method to share the findings of this thesis in a format accessible to the wider public. Providing a useful tool to help understand the benefits of older workers and the barriers they may face.

9.3 Discussion

As the age demographics of the population changes and people begin to live longer and healthier lives (Fries et al., 2011), what it means to be “old” is also changing. With new terms emerging such as “oldest old” as life spans increase, new stages of life are being categorised and experienced by more people than ever. The stereotypical views connected to what it means to be considered “old” are now being challenged. An important shift in thinking is underway. Rather than conceptualising the older worker a group that requires support, older workers should be considered as a group that offers significant benefits and are essential in maintaining a productive workforce. Findings of this research show that many people do not want to be grouped as “older workers” or classified by their chronological age. Furthermore, while we have an accepted definition of the “older worker” in the UK, what constitutes an “older worker” in international literature and in the views of workers themselves is not universally accepted. This further provides evidence that public opinion may be encouraging a move away from classification purely based on chronological age.

9.3.1 The path away from categorisation

According to Allport (1954) the way humans understand the world is linked directly to grouping, or categorisation, and ultimately stereotypes. People place everything into groups, from words, and objects, to individuals. This process simplifies the complexity of many parts of life by focusing on similarities of characteristics that place individuals into these groups rather than individual differences. However, some

of these categories that are common social methods of classification may appear to an outsider as arbitrary. This is easy to see with differences such as blood type, or eye colour where there is little social attention as individuals are rarely classified based on these attributes.

The attributes important for classification in some cultures are not as important in other cultures, and they have also changed over time. For instance the preference for the use of the left hand has historically been considered negative, the Latin word “sinister” means left. In contrast the Latin word for right is “dexter”, from which dexterity is derived. Furthermore the word “right” also means morally good, correct or proper. The negative connotations of left handedness have now almost completely disappeared, children are no longer forced to write with their right hands and it is now uncommon in most cultures to classify or stereotype individuals based on their handedness. It could be argued that this difference is now considered as simply an attribute and no longer a means of categorisation in most contexts.

One could imagine that to an outsider observing humanity without being influenced by our societal constructs, grouping on a basis of age, disability, gender, gender reassignment, marriage and civil partnership status, pregnancy, maternity, race, religion or sexual orientation would perhaps be considered equally as arbitrary. Without the influence of current societal and cultural constructs all these individual differences could be considered as simply attributes of individuals rather than categories to group those individuals.

In order to move towards an egalitarian future, perhaps other attributes by which individuals are commonly categorised may follow the example of handedness. As we both remove the stereotypes from those groupings, and begin to free ourselves from classifying and categorising individuals based on that particular attribute. Rather than grouping and labelling individuals because of an attribute, understanding that individuals differ on an almost endless set of these attributes and are all ultimately equal regardless of these differences is an ideal that should be strived for.

9.3.2 Ageing and Gender

Ageing and specifically the experience of differential treatment based on age has an important interaction with other protected characteristics. One of most apparent of these is ageing and gender. This may be in some part due to historic differential treatment of the retirement age of males and females, and the influence of gender discrimination leading males to occupy more senior managerial roles, and the gap in pay between the genders in the same jobs. Loretto and Vickerstaff (2013) suggest that retirement should not be considered in the context of the de-gendered and individualised worker, but embrace the complex interactions between gender roles and domestic environments on retirement transitions. Findings from the research presented in this thesis suggest that the experience of retirement, age discrimination and pensions is heavily influenced by gender. Women interviewed in Chapter 5 shared more intense experiences of uncertainty and change brought on by the sudden changes due to the equalisation of SPA. Operating unequal SPAs could be argued to be an entrenched form of gender discrimination, perhaps suggesting that older women are less capable of working into later life than older men. However a rapid change in policy to equalise SPA contrasts with the promise of a particular retirement age that many women have planned for their entire lives. Silver (2003) argues that gender and age are social constructs that support a social order of power relations of young over old and men over women. Gender and age stereotypes can be seen to combine when we consider the stereotypes presented of older men in comparison to older women. These sub categories of stereotypes were reflected throughout the research findings and identify the importance of challenging age discrimination with a gendered approach. Ainsworth and Hardy (2007) considering the social construction of the older worker in a public inquiry presents older male job seekers as perceived by the public as more worthy of sympathy and government attention than older female job seekers due to the importance of meanings the identity of unemployed had to older men than older women. The disadvantages of age discrimination may be a “double jeopardy” (Duncan & Loretto, 2004, p. 110) faced by women, and members of other groups that may be discriminated against based on other protected characteristics. Gender inequality during working life heavily influences retirement opportunities. Just 13% of women qualify for the full contributions based state pensions compared with 92% of men

(Thane, 2006). Women face the additional barriers of the gender pay gap, a higher level of caring responsibilities, and an increased life expectancy compared to men. The influence of age related barriers should not be considered in isolation, but take into account their interactions with gender, gender reassignment, disability status, marriage and civil partnership status, pregnancy, race, religion or sexual orientation.

9.3.3 The future of retirement

Since the state pension was first introduced in the UK for men and women over the age of 70 as part of the Old Age Pensions Act (1908) life expectancy has increased rapidly. In 1900 mean life expectancy for a 65 year old woman in England and Wales was 11 years, by 2013 this remaining life expectancy had increased to over 21 years (Spijker & Macinnes, 2013). According to Spijker & Macinnes (2013) over the past century the proportion of over 65s has increased from about 1 in 20 to 1 in 6. With life expectancy rising, birth rates lowering and an increased duration of education (Shacklock & Brunetto, 2005) the proportion of life spent in retirement has been increasing since pensions were introduced. Occupational pensions pre date the first state pension and have been a feature of the British civil service since the mid-19th century, which were then followed by large private companies (Phillipson & Smith, 2005). Over time pensions have shifted from a safety net to provide income for people who can no longer work due to old age, to a reward for years of service. It is a triumph of modern development that retirement can now been viewed by more of the population than ever as a positive choice to enter a potentially desirable stage of life. However, due to demographic and economic pressures challenging the sustainability of pensions, policies have shifted from reversing the trend of early retirement to one of extended working lives (Phillipson & Smith, 2005). With SPA likely to be linked to improved life expectancy in future employment trends toward extended working lives appears to be set to continue (Sinclair, Moore, & Franklin, 2014).

Findings from Chapter 5 illustrated a climate of uncertainty surrounding pensions and retirement. Policy change was observed to be a key factor contributing to this uncertainty, particularly influenced by recent pension reforms. A number of factors have been identified to contribute to this climate of uncertainty including: extended

working lives; changes to public and private sector pension schemes; reduced performance of pension funds and the shift away from the “job for life”. How individuals transition from paid employment to retirement has also changed, with an increase of phased retirement, part time working while drawing pensions and an increase in flexible working opportunities. When preparing employees for the transition into retirement findings from Chapters 6 and 7 outline the difficulty employers face now that they are expected to performance manage employees throughout their working lives. As a result of more people working past SPA and the removal of the DRA the age at which an employee will retire in most jobs can no longer be justified to be an arbitrary chronological age. Employers must adapt for this shift in responsibility, as retirement decisions are now made on an individual basis, with employees now having more of an influence over their own retirement transitions. The freedom to continue working may offer greater equality of opportunity than a fixed retirement age. However while implementing these changes a balance must be sought between providing the opportunity for individuals to extend their working lives whilst not being forced to delay retirement through policies providing financial disincentives such as the increase in SPA.

When baby boomers entered the workforce they expected that, following years of work and loyal service, they would retire at a set age which was promised long in advance. This promise has now become blurred due to the removal of the DRA, deficits in pension funds and gradual increases in SPA. Many interviewees used the phrase ‘moving the goal posts’ to describe the uncertainty they now face in relation to later life working. In a sense this moving of the goal posts represents a breaking of the psychological contract between the individual and the organisation (Rousseau, 1989). For younger generations the promise that has been made is that of increased life expectancy and a longer, potentially healthier working life. However, this is coupled with uncertainty over pension provision with a move for the responsibility of provisions after retirement from the government and employer in the past, to the individual in the future.

9.4 Policy recommendations

In order to reduce age discrimination and improve age equality in the employment context, further progress must be made to improve the opportunities available for older workers. In response to the barriers to later life working identified by this thesis a number of policy recommendations are proposed.

