



# **Employment and age in the Cambridgeshire and Peterborough area**

Local evidence about workers  
aged 50 and older

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## Foreword by Professor Dame Carol Black

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The employment of people aged 50 and older is important for a variety of reasons. As our societies and workforce age, it will be important for our economic and societal prosperity to create the right conditions that enable people to stay in work longer. Workers aged 50 and older have important knowledge and skillsets that are important to our economy and businesses that may be lost as they leave the workforce. My work in the past has focused on the relationship between ‘good’ work and health and wellbeing. Good work can play an important part in keeping an individual healthier for longer, and it is important to understand what “good” looks like for people as they age. For example, as Chair of the Centre for Ageing Better, I’ve helped to create an Age-friendly Employer Pledge.

All is not well. The pandemic led to a large number of individuals leaving the workforce, especially in the older age groups. Though this trend has reversed in the aftermath of the pandemic, any overall decreases in the employment of those 50 and older puts pressure on our already tight labour markets. Longer term, we will need to prepare for an ageing workforce in the UK.

This study was commissioned by the Cambridgeshire and Peterborough Combined Authority and Cambridge Ahead, a business and academic member organisation dedicated to the successful and sustainable growth of Cambridge and its region in the long-term, to look at the extent to which recruitment and retention of workers aged 50 and over is an issue in the Cambridgeshire and Peterborough area. As Chair of the Cambridge Ahead Quality of Life Group, I was interested in finding out what populations and sectors are most affected by challenges related to work and age, what is being done to support employment among people aged over 50 and why people aged over 50 are leaving the workforce, if they are doing so.

This exploratory study provides some important insights. Our local area faces significant challenges related to income and health inequality, the skill gaps in our growth sectors such as logistics in Peterborough and life sciences and technology in Cambridge, the high cost of housing, and poor transport, especially in rural areas. Long waiting lists in the health sector means people wait longer to have their health issues resolved. These challenges weigh on people’s decision and ability to choose to stay in employment in the area.

What can be done to support the employment of people aged 50 and older? Clearly, addressing some of the issues around housing and transportation will not only help the employment of older workers, but will generally make the area a more attractive place to work regardless of age. Employers can also do more. Discrimination of older workers is still too common in workplaces, and as people age, they can face limited career progression and development opportunities. Recruitment practice can also disadvantage older workers. Line managers could play an important role in making reasonable adjustments for people as they

age and ensuring that people feel comfortable asking for support. Flexible working is an important consideration for employers to recruit and retain workers, along with job redesigns to help people continue to work as they age. Training courses could also be designed to align with local skill gaps, and gaps in the skills and knowledge of people aged 50+ that are looking for work.

The clear message from this report is that it is important to invest in our older workers and support them in employment. This investment needs to come from both our employers and local and national policy makers. Helping all people experience 'good work', regardless of age, can offer significant shared value with economic, societal and individual benefits.

A handwritten signature in black ink that reads "Carol Black". The signature is written in a cursive style with a large, prominent 'C' and 'B'.

Professor Dame Carol Black

Chair of the Centre for Ageing Better and the Quality of Life Project Group Chair for Cambridge Ahead

## Preface

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Many people aged 50 and over left the UK workforce during the Covid-19 pandemic, generating national media attention on this topic. There have been particular concerns about what this trend might mean for (i) individuals' health, well-being and quality of life after leaving the workforce, (ii) labour market dynamics and the UK economy, and (iii) employers' ability to recruit and retain appropriately skilled workers. Additionally, there are important considerations around how economic and social inequalities affect people's ability to work as they age and around challenges that women, people from ethnic minorities and people in lower-paid, lower-skilled and manually intensive jobs, might face. Despite national evidence on this topic, only limited local-level evidence in the Cambridgeshire and Peterborough area is available to inform decision making about supporting workers as they age.

In this context, the Cambridgeshire and Peterborough Combined Authority (CPCA) and Cambridge Ahead commissioned RAND Europe to conduct a study looking at workers aged 50+ in the local area (comprising Cambridge, South Cambridgeshire, East Cambridgeshire, Peterborough, Huntingdonshire and Fenland). This study investigates the extent to which there are issues with recruiting and retaining workers aged 50+ in the area. It examines whether there are particular demographics or industries for which people aged 50+ face additional workforce-participation challenges, the support available to them, whether this fits their needs, and why people aged 50+ are leaving the workforce.

This report describes a preliminary exploratory study based on desk research and interviews with national and local stakeholders with insight into the Cambridgeshire and Peterborough labour market and the experiences of workers aged 50 and over. The results from this preliminary study may inform further research, such as research that collects data from people aged 50+ in the local area and from a wider range of local employers.

The report begins by providing a brief context for the study and outlining its scope and aims. We then explain the study methods used before describing our findings on trends among workers aged 50+ and how they may apply to the Cambridgeshire and Peterborough area. The report then describes findings relating to inequalities in work and ageing, the employment challenges workers aged 50+ face, the impacts of them leaving the workforce and the support available to them. Lastly, we reflect on the study findings' implications and ideas for future research. Throughout the report, we provide local evidence boxes describing specific considerations in the areas CPCA covers.

We would like to thank the CPCA and Cambridge Ahead for their engagement and support for this study, the participants who volunteered their time to participate, and Madeline Nightingale and William Phillips, who provided internal RAND Europe Quality Assurance.

# Summary

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## Context

People aged 50+ left the United Kingdom (UK) workforce at a high rate during the Covid-19 pandemic, and employment rates have not yet recovered (Office for National Statistics (ONS) 2022b). These trends generated concerns around such individuals' health, well-being and quality of life after leaving the workforce, and questions about the UK's overall labour supply and economy and employers' abilities to recruit and retain skilled workers. Despite national evidence about workers aged 50+, only limited evidence for the Cambridgeshire and Peterborough area is available to inform decisions around supporting workers as they age.

## Study aims

In this context, the Cambridgeshire and Peterborough Combined Authority (CPCA) and Cambridge Ahead commissioned RAND Europe to conduct a study looking at workers aged 50+ in the local area (comprising Cambridge, South Cambridgeshire, East Cambridgeshire, Peterborough, Huntingdonshire and Fenland). This study examines how much of a local issue recruiting and retaining workers aged 50+ is, the populations and sectors most affected by age-related work challenges, employment support for those aged 50+ and why some are leaving the workforce.

This report describes a preliminary exploratory study based on desk research and interviews with a limited number of experts and a small number of employers. Our study aims to provide a preliminary view of whether there are local-level issues for workers aged 50 and over, and if so, what this issue looks like and whom it affects.

## Methods

This study comprised desk research and interviews. The desk research included academic and grey literature sources, including data from the Office of National Statistics (2021 Census and Labour Force Survey). We also conducted 21 interviews (n=23 interviewees) with local charities and non-governmental organisations (NGOs) working with people aged 50+, academic experts in work and ageing, local government representatives, local economy and recruitment experts and local employers.

## Summary of findings

### Trends for workers aged 50+

This study's results show several trends in how people aged 50+ participate in the workforce, summarised below:

- Overall trends indicate that as people age, they are more likely to leave the workforce or be unemployed for longer periods and less likely to return to the workforce after being unemployed. This finding is not surprising or necessarily negative, as people are more likely to retire as they age.
- The short-term shock of the Covid-19 pandemic led to more people aged 50+ leaving the workforce than in other periods.
- Nevertheless, the UK has been experiencing an ageing workforce overall, with a higher proportion of the future workforce likely to comprise workers aged 50+. This trend can be attributed to demographic shifts in the UK and short-term pressures leading to people working longer, such as the cost-of-living crisis.

### Challenges related to work and age

This study identified several challenges those aged 50+ face in the workforce, potentially causing them to leave before retirement age or increasing barriers to finding work. These are outlined below:

- Illness and disability risks increase with age, presenting challenges in certain roles, particularly where jobs are physically demanding.
- Caring responsibilities can cause workers, particularly women, to leave the workforce for unpaid caring roles.
- There can be real and perceived skills gaps among workers aged 50+, particularly around technology, although it is important to note that these are not universal.
- Age-based discrimination and a lack of age-friendly cultures exist in some workplaces, particularly in terms of offering career development and training opportunities to workers aged 50+.

### Impacts of leaving the workforce

When people aged 50+ leave the workforce earlier than expected, the impacts associated with this vary widely, depending in part on how much they have planned for retirement, their financial situation, the circumstances under which they left employment and what they do before and after retirement. Possible impacts include the following:

- Health and well-being can improve or deteriorate as a result of leaving the workforce. For example, although retirement can enable some people to dedicate time to new activities or hobbies, it can also contribute to feelings of isolation and a loss of purpose.
- For organisations employing people aged 50+, the loss of workers aged 50+ can leave skill gaps in the workforce and increase recruitment costs.

- Societally, people aged 50+ leaving the workforce can create challenges via vacancies and pressures on the social support system. However, people who have left the workforce also provide important services outside paid labour that add value to their communities and help the economy.

## The support available to people aged 50+

This study also identified support that may help people aged 50+ continue working for longer, as summarised below:

- Training courses targeted towards people aged 50+ can help, particularly when aligned with local skills gaps and vacancies (e.g. technology, life sciences, health and social care).
- Some helpful support mechanisms for workers aged 50+ are not directly focused on employment. For example, general health and social care services can address some of the challenges that people aged 50+ face participating in the workforce, alongside interventions to help unpaid carers.
- Employers offering meaningful, fulfilling and satisfying work and employee support may be more likely to retain older workers. Examples of such support include:
  - Flexible working, which can help recruit and retain workers aged 50+.
  - Job redesigns and reasonable adjustments to help people continue to work despite certain age-related challenges (where possible).
  - Age-friendly management and work cultures, including training managers to have constructive conversations with workers about age-related challenges and supporting employees to continue working.
  - Age-inclusive recruitment practices that attract new talent aged 50+ into the organisation.

## Additional factors specific to the Cambridgeshire and Peterborough area

While the above findings are all relevant to people aged 50+ in the Cambridgeshire and Peterborough area, specific additional considerations interact with age and employment in this location:

- **Inequality (socioeconomic and health-related):** The Cambridgeshire and Peterborough areas feature high socioeconomic and health-related inequality, influencing who can afford retirement in the local area, the conditions people work in, and the challenges outside work that affect their participation in the labour market. While people with higher socioeconomic status may be more able to afford retirement, they may also be more able to work as they age (e.g. due to better health and less physically demanding jobs). Meanwhile, those with lower socioeconomic status may face more challenges and harms related to work, while simultaneously being less able to afford retirement. Although there are clear local trends in the geographic areas covered by CPCA (e.g. less deprivation in Cambridge than in Peterborough and Fenland), it is important to consider how inequalities within a single geographic area affect the experiences of workers aged 50+.
- **Skills gaps and growth sectors:** Growth sectors vary across the Cambridgeshire and Peterborough areas. For example, while Cambridge and South Cambridgeshire offer many technology and life science jobs, Peterborough represents an operations and logistics hubs, and other areas tend to have



more agricultural jobs. With skill gaps varying across the Cambridgeshire and Peterborough areas, training within each area may thus look slightly different. Cambridgeshire and Peterborough have several new and emerging industries which tend to require high-tech skills. Since those aged 50+ may not have such skills, opportunities to re-skill or up-skill may be important for those wanting to work in these industries. However, it can be difficult to disentangle ageist assumptions from genuine skills gaps. Therefore, understanding the distinction between real and perceived skills gaps is critical in considering which roles people aged 50+ can fill in the workplace and what training they may require.

- **Transportation and housing prices:** Housing prices are high in some Cambridgeshire and Peterborough areas, influencing employers' ability to recruit workers and often pushing lower-income Cambridge workers outside the city. At the same time, public transportation is often poor, particularly in rural areas, meaning that those who cannot afford to live in Cambridge may also have difficulty accessing higher-wage city opportunities or other work opportunities due to transportation restrictions. Although affecting all workers, such challenges can particularly affect workers aged 50+ who may be less likely to choose active travel options (e.g. walking and biking).

Box 1 (below) provides an overview of each separate district within the Cambridgeshire and Peterborough area and evidence from this study on the experience of workers aged 50+ in each sub-area.

### Box 1: Overarching findings by area within Cambridgeshire and Peterborough

**Cambridge:** Cambridge's urban area has a lower percentage of people aged 50+ (24.7%) than the average for England (37.2%) and the other Cambridgeshire and Peterborough areas. Despite pockets of deprivation and considerable inequality, Cambridge has a high median income, high educational and skill levels, and high housing prices. Cambridge's economy leans towards IT, telecommunications, science, research and other knowledge-based jobs. These jobs often have high levels of flexibility that can help people continue working as they age.

Employment among people aged 50+ is relatively high in Cambridge (51.0%, and 74.8% for people aged 50–64), as compared to the overall rate in England. However, interviewees suggested that Cambridge residents aged 50+ might perceive the tech-heavy job market as welcoming younger workers more than older workers, and also face real and perceived skills gaps in technology and science. Moreover, Cambridge residents with low wages may be unable to afford housing in the city but face poor transit links in areas with lower housing prices.

**South Cambridgeshire:** The more rural South Cambridgeshire area has a slightly lower percentage of people aged 50+ (35.5%) than England's average (37.2%). It is the least deprived area within the Cambridgeshire and Peterborough area and has the highest median income. South Cambridgeshire's economy focuses on the life sciences sector, healthcare and other science and research activities. Such jobs often have high flexibility levels that can help people continue working as they age.

Employment among those aged 50+ is high in South Cambridgeshire (53.3%, and 79.4% for people aged 50–64) compared to the overall rate in England. However, interviewees mentioned that people aged 50+ in South Cambridgeshire might face challenges concerning real and perceived skills gaps around the life sciences and technology. Depending on where they live, those in more rural parts of South Cambridgeshire may also have poor access to public transit.

**East Cambridgeshire:** The largely rural East Cambridgeshire area has a slightly higher percentage of people aged 50+ (40.7%) than the average for England (37.2%). It is among the least deprived Cambridgeshire and Peterborough areas, although educational attainment levels are relatively low compared to Cambridge and South Cambridgeshire. Agriculture and food comprise a large part of the economy, alongside business services and travel and transport.

Employment among people aged 50+ is high in East Cambridgeshire (50.2%, and 81.7% for people aged 50–64) compared to the overall rate in England. However, interviewees mentioned that those aged 50+ in East Cambridgeshire may face challenges related to physically demanding jobs in the agricultural sector. As East Cambridgeshire is largely rural, there may also be issues accessing public transport common to other rural Cambridgeshire and Peterborough areas.

**Huntingdonshire:** At 40.4%, the largely rural Huntingdonshire area has a slightly higher percentage of people aged 50+ than the English average (37.2%). It is among the least deprived Cambridgeshire and Peterborough areas, although median wages are lower than in Cambridge and South Cambridgeshire. Huntingdonshire's economy is mixed, including IT, health-related manufacturing, construction, utilities and business services.

Employment among people aged 50+ is high in Huntingdonshire (50.0%, and 80.3% for people aged 50–64), compared to England overall. However, interviewees mentioned that people aged 50+ in this area might have poor access to public transit, affecting where they can work and live.

**Fenland:** With 43.1% of residents aged 50+, the largely rural Fenland area has a high percentage of people in this age bracket than the average for England (37.2%) and other areas in the Cambridgeshire and Peterborough area. It has one of the highest deprivation levels in the local area and one of the lowest educational and skill levels in England. Health inequality is prominent, with up to a ten-year-shorter lifespan than in affluent Cambridge areas. The Fenland economy is largely agricultural.

Within the region covered by CPCA, Fenland is the only area with a lower estimated employment rate among people aged 50–64 years than the national English average (England=71.3%; Fenland=65.3% [95% CI: 48.3–82.3]). However, the wide confidence intervals mean it is unclear whether this is a true difference. Interviewees mentioned that workers aged 50+ in this area are likely to face challenges relating to physical health, particularly in the agricultural sector. Furthermore, older people in this area may be less likely to be able to afford retirement, despite physically demanding work being challenging as people age. They may have poor access to public transit, affecting where they can work and live.

**Peterborough:** With 30.6% of residents aged 50+, the largely urban Peterborough area has a low percentage of people aged 50+ compared to the average for England (37.2%) and most other areas within Cambridgeshire and Peterborough (except for Cambridge). It is also the most deprived area within Cambridgeshire and Peterborough, with relatively low wages and education levels. While largely a manufacturing and logistics hub, Peterborough's economy also comprises insurance, reinsurance, pension funding, construction and utilities.