9.4.1 Minimum feedback levels for job seekers

Inadequate feedback was one of the most commonly reported barriers faced by older job seekers. The problem of limited feedback from job applications was highly discouraging to job seekers and increased the perception of perceived age discrimination. Without constructive feedback, applicants often assumed their applications were unsuccessful due to age or another unjustifiable judgement. Employers are faced with huge number of applications for each advertised position, resulting in a lack of feedback to and adequate communication with unsuccessful applicants. However, this situation also presents an opportunity for discrimination to enter the selection process, as employers have no obligation to justify selection decisions externally, unless they are challenged legally. Therefore, to support better job seekers, and potentially reduce discrimination, it is recommended that a minimum level of feedback should be provided to job applicants that reach a specific level of the application process.

Ideally, this policy would stipulate that all applicants who met a minimum standard of application would be provided feedback as to why their application was rejected. Practically, this could potentially be delivered by a system where recruiters manually reject all applicants who do not meet specified criteria, and select reasons for each rejection, which would provide automated, but accurate and useful feedback to applicants. The opportunity to receive even basic feedback at the application stage would be extremely useful for applicants who often spend several days on each job application. Findings in Chapter 4 illustrate the demoralising experience job applicants currently experience when they often hear nothing back from job applications. Recruiters have a duty to offer some minimum level of feedback to

applicants, in exchange for the efforts of applicants who write high quality, tailored applications. A more achievable form of this policy for employers may be to provide feedback to only applicants who reach a particular stage of the job application process. Job seekers reported getting to the final interview stage of the recruitment process and hearing nothing, even after requests for feedback.

An accredited scheme similar to the two ticks scheme could be set up where employers are accredited if they meet minimum requirements within their selection process. Perhaps with a range of levels of awards depending on the quality of selection process they offer. Providing detailed feedback may not be feasible for smaller organisations, therefore the expectations for SMEs may be different. However, a change in policy and practice to increase the level of feedback and support offered to job seekers would be beneficial in supporting the unemployed and increasing awareness and social responsibility to improve the quality of job applications.

9.4.2 Improved Jobcentre support

Change is needed in the way we support our older, more experienced job seekers. A key finding from Chapter 4 was that many experienced job seekers found the support offered by the Jobcentre was not relevant to them. Schemes such as the New Deal 50+, and referral to outside agencies have attempted to improve these shortcomings in employment search support, however the experience of older job seekers suggests significant change is needed. Support for job seekers needs to be tailored to their individual needs for it to be useful. While this may be expensive and time consuming, the long term benefits for the economy as a whole clearly justify this expense. Reform of the Jobcentre should focus on changing focus from administrating and policing benefit payments to providing individual, useful job search support. In addition, the Jobcentre could become a hub for job clubs, facilitating a forum for social support and networking opportunities.

9.4.3 Flexible retirement

Phased retirement, part-time and flexible working opportunities all allow older workers to transition into retirement slowly. These arrangements keep valuable skills and experience in the workforce longer, increasing the workforce participation of older workers while allowing them to experience some of the benefits of retirement. Research in this thesis found that older workers embraced opportunities for flexible retirement, and generally preferred them to leaving employment abruptly. However in many cases flexible retirement was not an option offered by employers. The removal of the DRA has begun to facilitate more flexible retirement options, but more can be done to make these arrangements more universal. Flexible retirement is still the exception rather than the normal method of retirement. Now the DRA has been removed each individual's SPA still exerts an influence on the timing of retirement decisions as this fixed age where individuals are able to draw pensions may influence the decision to retire abruptly, in the absence of a DRA. Other countries offer more flexibility in relation to how individuals draw their pensions. For instance in the Finnish pension system an individual has the statutory right to retire between 63 and 68 years of age, working after 63 is encouraged with a higher pension. The cultural impact of statutory flexibility of individual choice of retirement improves the individual choice in relation to retirement age, empowering rather than forcing individuals to extend their working lives (Kautonen et al., 2012).

Following from the removal of the DRA, the SPA could perhaps be made more flexible. Offering a retirement age range selected by the individual will also stop an individual's SPA being considered as their "retirement age" in light of the fact that there is now no retirement age. Policies should be implemented that improve individual choice through facilitating flexible retirement and show older workers the value they offer society by extending their working lives.

9.4.4 Improving the public perception of older people

Negative stereotypes surrounding older workers offer an insight into the image held by the general public of older workers. In order to reduce age discrimination and improve employment prospects for older workers this negative image must be

replaced with a positive image that is representative of the invaluable benefits older workers provide to the economy. The idea that older workers are “blocking jobs” for younger workers must also be challenged, and the general public educated to understand the positive effect that higher employment participation of older workers offers for workers of all ages. In order to change the image of older workers a strategic campaign should be implemented to improve awareness of the barriers older workers face, and improve the image of older workers and their contribution to society. These campaigns could also be implemented on an organisational basis with employers promoting the benefits of their older workers in their advertising and recruitment materials. A campaign promoting the benefits of older workers should also include efforts to increase the recognition of ageism and challenge ageist attitudes. Such a campaign would be an important next step to reverse years of legal age discrimination which may have occurred before equality legislation was enacted and change public thinking, creating a shift towards a supportive employment culture which values the ageing workforce.

9.5 Original contribution

The research presented in this thesis offers several unique contributions to knowledge. The research process identified a range of gaps in the literature of our understanding of the benefits, facilitators and barriers of later life working and aimed to build on existing knowledge and contribute to increasing understanding of the gaps identified. This research was carried out at a unique point of rapid change in policy and practice surrounding later life working. The DRA was phased out during the interview data collection stages, the timetable for increases in SPA was altered and new age discrimination legislation was introduced. High profile age discrimination cases were also being covered by the media during this research, increasing public focus on age equality. The research presented was also influenced by a recent period of economic decline, offering a unique insight into the experiences of older job seekers who had suffered from the recent recession, and faced further pressures from a competitive labour market. All of these changes surrounding later life working provided a unique time to explore the issues of extended working lives, during potentially one of the most important times of legislative reform for older

workers in the UK. Through the process of informing the development of research via both a literature review and focus groups to engage potential users of the research findings, the research presented offers new knowledge and insight into later life working. In the absence of useful and specific government support, the importance of job clubs in providing an effective alternative employment support service for older workers was identified. Insight was also offered into the changes in responsibility for employers in management of employees as they approach retirement age, and the shift in responsibility for retirement decisions. While age discrimination in employment is widely recognised (Chiu et al., 2001; Grossman, 2005; Harper et al., 2006; Smeaton et al., 2009; Taylor & Walker, 1998; Tinsley, 2012) this research has further added to the understanding of the way age discrimination works in employment by identifying clear examples of age discrimination, through admissions in interviews, collected after age discrimination has been banned in employment in the UK.

Applying the methodology of Braun and Clarke (2006) to ageing research to produce detailed thematic maps offering an overview of the themes, sub themes and their connections is unique within research within the ageing and employment context. Also a novel use of methodology to collect this data blended elements of ethnography (used during data collection for the job seeker sample) with other traditional qualitative research methods of interviews and focus groups in order to illustrate a holistic picture of the changing experiences of older job seekers, older employees and employers in light of an ageing workforce.

User engagement was also core in the design and implementation of the research presented. It was endeavoured to do research with older people, not just ‘on’ older people. This follows an important transition in the way individuals who will benefit from research findings are consulted during the research process.

The inclusion of research driven policy and practice recommendations are a further unique contribution. This thesis does not just identify problems, but offers solutions based on user engagement, expert consultation and theories in the literature.
This thesis presents an application of sociological and psychological concepts and theories to ageing, the mixture of identity degradation, stereotype threat, the ingroup

identity model and social identity theory used all to explain the complex behaviour and interactions observed, offers a further unique contribution to knowledge.

Finally, the presentation of research in this thesis follows a trend in academia to maximise the impact of research to beyond that of the traditional academic arena. Through the video case studies, this thesis summarises findings in a compelling package which can be watched and shared by individuals outside of academia. These videos are open access, and can be viewed by individuals around the world interested in age discrimination, later life working, legislative change and experiences of search for work in later life. Individuals can relate with the research findings in an accessible format that needs no academic background to understand. The dedication to maximise the wider impact of this research is unique in the doctoral thesis area and is arguably one of the most important original contributions of the work presented in this thesis.