Peterborough residents aged 50+ are employed at a similar rate to that in England (40.2% and 76.2% for people aged 50–64). Interviewees mentioned that workers aged 50+ in this area likely face challenges relating to low socioeconomic status, and may be less likely to be able to afford retirement. Many jobs in this area can be physically demanding, which can also create difficulties as people age.

## Conclusion

There is a trend towards an ageing workforce both nationally and in the Cambridgeshire and Peterborough area, meaning that a larger proportion of the future workforce will likely comprise workers aged 50+. Such workers will likely face barriers to workforce participation and may require specific support to remain in and/or enter the workforce. Preparing for an ageing workforce will require collaboration between diverse

stakeholders, including employers of people aged 50+, the public sector (e.g. local authorities) and third-sector organisations supporting people as they age.

This preliminary study provides insight into the workforce experience of people aged 50+ in the Cambridgeshire and Peterborough area. While the research collected evidence specific to this region, the results indicate that local workers experience many of the same challenges as they age as those in other areas of the country. While people of any age can experience some of these challenges, those aged 50+ are more likely than younger workers to experience health-related challenges, caring responsibilities and real and perceived skills gaps. Ageism in workplaces and recruitment practices can also affect the experience of people aged 50+ seeking or undertaking employment. These challenges are cumulative and overlapping and require both system-level and individualised support.

One of the Cambridgeshire and Peterborough area's most significant aspects influencing the experience of workers aged 50+ is the prominence of socioeconomic and health-related inequalities. When assessing options for supporting workers aged 50+ in the local area, these inequalities should be considered to find solutions that help populations that are most likely to face challenges related to work.

Further research is needed to better understand the experience of workers aged 50+. In particular, there is a need to investigate how inequalities influence how people aged 50+ experience the labour market, to examine local skills gaps and the extent to which these align with the skills of people aged 50+ looking for work, and to identify the support and training available to people aged 50+ and whether it meets their needs. This study relied on desk research alongside a limited number of preliminary interviews. To fully understand age-related employment challenges and inform the decision making necessary to support an ageing workforce in the long term requires research that engages directly with people aged 50+ and with a wider range of local-area employers.

# Table of contents

---

<b>Research Report</b> .....	<b>i</b>
Foreword by Professor Dame Carol Black .....	ii
Preface .....	iv
Summary .....	v
Figures .....	xiii
Tables .....	xiv
Boxes .....	xv
Abbreviations .....	xvi
<b>1. Introduction and aims of study</b> .....	<b>1</b>
1.1. Study aims .....	2
<b>2. Methods</b> .....	<b>3</b>
2.1. Desk research .....	3
2.2. Interviews .....	4
2.3. Analysis and reporting .....	5
2.4. Strengths and limitations .....	5
2.5. Report structure .....	6
<b>3. Trends in work and age</b> .....	<b>8</b>
3.1. Demographics and employment rates in the Cambridgeshire and Peterborough area .....	8
3.2. Trends for workers aged 50+ .....	11
3.3. Impact of the Covid-19 pandemic on employment among people aged 50+ .....	12
3.4. Sectors with a high number of workers aged 50+ .....	14
<b>4. Inequalities and experiences in the workplace</b> .....	<b>17</b>
4.1. Socioeconomic status, wealth and income .....	17
4.2. Gender .....	19
4.3. Race and ethnicity .....	20
4.4. Migration and language .....	20
<b>5. Challenges and barriers faced by people aged 50+ in the workforce</b> .....	<b>21</b>
5.1. Physical health, mental health and disability-related challenges .....	21

5.2.	Physically demanding work.....	23
5.3.	Caring responsibilities.....	23
5.4.	Technology-related skills and knowledge .....	24
5.5.	Age-related discrimination in the workplace.....	24
<b>6.</b>	<b>Challenges and barriers faced by people aged 50+ seeking work.....</b>	<b>27</b>
6.1.	Ageism in recruitment practices .....	27
6.2.	Real and perceived skills gaps.....	27
<b>7.</b>	<b>The impact of people aged 50+ leaving the workforce .....</b>	<b>29</b>
7.1.	Impacts of leaving the workforce for people aged 50+ .....	29
7.2.	The impact of people aged 50+ leaving the workforce on employers .....	31
7.3.	The societal and economic impact of people aged 50+ leaving the workforce .....	32
<b>8.</b>	<b>Work-related support for people aged 50+ .....</b>	<b>33</b>
8.1.	Training and career development.....	33
8.2.	Employment support provided by the public and third sectors .....	34
8.3.	Employment support provided by employers.....	35
8.4.	Non-employment support for people aged 50+.....	38
<b>9.</b>	<b>Discussion and conclusion .....</b>	<b>39</b>
9.1.	Summary of findings .....	39
9.2.	Conclusions and recommendations for future research.....	42
	References.....	44
<b>Annex A.</b>	<b>Desk research sources .....</b>	<b>48</b>
<b>Annex B.</b>	<b>Data extraction template.....</b>	<b>49</b>
<b>Annex C.</b>	<b>Interview protocol .....</b>	<b>50</b>

# Figures

---

Figure 1: Proportion of the population aged 50+ by geographic area [Data source: Office for National Statistics, 2022a] .....	9
Figure 2: Percentage of UK workers aged 50+ by industry [Data source: Chartered Institute of Personnel and Development (CIPD) analysis of Annual Population Survey July 2020 to June 2021] (Chartered Institute of Personnel and Development, 2022b) .....	15

## Tables

---

Table 1: Number of interviews conducted by stakeholder type .....	5
Table 2. Number of people living in England and CPCA areas: all ages versus those aged 50+ [Data source: Office for National Statistics, 2022a] .....	9
Table 3: Employment by age and geographic area: proportion employed (95% CI) [Data source: Office for National Statistics Annual Population Survey January-December 2022] .....	10
Table 4: The top three core business sectors in the CPCA regions [Data source: (Cambridgeshire & Peterborough Combined Authority, 2022a)].....	16
Table 5: Data extraction template used for desk research.....	49

## Boxes

---

Box 1: Overarching findings by area within Cambridgeshire and Peterborough.....	viii
Box 2: Local evidence on workers aged 50+ in the health and social care sectors during Covid-19.....	13
Box 3: Local sector evidence by geographic area .....	15
Box 4: Local evidence about the effects of socioeconomic status on workers aged 50+ .....	18
Box 5: Local evidence about physical health-related challenges for workers aged 50+.....	22
Box 6: Types of discrimination workers may face (Age UK 2022; Chartered Institute of Personnel and Development (CIPD) 2022a).....	25
Box 7: Local evidence on skill gaps among people aged 50+ .....	28
Box 8: Local evidence about job flexibility.....	36
Box 9: Local evidence about transportation and work.....	38
Box 10: Overarching findings by area within Cambridgeshire and Peterborough.....	41



# Abbreviations

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CIPD	Chartered Institute of Personnel and Development
CPCA	Cambridgeshire and Peterborough Combined Authority
CV	Curriculum Vitae
DFE	The Department for Education
DWP	The Department for Work and Pensions
GDP	Gross Domestic Product
IT	Information Technology
LSIP	Local Skills Improvement Plans
NGO	Non-Governmental Organisations
NHS	National Health Service
ONS	Office for National Statistics
UK	United Kingdom

# 1. Introduction and aims of study

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People aged 50 and older left the United Kingdom (UK) workforce at a higher rate during the Covid-19 pandemic than in previous periods: approximately 386,000 more people aged 50–64 were economically inactive from May to July 2022 than from December 2019 to February 2020 (Office for National Statistics (ONS) 2022b). National media and news outlets frequently reported this trend both during and after the pandemic, raising concerns about the health and wellbeing of this demographic, the financial impact on individuals leaving the workforce earlier than planned and their ability to maintain a high quality of life post-retirement. There were also concerns about employers losing workers aged 50+ and their concomitant skills and experience, and potential issues around the overall UK economic situation regarding labour shortages (Centre for Ageing Better 2022). The departure of people aged 50+ from the labour force during the Covid-19 pandemic also exacerbated concerns about what an ageing workforce and population might mean for the UK's labour supply. Despite people generally working longer, concerns about the increasing proportion of older versus younger workers and the consequences of lacking younger workers to replace older ones leaving the workforce emerged well before the pandemic (Chartered Institute of Personnel and Development (CIPD) 2015).

People may face workforce-participation challenges as they age, for example due to declining health or changes in the workplace requiring new skills. However, these may not be distributed evenly throughout the population. For example, those in low-paid, lower-skilled and manually intensive jobs may face particular challenges as they age. Individuals from Black and ethnic minority backgrounds (Trade Union Congress (TUC) 2022), women, and individuals with unpaid caring responsibilities can also face inequalities and additional challenges participating in the workforce.

Proposed solutions to help recruit and retain workers aged 50+ include explicitly stating age-inclusivity in job adverts, appointing an advocate to encourage decision makers to consider the needs of workers aged 50+, training staff in inclusion and diversity, and providing flexible working arrangements (Centre for Ageing Better 2021). Ongoing health-and-wellbeing support, training, and skill-development programmes can also help retain workers as they age (Chartered Institute of Personnel and Development (CIPD) 2022b).

Despite the national evidence on older workers in the UK, there is a lack of local-level evidence for the Cambridgeshire and Peterborough Combined Authority (CPCA) areas. As such, local evidence about the experience of workers aged 50+ seeking or engaging in work is needed to inform decision making and tailor support to this group's regionally specific conditions.

## 1.1. Study aims

In this context, the CPCA and Cambridge Ahead commissioned RAND Europe to conduct an independent study looking at workers aged 50+ years in the local area. The study focuses on the Cambridgeshire and Peterborough area (Cambridge, South Cambridgeshire, East Cambridgeshire, Peterborough, Huntingdonshire and Fenland) and considers how national evidence may apply locally. The study investigates the following research questions:

1. Why might people aged 50+ be leaving the workplace earlier than expected?
2. To what extent is recruiting and retaining workers aged 50+ an issue for employers and people aged 50+?
3. What populations and industry sectors are most affected by workforce issues relating to people aged 50+?
4. What support for workers aged 50+ is available from employers, and does it reflect the needs and preferences of people aged 50+?

This report describes a preliminary exploratory study to identify whether there are local-level issues around workers aged 50+, and if so, what they are and whom they affect. The results from this study may inform future research, where research questions are further refined and data is collected from workers aged 50+ and/or a wider selection of employers in the Cambridgeshire and Peterborough areas.

## 2. Methods

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To address these research questions, we conducted desk research activities and interviewed key stakeholders. We describe these methods in more detail below.

### 2.1. Desk research

We conducted targeted desk research to review local evidence about the experience of workers aged 50+ and to understand national evidence and the degree to which national evidence might be relevant to the Cambridgeshire and Peterborough area. To achieve this, we reviewed published literature and survey data from the Office of National Statistics (2021 Census and Labour Force Survey).

#### 2.1.1. Published literature searches

For the published literature, we considered evidence published from 1 January 2019 up to the search date (15 February 2023) to capture the period before, during and after the Covid-19 pandemic's peak, given the significant implications it had for workers aged 50+.

We conducted two searches of English-language academic literature via Google Scholar and seven grey literature searches via Google. Annex A provides the specific search strings we used. We sorted results by relevance and screened the first 20 results from each search for inclusion. We also conducted a targeted search of the CPCA website for relevant evidence and considered evidence identified as relevant (from outside the search results) before and during the study for inclusion.

In total, 41 sources met the inclusion criteria (14 from the academic search, 18 from grey literature, 5 from the targeted search and 4 from previously identified evidence). National-level evidence was mostly identified in academic and grey literature searches, while regional and local-level evidence was largely via grey literature and targeted-website searches.

We extracted information from the included articles into an extraction template that captured information on the following:

- The older workforce aged 50+ generally
- Retention or recruitment of older workers aged 50+
- Issues and challenges impacting the participation of workers aged 50+ in the workforce
- The impacts of older workers aged 50+ leaving the workforce on the workforce, labour market, employers and the economy

- Sectors/industries or populations particularly affected by issues participating in the workforce
- Current or potential support that would be helpful for older workers aged 50+
- Information relating to local demographics or context.

Once complete, we used a data extraction template to synthesise findings for each research question (Annex B). Although we did not formally assess the quality of the included articles, we captured reviewer reflections on the overall quality of the articles, which informed how article contents were analysed and synthesised to form the overall findings of this study.

### 2.1.2. Survey data

We also reviewed data from the Office for National Statistics (ONS) Census 2021 and aggregated Labour Force Survey (published on 14 February 2023) to understand the demographic characteristics and labour force participation information for each CPCA region. The latest reviewed data for this survey was collected from October to December 2022, but we considered data from up to ten years earlier to examine trends over time. The information we reviewed included key local-economy sectors and figures relating to workers aged 50+. We downloaded data from the ONS website in Excel files and summarised descriptive statistics for each CPCA region and, where appropriate, for the East of England and England for comparison.

## 2.2. Interviews

We conducted interviews to gather national and local level insights about workforce issues for people aged 50+ in the Cambridgeshire and Peterborough area and to identify any particular populations or industries that may be disproportionately affected. We selected interviewees based on their knowledge/experience of people aged 50+ within the local area workforce and/or labour market. We also aimed to recruit from major local industries across all six geographic regions covered by CPCA. We predominantly identified interviewees through online searches and personal networks, but also through asking interviewees about individuals with whom it would be valuable to speak. Overall, RAND Europe contacted 61 individuals/organisations, of which 34% agreed to participate.

We provided each interviewee with an online study information sheet and consent form to read and complete before the interview. Each interview lasted 30–60 minutes and took place remotely using video conferencing software. The interviewer checked consent to record the interview for internal note-taking purposes before the interview started. If consent was provided, we recorded the interview via audio and video. A note-taker was present for all interviews, and notes were taken during the interview and afterwards by consulting the recording. The interviews were semi-structured according to the interview protocol available in Annex C.

In total, we conducted 21 semi-structured interviews with 23 individuals (two with two interviewees simultaneously) from key stakeholder groups across the CPCA regions<sup>1</sup> (Table 1).

**Table 1: Number of interviews conducted by stakeholder type**

Stakeholder Type	Interviewee (Int.)
Charity/ Non-governmental organisations (NGOs) working with people aged 50+	Int. 1 (national), 9 (local), 12 (local)
Academia and experts in age and employment (national)	Int. 4, 8, 10, 11
Local government	Int. 5, 6, 18, 22, 23
Local employers	Int. 3, 7, 13, 14, 15, 16, 20, 21
Local further education providers	Int. 17
Local organisations representing workers	Int. 2
Local recruitment specialists	Int. 19

### 2.3. Analysis and reporting

We cross-analysed desk research and interview data and synthesised the findings. During this process, we reviewed additional sources addressing evidence gaps and areas requiring additional contextual information (which are referenced in this report). We report the findings in five main sections: (i) trends for workers aged 50+, (ii) challenges faced by employed people aged 50+, (iii) challenges faced by people aged 50+ seeking employment, (iv) challenges faced by unemployed people aged 50+ *not* seeking employment, and (v) support for workers aged 50+. We provide accompanying ‘local evidence’ boxes outlining how the evidence applies to each area covered by CPCA. Where possible, we provide national-level data for England as well as local-level data. However, only UK-level data was available in some instances, indicated in the text as appropriate.

### 2.4. Strengths and limitations

This preliminary study provides initial evidence on potential issues affecting the local employment experience of people aged 50+. By consulting national evidence, considering the Cambridgeshire and Peterborough area’s specific characteristics and interviewing individuals with direct knowledge and

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<sup>1</sup> Interviewee geographic level: Cambridge only (n=4); Peterborough only (n=2); South Cambridge only (n=2); Huntingdon only (n=1); Cambridge, East Cambridge and South Cambridge (n=3); Cambridge, East Cambridge, South Cambridge, Fenland and Peterborough (n=1); Cambridge and South Cambridge (n=1); Cambridge and National (n=1); National only (n=6).

experience of the local labour market, our study provides an initial view of how national evidence may apply locally and whether there are any unique local issues. One of this study's strengths is its multi-modal methodological approach and the diversity of stakeholders and views it represents: interviews enabled us to gain perspectives on workers aged 50+ across multiple stakeholder types and industries and, combined with our desk-based research, comprehensively cover the topic and identify possible similarities or differences.

However, several limitations should be accounted for when interpreting these research findings. First, as this was a preliminary study exploring employment issues and support for people aged 50+, we prioritised speaking with employers, local economy experts and academic experts. Therefore, older workers' voices are largely missing. Future research would do well to include perspectives from people aged 50+ and compare them with the perspectives found in this research to highlight similarities and differences in actual versus perceived experiences. Additionally, although we initially aimed to conduct 30 interviews, we could only collect information from 23 interviewees – despite multiple follow-up strategies and personal network outreach. This outcome may be due to the study's short timeframe for the study, meaning some individuals could not participate or because not all those contacted felt well-placed to comment. Additionally, certain stakeholder groups and regions were disproportionately represented in our study. For instance, Cambridge, South Cambridgeshire and East Cambridgeshire were better represented than Fenland, Huntingdonshire and Peterborough. Fenland, in particular, has the highest proportion of people aged 50+ within the local area but was poorly represented in this study's interviews.

Similarly, the viewpoints expressed by those who agreed to be interviewed may not be the same as those who did not, introducing possible self-selection bias, i.e. those who agreed may have had a particular interest or agenda. Since discrimination and workplace conduct can be sensitive subjects, there is also a possibility that interviewees were not comfortable fully expressing their views in an interview setting, despite knowing the results would be reported anonymously. For example, local employers may have been disinclined to discuss challenges related to workers aged 50+, fearing the possibility of being perceived as discriminatory.

Lastly, although we searched specifically for local-level evidence in the desk research, few sources provided evidence specific to the Cambridgeshire and Peterborough area. This absence highlights the need for additional local-level evidence on the employment experience of people aged 50+. In addition, our research did not engage directly with workers aged 50+ or comprehensively compare their experiences to those of younger workers. This would be an important perspective to capture in future research on this topic.

## 2.5. Report structure

The following chapters describe this study's findings from desk research and key stakeholder interviews, providing boxes throughout to describe local-level evidence from the Cambridgeshire and Peterborough areas and how national-level evidence may apply locally. The chapters proceed as follows:

- Chapter 3: Trends in work and age, including the Covid-19 pandemic's impacts
- Chapter 4: Age-based employment inequalities
- Chapter 5: Workforce challenges and barriers faced by people aged 50+
- Chapter 6: Challenges and barriers faced by people aged 50+ seeking work

- Chapter 7: The impacts of people aged 50+ leaving the workforce
- Chapter 8: Work-related support for people aged 50+

The concluding chapter (Chapter 9) briefly summarises the study's findings and discusses their implications for the Cambridgeshire and Peterborough area, including recommendations for future research.



### 3. Trends in work and age

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This chapter overviews national and local trends for workers aged 50+ to understand how their numbers and proportions have changed and will likely change over time. We begin by presenting demographic information about the Cambridgeshire and Peterborough area alongside corresponding employment rates. We then discuss short-and-long-term trends around age and work in England, including the impact of the Covid-19 pandemic on workers aged 50+. Lastly, we provide information about the English sectors with the highest proportions of older workers. This chapter aims to provide contextual information for this study's findings.

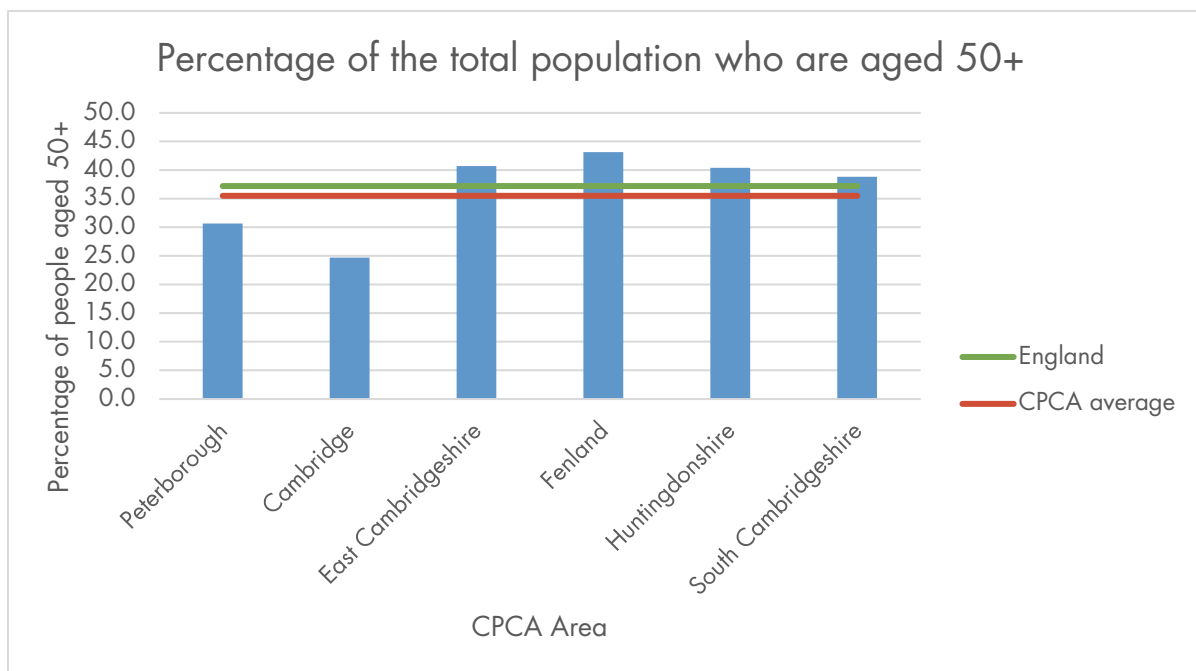
#### 3.1. Demographics and employment rates in the Cambridgeshire and Peterborough area

According to 2021 census data, 56.5 million people live in England, of whom 21 million (37.2%) are aged 50+ (Office for National Statistics (ONS) 2022a) (Table 2). The proportion of people aged 65+ is increasing, and is predicted to reach 21.5% by 2030 and 23.8% by 2040 (Office for National Statistics (ONS) 2023). According to the 2021 census, 894,300 people live in the area covered by CPCA (Cambridge, South Cambridgeshire, East Cambridgeshire, Huntingdonshire, Peterborough and Fenland), representing 1.6% of the English population (Office for National Statistics (ONS) 2022a). Of those living in CPCA, 317,800 (35.5%) are aged 50+, compared to 37.2% in England, indicating a lower proportion of people aged 50+ living in the CPCA area than nationally. However, people aged 50+ are disproportionately represented across CPCA areas: Peterborough and Cambridge both have a lower proportion of residents aged 50+ than the national average. In contrast, Fenland, Huntingdonshire, South Cambridgeshire, and East Cambridgeshire have a higher proportion of people aged 50+ than the national average (Office for National Statistics (ONS) 2022a) (see Table 2 and Figure 1 for the percentage of people aged 50+ within each area). Fenland has the highest percentage of people aged 50+ in the local area.

**Table 2. Number of people living in England and CPCA areas: all ages versus those aged 50+ [Data source: Office for National Statistics, 2022a]**

Location	Total number of people (all ages)	Number of people aged 50+ (% of the total population in the area)
Peterborough	215,700	66,100 (30.6%)
Cambridge	145,700	36,000 (24.7%)
East Cambridgeshire	87,700	35,700 (40.7%)
Fenland	102,500	44,200 (43.1%)
Huntingdonshire	180,800	73,000 (40.4%)
South Cambridgeshire	162,000	62,900 (35.5%)
<b>CPCA area overall</b>	<b>894,300</b>	<b>317,800 (35.5%)</b>
<b>England overall</b>	<b>56,489,800</b>	<b>21,033,000 (37.2%)</b>

**Figure 1: Proportion of the population aged 50+ by geographic area [Data source: Office for National Statistics, 2022a]**



Overall and age-specific employment rates vary between the different areas covered by CPCA (see Table 3). According to data from the annual population survey in 2022, the general employment rate among people aged 50+ in England is 42.2% (71.3% for people aged 50–64 and 11.3% for those aged 65+), compared to 46.6% in Cambridgeshire and Peterborough (76.9% for people aged 50–64 and 13.7% for people aged 65+). Within the areas covered by CPCA, employment is higher among people aged 50+ in South Cambridgeshire (53.3%), Cambridge (51.0%), East Cambridgeshire (50.2%) and Huntingdonshire (50.0%) than in Peterborough (40.2%) and Fenland (38.4%), which fall below the average rate in England. Fenland is the only CPCA area with a lower estimated employment rate among people aged 50–64 than in England. However, since the confidence intervals for employment rate estimates are larger in some areas

than others, these estimates may not reflect true differences between locations. For example, the Fenland estimate has a large 95% confidence interval, meaning that employment rates among those aged 50–64 may not differ significantly from the national average.

**Table 3: Employment by age and geographic area: proportion employed (95% CI) [Data source: Office for National Statistics Annual Population Survey January-December 2022]**

Age	Overall employment rate	Employment rate for people aged 50+	Employment rate by age group				
	16–64	50+	20–24	25–34	25–49	50–64	65+
Cambridge	78.2 (72.1–84.3)	51 (40.8–61.2)	*	83.3 (73.1–93.5)	84.9 (75.8–94)	74.8 (62–87.6)	*
East Cambridgeshire	86.1 (78.7–93.5)	50.2 (38.3–62.1)	*	93.6 (81.2–106)	90.2 (79.2–101.2)	81.7 (68.7–94.7)	*
South Cambridgeshire	79.4 (74.7–84.1)	53.3 (46.6–60)	*	91.6 (82.6–100.6)	95.3 (91–99.6)	79.4 (71.9–86.9)	13.5 (6.8–20.2)
Peterborough	79.3 (75.3–83.3)	40.2 (35.2–45.2)	*	89.1 (82.3–95.9)	85.1 (79–91.2)	76.2 (69.1–83.3)	11.3 (7.2–15.4)
Huntingdonshire	82.8 (77.9–87.7)	50 (43.3–56.7)	93.8 (81.1–106.5)	81.8 (67.5–96.1)	97.1 (92.7–101.5)	80.3 (72.6–88)	15.1 (8.5–21.7)
Fenland	75.3 (65.7–84.9)	38.4 (27.9–48.9)	*	81.2 (62–100.4)	93.7 (83.6–103.8)	65.3 (48.3–82.3)	*
CPCA Overall	80.1 (77.9–82.3)	46.6 (43.6–49.6)	76.9 (65.7–88.1)	86.5 (82.1–90.9)	90.4 (87.5–93.3)	76.9 (73.1–80.7)	13.7 (10.9–16.5)
England Overall	75.8 (75.5–76.1)	42.2 (41.8–42.6)	66.9 (65.5–68.3)	85.1 (84.5–85.7)	86 (85.6–86.4)	71.3 (70.8–71.8)	11.3 (11–11.6)
UK Overall	75.5 (75.2–75.8)	41.7 (41.4–42)	67 (65.8–68.2)	84.9 (84.4–85.4)	85.7 (85.3–86.1)	70.7 (70.3–71.1)	10.9 (10.6–11.2)

\* Estimate unreliable or missing due to small sample size (n<10).

### 3.2. Trends for workers aged 50+

This section explores trends among workers aged 50+, explaining how short-term trends of people aged 50+ leaving the workforce fit with longer-term projections of an ageing workforce.

#### **People aged 50+ participate less in the workforce than those below 50. Some are unemployed but would like to participate in the workforce.**

As people age, they are less likely to participate in the workforce, more likely to retire and less likely to return to employment after leaving work. Unemployed people aged 50+ are more likely to be unemployed long-term, less likely to return to work after leaving and more likely to experience longer periods of unemployment than their younger counterparts (Centre for Ageing Better 2020; Chartered Institute of Personnel and Development (CIPD) 2022b; Parsons & Walsh 2019; Robertson 2021; Simpson & Chaplain 2020). When people leave the workforce, it is important to note that this is not in itself an issue, as they can experience positive outcomes. However, there can be challenges for employers and local labour markets when such departures result in labour shortages and skills gaps. Some evidence also suggests that workers aged 50+ are more vulnerable to being let go or made redundant than younger workers (Parsons & Walsh 2019).

For example, estimates indicate that unemployed people aged 50+ are twice as likely to remain out of work for 12 months or longer than younger workers (Brader 2022; Centre for Ageing Better 2020; Robertson 2021; Trade Union Congress (TUC) 2022). Moreover, only a third of workers aged 50+ who are made redundant re-enter employment within three months (Trade Union Congress (TUC) 2022). Once older people leave the workforce, they are unlikely to return. In England, only 2.4% of those who experienced unemployment aged 54–60 worked at ages 65–69 (Lain & Phillipson 2019).

While not all people aged 50+ want to work, there are some who want to work but are not currently in employment (Chartered Institute of Personnel and Development (CIPD) 2022b). Before the pandemic, an estimated 1 million people aged between 50 and state pension age were unemployed but wanted to work (Parsons & Walsh 2019). According to 2022 survey results from Great Britain, 14% of those aged 50–59 and 6% aged 60–65 were seeking work (Office for National Statistics (ONS) 2022b).

In terms of contract type, people aged 50+ are also more likely to work part-time than their younger counterparts (Chartered Institute of Personnel and Development (CIPD) 2022b) and more likely to be self-employed (Chartered Institute of Personnel and Development (CIPD) 2022b; Flynn & Wong 2022).

#### **Employment among people aged 50+ has been increasing and is expected to continue rising long-term.**

Despite negative associations between age and work, there has been an overall long-term trend towards people aged 50+ working for longer and a higher proportion of the workforce comprising those aged 50+. Several factors underpin this trend, including a rising State Pension age and demographic shifts (i.e. an ageing population, low birth rates and longer life expectancies). Therefore, it will be important for employers across the public, private and third sectors to consider how to support an ageing workforce in the coming years.

Aside from the Covid-19 pandemic, the overall UK employment rate among people aged 50+ has increased and is expected to continue rising in the coming decades (Centre for Ageing Better 2020; Chartered Institute of Personnel and Development (CIPD) 2022a and 2022b; Parsons & Walsh 2019). While just 56% of people aged 50–64 were employed in 1984, 75% were employed in 2020 (Robertson 2021). Other estimates show that the employment rate among people aged 50–64 has increased from 60% to 73% between 2000 and 2020 (Centre for Ageing Better 2020). Furthermore, recent evidence has shown that women aged 50+ are the fastest-growing segment of the workforce (Department for Work and Pensions (DWP) 2021).

### **The cost-of-living crisis and challenges relating to financial stability may lead to some people staying in the workforce for longer or returning to the workforce after retirement.**

The cost-of-living crisis in England may contribute to people staying longer in the workforce or returning to it to afford basic necessities (Asokan 2022; PA News Agency 2023; Lain & Phillipson 2019). This effect was clear in employment trends in the final quarter of 2022, when economic inactivity among workers aged 50+ dropped, particularly among those aged 50–64 (PA News Agency 2023).

Working longer to afford cost-of-living increases may detrimentally affect people aged 50+ with physically demanding jobs and poorer general health (Lain & Phillipson 2019), which will disproportionately affect those in low-wage jobs or with fewer financial resources who are likely to struggle to afford to retire. This is discussed in Section 4.1 below.

### **3.3. Impact of the Covid-19 pandemic on employment among people aged 50+**

The overall economic inactivity rate among working-age adults in the UK rose during Covid-19; in December 2021, it was one percentage point higher than before the pandemic in December 2021 (Brader 2022). Although employment has rebounded slightly since its lowest point in the pandemic, it has not yet reached pre-pandemic levels. It is unclear whether employment rates will completely recover, as the pandemic's long-term impacts remain uncertain.

We explain below how the pandemic has affected workforce participation among workers aged 50+.

### **The Covid-19 pandemic has been associated with disproportional employment rate decreases among people aged 50+.**

Despite the general trend towards people aged 50+ staying in the workforce longer, their unemployment rates have recently increased, most likely because the Covid-19 pandemic disproportionately affected people aged 50+. Although recent years have seen more workers aged 50+ employed than ever before, the Covid-19 pandemic led many workers aged 50+ to leave the workforce involuntarily and/or take early retirement (Centre for Ageing Better 2020; Department for Work and Pensions (DWP) 2021; Office for National Statistics (ONS) 2022b). While unemployment rose for all age groups from pre-pandemic levels, the increase was greatest among those aged 50+ (Brader 2022). Estimates indicate that the employment rate gap between those aged 35–49 and those aged 50–64 increased by 1.5% from 2020 to 2022 during the

pandemic (Centre for Ageing Better 2022). The UK employment rate for those aged 50–64 fell from 72.6% during the December 2019 to February 2020 period to 71.1% in the same period the following year and from 11.5% to 10.4% for those aged 65+ (Brader 2022). Consequently, the number of people aged 50+ seeking employment-related benefits almost doubled during the first lockdown in 2020 compared to unemployment rates immediately before the lockdown (Simpson & Chaplain 2020).