9.6 Strengths and limitations

A key strength of the research presented in this thesis was the timely nature of this cross-sectional research at an important juncture of changes in policy and practice. There are a limited number of research studies which highlight the influence of the removal of the DRA on individuals approaching retirement, and the experience of those who have missed out on this legislative change. In addition few studies have considered the influence of economic decline, increased labour market competition and reduced job security. Interviewees represented a wide range of industrial sectors, however due to the limitation of self-selection individuals who worked in manual jobs were under represented. Geographically the East Midlands were also over represented in the interviewee sample. The cross sectional nature of the research was also a limitation. Longitudinal research evaluating the influence of changes in policy and practice over time would have further strengthened the research. However, interview and focus group formats allowed participants to discuss their experiences of change in policy and practice and how they had influenced their experiences over time.

A further limitation of the research was that interviews were focused on the identities related to age, rather than other characteristics. The interviews were framed as “older worker” or “older job seeker” discussions, which may have limited data arising from the complex interplay of other attributes. Individuals may have been considered in a “degendered” or “deracialised” sense. However, questions about equalisation of SPA specifically explored gender, and a question about the interaction of age and other attributes aimed to combat the limitation of exploring age as a characteristic in isolation.

Qualitative methods were used in isolation in this research, limiting the insight that mixed methods may have offered. In order to generate quantitative data on the influence of age in the employment context an age policy evaluation questionnaire was devised, however the research team felt that the proposed research questions would we better answered by qualitative investigation. Therefore efforts were focused on interviews and focus groups. There was perhaps room for further validation of research findings with a large scale employment questionnaire. This may have been useful in identifying which sectors and types of organisations are more supportive of the ageing workforce.

9.7 Recommendations for future research

The research presented in this thesis raises various questions for further research. Whilst interviewees preferred having flexible retirement options open to them, there was no opportunity to investigate objectively the benefits of gradual retirement. Therefore, there is a need for research identifying if gradual retirement has different outcomes to abrupt retirement, in order to identify the ideal retirement process, and which individual and organisational differences influence this process. Further research is also needed which examines the discourse associated with ageing and considering whether a reduced focus on the perception of ageing and older workers in purely chronological terms is beneficial to the outcomes of older workers. One of the most apparent issues arising from this research is the balance between enabling the freedom to continue working and the pressure to stay at work as a result of

extended working lives. Research is needed that specifically considers the interaction between these competing priorities.

Further matched pair studies (Jowell & Prescott-Clarke, 1970; Riach & Rich, 2007; Tinsley, 2012) are needed which use multiple comparisons to consider the influence of potential discrimination on other protected characteristics in combination with age. This could be investigated using culturally specific names, gender specific names, geographically diverse employment histories and other methods to vary otherwise similar applications. Future research of this type could also consider whether age blind applications make a difference by varying application using qualification types such as O levels instead of GCSEs and A levels, or newly popular names such as Sarah and Jennifer could be used instead of more historically popular names such as Agatha and Dorothy. Studies could also vary details given as part of diversity monitoring sections of applications to consider whether diversity data are being kept anonymous or if they ever influence the selection process. Furthermore, an analysis that considers which groups are affected most by age discrimination, and which groups are most likely to discriminate, by examining a range of sectors and job types will be important in identifying and eliminating age discrimination.

The research presented in this thesis could be further expanded to consider the views of younger individuals early in their careers. Particularly to further explore the views and attitudes of younger workers towards older workers. This interaction of attitudes was only explored in this thesis through a small number of interviews with younger managers. Furthermore, research considering later life working with younger workers may provide a better understanding of how individuals early in their career view and plan for retirement in light of an ageing workforce and extended working lives.

9.8 Conclusions

The research presented in this thesis begins to demonstrate the importance of challenging age stereotypes in employment. In order to benefit from an increasingly age diverse workforce a culture promoting the integration of younger and older generations in the workforce should be endorsed. Productive groups of workers should not be excluded from the labour market, especially in light of projections which suggest that the availability employment opportunities are set to increase in the future beyond the ability of population growth in the UK to supply new workers (Wilson & Homenidou, 2012). Roberts (2006) summarises this idea by arguing that instead of conceptualising a problem of older or younger workers, we must move towards a framework which can accommodates the diversity of all ages within the workforce. If age discrimination is left unchallenged, it can present a significant barrier to the opportunities of workers and job seekers of all ages, contributing to a loss of skills and experience in the workforce. Age positive organisational and societal culture is essential in responding to the demographic changes of the population. Examples of best practice and concentrated efforts to promote and share these examples may help small or medium sized organisations without HR departments to effectively manage age diversity.

A strategic approach which takes into account skills, work design, job performance, succession management and career development is beneficial to the management of workers of all ages. Policies that are beneficial to one age group, such as flexible working, tend to be beneficial to employees of all ages. Therefore this thesis recommends inclusive policy and practice integrating the needs of different age groups of workers. This may be achieved through steps such as reframing training and career development to incorporate personal development, and ensuring opportunities are advertised and promoted to employees of all ages. In response to the ageing workforce, a life course approach removes any emphasis on perceived “problems” due to the changes in demographics of the workforce, considering them as challenges to be overcome and opportunities to benefit from.

When considering retirement transitions the availability of individual choice is important. People prefer to choose, rather than be forced into retirement (Calvo et al., 2009). Whilst legislative changes give many employees no choice but to work into later life, methods that encourage more freedom of transition out of employment during later life such as phased retirement, early retirement planning, and financial education should be embraced. Empowering individuals to take more ownership of their retirement decisions should be a key part of policies encouraging extended working lives.

There are many lessons to be learnt from the historical and ongoing fights for equal treatment on the basis of gender, gender reassignment, disability, marriage and civil partnership status, pregnancy and maternity, race, religion, and sexual orientation. To move forward to towards an egalitarian future, society must adapt beyond long standing, evolutionary biases which encourage grouping and judging individuals based on particular characteristics. Ideally, progressing to a utopian world where individuals are respected and celebrated based on their individual merits. Attempting to strive towards this noble but ambitious aim of equality for all has the potential for better outcomes for society as a whole.

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Appendices

Appendix 1 Job seeker interview schedule

WORK & HEALTH
RESEARCH CENTRE

Working Late Interview Schedule for Job Seekers

I am a Researcher working in the Work and Health Research Centre within the School of Sport Health Exercise Sciences, Loughborough University. The aims of my research are to:

- **Consider the benefits of and barriers to later life working**
- **Examine the conflict between employment and other responsibilities**
- **Explore the impact of recent age related legislation on later life working**

Have you read the information sheet that was sent out to you? Do you have any questions about the information I have provided?
With your permission, I would like to record the interview. All the information collected will be kept strictly confidential. It will be kept in a secure location, accessible only by the researcher. All findings in any report and subsequent publications will be anonymous.
Are you happy to proceed with the interview?

Section A: Background Information

- Name
- Age (DOB)
- Previous employment?
  Type? Job role? Length employed?
- Date last employment finished?
- Reason for leaving last employment?
  Age related? Health? Redundancy?
- Can you tell me a little about your educational background?
  Any relevant training?

Section B: Employment opportunities

- Can you tell me your primary reasons for seeking employment?
  Other related reasons? For you, is the most important motivation for finding work?

- What type of work are you looking for?
  Part-time, full-time, manual, skilled, job share?
  Balancing life commitments?

- Is this similar to what you have done before?
  Are you comfortable with this type of work?

- Can you tell me about your recent experiences in seeking work?
  How many jobs have you applied for? Have you had many interviews?
  Have you received feedback from these interviews?

- How have you found the process of applying for jobs in general?

- Have you encountered any obstacles in trying to find work?
  Can you give examples? Are you comfortable with using new technology?

- How do you feel your age benefits or limits your chances of securing work?
  Do you feel age, the economic climate, or another factor had the most effect on your job search?

- Direct age discrimination is when an individual is treated less favourably than another because of their age. Have you ever experienced direct age discrimination in a work-related context?

  - in relation to applying for a job
  - in relation to career progression/promotion
  - in relation to access to training/staff development

  - *Did you make a formal complaint? How was this resolved? Have you ever felt harassed or victimised as a result of age discrimination?*

- Indirect age discrimination is when a working condition or rule disadvantages one age group more than another. Have you ever experienced indirect age discrimination in a work-related context?