Some older people who left the workforce during the pandemic are unlikely to return and can thus be classified as retired (Flynn & Wong 2022). Between the third quarters of 2019 and 2021, the number of unemployed people aged 50–65 not actively seeking employment increased by over 200,000 (5%), mainly driven by retirement from paid work – an increase of 50,000 or 0.2% (Trade Union Congress (TUC) 2022). According to survey evidence from August 2022, 36% of the adults who left work after Covid-19's onset left to retire (Office for National Statistics (ONS) 2022b). Moreover, according to the Financial Conduct Authority, 58% of people who retired from March to October 2020 did so because of the pandemic (Trade Union Congress (TUC) 2022). Evidence from 2022 suggests that of those who left or lost their job after the pandemic began and were still out of work, over half (55%) had not looked for a job since leaving the labour market (Office for National Statistics (ONS) 2022b).

It is unclear how employment rates will recover long-term. Estimates indicate that if pre-Covid-19 trends had continued, between 500,000 (Trade Union Congress (TUC) 2022) and 1.1 million (Brader 2022) additional workers aged 50+ would be active in the labour market today.

### **Health-related reasons were a key deciding factor for many people aged 50+ leaving the workforce during the Covid-19 pandemic.**

Interviewees commented that the Covid-19 pandemic often exacerbated existing health conditions, making it more challenging for workers aged 50+ to stay in the workforce (Int. 4 and 10). They explained that because the risk of adverse outcomes and severe symptoms associated with Covid-19 increase with age, many workers aged 50+ left the labour market because they felt a greater need to self-isolate (Int. 10, 1, 19). There were also health issues relating to long Covid (Int. 10). According to one expert in ageing and work, a third of those aged 50+ who left the workforce due to health factors becoming less manageable during the pandemic decided not to return for health-related reasons (Int. 4). However, there are some sectoral differences in the association between Covid-19 and workers aged 50+ leaving the labour market due to health reasons (Int. 15 and 16). For example, more workers aged 50+ in physically demanding jobs left paid employment during the Covid-19 pandemic due to ill health than in less physically demanding jobs (Trade Union Congress (TUC) 2022).

#### **Box 2: Local evidence on workers aged 50+ in the health and social care sectors during Covid-19**

The health sector called on retired workers to rejoin the workforce during the pandemic. One Cambridge health provider, for example, used zero-hour contracts to allow a flexible return to work to fill gaps in service provision and respond to high demand (Int. 15, 16). Similarly, in Peterborough, training programmes were provided to fill gaps in social care provision, which widened during the pandemic (Int. 22).

Although health-related reasons caused many people aged 50+ to leave the workforce during the pandemic, local evidence from Cambridge indicates that this was a less prominent reason in the healthcare sector than work-life balance and relocation, which were the main driving factors from May 2021 to April 2022 (Int. 15, 16).

### **Like other age groups, people aged 50+ were affected by furloughs and economic downturns during Covid-19.**

Alongside those who left the workforce for health-related reasons during Covid-19, some workers aged 50+ were also involuntarily furloughed or lost their jobs (temporarily or permanently). Estimates for people aged 50+ who were furloughed range from 1.3 million (in February 2021) (Brader 2022) to 2.7 million (in 2020) (Centre for Ageing Better 2020). Moreover, some workers aged 50+ in wage-paying rather than salaried jobs may have had their hours cut rather than losing their jobs completely.

Covid-19's impact on workers aged 50+ was sector and role dependent. For instance, since crops and animals still needed attending, workers aged 50+ in agricultural sectors were less likely to face furloughs or other employment disruptions (Int. 2). Manufacturing was also a key sector whose workers aged 50+ were unlikely to be affected by involuntary job loss during the pandemic (Int. 3). In contrast, retail and hospitality workers aged 50+ may have faced more furloughs or other disruptions to their working lives, especially during lockdowns (Int. 13).

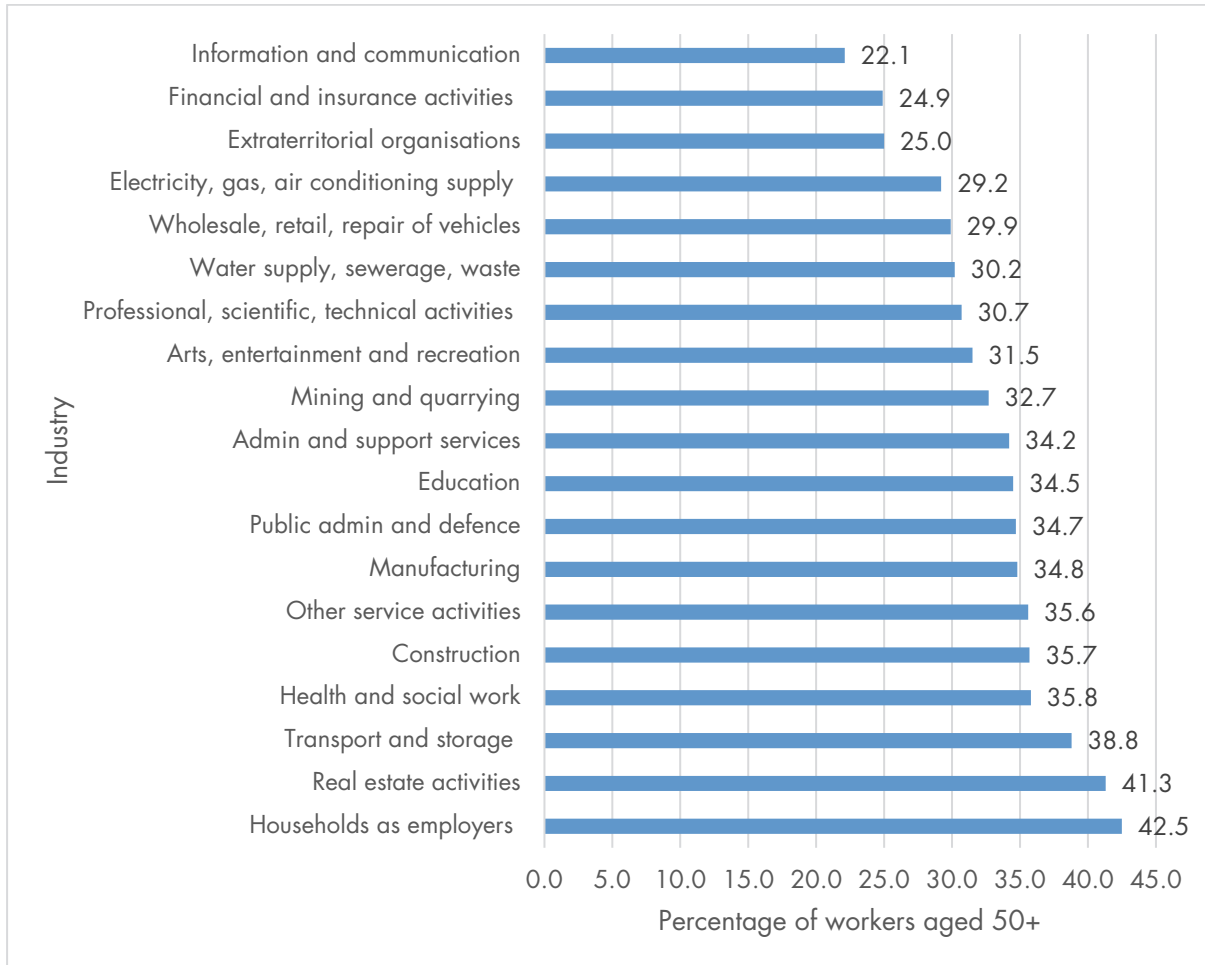
### **Covid-19 also changed values and long-term plans among workers aged 50+.**

The Covid-19 pandemic also affected many peoples' values and mindsets, including among workers aged 50+. Interviewees mentioned that many workers aged 50+ decided to prioritise non-work-related aspects of their lives due to the pandemic (provided that they could afford to do so), such as engaging in hobbies, travelling or spending time with family (Int. 8, 15, 16, 17). Therefore, the pandemic may have encouraged some workers aged 50+ toward early retirement to make room for other activities. Though not necessarily negative – people aged 50+ who left the workforce may continue to contribute to their society and community outside of paid labour (e.g. through volunteering or providing care) – this trend nevertheless affects overall workforce participation and local labour supplies.

## **3.4. Sectors with a high number of workers aged 50+**

Some industries have a greater proportion of workers aged 50+ than others. For instance, approximately 52% of agricultural workers are aged 50+, compared to only 20.5% of hospitality workers in accommodation and food services – see Figure 2 (Chartered Institute of Personnel and Development (CIPD) 2022b). Industries with more workers aged 50+ may struggle when large numbers leave (Chartered Institute of Personnel and Development (CIPD) 2022b), which can be especially challenging when the industry provides an essential public service, e.g. social care, which relies on a large number of older migrant workers (Flynn & Wong 2022).

**Figure 2: Percentage of UK workers aged 50+ by industry [Data source: Chartered Institute of Personnel and Development (CIPD) analysis of Annual Population Survey July 2020 to June 2021] (Chartered Institute of Personnel and Development, 2022b)**



Although employment-sector data were unavailable by age in each location within the Cambridgeshire and Peterborough area, understanding the active sectors for each sub-area can help identify possible challenges relating to an ageing workforce. Box 3 and Table 4 (below) outline this in more detail.

**Box 3: Local sector evidence by geographic area**

The sectors active in the local area influence the jobs people aged 50+ can access. Figures are unavailable for the number of workers aged 50+ in different sectors within the individual Cambridgeshire and Peterborough areas. However, Table 4 provides the top three sectors in each area within the CPCA region.

Cambridge has the largest share of knowledge-intensive business services in the UK (16%) (Cambridgeshire & Peterborough Combined Authority 2021). It is a global centre for education, life sciences, technology, artificial intelligence and advanced manufacturing (Cambridgeshire & Peterborough Combined Authority 2019, 2021, 2022a). South Cambridgeshire, similarly, has a large number of life sciences and healthcare workers. In contrast, Peterborough is a manufacturing and logistics hub, while Fenland is largely agricultural, with many people also working in construction. East Cambridgeshire and Huntingdonshire’s economies are mixed and comprise several industries, including agriculture, food and business services.



**Table 4: The top three core business sectors in the CPCA regions [Data source: (Cambridgeshire & Peterborough Combined Authority, 2022a)]**

<b>Cambridge</b>	<b>East Cambridgeshire</b>	<b>South Cambridgeshire</b>	<b>Huntingdonshire</b>	<b>Fenland</b>	<b>Peterborough</b>
IT and telecoms	Agriculture and food	Life sciences and healthcare	IT and health-related manufacturing	Agriculture and food	Equipment and machinery manufacturing
Other sciences and research	Business services	Other sciences and research	Construction and utilities	Construction and utilities	Insurance, reinsurance and pension funding
Education, arts and publishing	Travel and transport	Manufacturing for health and IT	Business services	Distribution	Construction and utilities

## 4. Inequalities and experiences in the workplace

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Workers aged 50+ face overlapping challenges (i.e. people can face more than one simultaneously), and some may belong to multiple disadvantaged groups. Race, gender and socioeconomic status can all influence an individual's workplace experience. Since workplace challenges are unevenly distributed, an intersectional approach is important to understand how multiple disadvantages can interact to influence an individual's experience (Cebola et al. 2021; Centre for Ageing Better 2021; Flynn & Wong 2022). For example, in one study examining factors associated with unemployment among older people, risk factors included low socioeconomic status, financial challenges, low educational attainment, lifestyle factors contributing to poor health (e.g. high alcohol intake, low physical activity and obesity) and working in a physically demanding industry (Syddall et al. 2020). Some of these challenges are shared by younger workers and those aged 50+. We explain some of these inequalities in section 4.1 (below) since they are useful in contextualising the challenges people aged 50+ experience in the workforce and while looking for work, as well as the impacts of leaving the workforce. We describe the following factors: socioeconomic status, wealth and income, gender, race and ethnicity, and migration and language.

### 4.1. Socioeconomic status, wealth and income

Socioeconomic status<sup>2</sup> influences the workforce challenges people face as they age and their decisions about whether to continue working or retire – a critical consideration given the rising state pension age. Age-related workplace problems may disproportionately affect lower socioeconomic status workers aged 50+, as interviewees often mentioned (Int. 4, 7, 8, 9, 10, 12). Those with lower socio-economic status are subject to additional challenges, including less opportunity to retire or ease into retirement via 'bridge employment' (Int. 4), needing to leave work due to ill health (Int. 7), having to work while in poor health (Int. 9), and needing to continue working part-time or earn extra income to supplement state pensions (Int. 12).

Financial security can vary by age, impacting whether an adult aged 50+ remains in the workforce. Those aged between 50–54 years are less likely to be debt free than those aged 60–65 years (49% vs 62%, respectively) and more likely to have credit card debt (39% vs 24%, respectively) (Office for National Statistics (ONS) 2022b). Similarly, over half of those aged 60–65 were 'confident or very confident' that their retirement provisions would match their needs, compared with just over one-third of those aged 50–54 (Office for National Statistics (ONS) 2022b). Therefore, those aged 50–54 were more likely to report

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<sup>2</sup> Socioeconomic status is determined by a combination of social and economic factors such as income, education and occupation (Baker 2014).

that they would consider returning to work than other age groups of workers aged 50+ (i.e. 86% of those aged 50–54 years, 65% aged 55–59 and 44% aged 60–65), especially paid work (14% of adults aged 50–59 vs 6% of those aged 60–65, since the latter tend to be more financially stable) (Office for National Statistics (ONS) 2022b).

Those with lower-value pensions and less savings have a greater financial need to continue working (Lain & Phillipson 2019). For example, a higher proportion of people aged 50+ who left the labour market (and have not returned) own their home outright (66%) than those who remain active in the labour market (40%) (Office for National Statistics (ONS) 2022b). In addition, those who have lost or left their job are more likely to have sources to fund themselves, such as a private pension (49% of adults aged 50–65 use a private pension to fund their time out of work or retirement, increasing to 66% of those aged 60+), savings or investments (46% and more likely for men: 51% vs 41% for women) and financial support from their partner (27% and more likely for women: 37% vs 16% for men) (Office for National Statistics (ONS) 2022b).

Evidence suggests that working-class workers are more likely to be forced out of work before reaching pension age (Trade Union Congress (TUC) 2022). While less-wealthy older people may need to work longer, those more highly educated or in higher-income jobs are actually more likely to work beyond age 65 in England (Lain & Phillipson 2019). Conversely, those in less well-paid work are more likely to be in manually intensive jobs and are more likely to need to work longer, even when continued workforce participation negatively impacts their health and well-being (Lain & Phillipson 2019). In certain industries, such as the farming sector, particular challenges can arise from having personal costs (e.g. housing) entangled with business (Int. 2).

People with lower socioeconomic status may also be more likely to experience precarious employment. For example, one interview mentioned an increasing number of workers aged 50+ occupying zero-hours contracts, temporary employment and self-employment who may be in danger of losing their job, e.g. from pandemic-associated economic dips (Int. 4).

#### **Box 4: Local evidence about the effects of socioeconomic status on workers aged 50+**

The Cambridgeshire and Peterborough areas are characterised by prominent socioeconomic inequality between and within single CPCA districts. As of 2020, Cambridge is ‘officially the UK’s most unequal city’, with the top 6% of earners taking home 19% of all income (Ferguson 2020). Those living outside Cambridge, South Cambridgeshire, and Huntingdonshire (East Cambridgeshire, Peterborough and Fenland) are likelier to have lower socioeconomic status. As such, they may face additional workforce-participation challenges while also being less able to afford not to work (Int. 1, 18).

Of the six CPCA areas, Cambridge typically has the highest skills and education levels ((Cambridgeshire & Peterborough Skills Advisory Panel 2022) Int. 2, 12, 21) alongside high wages (Cambridgeshire & Peterborough Combined Authority 2019). As two interviewees commented, Cambridge and South Cambridgeshire workers may be more likely to stay in the workforce as they age (Int. 2, 12). However, the relative wealth of some portions of the Cambridge population co-exists with pockets of deprivation and poverty.

Other Cambridgeshire and Peterborough areas are generally less affluent than Cambridge. Fenland is ranked the third-lowest local authority in England for education, skills and training (Cambridgeshire & Peterborough Skills Advisory Panel 2022), and East Cambridgeshire has similarly low educational-attainment levels. Both areas have fewer people working in highly skilled jobs and lower wages than other CPCA areas (Cambridgeshire & Peterborough Combined Authority 2019, 2021).

Along with health-related challenges related to deprivation (see Box 5), workers in these areas may face higher travel-related costs (e.g. petrol) and more significant burdens from the cost-of-living crisis (e.g. fewer shopping options) and rising energy prices (Int. 12, 15, 16).

In addition, the high housing prices in the Cambridgeshire and Peterborough area, particularly in Cambridge – influence where people can afford to live (Culora & Van Stolk 2020). Some workers, including those aged 50+, may be forced out of the city due to housing and other costs (Int. 15, 16) or move to more rural areas to afford bigger properties with more land (Int. 12). This trend also affects recruitment (see Section 3.7.1). This can be especially challenging for workers in lower-paid sectors (e.g. certain types of health and social care workers), who may need to live further away from their place of work and commute, which is less desirable for workers aged 50+ (Int. 6, 15, 16). Interviewees frequently mentioned the area's poor transportation options as a factor making it particularly challenging for local low-income workers (see Box 7).

## 4.2. Gender

Gender also influences how people aged 50+ participate in the workforce. In particular, older women may be at greater risk of being forced out of the workforce early (Francioli & North 2021) Int. 1, 2, 3, 6, 10, 11, 12, 13, 14, 19, 20, 21) and face different challenges than men. For example, women may experience menopausal symptoms, making workforce participation more challenging ((Department for Work and Pensions (DWP) 2021) Int. 1, 10, 11, 12, 14, 17). Interviewees mentioned that this can make it challenging to work in warm environments (Int. 1) and lead to low self-confidence and brain fog (Int. 12), as well as low energy levels, potentially impacting women's workplace experiences (Int. 17). One interviewee also suggested women are more likely to experience burnout, especially in health and social care work (Int. 6).

Gender is also associated with remuneration. For example, women are more likely to take breaks from their careers than men (for example, to raise children), potentially affecting their income and pension size (Int. 1, 4, 13, 19, 21), a differential that can influence financial security and decisions about how long to stay in the workforce. Older divorced women may also feel additional anxiety preparing for retirement, as they may have planned for access to their former spouse's pension without the same employment histories, salaries or access to private pensions as their male counterparts (Lain et al. 2019). Gender differences in career breaks are also related to discrimination in recruitment practices and how much women experience challenges regarding real and perceived skills gaps when re-entering the workforce (see Section 4.2).

Gender also relates to how caring responsibilities affect work. Evidence shows that a higher proportion of women aged 50+ have left the workforce to care for someone than men aged 50+ (17% vs 7%, respectively) (Office for National Statistics (ONS) 2019). Women who have previously stopped working after having a child were more likely to stop working again later in life to care for someone, and women are also more likely than men to provide care for multiple people (Office for National Statistics (ONS) 2019). Additionally, when faced with caring for a spouse, women are more likely to stop paid employment and adopt this unpaid caring role than men. One study found that over two-thirds of men caring for a spouse continue paid employment (69%), compared to less than a quarter of women (23%) – potentially due to salary differences and traditional gender roles in the house and the workplace (Office for National Statistics (ONS) 2019).

Interviewees also mentioned that gendered differences in the sectors and positions people work in may affect their work experiences as they age. Interviewees noted, for example, that the aerospace, defence and

manufacturing sector (Int. 3), the agricultural sector (Int. 2) and the construction sector are predominantly male industries. One interviewee suggested that men are more likely to occupy more physically demanding positions (Int. 10), whose challenges we discuss below in Section 5.2.

### 4.3. Race and ethnicity

Race and ethnicity can contribute to inequalities affecting how people aged 50+ participate in the workforce and the challenges they face there. Older people in minority ethnic groups tend to have poorer access to jobs (e.g. they are less likely to be invited to interviews) and are more likely to be in lower-paid jobs (Cebola et al. 2021; Centre for Ageing Better 2021). Black and ethnic minority groups are also more likely to be forced out of the workforce before the state pension age, often due to poor health or caring responsibilities. In contrast, their white counterparts are more likely to retire. Data shows that black and ethnic minority workers are less likely to retire aged 50–65 than their white counterparts (17% compared with 40%, respectively: (Trade Union Congress (TUC) 2022)). Some interviewees discussed race and ethnicity-related inequalities in the workplace (Int. 2, 3, 11, 12). However, these concerned general inequalities rather than age-specific challenges, and interviewees did not provide specific examples.

### 4.4. Migration and language

Migration status also affects how all age groups experience the workplace. Older migrants, in particular, reportedly have less-than-typical access to employers, public services and trade unions meant to deliver support to older workers to extend working life, and may also face language barriers or geographic barriers to participation in paid employment, e.g. if they live in community enclaves (Flynn & Wong 2022) (Int. 9). Similarly, older migrant workers tend to have less access to state and occupational pension entitlements and are more likely to work beyond state pension age than non-migrant workers (Flynn & Wong 2022).

Although migration status and language barriers can affect all workers, certain workers aged 50+ in the Cambridgeshire and Peterborough area may face particular challenges. For example, one interviewee mentioned that Peterborough has a large immigrant population and thus may be disproportionately affected compared with other areas within Cambridgeshire and Peterborough (Int. 9). This experience may also vary by sector, depending on its reliance on international workers. For example, the technology sector (Int. 13) and the health and social care sector (Flynn & Wong 2022) likely rely more on migrant workers (although this is not specific to people aged 50+).

## 5. Challenges and barriers faced by people aged 50+ in the workforce

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This chapter outlines the challenges older people face in the workforce. While some workers aged 50+ may leave the workforce due to the challenges they experience, others will remain, depending partly on the support available to them and their financial capacity for retirement.

This chapter discusses physical and mental health-related challenges, caring responsibilities, technology-related skills and knowledge, and age-related discrimination in the workplace. While this chapter focuses on challenges for people in the workforce, subsequent chapters focus on those outside the workforce (Chapter 6 looks at those seeking work, while Chapter 7 focuses on people who have left the job market).

### 5.1. Physical health, mental health and disability-related challenges

People are more likely to face health challenges as they age, making their participation in the workforce more difficult – especially if their workplace lacks policies, practices and/or benefits supporting workers' health ((Parsons & Walsh 2019) Int. 1, 4, 6, 9, 10, 17, 18, 21). These health-related workforce barriers likely affect older workers differently, depending partly on their job's physical intensity and support for ill health (Flynn & Wong 2022; Trade Union Congress (TUC) 2022).

Interviewees also discussed that people with long-term health issues and/or disabilities are more likely to experience challenges participating in the workforce (Int. 1, 2, 6, 8, 10, 11, 12, 13, 14, 22, 23). Some mentioned the difficulties of establishing the right adaptations (Int. 12) or that adaptation is not always possible in some jobs (Int. 8). For example, certain disabilities can make it difficult to work in the agricultural sector due to health and safety issues operating machinery or doing other farming tasks (Int. 2). Additionally, transportation can also be a challenge for people with certain disabilities (e.g. visual impairment), potentially impeding workforce participation (Int. 6). However, the Equality Act 2010 sets out mechanisms to support people with disabilities (Int. 21).

Mental health can also make it difficult for workers aged 50 and over to stay in the labour force. One interviewee mentioned that after being in the workforce for a lengthy period, older workers might be more prone to burnout and fatigue, thus potentially leaving the workforce earlier than retirement age (Int. 6). However, all age groups can experience mental health challenges and we did not find evidence in this preliminary study that it is a particular challenge for older workers. This section focuses on people aged 50+ in the workforce. However, we discuss the potential mental health impacts of leaving the workforce in Section 7.1.1.

## Health-related job loss

A high number of people aged 50+ that have left the workforce before they reached state pension age did so due to health issues (Asokan 2022; Chartered Institute of Personnel and Development (CIPD) 2022b; Robertson 2021; Trade Union Congress (TUC) 2022). Some estimates suggest that approximately a quarter of workers experience health issues that compromise their ability to work before retirement age (Chartered Institute of Personnel and Development (CIPD) 2022b). Between the third quarters of 2019 and 2021, the number of people aged 50–65 who were not actively seeking employment increased by over 200,000 (5%), mainly driven by long-term health conditions (Trade Union Congress (TUC) 2022). Of the four million people between 50 and state pension age who were economically inactive in the third quarter of 2021, a third (34%) attributed their inactivity to long-term sickness or disability, which was the most common reason cited (Trade Union Congress (TUC) 2022). According to the Office for National Statistics, around one in five (18%) of people aged 50–65 who left work during the pandemic were on a National Health Service (NHS) waiting list for medical treatment, jumping to 35% for those who left their job due to a health condition (Office for National Statistics (ONS) 2022b).

Health-related job loss is associated with proximity to (expected) retirement, financial difficulties, physical inactivity, job dissatisfaction or insecurity, or difficulties coping with the physical and/or mental work demands (Syddall et al. 2020). When looking at particular age brackets, adults aged 50–59 were more likely to report mental health (8%) or disability (8%) as reasons for not returning to work than those aged 60–65 (both 3%, respectively: (Office for National Statistics (ONS) 2022b). Women experiencing menopause may have particular difficulties at work. Survey evidence indicates that approximately 60% of women experiencing menopausal symptoms report its negative impact on their work (Department for Work and Pensions (DWP) 2021). Section 4.2 discusses such inequalities further.

Whether older people leave the workforce due to health-related issues also depends partly on their job's physical intensity and the financial protections in place for ill health, e.g. paid sick leave and other state/ employer benefits (Flynn & Wong 2022; Trade Union Congress (TUC) 2022) (Int. 1). For example, self-employed people may have less protection enabling them to stay in paid employment when health conditions occur (Flynn & Wong 2022).

### Box 5: Local evidence about physical health-related challenges for workers aged 50+

Physical health-related challenges are likely experienced differently across the Cambridgeshire and Peterborough area. Some areas within this geographic area have higher levels of deprivation than others, which is associated with poorer physical health. Evidence also suggests that deprivation is associated with certain mental health issues (Cambridgeshire Insight 2023), although this is not age-specific.

For example, the average life expectancy is 73.1 years in the most deprived Fenland areas and 77.5 years in the least deprived Fenland areas. Conversely, life expectancy ranges from 80.4 years in the most deprived Cambridge areas and 85.2 years in the least deprived Cambridge areas (Cambridgeshire & Peterborough Combined Authority 2022b).

Interviewees also commented on the association between health and deprivation, particularly pockets of deprivation in North Cambridge, Peterborough and Fenland and associated health-related inequalities (Int. 6, 7, 9 and 17). However, it is important to note that individuals across all geographic areas may experience economic hardship and poor health.

There may also be different health-related challenges across CPCA areas based on sector. For example, interviewees mentioned potential challenges in Fenland, Peterborough and Wisbech, which have a more agricultural, manufacturing, production and warehouse-based job market that can be physically challenging, e.g. fast-paced, small spaces, long hours and physical labour (Int. 2, 6, 9, 15, 16, 19). Alternative employment opportunities (e.g. office-based or less physically demanding jobs) can be limited in these areas, and certain types may not appeal to workers aged 50+, e.g. those with antisocial hours (Int. 9, 19).

## 5.2. Physically demanding work

Older people may struggle with physically demanding jobs or manual work that becomes more difficult with age, e.g. working with heavy machinery, cleaning, security, caring or other service occupations, retail and customer service (Egdell et al. 2020; Flynn & Wong 2022; Syddall et al. 2020; Trade Union Congress (TUC) 2022). Most interviewees suggested that physical health declines can make physically demanding work, such as high-intensity tasks and jobs with longer hours, challenging (Int. 2, 3, 9, 10, 11, 12, 14, 15, 16, 17, 20, 21). Interviewees' examples of where poor health may be particularly challenging included production and warehouse positions requiring long shifts and high speeds to meet targets (Int. 9, 11), agricultural roles involving physical and mental strain (Int. 2, 17), clinical roles or caring positions (Int. 12, 15, 16), manufacturing positions involving manual work (Int. 10, 14) and long periods of standing (Int. 20), the hospitality industry (Int. 11) and construction involving significant manual labour (Int. 20). Since redeployment to a less physical role is not always possible in some industries (Int. 3) and non-physically-demanding jobs are less available, such blue-collar workers may find it difficult to secure a less physically challenging job (Int. 11). In some cases, this situation means workers aged 50+ continue in physical roles for financial reasons, regardless of the physical and health challenges (Int. 6).

However, some evidence suggests that the relationship between age and physically demanding work is less straightforward. For example, although older people may, on average, be less physically able than younger ones, there is no significant reduction in the likelihood of working among older people in physically demanding jobs compared to more sedentary ones (Lain & Phillipson 2019). However, this may be because physically demanding jobs tend to be lower-paid, meaning that workers (who may experience negative health outcomes or physical challenges relating to their work) may be less able to afford retirement (Lain & Phillipson 2019).

Furthermore, mentally or psychologically demanding jobs or those with high stress can be more difficult for people as they age (Egdell et al. 2020). For example, some older workers in knowledge-based or desk-based industries may struggle with feelings that they cannot continue working at the same pace they once did (Egdell et al. 2020; Handley & den Outer 2021). One interviewee mentioned that the mental strain of work can also be a challenge for older workers who have been working a long time and have to keep up to date with practice or policy changes and/or update their skillset (Int. 2). This can lead to burnout and fatigue, potentially leading some older workers into retirement earlier than they originally planned (Int. 6).

## 5.3. Caring responsibilities

People aged 50+ may also be caring for elderly parents, partners, children or grandchildren, potentially making workforce participation more challenging (Chartered Institute of Personnel and Development



(CIPD) 2022b; Office for National Statistics (ONS) 2019; Parsons & Walsh 2019; Int. 1, 4, 6, 17, 19, 22, 23). People aged 50+ are most commonly caring for parents – approximately two-thirds of them (64%) while still in the workforce (64%) – which will likely increase as the UK population ages (Office for National Statistics (ONS) 2019). Additionally, interviewees mentioned that caring responsibilities greatly impact single parents, especially those without flexible jobs (Int. 15, 16). Some workers aged 50+ also find themselves in the ‘sandwich generation’, simultaneously caring for school-aged children and ageing parents, causing additional challenges in participating in the workforce.

Caring responsibilities also intersect with other demographic characteristics, such as gender, socioeconomic status and migration status (as discussed in Section 4.2).

## 5.4. Technology-related skills and knowledge

Workers aged 50+ often face information technology (IT) literacy challenges, especially now that many jobs are embracing more technologically orientated working methods, e.g. remote working and video conferencing (Int. 2, 4, 7, 8, 9, 12, 17, 18, 21, 22, 23). As technology evolves quickly, workers aged 50+ may fall behind with their sector’s latest developments (Int. 2, 17). Interviewees mentioned that workers aged 50+ may face such challenges in technology and digital-heavy sectors (Int. 3,10, 17). Particular industries where interviewees believed this might be more prevalent included desk-based and knowledge-intensive industries (Int. 20), the gaming industry (Int. 2), life sciences (Int. 12) and retail (Int. 20). One interviewee also mentioned technology adoption by workers aged 50+ as a particular challenge in the agricultural sector since the industry now uses technological cultivation techniques (Int. 2).

However, it is important to note that not all workers aged 50+ experience technological challenges. Some interviewees suggested that the challenges workers aged 50+ have with technology might be exaggerated and caricatured rather than being a real challenge (Int. 10, 12). Moreover, not all sectors are technologically focused, so quick adaptation to new technologies may not be necessary for some jobs (Int. 20).