- in relation to applying for a job
- in relation to career progression/promotion
- in relation to access to training/staff development

- *Did you make a formal complaint? How was this resolved? Have you ever felt harassed or victimised as a result of age discrimination?*

- Have you ever been concerned about making a complaint about unfair treatment due to age at work, or when applying for a job?
- How do you feel views on age compare to views on other characteristics? For instance gender, race, disability or religion? When considering the prospect of getting a job?

Section C: Resources and support

- Do you feel confident in the process of applying for work?
  Writing personal statements? Writing a CV? Completing an application form?

- Do you think you have the support and resources to find work?
  Access to training programmes, library, advice, guidance?

- Can you tell me about any support that you have received in helping you find work?
  Relationship with employment advisor? Consistency? Understanding? Age-related sensitivity? Have you been involved in any special programmes to help 50 plus find work?

- What are your experiences of Government support to help the unemployed secure work?
  Benefits such as jobseekers allowance? Is this safety net adequate?

- What other factors do you think have helped you or hindered you in accessing support and resources?
  Access to transport, financial, discrimination? Aspects of health? Age?

How have you become aware of this?

- Do you believe you will be able to secure work in the next few months?

- Looking to the future what do you hope to achieve through work?

- Do you have any care responsibilities?

  Such as parents, children or grandchildren or family members with disabilities?
  Can you tell me a little about these responsibilities?

- What are your personal intentions towards retirement?
  Do you have a retirement plan?

- What are your views on the increase of state pension age?
  (For women this is gradually increasing to equal the SPA for men of 65, and then there is a timetable for the state pension age to increase up to 68 by the year 2046)
  How do you see this developing in the future?
  What do you think retirement will be like when the next generation reach retirement age?

- The default retirement age, where an employer could previously ask an individual to leave when they reach 65 has been removed. What are your views on this?
  How do you think this will influence retirement in the future? How do you think this will influence your retirement plans?

Section D: Health

- Have you recently, or are you planning to make any lifestyle changes?
  For instance changes to improve your health? Such as exercise, stopping smoking, changing diet or alcohol consumption?

What was the result/Have you thought about any possible lifestyle changes?

- Are there any aspects of your health that influence your working life?
  How do they affect your ability to work?

That brings us to the end of the interview, I'm wondering if there are any other areas that you feel have not been covered in this interview and you would like to share your views on?

De-Brief

Thank you for taking part in this interview. Once again I would like to note that all the information collected will be kept strictly confidential. All findings in any report and subsequent publications will be anonymous.

Appendix 2 Employee interview schedule

Working Late Interview Schedule for Employees

I am a Researcher working in the Work and Health Research Centre within the School of Sport Health Exercise Sciences, Loughborough University. The aims of my research are to:

- **Consider the benefits of and barriers to later life working**
- **Examine the conflict between employment and other responsibilities**
- **Explore the impact of recent age related legislation on later life working**

Have you read the information sheet that was sent out to you? Do you have any questions about the information I have provided?
With your permission, I would like to record the interview. All the information collected will be kept strictly confidential. It will be kept in a secure location, accessible only by the researcher. All findings in any report and subsequent publications will be anonymous. Data from individual employee's interviews will not be shared with your employer, only general summary data on the research as a whole will be available to the employer; individuals will remain anonymous and unidentifiable.
Are you happy to proceed with the interview?

Section A: Background Information

- Name of contact
- Age (DOB)
- Can you briefly explain your role and responsibilities?

  Type? Job role? Length of time employed? Previous roles?
- Can you tell me a little about your educational background?

  Have you undertaken other training relevant to your work?

Section B: Later Life Working

Group 1 (50-65):

- How do you see your career developing from now until retirement?

  Where do you hope to see yourself, in your organisation before retirement?

  Looking to the future, what do you hope to achieve through work?

- To what extent do you feel these aspirations are achievable in your current work setting?

- What are your personal intentions towards retirement?
  Do you have a retirement plan?

Group 2 (SPA/65+):

- What factors influenced the decision to continue working after SPA?

- How do you see your career developing from now until retirement?
  Where do you hope to see yourself, in your organisation before retirement?
  Looking to the future, what do you hope to achieve through work?

- To what extent do you see these career aspirations as achievable in your current work setting?

(Questions for all)

- Can you tell me a little about what your work life balance is currently like?

- What support does your organisation give to encourage late life working?
  Flexible working? Phased retirement?

- What influence (if any) do you feel your age has on your opportunities at work?
  Career prospects? Access to training and promotion? Influence of seniority? Potential for success?

- What are your views on the increase of state pension age?
  (For women this is gradually increasing to equal the SPA for men of 65, and then there is a timetable for the state pension age to increase up to 68 by the year 2046)
  How do you see this developing in the future?

What do you think retirement will be like when the next generation reach retirement age?

- The default retirement age, where an employer could previously ask an individual to leave when they reach 65 has been removed. What are your views on this?
  How do you think this will influence retirement in the future? How do you think this will influence your retirement plans?

Section C: Employment opportunities

- Have you encountered any age related obstacles to any aspects of your work?
  How do you see this as an obstacle? How could these be overcome? What are your perceptions of the obstacles younger workers may face by comparison?

- Direct age discrimination is when an individual is treated less favourably than another in the workplace than because of their age. Have you ever experienced direct age discrimination at work?

  - in relation to applying for a job
  - in relation to career progression/promotion
  - in relation to access to training/staff development

  - *Did you make a formal complaint? How was this resolved?*

- Indirect age discrimination is when a working condition or rule disadvantages one age group more than another. Have you ever experienced indirect age discrimination at work?

  - in relation to applying for a job
  - in relation to career progression/promotion
  - in relation to access to training/staff development

  - *Did you make a formal complaint? How was this resolved?*

- Would you describe your current organisation as generally age positive or age negative?
  What reasons would you suggest for this?
  Organisational policy? Impact of legislation?

Section D: Identity and Responsibility

- Are there any changes that you feel would help improve your ability to work into later life?
  Improving work and life balance?

- Do you have any care responsibilities?
  Such as parents, children or grandchildren or family members with disabilities?
  Can you tell me a little about these responsibilities?

- Do you have any other commitments you balance with your current work?
  For Instance voluntary or charity work? Or hobbies?

- Within your organisation who, or which sections do you feel have responsibility for adapting to the changes of an ageing workforce?
  Human Resources? Occupational Health? Managers? Do you feel this responsibility is being upheld? Are there any examples of this? Training opportunities? Career development/ Opportunities for promotion?

Section E: Health

- Have you recently, or are you planning to make any lifestyle changes?
  For instance changes to improve your health? Such as exercise, stopping smoking, changing diet or alcohol consumption?
  What was the result/Have you thought about any possible lifestyle changes?

- Are there any aspects of your health that you feel influences your working life?
  How do they affect your ability to work?

- Do you feel that the onset of this was work related?
  How did this come about? Are there any aspects of your work that make this worse?

- If you have a chronic health condition - how is your health managed at work?
  Occupational health? HR, Managers? Treatment? Workplace accommodations?

That brings us to the end of the interview, I'm wondering if there are any other areas that you feel have not been covered in this interview and you would like to share your views on?

De-brief

Thank you for taking part in this interview. Once again I would like to note that all the information collected will be kept strictly confidential. All findings in any report and subsequent publications will be anonymous. Data from individual employee's interviews will not be shared with your employer, only general summary data on the research as a whole will be available to the employer; individuals will remain anonymous and unidentifiable.

Appendix 3 Retiree interview schedule

workinglate

WORK & HEALTH RESEARCH CENTRE

Working Late Interview Schedule for Retirees

I am a Researcher working in the Work and Health Research Centre within the School of Sport Health Exercise Sciences, Loughborough University. The aims of my research are to:

- **Consider the benefits of and barriers to later life working**
- **Examine the conflict between employment and other responsibilities**
- **Explore the impact of recent age related legislation on later life working**

Have you read the information sheet that was sent out to you? Do you have any questions about the information I have provided?
With your permission, I would like to record the interview. All the information collected will be kept strictly confidential. It will be kept in a secure location, accessible only by the researcher. All findings in any report and subsequent publications will be anonymous. Data from individual employee's interviews will not be shared with your employer, only general summary data on the research as a whole will be available to the employer; individuals will remain anonymous and unidentifiable.
Are you happy to proceed with the interview?

<u>Section A: Background Information</u>

- Name of contact
- Age (DOB)
- Can you briefly explain your role and responsibilities in your previous job?

  Type? Job role? Length of time employed? Previous roles?
- Can you tell me a little about your educational background?

  Have you undertaken other training relevant to your previous work?

<u>Section B:</u>

- What influenced your decision to take retirement?

  Did you have a retirement plan?

- Can you tell me a little about your experience of retirement so far?

- Did you move gradually out of work through phased retirement or flexible working, or did you retire abruptly?
  What factors influenced this decision?

-

- What support did your last organisation give to encourage late life working?
  Flexible working? Phased retirement?

- Did your age have any influence on your opportunities at work?
  Career prospects? Access to training and promotion? Influence of seniority? Potential for success?

- Have you continued working in another way since retirement?

- What are your views on the increase of state pension age?
  (For women this is gradually increasing to equal the SPA for men of 65, and then there is a timetable for the state pension age to increase up to 68 by the year 2046)
  How do you see this developing in the future?
  What do you think retirement will be like when the next generation reach retirement age?

- The default retirement age, where an employer could previously ask an individual to leave when they reach 65 has been removed. What are your views on this?
  How do you think this will influence retirement in the future? Did this influence your retirement plans?

Section C: Employment opportunities

- Have you ever encountered any age related obstacles to any aspects of your working life?
  How did you see this as an obstacle? How could these be overcome? What are your perceptions of the obstacles younger workers may face by comparison?

- Direct age discrimination is when an individual is treated less favourably than another because of their age. Have you ever experienced direct age discrimination?

  - in relation to applying for a job
  - in relation to career progression/promotion
  - in relation to access to training/staff development

  - *Did you make a formal complaint? How was this resolved?*

- Indirect age discrimination is when a working condition or rule disadvantages one age group more than another. Have you ever experienced indirect age discrimination?

  - in relation to applying for a job
  - in relation to career progression/promotion
  - in relation to access to training/staff development

  - *Did you make a formal complaint? How was this resolved?*

- Would you describe the country as generally age positive or age negative?
  What reasons would you suggest for this?
  Organisational policy? Impact of legislation?

Section D: Identity and Responsibility

- Are there any changes that you feel would help improve your ability to work into later life?

Work and life balance?

- How do you balance personal commitments with your current work?
  Family care? Children? Voluntary or Charity work?

- Given that the population is ageing, who do you feel has responsibility to react to the changing demands of an ageing population?
  Government, individuals, employers? Do you feel this responsibility is being upheld? Are there any examples of this?

Section E: Health

- Have you recently, or are you planning to make any lifestyle changes?
  For instance changes to improve your health? Such as exercise, stopping smoking, changing diet or alcohol consumption?
  What was the result/Have you thought about any possible lifestyle changes?

- Are there any aspects of your health that you feel influences your life?
  How do they affect your ability to work?

- Do you feel that the onset of this was work related?
  How did this come about? Are there any aspects of your work that make this worse?

- If you have a chronic health condition - how is your health managed

That brings us to the end of the interview, I'm wondering if there are any other areas that you feel have not been covered in this interview and you would like to share your views on?

De-brief

Thank you for taking part in this interview. Once again I would like to note that all the information collected will be kept strictly confidential. All findings in any report and subsequent publications will be anonymous. Data from individual employee's interviews will not be shared with your employer, only general summary data on the research as a whole will be available to the employer; individuals will remain anonymous and unidentifiable.

Appendix 4 Employer interview schedule

workinglate

WORK & HEALTH RESEARCH CENTRE

Working Late Interview Schedule for Employers or Line Managers

I am a Researcher working in the Work and Health Research Centre within the School of Sport Health Exercise Sciences, Loughborough University. The aims of my research are to:

- **Consider the benefits of and barriers to later life working**
- **Examine the conflict between employment and other responsibilities**
- **Explore the impact of recent age related legislation on later life working**

Have you read the information sheet that was sent out to you? Do you have any questions about the information I have provided?
With your permission, I would like to record the interview. All the information collected will be kept strictly confidential. It will be kept in a secure location, accessible only by the researcher. All findings in any report and subsequent publications will be anonymous. Data from individual interviews will not be shared with any organisation, only general summary data on the research as a whole will be available; individuals will remain anonymous and unidentifiable. Are you happy to proceed with the interview?

Section A: Background Information

- Name of Organisation (Sector)
- Number of employees in the organisation
- Name of contact
- Age (DOB)
- Can you briefly explain your role and responsibilities?
  Type? Job role? Length employed? Previous roles? Number of employees you are responsible for? Are you a direct line manager? Do you have a role in recruitment and selection? Promotion? Redundancies?

- Are you responsible for any employees over 50?
  How many? Roles they undertake?

Section B: Managing employees

- What benefits do you think there are in employing workers over 50?
  Aspects that would encourage employing and keeping on older workers?

- Do you feel there are any challenges in employing older workers?
  Any concerns? Any particular barriers?

- How do you facilitate the career development of your older workers?
  Are there any innovations you have made which target older workers careers? Schemes? Interventions?

- What training *(if any)* have you had in managing older employees?
  Would it be beneficial to have any additional training in managing your older employees?

- Do you feel you have different roles or responsibilities in managing older employees as opposed to younger employees?

- Are there any special considerations in employing older workers?
  Accommodations that need to be made? Health concerns?

Section C: Recruitment, training and retention

- The default retirement age, where an employer could previously ask an individual to leave when they reach 65 has been removed. How might this affect your organisation's retirement process?
  Do you have any strategies for retaining older workers?

- What are your views on the Government's policy to increase state pension age?
  How do you see this developing in the future? What do you think retirement will be like when the next generation reach retirement age?
- How does your organisation support and prepare employees for retirement?
  Is there a particular process that is followed? Pre-retirement planning or training? Succession planning?

- Does your organisation have any strategies in place to encourage job applications from older people?

- Does the organisation have particular strategies for retaining older workers?

- In terms of staff training and development do your older workers tend to take up opportunities for further training?
  Why might that be?

- Has your organisation developed any strategies to encourage older worker participation in training?
  Do you have any plans to tailor training courses to more closely meet the needs of older worker?

- Have you recently or do you plan promote any employee health initiatives?
  For instance changes to improve employee health? Such as exercise, stopping smoking, changing diet or alcohol consumption?
  What was the result?

Section D: Organisational policies and attitude

- Does your organisation have any policies that specifically target, or are particularly beneficial to older workers?
  e.g. flexible working, part time working or job share, (unpaid) sabbaticals? How do these policies benefit older workers? Are any of these particularly taken up by older workers? Please can you provide an example?

- Within your organisation who, or which sections do you feel have responsibility for adapting to the changes of an ageing workforce?
  Human Resources? Occupational Health? Managers? Do you feel this responsibility is being upheld? Are there any examples of this? Training opportunities? Career development/ Opportunities for promotion?
- Direct age discrimination is when an individual is treated less favourably than another because of their age. The Equality Act 2010 does however, recognise

that different treatment on the basis of age is not direct age discrimination if it can be objectively justified to meet a legitimate aim.
Have you ever mediated a situation involving direct age discrimination at work?
Can you give me an example? How was this resolved? Impact of legislation?

- Indirect age discrimination is when a working condition or rule disadvantages one age group more than another. Have you ever mediated a situation involving alleged indirect age discrimination at work?
  Can you give me an example? How was this resolved? Impact of legislation?

- How would you characterise your organisation's attitude towards recruiting and retaining older workers?
  Organisational policy? Influence of legislation?

That brings us to the end of the interview, I'm wondering if there are any other areas that you feel have not been touched upon and you would like to share your view on?

De-brief

Thank you for taking part in this interview. Once again I would like to note that all the information collected will be kept strictly confidential. All findings in any report and subsequent publications will be anonymous. Data from individual interviews will not be shared with any organisation, only general summary data on the research as a whole will be available; individuals will remain anonymous and unidentifiable.

Appendix 5 Information sheet

Work and Health Research Centre
School of Sport, Exercise and Health Sciences
Loughborough University
Loughborough
LE11 3TU

What is this research all about?