## 5.5. Age-related discrimination in the workplace

Whilst the Equality Act 2010 aims to protect people from age discrimination at work or when applying for a job (Chartered Institute of Personnel and Development (CIPD) 2022a), an employer can make decisions based on someone’s age if it is objectively justified and proportionate (Age UK 2022). Despite the Equality Act 2010 including anti-age discrimination measures, some have argued that age discrimination is the UK’s least scrutinised and most widely accepted form of discrimination (Centre for Ageing Better 2021; Parsons & Walsh 2019). The age discrimination types mentioned in the literature include direct, indirect, associative and perceptive discrimination alongside victimisation and harassment (Age UK 2022; Chartered Institute of Personnel and Development (CIPD) 2022a). Box 6 (below) outlines these discrimination types.

**Box 6: Types of discrimination workers may face (Age UK 2022; Chartered Institute of Personnel and Development (CIPD) 2022a)**

**Direct discrimination:** treating someone less favourably because they have a protected characteristic.

**Indirect discrimination:** when a provision, criterion or practice is applied to all but disadvantages a particular person or group with a protected characteristic, and the employer cannot demonstrate it is a proportionate means of achieving a legitimate aim.

**Associative discrimination:** treating someone less favourably because they associate with someone with a protected characteristic.

**Perceptive discrimination:** treating someone less favourably because of a perceived protected characteristic, whether true or not.

**Victimisation:** treating someone less favourably because they made or supported a complaint, reported a grievance under the Equality Act 2010 or were believed to have done so.

**Harassment:** unwanted conduct related to a relevant protected characteristic intended to violate an individual's dignity or create an intimidating, hostile, degrading, humiliating or offensive environment for them.

Evidence also suggests that older workers may be subject to negative beliefs about their attitudes or abilities. In particular, workers aged 50+ may be perceived as less motivated, adaptable, productive and up-to-date in their skills and qualifications than younger colleagues or as costlier to employers (Egdell et al. 2020; Francioli & North 2021; Handley & den Outer 2021). Such negative perceptions about older workers may also affect their self-perception; in some cases, older people even engage in 'stereotype embodiment', adjusting their behaviour to match others' beliefs about them (Francioli & North 2021; Vickerstaff & van der Horst 2022). Evidence shows that such stereotypes are particularly prominent in certain industries, including finance, insurance, hospitality, retail and computing, compared to construction jobs, which have higher numbers of older workers, and professional occupations, where older workers may be more valued for their knowledge and experience than younger workers (Egdell et al. 2020).

Interviewees mentioned that age-based discrimination can make it challenging to work, both in terms of negative beliefs from others and internalised negative beliefs about age (Int. 1, 4, 6, 21). Examples of ageism in the workplace that interviewees provided include being bypassed for promotion or disproportionately selected for redundancy (Int. 21), or unofficially asked to leave the workforce (Int. 13). Two interviewees mentioned that workers aged 50+ in public-facing roles (e.g. receptionists and retail workers) were more likely to experience age-based discrimination (Int. 6, 17). Another felt that there is more discrimination in the private sector than in the public sector (Int. 4). However, age-based discrimination is not necessarily present in all workplaces (Int. 3, 14).

## **Workplace culture**

Even where age discrimination is absent, there may be issues around workplace cultures and creating an age-inclusive workplace. For example, one interviewee mentioned that the life-sciences industry's focus on innovation and dynamic work cultures might be perceived as friendlier to younger workers than older workers (Int. 7). In addition, several interviewees perceived that people can become less tolerant of the workplace culture and feel more alienated from work as they age, potentially causing them to leave the workforce early (Int. 1, 4, 10).

### **Lack of training and career development opportunities**

Some businesses also fail to invest in career development for older workers (Mok et al. 2021; Robertson 2021; Roulston 2020). In one study, around 20% of employees aged 50+ strongly disagreed that their current job offers good opportunities for career progression (Chartered Institute of Personnel and Development (CIPD) 2022b). Similarly, an analysis of the government's 'Work Programme' (a welfare-to-work programme introduced in the UK in June 2011) showed that employment support for people aged 50+ was not working as well as for younger cohorts (Parsons & Walsh 2019).

Interviewees also expressed age-related challenges and training opportunities (Int. 4, 9, 11). One explained that employers might feel that they do not need to invest in staff aged 50+ to the same degree as younger employees as they are closer to retirement age (Int. 11). The Covid-19 pandemic has also been associated with a reduction in the amount of training and face-to-face activities offered (Int. 9). This reduction means that workers aged 50+ can face challenges related to skills gaps and progression opportunities (Int. 4), further discussed in Section 3.7.2 (below) in the context of older people seeking work. Interviewees mentioned that a lack of training opportunities also means workers aged 50+ may find their work less fulfilling and interesting or engender doubt that they can learn the skills necessary to change roles (Int. 4, 8, 10).

## 6. Challenges and barriers faced by people aged 50+ seeking work

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Some people aged 50+ who are not currently employed would nevertheless like to be working. Jobseekers aged 50+ face several barriers to entering or re-entering the workforce (Int. 9, 11), including real and perceived skills gaps, ageism in hiring practices (e.g. job adverts that appeal to younger workers or discrimination in hiring and interviewing), confidence and skill in applying and interviewing for jobs and willingness to move for work. We discuss some of these challenges below.

### 6.1. Ageism in recruitment practices

Some older workers may choose not to enter or re-enter the workforce due to ageism or a lack of age-friendly recruitment practices (Centre for Ageing Better 2021; Chartered Institute of Personnel and Development (CIPD) 2022a; Handley & den Outer 2021; North 2019; Simpson & Chaplain 2020). For example, job adverts may describe skills in a way that detracts older workers from applying, e.g. focusing on ‘hard skills’ that some older workers lack (van Selm & van den Heijkant 2021).

Discrimination issues also exist in the job market (Int. 1, 9, 10, 11). Some have argued that age-related discrimination is more accepted than other discrimination types (Centre for Ageing Better 2021; Parsons & Walsh 2019). For example, some employers might assume that older workers do not have the same mental or physical capabilities as younger workers (van Selm & van den Heijkant 2021) or lack the technical skills to fulfil job requirements (Cebola et al. 2021). Even though it is illegal for employers to discriminate based on age without a clear reason, interviewees expressed that employers may still prefer recruiting younger workers, perceiving them as more likely to stay in the position longer and less likely to be absent from work (Int. 9).

### 6.2. Real and perceived skills gaps

Some older workers may lack certain skills important to the modern workplace (Parsons & Walsh 2019), including digital literacy skills (Chartered Institute of Personnel and Development (CIPD) 2022a), innovation-related skills (van Selm & van den Heijkant 2021) and programming or software skills. Interviewees also mentioned issues around hiring employers’ perceptions of skills. For example, some mentioned employers perceive older workers’ skillsets as outdated (Int. 7, 12, 19), particularly where they have taken a break in their employment for an extended period (e.g. maternity leave or child care) (Int. 12, 19). One interviewee mentioned the life sciences sector – where knowledge and practices have rapidly

advanced – as an example of an area where there may be real or perceived skills gaps for people aged 50+ (Int. 7).

Furthermore, workers aged 50+ are more likely to have stayed in one job for a longer period of time than younger workers. As such, some older workers may lack skills in job seeking and interviewing and struggle to ‘sell’ themselves to potential employers (van Selm & van den Heijkant 2021) (Int. 17). However, disentangling assumptions about older workers’ skills gaps from genuine skills needs can be challenging, hence the need to distinguish real and perceived skills gaps.

Currently, there are large numbers of vacancies and people aged 50+ seeking jobs, raising the possibility that older people might fill some of these vacancies. However, interviewees described a mismatch in the labour supply and demand (Int. 2, 3, 10, 12), with skillsets not necessarily matching vacancies. Participants identified a need to train workers aged 50+ to improve their marketability and help employers close skills gaps (Int. 5, 13). Section 3.9.1 (below) discusses such training opportunities, exploring ways to support people aged 50+ participating in the workforce.

Workers aged 50+ typically have more professional experience than younger workers and a wider and more well-developed set of ‘soft skills’ of value to employers. Section 3.8.3 (below) discusses these skills further, examining the impact on organisations and labour supply when people aged 50+ leave the workforce earlier than expected.

### **Box 7: Local evidence on skill gaps among people aged 50+**

This study’s literature review points to several key skills gaps in the local area. For example, Agri-Tech has been identified as a prominent growth area in the Cambridgeshire and Peterborough area and requires specific skill sets that are not generic or transferable from other sectors. Therefore, this may be an important potential skills gap to consider locally (Cambridgeshire & Peterborough Skills Advisory Panel 2022). Another report suggested that the main gaps in the Cambridgeshire and Peterborough area were in mid-level skilled roles requiring job-related, technical and/or soft skills training (Cambridgeshire & Peterborough Combined Authority 2022b). However, a comprehensive skills-gaps review is needed to understand different regions, sectors and demographics more fully (Cambridgeshire & Peterborough Combined Authority 2022b; Cambridgeshire & Peterborough Skills Advisory Panel 2022).

Although information from the literature was limited, several interviewees also discussed skills gaps in the Cambridgeshire and Peterborough area and their relationship to workers aged 50+. For example, two interviewees identified high-growth sectors in Cambridge (technology and life sciences), mentioning that these may not align with the skillset of the majority of people aged 50+ looking for work in the local area (Int. 1, 13). Another interviewee mentioned the high entry barrier to many Cambridge jobs, but reflected that most workers aged 50+ are unlikely to seek senior positions without relevant prior experience (Int 13).

Several interviewees discussed local skills gaps in the health and social care sector (Int. 12), including skills gaps related to local social care during the Covid-19 pandemic. One interviewee reported that the local government provided training for local job-seekers – including workers aged 50+ – to fill this gap (Int. 22).

Other areas of possible skills gaps interviewees mentioned include engineering, construction and further education (Int. 17), alongside farming (Int. 2) and manufacturing (Int. 3). Interviewees explained that it can be difficult to recruit workers aged 50+ in farming and manufacturing due to these roles’ physical demands.

Interviewees also discussed how the number of vacancies varies geographically. One highlighted the diversity of Cambridge jobs available, providing more options for people aged 50+ to enter the workforce (Int. 17). Another mentioned that there may be fewer job opportunities outside Cambridge (Int. 10).

## 7. The impact of people aged 50+ leaving the workforce

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This chapter presents evidence about the impact of people aged 50+ leaving the workforce from the perspective of workers and organisations and regarding the local labour supply and the general economy. However, it is important to note that these impacts vary widely and depend on the circumstances in which people leave the workforce, their preparation for retirement and what they do after exiting the workforce, among other factors. For instance, many interviewees commented that the circumstances under which someone leaves the workforce influence how positive or negative the experience is (Int. 2, 7, 8, 17, 18, 22, 23). If planned, exiting the workforce is more likely to be a positive experience for an older worker (Int. 7, 8, 22, 23). Conversely, more negative impacts are likely if their exit is unexpected or unplanned (Int. 2).

### 7.1. Impacts of leaving the workforce for people aged 50+

#### 7.1.1. Health and well-being impacts

People aged 50+ can experience good or bad physical health, mental health and wellbeing outcomes from not working, depending partly on their job quality and the quality of their life after retirement.

Longitudinal data suggests that leaving the workforce is not necessarily bad for physical health and can be beneficial (Lain & Phillipson 2019). For example, if a job is especially physically demanding, leaving the workforce can reduce physical strain and injury (Egdell et al. 2020). One interviewee also commented that leaving work may help increase physical activity and associated health benefits for people in sedentary positions (Int. 12).

Interviewees also commented that leaving the workforce can free up more time for pleasurable activities (Int. 1, 7, 9, 10, 13, 18, 19, 21). Activities interviewees mentioned that might lead to health and well-being benefits for non-working people aged 50+ mentioned included holidays, looking after grandchildren (Int. 7), spending time with family and friends (Int. 19, 21), sports, hobbies and volunteering (Int. 18, 13). According to interviewees, these activities can offer retired people social connection, exercise, a sense of purpose and reduced stress (Int. 1, 10).

However, leaving the workforce can also have negative health and well-being impacts (Department for Work and Pensions (DWP) 2021; Int. 8, 10, 12, 13, 15, 16, 17, 19, 20), partly due to reduced physical activity, e.g. from reduced active travel, more sedentary leisure activities, or leaving physically demanding jobs (Int. 12, 20, 21). Additionally, exiting the workforce can increase loneliness or feelings of social isolation, particularly in cases where an older person's social network largely comprises their work network (Flynn & Wong 2022; Office for National Statistics (ONS) 2019; Int. 20).

Interviewees described how people aged 50+ who have left the workforce may experience negative mental health outcomes. For instance, many interviewees commented that people aged 50+ might suffer poor mental health due to a loss of socialisation, identity and purpose after leaving the workforce, especially if they did not choose to leave or were in the same profession for a long period (Int. 1, 3, 8, 10, 11, 12, 13, 15, 16, 17, 19, 20, 21). Some people aged 50+ who leave the workforce can also experience depression, loss of direction, low self-esteem and low self-worth if not engaged in other meaningful activities outside work (Int. 8, 9, 10).

However, feelings of isolation are not evenly distributed throughout the population, with men more likely than women to report such feelings after leaving the workforce – partly explained by their lower likelihood of forming social networks outside of work (Flynn & Wong 2022; Office for National Statistics (ONS) 2019). Similarly, women aged 50+ who adopt caring responsibilities after leaving paid employment report lower feelings of loneliness, but this experience does not seem to decrease feelings of loneliness or isolation in men (Office for National Statistics (ONS) 2019). A person's profession and whether they live in a rural or urban area also influence feelings of isolation after leaving the workforce. For instance, one interviewee commented that some professions might be associated with more isolating conditions, such as farming, making leaving the workforce especially isolating (Int. 2).

Leaving the workforce can also contribute to negative physical health impacts in some cases (Int. 8, 10, 12, 13, 15, 16, 17, 19, 20), partly due to reduced physical activity, e.g. from reduced active travel, increased sedentary leisure activities or less physical activity (Int. 12, 20, 21).

### 7.1.2. Personal finances

Leaving the workforce can also impact older people's finances (Department for Work and Pensions (DWP) 2021; Lain & Phillipson 2019; Trade Union Congress (TUC) 2022). Nearly half (49%) of those who leave and remain outside employment see a decrease in their overall household savings, with around a quarter (23%) of adults in one study sample reporting that an unexpected expense of £850 would be unaffordable for them (Office for National Statistics (ONS) 2022b). This issue is especially relevant for people aged 50+ whose pensions are insufficient to cover their costs (Trade Union Congress (TUC) 2022).

Interviewees also highlighted the potentially negative financial impacts of leaving the workforce earlier than expected (Int. 1, 2, 3, 4, 9, 11, 12, 13, 15, 16, 17, 19, 20). In particular, drawing on pensions earlier than expected can put people in a tough situation (Int. 1, 11), as they might lack the resources to maintain pre-retirement lifestyles (Int. 13). Interviewees mentioned that the financial impact of workers aged 50+ leaving the workforce earlier than expected varies by sector. For example, one interviewee commented that workers aged 50+ in the agricultural sector are particularly financially affected when they leave the workforce because the farming business previously absorbed many of their household costs, e.g. housing, phone, electricity, internet and vehicles (Int. 2). Conversely, some sectors are more likely to provide workers with good pensions (e.g. the education sector), alleviating some financial impacts of leaving the workforce (Int. 17).

## 7.2. The impact of people aged 50+ leaving the workforce on employers

Some organisations may struggle with labour supply or ensuring enough staff with the skills and talents they need to keep their organisation viable when experienced workers leave the workforce (Roulston 2020). Some have argued that workers aged 50+ are key to improving skills and talent pools due to their assumed well-developed soft skills, such as reliability and commitment (van Selm & van den Heijkant 2021), technical skills and life experience (Department for Work and Pensions (DWP) 2021; van Selm & van den Heijkant 2021). Employers also often recognise the value of older workers' organisational experience, with one survey reporting that 76% of employers in England agreed that the age 50+ group's working experience is crucial to their organisation's success (Centre for Ageing Better 2021).

Interviewees often commented on how people aged 50+ leaving the workforce affects employers financially, particularly via lowered productivity and recruitment costs (Int. 1, 7, 9, 11, 12, 19). For instance, although some level of turnover is often desirable, many people simultaneously leaving the workforce can yield unsustainable turnover levels, necessitating new rounds of recruitment that divert investment away from core business functions, thus hampering productivity and innovation (Int. 1, 7). Recruitment can be especially difficult in some sectors, particularly those that experienced labour force difficulties during Covid-19, e.g. retail, hospitality, health and social care (Int. 12). However, one interviewee noted that there might also be employer cost savings associated with people aged 50+ leaving the workforce, as older, more experienced workers can be more expensive than younger, inexperienced ones (Int. 2).