This study is part of a larger research programme called 'Working Late' and seeks to explore the benefits and obstacles to working up to and beyond state pension age. It will also examine the balance between work and other personal commitments and the effect that perceptions of older people may have in relation to securing work. As the working population continues to age the contribution of workers over 50 is of greater than ever importance.

What will be required if I agree to take part?

We would like to invite you to take part in an interview so that you can tell us about your experiences as a worker aged over 50 years. This interview will last between 30 minutes and an hour. We would like to talk to you about topics such as:

- Your experiences of working after the age of 50
- Your views in relation to the training and promotion opportunities available to you
- How you balance your working time with other responsibilities that you may have

Benefits of taking part in this research

This research will help us to understand aspects of work that affect those aged 50 years and over and their employers. The results will help policy makers to develop guidance to support the inclusion and well being of older workers in the workplace.

Confidentiality

All the information collected during the course of the research will be kept strictly confidential. All references to individuals or organisations in any report and subsequent publications will be anonymous. The information will be kept in a secure location, accessible only by the researcher and all of the data will be stored in line with the University's Data Protection policy.

Who do I contact for more information?

If you would like any further information please contact the researchers below:

Ricardo Twumasi on 01509 223025 or e-mail him at A.R.Twumasi@lboro.ac.uk
Dr Hilary McDermott on 01509 223098 or e-mail her at H.J.McDermott@lboro.ac.uk

Thank you for the interest you have shown in this study.

Appendix 6 Consent form

Working Late: Dynamics of Later-life Working

Informed Consent

The purpose and details of this investigation have been fully explained to me. I understand that this study is designed to further scientific knowledge and that all procedures comply with the requirements of the Loughborough University Ethical Advisory Committee.

I have had an opportunity to ask questions about my participation in this study.

I understand that I am under no obligation to take part in this study.

I understand that I have the right to withdraw from this study at any stage for any reason, and that I will not be required to explain my reasons for withdrawing.

I understand that all the information I provide will be treated in the strictest confidence.

I agree to participate in this study.

I agree that data from this interview can be stored, and I understand that the University is registered under the Data Protection Act to hold such information.

I have read and fully understood this consent form.

Name _____

Signature _____

Signature of Investigator _____

Date _____

Appendix 7 Expert Panel Presentation

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Dynamics of Later-life Working

Overview

- Outline of project
- Provide summary findings
- Interactive discussions throughout
- How do your experiences compare?



Topicality of Research

- High Profile age discrimination cases
  - Miriam O'Reilly vs BBC
- Removal of the Default Retirement Age
  - Seldon vs CWJ Supreme Court Ruling



Topicality of Research

- Increase of State Pension Age
  - Women: 60 to 65
  - SPA for both genders to 68 by 2046
- Changes to public and private sector pensions



Aims and Objectives

- Consider the facilitators and challenges of later life working
- Examine the interaction between employment and other responsibilities
- Explore the impact of recent age related legislation on the dynamics of later life working



Development of Research

2 Initial panels

110 Semi-structured interviews:

- Employers
- Employees
- Job seekers
- Recently retired



Validation

- Expert panels
- Presenting & discussing findings
- Dissemination
- Maximising impact



Reasons for taking part

- Self selected
- Interviewees want their voices to be heard
- Sharing personal and difficult experiences
- Obtaining feedback
- Making a difference

"The answer to that question really brings us down to why I'm sitting here and [my organisation] are participating in this research, so you have to say if someone is going to stand up and listen and take an active part in trying to change things, then they've got to be doing the right thing." (Employee, 63)

Themes 1

- Moving the goal posts
- Working beyond SPA
- Perceptions of age discrimination
- Recruitment & retention

Themes 2

- Attitudes towards retirement
- Homeostasis of career
- Work life balance
- New identities of ageing

Moving Goalposts

- Changing targets
- Culture of uncertainty

In relation to:

- retirement, pensions, job seeking and economic outlook

"I've contributed ever since I left school, to my pension, and I would say, the fact that they've now moved the goalpost to the right slightly, is slightly infuriating." (Employee, 50)



Moving Goalposts

"[…] It's because I talk to people all of the time with joint issues, back issues, depression, social isolation, misuse of alcohol, it can be very difficult. And then to expect those people to change their goal posts, their retirement age, and then to expect them to be healthy until that age, I don't know if that works so well." (Employee, 55)

Moving Goal Posts

- Influence on career development

"You're thinking 60 is when I retire, my mother retired at 60, and, now, they're telling me 66. Well, that gives me 16 working years left […] now if I was 20 and looking from 20 to 36, you think you could have massive career advancement in that time. Whereas, when you're 50 to 66 you have a different perception and maybe partly because you had from a young age the idea that at 60 you would be retiring. So it's an adjustment and a turnaround adjustment that you have to make." *(Employee, 50)*

Discussion Point

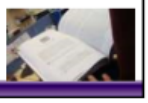
How can organisations manage this uncertainty around the end of employees working lives?

Perceptions of Age Discrimination

Most often reported in:

- Recruitment & selection
- Redundancies
- Training and promotion

An employer must show differential treatment to be "a proportionate means of meeting a legitimate aim" (Equality Act, 2010)



Perceptions of Age Discrimination

- Phrases used: 'feeling', 'inkling', 'hunch' to describe suspicion of age discrimination
- Low incidence of formal complaints relative to suspicion of age discrimination
- Lack of evidence to substantiate claims
- First experience of age discrimination tends to be as early as 40's

Perceptions of Age Discrimination

Kate is 53, she has been working with her organisation for over 10 years. After reaching 50 she began to get a feeling of a possible culture of age discrimination. Kate was denied support to attain a qualification. When this was challenged she explained that the *"buck of explanation was passed along"*.

Kate began to gather up similar experiences from other colleagues of similar ages. She then took her case to her Union representative who advised her there wasn't enough evidence to make formal claim.

The experience left Kate with the feeling that *"The company don't value people of my age group"*

Discussion Point

Is this 'hunch' or 'inkling' regarding age discrimination something you've heard of or experienced before?

Would you say it is difficult to prove such cases?

Perceptions of Age Discrimination

- Age diversity in the workforce leads to a more age positive organisational attitude



"[…] It's nice having that broad mixture of people's [ages], and we all get on very well." (Employee, 62)

"Its important to have older workers working with younger workers together." (Employee, 58)

Perceptions of Age Discrimination

- Perceptions of age discrimination were reported from the ages of 40-50 in current interviewees
- Experienced much earlier in the past:

"I can remember my early days in recruitment, you know, there were piles of candidates under the age of 35 and piles of candidates over the age of 35. And that was one of the ways they were actually segregated, and then you rarely saw older candidates to be honest. I'm talking 20 years ago when I first went into recruitment."
(Employer, 51)

Discussion Point

With regard to experiences of age discrimination, have the age boundaries for these reported experiences changed?

Recruitment

- Employers cite organisational policy that age is always removed from CVs. However it is accepted that age is often inferred from employment history
- The view of employees & job seekers is that age is taken into account during the application process, and can be both a barrier or facilitator to gaining employment, depending on the role
- Age discrimination disputes in recruitment rare due to lack of evidence





Recruitment

"Well I've made a lot of applications, but they've all, I would suggest, have been rejected because of age. I mean, I'm under no doubt about that. The application to [the job I was eventually offered] was initially rejected and I sent an email to the CEO querying why I was rejected; my qualifications were perfect and I said it can only be you haven't read my CV or it's age, and I then got put back in the system."
(Employee, 63)



Too Old To Work (From Channel 4)



Recruitment

- Job seekers reported inaccessibility of the application process
- Employers also accept recruitment is a online process, which is unlikely to change
- Dissonance between these two groups

"Older job seekers are often not given a chance[…] Everything is email, when you call the number they say they will call back or post something but they never do"
(Job Seeker, 52)



Recruitment

- Some organisations or sectors create barriers to older workers due to lack of age diversity

"In [this industry] you don't tend to get anyone over the age of 40, you just don't see it […] most people who work here are young, and we tend to recruit people similar to ourselves, often from a recommendation."
(Employer, 27)

Recruitment





Discussion Point

In your experience, has age discrimination legislation reduced age bias in the job application process?

End of Session 1

Session 2 Overview

Themes:

- Working beyond SPA
- Homeostasis of career
- Work life balance
- New identities of ageing

Implications of findings:

- Employment policy and practice
- Guidelines for employers
- Dissemination
- Impact
- Further research

Working beyond SPA

- DRA has been removed
- Uncertainty about who really decides when an individual retires

"Definitely the call should be the employer, based on evidence to support why you don't want that particular individual to work beyond 65, for instance[…] if I decide as the employer, I don't want to employ you after 65, that should be my choice, because I'm paying you. So if I decide that I don't want you, then I don't want you. Simple as that." *(Employee, 50)*



Working beyond SPA

- Seldon Supreme court interpretation: 'objectively justifiable means' 'legitimate aim'
- 'Missing out' on legislation
- Confusion about the legality of talking about retirement
- Managing retirement with 'dignity'

Working beyond SPA

[…] it's kind of awful to think that people are going to end their careers going down a capability route of disciplinary because they are no longer capable of doing the role that's required of them because they are older. No one wants to performance manage out an older worker as they're reaching the end of their career […] regardless of legislation everyone wants careers to end with dignity. *(Employer, 42)*

Discussion Point

Even after the removal of the DRA, who decides when an employee should retire?

Homeostasis of career

- Age and other commitments expressed as a major factor limiting the desire for career progression
- In many instances the term "Career" was deemed inappropriate in reference to an individuals working life



"I'm not so sure about developing. It's sort of being stable, you know. I mean obviously I have to keep up with the new technology which changes all the time. You know in archaeology we have… new equipment for surveying out on site, so you have to adapt all the time to new developments. But, yes, I'm not going to get promoted at all in the next three years." *(Employee, 62)*

Homeostasis of career

- The majority of interviewees aim to keep the same role, or secure long term contracts in a particular role, rather than progress their career
- Maintaining work life balance was reported to be the main rationale for this



"They [older workers] tend to stay with us for a longer period of time. So they've got to a stage often in their career where the content of their role is just as important as actually being promoted." (Employer, 48)

"I'm not intending to look for promotion but to maintain the grade that I'm on and just maybe a sideways move." (Employee, 53)

Work Life Balance

Employees want polices inclusive of all ages:

- Flexible working
- Working from home
- Carers polices
- Succession planning

Participants who report an age diverse workforce report a better organisational attitude to age

Employees want equality – a level playing field

Summary

- Most employers strive for inclusive policies
- Avoiding singling out any groups
- Age legislation protects all age groups equally

"I think that we've got to be careful here that we keep the right balance, and we don't distinguish too much between a young workforce and an older workforce[…] there's a danger of focusing anything on age per se because you'll end up stereotyping or putting people in boxes which isn't always healthy." (Employer, 48)

New identities of ageing

Job seekers:

- Changes in identity occur through the job search process
- Through the job search workers report feeling labelled as 'old'
- Transition to 'retired' to avoid label of 'unemployed'

New identities of ageing

[…] I've done a few media interviews, and they describe me as: he's a photographer, you know, that makes me sound interesting. If they just say I was unemployed, I would not sound very interesting. […] also I still try and identify myself with my previous job [park ranger] as I've done it for over 17 years. People identify me with it, that's what I'm known as. […] I'm aware of the issue with employment and identity, it's a big one for me. (Job seeker, 56)

New identities of ageing

- A positive view from many participants living healthy, productive lives
- The view that we are living healthier as well as longer lives
- Rejection of the label of 'older' when referring to people over 50 years of age





New identities of ageing

"…I don't feel as old as I would have thought I'd feel, when my parents were around my age, they were very old. But I don't feel old at all, I'd almost say 60 is the new 40." *(Recently retired, 67)*

Employment Policy

- Evidence that larger organisations were ahead of legislative changes in DRA
- Interviewees reported larger organisations lead the way in policies regarding:
  - Retirement planning
  - Phased retirement
  - Pensions
  - Recruitment & Retention
- SME's worked on a case by case basis



Discussion Point

How can good practice be transferred between organisations?

Discussion

Consideration of overall findings

Implications for employment policy and practice

Implications of these findings for occupational health provision?

Implications for employment policy and practice

Implications of these findings for interactions between HR and line managers

Dissemination

How might these findings be disseminated to reach the widest audience and maximise the impact of this research?

Further research

Are there any topics raised by this research that would be interesting for further research?

Thank you for Listening

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Appendix 8 Luke’s story script

Younger Manager

VO: it was very difficult to find younger managers who were willing to talk to me for this project. The ones I did speak to had some very interesting views which are represented in this interview"	Camera follows Ricardo into office, Luke looks at camera. Quite jerky as if someone is carrying it ala 'found' footage. Voiceover accompanies action and starts after the initial hellos.
Ricardo: "I'm wondering if you're responsible for any employees over the age of 50?" Luke: "No" Ricardo: "Ok and have you ever been responsible for any employees over 50?" Luke: "No" Ricardo: "And why do you think that is?" Luke: "It's quite a young sector as they say and you rarely find someone under the age of 50 who's not at a very senior level in my sector. Even above 30, 35 you're likely to be in a very senior position. Otherwise you'll have moved on or out to something else, it's a very young average age you find in marketing and communications as a general rule." And if you're older you're expected to be higher up the ladder... if not it raises questions as to why that person isn't working in a more senior role.	Standard interview set up with 1 camera. Props: USB stick, Rubix cube, coffee cup. Cutaway footage is of Ricardo/Luke when the other is speaking.

Ricardo: “In the selection process for a new recruit, to narrow people down, is age ever taken into consideration, and looked at on the CV?” Luke: “Not spoken about, not consciously, but I’m sure it is subconsciously. People are quite, basically, I’d say discriminatory in the way that they look at it, I mean, there are certain age levels expected to be in a particular role.”	
VO: (Ricardo) : I was very taken aback at the inappropriate language used by some younger participants. Luke “you might post an ad in a relevant sector group on linkedin, but certainly not targeting older people. But the fact that we’re targeting young university websites and graduate websites indicates that I guess we’re not targeting elderly people. And the fact that we’re not speaking to consultancies who might have a wider age range of potential applicants, it probably also hinders our chances of getting elderly people applying.”	
VO: (Ricardo): The term ‘elderly’ was used	Wide shot with both L and R present.

by several younger managers, in one instance this was in reference to age groups above 35. I was just about to conclude our interview when Luke added something interesting"	Possibly with L talking. Coffee cup could be in foreground.
"So I'm currently recruiting a replacement for my role, which is reasonably demanding; short leave times, as soon as one job is completed you're onto the next, you're managing quite a few things at one time so our specific recruitment is actually looking for someone between the ages of 25 and 35. That's not being ageist but that's just ensuring they've got the energy, the drive and the passion to learn. It is a development role so you wouldn't necessarily want an expert to just come in because they would find it too easy and wouldn't be demanding enough for them, so thats always a consideration." Ricardo: And has it been discussed within the company that you are looking for someone between the ages of 25 and 35? Luke: Yeah. Ricardo, Right, so do HR think thats a reasonable, and justifiable requirement? Luke: Well that conversation hasn't come direct from HR that's been an internal	Back to the original discussion style.

conversation that we've had between myself and my boss, and I asked him directly, "Who's your ideal candidate? What kind of person?" and that was what his argument was. So that then gets passed onto the recruiter and the recruiter would sift through the CVs accordingly to find out suitable candidates. So HR probably wouldn't have any control of that because they wouldn't really know what's going on. Ricardo: So this is one of the ways CV's are filtered down? Luke: They wouldn't be filtered out because of their age but the recruiter would be briefed with an outcome that they would be sort of young	
"I do however look forward to my next ventures in the company I'm moving to, where I will be able to work with older, more senior people because I do feel that I'm going to learn a lot more from them than I would from people my age."	