Many interviewees also commented on the skills and knowledge employees aged 50+ bring to the workforce (Int. 2, 3, 5, 6, 7, 10, 11, 12, 15, 16, 17, 18, 19, 22, 23). Examples mentioned included people aged 50+ having more workforce experience (Int. 6), organisational knowledge (Int. 2), managerial skills (Int. 11), and task-specific skills and knowledge, e.g. certain laboratory techniques or specific lab or manufacturing machinery (Int. 2, 3, 6, 7). Losing institutional memory and knowledge can be especially difficult for employers when workers aged 50+ leave. For example, one interviewee explained that lived experience of rare economic events like the great recession is lost when workers aged 50+ leave the workforce, which degrades the organisation's capacity to assess risk or make long-term financial decisions (Int. 10).

Team dynamics, camaraderie and morale can also change when people aged 50+ leave the workforce (Int. 2, 6, 18). As one interviewee noted, the exit of those who have been integral to a workplace for a long time can lead to a loss of continuity (Int. 6). Another interviewee suggested that workers aged 50+ tend to be harder-working than their younger counterparts and that their loss can affect work attitudes and workplace morale (Int. 2).

Lastly, losing workers aged 50+ also affects younger workers' skills and confidence and the mentors they can access, e.g. younger workers may be used to having more experienced workers around to learn from and seek support. Two interviewees mentioned how this dynamic plays out in nursing, describing how losing workers aged 50+ can affect younger workers' confidence and skills (Int. 15, 16). The loss of workers aged 50+ can also influence who can pass on skills and train younger generations of workers (Int. 17, 20).



## 7.3. The societal and economic impact of people aged 50+ leaving the workforce

### 7.3.1. Labour supply

People aged 50+ leaving or not returning to the workforce can challenge labour supplies (Int. 4, 8, 9, 11). Even before the pandemic, The Fuller Working Lives report (2017) reported a missing million older workers aged 50–64 (Chartered Institute of Personnel and Development (CIPD) 2022b). Since the 1990s, policy and organisational mindsets have shifted to encourage labour participation amongst the older demographic and their (re)integration into the workforce (Asokan 2022; Egdell et al. 2020).

Some commentators have argued that older workers may be central to alleviating the UK's labour shortages and economic malaise (Asokan 2022; Centre for Ageing Better 2022). Short-term labour supply and job vacancy pressures in England – particularly in key sectors such as health and social care – point to a need to consider how to recruit non-working people aged 50+ into these roles and retain those currently working. The high general vacancy rate, and the ageing population in England and the UK, also point to the need to lengthen working lives. This outcome will require employment-related support and measures extending healthy life years, including broader health-related interventions (e.g. social support, housing and financial well-being). We discuss these measures further in Chapter 8.

### 7.3.2. Societal and wider economic impact

Working people pay income taxes towards health and welfare services, education and social security, among other public UK services. A higher proportion of non-working older people versus younger working people can strain the benefits system, as more people are drawing on benefits (including those typically accessed during later age, like health and social security) than paying the income taxes that maintain them (Cebola et al. 2021). For instance, one study estimated that a 1% rise in the participation of people aged 50–64 in work could increase annual Gross Domestic Product (GDP) by £5.7bn and annual tax and national insurance contributions by about £800m (Centre for Ageing Better 2021).

However, retirement can also yield positive societal and economic impacts. Several interviewees commented on the value retired workers can offer their communities. For instance, retired people aged 50+ often volunteer in their communities and/or provide unpaid childcare to grandchildren, benefiting the local economy, e.g. by allowing younger people greater engagement in paid employment (Int. 4). Retirement also creates more leisure time for pleasurable activities that may benefit health and well-being.

## 8. Work-related support for people aged 50+

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This chapter describes some of the support mechanisms and interventions that may help support workers aged 50+ continue participating in the workforce. We focus first on training and career development support, followed by support provided by the public/third sectors and employers. Lastly, we discuss non-employment support to help people aged 50+ participate in the workforce.

The UK's current approach to supporting older workers is based on strong anti-discrimination laws, creating an environment that encourages equal treatment (Cebulla & Wilkinson 2019). While important, this approach may fail to proactively support older people in overcoming the real differences they face in the workplace as they age (Cebulla & Wilkinson 2019). Therefore, while regulation and policy are important, other forms of support are also helpful.

As outlined above, each worker's needs are unique; therefore, the support they require will differ. However, the onus has often been on older people to seek support independently rather than offering them widespread or institutional support (Egdell et al. 2020). Therefore, finding a way to support older workers more systematically alongside individualised support and efforts to reduce age-related discrimination is essential.

### 8.1. Training and career development

Training and career development for older workers can maintain their engagement in the workforce and can help make sure that these workers have the skills that employers need (Centre for Ageing Better 2020; Mok et al. 2021; Chartered Institute of Personnel and Development (CIPD) 2022a; Lain & Phillipson 2019; Robertson 2021; Syddall et al. 2020). However, evidence shows that older workers receive less training than any other age group (Chartered Institute of Personnel and Development (CIPD) 2022b; North 2019; Trade Union Congress (TUC) 2022; Vickerstaff & van der Horst 2022). As mentioned above, training that is 'open to all' may not be suitable for older workers if aimed at younger workers, such that older workers might perceive that the training offers little benefit to their existing capabilities or role (Asokan 2022; Vickerstaff & van der Horst 2022). Thus, training specifically targeted towards older workers may be helpful in some cases.

Interviewees frequently mentioned the need for learning and training opportunities (Int. 1, 2, 4, 5, 7, 9, 10, 13, 15, 16, 17, 18, 20), alongside several examples where training can help people aged 50+. For example, the Department for Education's (DFE) local skills improvement plans (LSIPs) are employer-led exercises linking businesses with skills providers and trainers to identify skills gaps and provide training to people aged 50+ to meet them (Int. 2). Other programmes interviewees mentioned include apprenticeships for workers aged 50+, 'returnships' that help people return to the workplace (such as those offered by

Walmart in the United States and B&Q in the UK), peer learning opportunities, workshops providing people aged 50+ with confidence in creating curriculum vitae's (CVs) and interviewing for jobs, and boot camps for Universal Credit claimants (Int. 1, 2, 9, 10, 13, 15, 16). Adult learning opportunities, including further education, can also be helpful (Int. 4, 15, 16). However, these are not available for all sectors and are often designed for lower-paid jobs more amenable to short-term training opportunities.

Interviewees mentioned the need to align training opportunities with gaps in the local labour market (Int. 5, 7, 17, 18). For example, some mentioned the need to prepare for knowledge-intensive and technology-based jobs in Cambridge, for which some older workers may need extra support (Int. 7, 17, 18). One interviewee reported that artificial intelligence and automation are displacing jobs in Peterborough, a manufacturing and logistics hub, meaning that people of all ages may need to retrain to acquire these digital skills (Int. 22).

## 8.2. Employment support provided by the public and third sectors

The public sector often provides some of the training opportunities described above. This section presents other programmes that local government or the public sector can provide to support workers aged 50+.

For people aged 50+ looking to return to employment after a period of unemployment, support is usually through welfare systems or programmes aimed at all ages (Parsons & Walsh 2019). A recent example from October 2020 is the government-run 'restart scheme' that aimed to support people of all ages whose employment was affected by the Covid-19 pandemic (Brader 2022). Other government training schemes, such as the 'Lifetime Skills Guarantee', the 'National Skills Fund', and 'Skills Bootcamps' are aimed at all adults to help them upskill, re-skill, and gain qualifications (Brader 2022). A lifelong loan entitlement has also been announced from 2025, available to support all adults to retrain and upskill toward the workforce's changing needs (Brader 2022).

Although these programmes work for some people aged 50+, such 'open to all ages' programmes may not consider the unique employment barriers faced by workers aged 50+ (Parsons & Walsh 2019). The government's 'Work Programme', which ran from 2011 to 2017 to help all ages, found that only 21.6% of programme participants aged 50+ acquired a job – the lowest of any age group (Centre for Ageing Better 2020). Therefore, there is a need for tailored interventions to help people aged 50+ wanting to rejoin the labour force (Simpson & Chaplain 2020). However, some fear that offering interventions for people aged 50+ may be perceived as discriminatory, leading to a reluctance to provide specific interventions for this age group (Parsons & Walsh 2019). Thus, providing targeted programmes for those aged 50+ while avoiding perceptions of unfair treatment is a challenge.

The public sector also provides support targeted at people aged 50+. In February 2017, the Department for Work and Pensions launched the 'Fuller Working Lives' strategy to increase the recruitment, retention and retraining of workers aged 50+. This strategy has since been revamped and renamed '50 PLUS: Choices' (Brader 2022; Department for Work and Pensions (DWP) 2021). As part of this, individual '50-plus champions' across the 37 Jobcentre districts concentrate on helping workers aged 50+ find and stay in work (Brader 2022). The Department for Work and Pensions (DWP) also has a 'Midlife MOT' scheme aimed at people aged 50+ offering information on health, pensions, retraining and retirement (Cambridgeshire &

Peterborough Combined Authority 2021; Department for Work and Pensions (DWP) 2021). Additionally, in October 2021, the UK Government announced a support package for workers aged 50+ to help them return to and stay in work (Brader 2022). Responding quickly to older workers who have recently become unemployed is critical, increasing their likely success in regaining employment (Asokan 2022; Parsons & Walsh 2019). Older workers may benefit from job-seeking and interview coaching as recruitment practices have changed over time (van Selm & van den Heijlant 2021). Some older workers may also benefit from programmes that provide qualifications, particularly populations with experience and skills but potentially lacking formal qualifications, such as migrant populations (Flynn & Wong 2022).

Along with training and employment support, people aged 50+ may also benefit from financial support provided by the public sector. For example, many jobseekers aged 50+ may require information about debt management, budgeting, pensions and benefits entitlements (Parsons & Walsh 2019; Simpson & Chaplain 2020). Some evidence suggests that an advisor of a similar age, gender and ethnicity can help establish a trusting relationship that builds confidence (Parsons & Walsh 2019). Adjustments to the pension system to increase financial support for older people unable to work may also help address this population's needs and reduce inequalities in accessing work (Lain & Phillipson 2019; Trade Union Congress (TUC) 2022).

### 8.3. Employment support provided by employers

Evidence suggests that age-inclusive or age-friendly workplaces can support people aged 50+ to stay in the workforce longer (Centre for Ageing Better 2021). Employers offering meaningful, fulfilling and satisfying work and those supporting employees are more likely to retain older workers (Office for National Statistics (ONS) 2022b; Robertson 2021). Employers need to understand older workers' preferences and needs, as these may change as people age and will also differ among different people (Cebulla & Wilkinson 2019; Syddall et al. 2020; van Selm & van den Heijlant 2021).

#### **Flexible working**

Evidence suggests that work flexibility is a key retention tool for older workers (Asokan 2022; Centre for Ageing Better 2020, 2022; Chartered Institute of Personnel and Development (CIPD) 2022a, b; Office for National Statistics (ONS) 2022b; Parsons & Walsh 2019; Robertson 2021; Syddall et al. 2020; Trade Union Congress (TUC) 2022), particularly for those with caring responsibilities, medical appointments or health concerns. For people aged 50–65 who are not currently working but would consider returning to work, the most important factors for choosing employment are flexible working hours (32%), good pay (23%) and the ability to work from home (12%) (Office for National Statistics (ONS) 2022b). Many people aged 50+ also prefer shorter hours, highlighting the need for employers to consider requests for shortened working hours (Chartered Institute of Personnel and Development (CIPD) 2022b). Alongside allowing older people to work for longer, flexible working can also provide older people with a bridge into their retirement (Cebulla & Wilkinson 2019; Department for Work and Pensions (DWP) 2021), helping to ensure a high quality of life after the individual has stopped working. Where organisations cannot provide flexible working, some older workers may seek part-time or lower-paid work, potentially causing financial strains and contributing to the necessity of working longer to afford retirement (Parsons & Walsh 2019).

Evidence shows that more people returning to work aged 50+ are taking up the option of flexible working than before, possibly due to its greater availability post-Covid-19 (Office for National Statistics (ONS) 2022b). However, this is not the same in all sectors. For example, many hospitality workers report feeling that flexible working (such as partial/phased retirement) is unrealistic in their sector (Lain & Phillipson 2019). In addition, survey evidence has shown that workers in Great Britain in the public sector (95%) were more likely to gain access to support than workers in personal services (51%), hospitality (48%) and arts, entertainment and recreation (46%) (Office for National Statistics (ONS) 2022b). Similarly, larger organisations may find it easier to create and implement opportunities for flexible working than small and medium-sized enterprises (Egdell et al. 2020).

Interviewees also often commented on the importance of flexibility for workers aged 50+ (Int. 1, 2, 3, 4, 6, 8, 9, 10, 17, 18, 19, 20). Some commented that people might find it harder as they age to work long hours, maintain an intense work schedule, manage night shifts or work to an inflexible schedule, e.g. 9–5 work (Int. 2, 10, 18, 20) and that a lack of flexibility can contribute to them leaving the labour market (Int. 1, 3, 4, 6, 10, 15, 16, 17, 18, 20). Similarly, many interviewees noted that even if people are physically able to work full schedules as they age, many nearing retirement begin reconsidering their work/life balance and move towards reduced hours or part-time work and/or a less intense role (Int. 8, 9, 10, 19). Some interviewees commented that flexibility is more available in some sectors, e.g. office-based jobs, than others, e.g. agriculture, construction and life science positions requiring a person's physical presence (Int. 2, 3, 4, 7, 17, 20).

Interviewees reported several flexible working arrangements they considered effective in supporting workers to stay in paid employment longer. For example, local people aged 50+ who are financially capable of retiring but have skills that would be helpful to employers might consider working part-time. Such working arrangements can facilitate a better work/life balance for workers while filling a skills gap in the local area, at least in the short term (Int. 19). Additionally, some firms offer retire-and-return schemes where people can take up retirement when eligible and then re-join the workforce in a temporary/part-time capacity, e.g. in health and social care (Int. 15, 16).

### **Box 8: Local evidence about job flexibility**

Cambridge City and South Cambridge have a high proportion of knowledge workers, and workers in sectors such as technology, life sciences, education and academia (Int. 2, 7, 13, 15, 16, 21). Such jobs are more compatible with remote working than those requiring a person's frequent physical presence. Therefore, Cambridge City and South Cambridge may offer more opportunities for flexible-working employment than other Cambridgeshire and Peterborough areas and may thus be more appealing to workers aged 50+ (Int. 3, 9).

## **Job redesign and reasonable adjustments**

Job redesign and reasonable adjustments<sup>3</sup> can also help workers as they age. For example, some workers aged 50+ may wish to step away from managerial responsibilities as they age. Rather than lose these workers' skills and knowledge, job redesign can allow them to move towards a mentorship role for more junior staff, ensuring they pass on managerial skills while allowing them to step away from certain responsibilities without leaving the workforce entirely (Chartered Institute of Personnel and Development (CIPD) 2022b). Horizontal career pathways and customisation can help older workers feel ownership over their career development and improve their career longevity (Mok et al. 2021). Job redesign can be especially helpful for workers in physically demanding positions, where older workers can do some but not all of the tasks they could when they were younger (Lain & Phillipson 2019; Syddall et al. 2020).

Interviewees also commented on the potential for job redesign to help people work longer and promote health and well-being amongst workers aged 50+ (Int. 1, 13, 15, 16). For example, interviewees described how moving workers aged 50+ to positions with less public exposure was helpful during the Covid-19 pandemic in reducing risks, avoiding burnout and retaining these workers, and providing more opportunities to transfer skills to younger workers (Int. 13). Other interviewees described an example from the health sector, where workers aged 50+ could return to work flexibly and choose their hours to help fill gaps during the Covid-19 pandemic (Int. 15, 16).

## **Management and culture**

Many interviewees mentioned the importance of fostering a supportive culture in the workplace to help combat ageism (Int. 1, 3, 6, 12). Several mentioned age-friendly pledges (Int. 1), 'buddy' schemes to help workers aged 50+ (Int. 3) and seminars providing information about retirement, caring services and financial services (Int. 1, 6, 12). Other factors that can foster more supportive work environments for people aged 50+ include additional occupational health services (Int. 4, 11, 15, 16 and 18), clear policies around absences and sick pay, and more ergonomic working arrangements (Int. 18).