Appendix 9 Jeff’s story script

Job Seeker – Someone's Loss is someone else's gain Location: Luke's

VO: I spoke to a variety of different job seekers, both at the job centre, and some invited me into their homes Jeff: "Through various agencies a daily job search became my full-time job and, in a way, was my only pass-time. Applying with hope but expecting no response had become my routine." "in addition to relevant, senior posts I even applied for receptionist roles, office admin jobs, all sorts. "I have a master's degree with varied and extensive experience, yet I was left feeling like a useless person."	Voiceover starts with outside shot of Job Centre, Then close up of sign, then close up of doors as people walk through.  This cuts to Interview in at Kitchen Table between Ricardo and Jeff. Focused on Jeff, possible close ups of his mouth with Ricardo listening carefully.
Jeff: "Many of the employees in the various organisations I was bounced around in behaved very abrasively. They don't look at your experience, education and professional background and aren't bothered about the hidden age discrimination you might be facing."	Same shot. Ending with camera focusing on Jeff's hands clasping a coffee cup…
Jeff: "When he looked at my CV, he said, "I see no reason why you are not working.", I remember vividly, my	Immediate next shot involves coffee cup on foreground of desk in an office where job advisor and Jeff are talking.

response to that silly comment was; “well then get me a job and I’ll start today.” “It was degrading and humiliating to tell irrelevant and unconcerned people about my situation. This was why I began hiding my past experience and the subject of my Master’s degree.”	possibly with a CV on the desk between them and the job advisor motioning towards it. Cut back to Jeff from “It was degrading…”
Jeff: “I’ve lost count of how many job applications I’ve made, I’m sure many have been rejected due to my age, i’m under no doubt about that.” Jeff: The Job Centre requires me to apply for at least four vacancies per week. but the agency the job centre have sent me to expects me to apply at least for 20 jobs in a fortnight.	Shots of the paper, online advertisers, sending emails, posting applications (requires an external shot of Jeff and a post box).
There’s no feedback when you apply, you put in your application and you’ll be lucky to get an email saying you’ve been rejected, everything is email, there’s no opportunity to speak to anyone”	Cutaway to anonymised email with no feedback
“job centres themselves have no idea of what a project manager or senior manager for anybody at my level. Initially when you’re asked by the job centre staff: “what have you done” and you say I’m a project manager they say: “well we've got a manager job at a bar, or a	(Note: This is a very long section and will probably require editing down) Back to office Jeff attempting to explain to the job advisor what he does, using his CV to gesticulate.

pub” It's not even worth your while trying to educate them because they deal with so many people and are just trying to reduce the numbers to make the stats look good, its just a conveyor belt.	Back to Jeff in Kitchen from “And it’s not…”
I volunteer at my local over 50s job club. “Being active in a job club is great, being able to talk to people in the same boat as you, it really helps to have meaningful voluntary work, something to get up for, a routine. Plus I go to networking sessions, because I hear that a high percentage of jobs aren't advertised, they’re secured or initiated through a networking opportunity as opposed to looking at adverts, advertised jobs. I've got a Linkedin profile which I use for applying for a number of jobs. And I've had a fairly good response in terms of people looking at my profile in response to me applying to the organisations, its nice to have the feedback that people are looking at me.	Community centre (possibly use your office) with multiple people (5+) all seated discussing their problems, Jeff talking and offering advice. Back to Kitchen at “Plus I go to…” Close up shots of Jeff on computer, his LinkedIn profile, number of pageviews.
“The job I finally got, the one I’m in now, I was actually initially rejected, but I decided to send an email to the CEO querying why this was, I remember I wrote, that “it can only be you haven't read my CV, or its age...” and	Back to a shot of Jeff at the kitchen table. Slow fade to white

miraculously I was put back in the system. After an assessment centre and an interview I got the job, its a downgrade from some of the positions I've had in the past, but at this point I'm happy to do it."	

For narration cuts we may use a slow motion clip on the general theme and writing snippets appearing in white. The idea though is to get the character to say those things so we limit Presenter narration as much as possible.
Jeff's lines will be recorded at the kitchen table scene and serve as a VO elsewhere.

Appendix 10 Ann’s story script

Working Past State pension age - No Plans to Retire Storyboard:

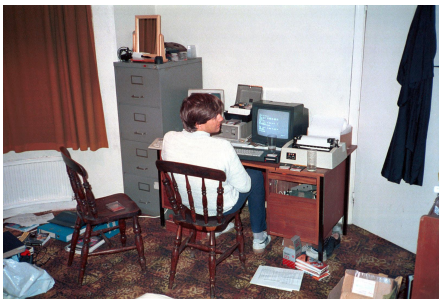
VO: These interviews gave me the opportunity to speak to lots of people who had no plans to retire.	
Ann: If I didn't have my work and my career, I think I would get old very quickly. So therefore I'm not prepared to retire. As far as I'm concerned, my work and my career keep me young.	Fade in
Ann: Financially, I don't have a choice... I have to continue working, but I'm happy to do so. If I retired I would have to work in a voluntary capacity because I'm just not the sort of person who could sit at home. That's the end of the story. So why not get paid for it	Cutaway to Ann's hand gestures explaining "financially... I don't have a choice.."
Ricardo: What are your views on state pension age increasing? Ann: With the state pension age, I think the individual choice is important, I know some of my friends who are around this age, they're still struggling on, trudging on the bus to work. They look forward to retirement and when they put the pension	Commute cutaway: street view of bus/bus stop. perhaps inside a bus, close up on seat, someone looking out the window etc.

age up then they've got to trudge on a bit longer, so some people are forced to carry on when they don't want to.	
Ricardo: How about the equalisation of men and women's state pension ages? Ann: Its a complicated one. Its not fair for that group that had short notice and saw their pension age go up, some women may have expected to retire at 60. But I've never thought of it that way that; "oh great, when I'm 60, when I get my pension I can retire", so I've got a totally different attitude to work, so it's difficult for me to understand how unfair it must be for some people Lots of women in my circle anyway, are working longer by choice. In the long term having it equal for men and women is good.	Ann sipping coffee when Ricardo asks question
Ricardo: An important legislative change has been the removal of the default retirement age, where employers could previously ask employees to leave when they turned 65, what are your views on this?	

Ann: I've got friends who work in all sorts of companies and a few have had to deal with this default retirement age rule, many had to retire before they were ready. Its great now thats been changed and they have the same freedom to continue working that I've always had, being self employed.	Cutaway to Ann happily walking to work
Ann: I thoroughly enjoy what I do, and I hope to keep doing it until I drop. Well, I don't intend on dropping (laughs).	Did we decide about taking out the drop bit in the meeting? I think its a positive spin on the 'work till I drop' phrase.

Appendix 11 Kevin’s story script

Entrepreneur Storyboard:

Kevin: “What you young guys have to remember is that I grew up with computing, y'know when I was about 20, a friend of mine and myself had a small business building and selling home computers, y’know sadly we didn’t call ourselves Apple or Microsoft, which is a bit of a blow (laughs). But I encountered computers when I was in my mid to late 20s and early 30s and I've just used them throughout my career. So actually I'm often quite surprised at how many people are quite computer illiterate, given that computers are not new. To imagine that they've only become accessible to the current generation in any kind of way is just ridiculous.	Kevin Talking to Ricardo in a home office Technology cutaway - focus on iphone/ipad/blackberry/computer Cutaway to young Kevin: 
Kevin: in 2007 I decided to move towards self employment, mainly what triggered that decision was being made redundant (laughs). For the last 5 years, prior to 2007, I was vice president of an international electronics company. Then the corporation basically took out the VP level across all of Europe and I was just sliced out as part of that, it all happened as we approached the great recession.	Cutaway to a scan over a Redundancy letter or email (anonymised) Corporate building cutaway
Kevin: I did plan to take a couple of years off and just do nothing. But the reality was I kept bumping into people that I knew and	

after about 6 months I started doing some of these private equity assignments for someone that I'd worked with before. Then I bumped into a consultancy who were looking for full time sort of head of business development. I didn't want such a job but I offered to do it on a couple of days a week basis as a consultant for them until they found the right person. That was over 4 years ago and I was contracting for them for most of that time.	
The disadvantage of being self-employed is you are to a certain extent outside of the legislative protection of employment law. In terms of being laid off, redundancy payment, those kind of things. Also, you don't get paid for holiday. So you have to make sure that the revenue you get covers you for the time you aren't actually working. But there are also lots of advantages When I was working as a corporate guy you know I used to leave here at before 7am to drive a long way into London for work and then not get home until 8 or 9pm and that was 5 or more days a week which didn't leave much of the weekend. So the balance has changed, but I actually	Cutaway to some family pictures on the wall

get a lot more access to my family and children throughout the week than I did when I was in full time employment, I have a lot more control over my time, although being self-employed is just as time consuming or even more so.	
Kevin: I'm of an age where experience, age and maturity, I would say, counts for you rather than against you.	