A critical aspect of improving working environments for workers aged 50+ is a skilled manager supporting them (Chartered Institute of Personnel and Development (CIPD) 2022b). Managers and other staff may benefit from communications guides to facilitate dialogue with older workers about abilities and aspirations in a realistic, non-stereotypical way (van Selm & van den Heijkant 2021) or unconscious bias training to help staff build confidence in age-inclusivity (Centre for Ageing Better 2021; Simpson & Chaplain 2020; Vickerstaff & van der Horst 2022).

One interviewee noted that relationships with line managers influence all employees' well-being, including workers aged 50+ (Int. 10). The behaviours mentioned as demonstrating a supportive relationship between line managers and workers aged 50+ included asking questions about what managers can do to support new employees, describing the tools and flexibilities employees can take advantage of, and actively identifying stress and taking steps to reduce it and prevent burnout (Int. 10). Other interviewees mentioned the

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<sup>3</sup> Job redesign means restructuring or redesigning a job around an employee's needs, skills or preferences. This can better align tasks with an individual's strengths and abilities. 'Reasonable adjustments' are changes to jobs that employers must make so that employees with disabilities or health conditions are not substantially disadvantaged in the workplace (UK Government 2023).

importance of pre-retirement conversations with workers as they age, helping ensure support is available and facilitate effective communication about long-term career plans (Int. 4, 15, 16, 22, 23).

### Age-inclusive recruitment

Employers might also consider not requiring formal qualifications where possible, since people aged 50+ are less likely to hold them, and providing occupational health services to help workers aged 50+ (Chartered Institute of Personnel and Development (CIPD) 2022b). Employers could also explicitly include age in their diversity and inclusion policies, although there is no legal requirement for these policies (Chartered Institute of Personnel and Development (CIPD) 2022a; Lain & Phillipson 2019). Including age in such policies could consist of age-inclusivity statements and flexible-working information in job adverts, reviewing advert language to ensure its inclusivity and attraction for applicants aged 50+, and transparently and consistently applying recruitment criteria (e.g. the cultural ‘fit’) across all candidates (Asokan 2022; Centre for Ageing Better 2021; Trade Union Congress (TUC) 2022; Int. 1, 18, 20). Organisations should collect and analyse age data from recruitment processes to evaluate recruitment processes and ensure they are not disadvantaging workers aged 50+ (Centre for Ageing Better 2021; Int. 1).

## 8.4. Non-employment support for people aged 50+

The public sector also provides more general support independent of employment, which affects how people aged 50+ experience or participate in the workplace. For example, programmes and interventions addressing older people's health and social care needs can be helpful, as health-related job loss is one of the biggest factors contributing to older people leaving the workforce (Cebulla & Wilkinson 2019; Int. 22, 23). Interventions that help people aged 50+ with caring responsibilities can also be helpful (Parsons & Walsh 2019). For older people with limited English language skills, language programmes may help them secure paid employment (Flynn & Wong 2022).

Interviewees also mentioned forms of social support that could help people aged 50+ (Int. 1, 6, 7, 15, 16, 17, 19, 22, 23). Examples included carer support and childcare options (Int. 1, 15, 16, 19), funding for volunteering and community hubs (Int. 6), and cost-of-living support (Int. 15, 16). Interviewees also frequently mentioned improved transportation (Int. 3, 6, 7, 9, 17, 18, 19, 22, 23), detailed below.

### Box 9: Local evidence about transportation and work

A lack of good public transportation options was one of the main factors affecting all workers' experiences in the Cambridgeshire and Peterborough area (Int. 1, 3, 6, 7, 9, 15, 16, 17, 18, 19, 22, 23). Although these apply throughout the area, interviewees mentioned particular challenges in Huntingdonshire, Fenland and certain parts of South and East Cambridgeshire, where transportation is particularly poor and limited local job opportunities mean people may be travelling farther for work (Int. 1, 2, 6, 7, 9, 22 and 23).

Combined with high housing costs in certain parts of Cambridgeshire and Peterborough, these limited transportation options limit the labour supply for local employers. They also make it more difficult for people aged 50+ to participate in the workforce, particularly since older workers may find active travel to work more difficult (e.g. walking or biking).

To help resolve this issue, several interviewees suggested infrastructure investments to improve opportunities and outcomes for workers aged 50+ who wish to remain in or re-enter work (Int. 1, 7, 15, 16, 19).

## 9. Discussion and conclusion

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### 9.1. Summary of findings

This preliminary study offers an initial view of the workforce experience of people aged 50+. It examined why people aged 50+ leave the workforce, whether there are recruitment and retention issues for workers aged 50+, whether certain population sectors or groups face particular challenges, and possibilities for helping people aged 50+ participate in the workforce. While it identified local-level evidence from the Cambridgeshire and Peterborough area, the study also considered national evidence and the degree to which it might be locally applicable.

Although there are short-term concerns around the high rate of older people leaving the workforce, partly due to the Covid-19 pandemic, long-term trends indicate that a higher proportion of the future workforce will likely comprise older workers. Therefore, there is a need to prepare for an ageing workforce in the Cambridgeshire and Peterborough area and nationally. Indeed, the government's Spring Budget 2023 announcement in March (after we completed our desk research) suggests national interest in supporting people aged 50+ to remain in the workforce longer (HM Treasury 2023).

#### 9.1.1. National findings

Preparing for an ageing workforce means understanding and addressing the challenges people face as they age relating to work, which often overlap. For example, the risks of poor health and disability increase with age, creating challenges working in certain roles, particularly where jobs are physically demanding. Our desk research and interviews revealed abundant information about the physical health challenges people aged 50+ may experience while working. However, there was much less evidence on mental health challenges. Caring responsibilities can cause workers, particularly women, to leave the workforce to adopt unpaid caring roles. It may be helpful to establish support mechanisms to help people cope with these challenges and ensure that work environments can adjust to people's changing needs as they age, e.g. by providing job redesign, reasonable adjustments and flexible working.

There can be real and perceived skills gaps among workers aged 50+, particularly around technology, although it is important to note that these are not universal. Targeted training programmes that help people aged 50+ build skills relevant to the local job market are important and may help address real and perceived skills gaps among older workers. Age-based discrimination and a lack of age-friendly cultures also exist in some workplaces, particularly in offering career development and training opportunities to workers aged 50+. As such, engaging with employers to help them create age-friendly work cultures where people feel



comfortable having conversations about their needs may improve the experiences of people aged 50+ in the workplace and labour market.

This study also reviewed the impacts of people aged 50+ leaving the workforce. Health and well-being outcomes and financial impacts vary, meaning leaving the workforce can generate both positive and negative outcomes. Such outcomes partly depend on how well people have planned for retirement, their financial situation, the circumstances under which they left employment and what they do before and after retirement. For organisations employing people aged 50+, the loss of these workers can lead to skills gaps in the workforce and high recruitment costs. However, this can be mitigated by understanding employees' career trajectories and retirement plans. Societally, people aged 50+ leaving the workforce can create challenges regarding vacancies and pressures on the social support system. However, some leave work and volunteer or provide unpaid care, adding value to their communities and helping the economy in ways outside of paid labour.

### 9.1.2. Local findings

The results indicate that, for the most part, local workers in the Cambridgeshire and Peterborough area experience many of the same challenges as people in other areas of the country as they age. While some such challenges relate to ageism, others also affect younger workers, including health-related challenges, caring responsibilities, and real and perceived skills gaps, as summarised above.

Specific considerations that interact with age and work within the Cambridgeshire and Peterborough area include:

- **Inequality (socioeconomic and health-related):** The Cambridgeshire and Peterborough areas feature high socioeconomic and health-related inequality, influencing who can afford retirement in the local area, the conditions people work in, and the challenges outside work that affect their participation in the labour market. While people with higher socioeconomic status may be more able to afford retirement, they may also be more able to work as they age (e.g. due to better health and less physically demanding jobs). Meanwhile, those with lower socioeconomic status may face more challenges and harms related to work, while simultaneously being less able to afford retirement. Although there are clear local trends in the geographic areas covered by CPCA (e.g. less deprivation in Cambridge than in Peterborough and Fenland), it is important to consider how inequalities within a single geographic area affect the experiences of workers aged 50+.
- **Skills gaps and growth sectors:** Growth sectors vary across the Cambridgeshire and Peterborough areas. For example, while Cambridge and South Cambridgeshire offer many technology and life science jobs, Peterborough represents an operations and logistics hubs, and other areas tend to have more agricultural jobs. With skill gaps varying across the Cambridgeshire and Peterborough areas, training within each area may thus look slightly different. Cambridgeshire and Peterborough have several new and emerging industries which tend to require high-tech skills. Since those aged 50+ may not have such skills, opportunities to re-skill or up-skill may be important for those wanting to work in these industries. However, it can be difficult to disentangle ageist assumptions from genuine skills gaps. Therefore, understanding the distinction between real and perceived skills gaps

is critical in considering which roles people aged 50+ can fill in the workplace and what training they may require.

- **Transportation and housing prices:** Housing prices are high in some Cambridgeshire and Peterborough areas, influencing employers' ability to recruit workers and often pushing lower-income Cambridge workers outside the city. At the same time, public transportation is often poor, particularly in rural areas, meaning that those who cannot afford to live in Cambridge may also have difficulty accessing higher-wage city opportunities or other work opportunities due to transportation restrictions. Although affecting all workers, such challenges can particularly affect workers aged 50+ who may be less likely to choose active travel options (e.g. walking and biking).

While the active sectors in the local area influence the skills workers need to succeed in the labour market, the findings indicate that the Cambridgeshire and Peterborough area's prominent socioeconomic and health-related inequalities are among the most significant aspects influencing the experience of workers aged 50+. When considering how to support workers aged 50+ in the local area, these inequalities must be factored in to arrive at solutions that help the populations most likely to face hardships participating in the workforce.

The workforce experiences of people aged 50+ differ across the Cambridgeshire and Peterborough areas for various reasons, including differences in demographics, active sectors, job opportunities and urban vs rural characteristics. Box 10 (below) briefly summarises the findings relevant to each district in the Cambridgeshire and Peterborough area.

#### **Box 10: Overarching findings by area within Cambridgeshire and Peterborough**

**Cambridge:** Cambridge's urban area has a lower percentage of people aged 50+ (24.7%) than the average for England (37.2%) and the other Cambridgeshire and Peterborough areas. Despite pockets of deprivation and considerable inequality, Cambridge has a high median income, high educational and skill levels, and high housing prices. Cambridge's economy leans towards IT, telecommunications, science, research and other knowledge-based jobs. These jobs often have high levels of flexibility that can help people continue working as they age.

Employment among people aged 50+ is relatively high in Cambridge (51.0%, and 74.8% for people aged 50–64), as compared to the overall rate in England. However, interviewees suggested that Cambridge residents aged 50+ might perceive the tech-heavy job market as welcoming younger workers more than older workers, and also face real and perceived skills gaps in technology and science. Moreover, Cambridge residents with low wages may be unable to afford housing in the city but face poor transit links in areas with lower housing prices.

**South Cambridgeshire:** The more rural South Cambridgeshire area has a slightly lower percentage of people aged 50+ (35.5%) than England's average (37.2%). It is the least deprived area within the Cambridgeshire and Peterborough area and has the highest median income. South Cambridgeshire's economy focuses on the life sciences sector, healthcare and other science and research activities. Such jobs often have high flexibility levels that can help people continue working as they age.

Employment among those aged 50+ is high in South Cambridgeshire (53.3%, and 79.4% for people aged 50–64) compared to the overall rate in England. However, interviewees mentioned that people aged 50+ in South Cambridgeshire might face challenges concerning real and perceived skills gaps around the life sciences and technology. Depending on where they live, those in more rural parts of South Cambridgeshire may also have poor access to public transit.

**East Cambridgeshire:** The largely rural East Cambridgeshire area has a slightly higher percentage of people aged 50+ (40.7%) than the average for England (37.2%). It is among the least deprived Cambridgeshire and Peterborough areas, although educational attainment levels are relatively low compared to Cambridge and South Cambridgeshire. Agriculture and food comprise a large part of the economy, alongside business services and travel and transport.

Employment among people aged 50+ is high in East Cambridgeshire (50.2%, and 81.7% for people aged 50–64) compared to the overall rate in England. However, interviewees mentioned that those aged 50+ in East Cambridgeshire may face challenges related to physically demanding jobs in the agricultural sector. As East Cambridgeshire is largely rural, there may also be issues accessing public transport common to other rural Cambridgeshire and Peterborough areas.

**Huntingdonshire:** At 40.4%, the largely rural Huntingdonshire area has a slightly higher percentage of people aged 50+ than the English average (37.2%). It is among the least deprived Cambridgeshire and Peterborough areas, although median wages are lower than in Cambridge and South Cambridgeshire. Huntingdonshire's economy is mixed, including IT, health-related manufacturing, construction, utilities and business services.

Employment among people aged 50+ is high in Huntingdonshire (50.0%, and 80.3% for people aged 50–64), compared to England overall. However, interviewees mentioned that people aged 50+ in this area might have poor access to public transit, affecting where they can work and live.

**Fenland:** With 43.1% of residents aged 50+, the largely rural Fenland area has a high percentage of people in this age bracket than the average for England (37.2%) and other areas in the Cambridgeshire and Peterborough area. It has one of the highest deprivation levels in the local area and one of the lowest educational and skill levels in England. Health inequality is prominent, with up to a ten-year-shorter lifespan than in affluent Cambridge areas. The Fenland economy is largely agricultural.

Within the region covered by CPCA, Fenland is the only area with a lower estimated employment rate among people aged 50–64 years than the national English average (England=71.3%; Fenland=65.3% [95% CI: 48.3–82.3]). However, the wide confidence intervals mean it is unclear whether this is a true difference. Interviewees mentioned that workers aged 50+ in this area are likely to face challenges relating to physical health, particularly in the agricultural sector. Furthermore, older people in this area may be less likely to be able to afford retirement, despite physically demanding work being challenging as people age. They may have poor access to public transit, affecting where they can work and live.

**Peterborough:** With 30.6% of residents aged 50+, the largely urban Peterborough area has a low percentage of people aged 50+ compared to the average for England (37.2%) and most other areas within Cambridgeshire and Peterborough (except for Cambridge). It is also the most deprived area within Cambridgeshire and Peterborough, with relatively low wages and education levels. While largely a manufacturing and logistics hub, Peterborough's economy also comprises insurance, reinsurance, pension funding, construction and utilities.

Peterborough residents aged 50+ are employed at a similar rate to that in England (40.2% and 76.2% for people aged 50–64). Interviewees mentioned that workers aged 50+ in this area likely face challenges relating to low socioeconomic status, and may be less likely to be able to afford retirement. Many jobs in this area can be physically demanding, which can also create difficulties as people age.

## 9.2. Conclusions and recommendations for future research

While this study's findings highlight aspects of work that can become more difficult with age, they also suggest that workers aged 50+ experience many of the same challenges as younger workers. This finding supports the idea that supporting 'good work' and population-level health and well-being can help workers aged 50+ and the wider population. At the same time, some measures can be taken to specifically help people participate in work longer and address challenges that people aged 50+ experience in the workplace,

including targeted vacancy-aligned training, technology-focused skill-building, flexible working, and job redesign, as far as is possible.

There is a trend nationally and in the Cambridgeshire and Peterborough area towards an ageing workforce, with more of the future workforce likely to comprise workers aged 50+. These workers will likely face barriers to workforce participation and may require specific support to remain in and/or enter the workforce. Such shifts will likely require collaboration between diverse stakeholders to prepare for an ageing workforce, including employers of people aged 50+, the public sector (e.g. local authorities) and third-sector organisations supporting people as they age. This preliminary study's results may help determine what support might be useful and which stakeholders should be involved.

Further research is needed to understand the experience of workers aged 50+ in the Cambridgeshire and Peterborough area more fully, including how inequalities influence how people aged 50+ experience the labour market. Research looking at local skills gaps and the extent to which these align with the skills of jobseekers aged 50+, along with research into the support and training available to people aged 50+ and whether it meets their needs, would also be helpful. This study relied on desk research and a limited number of interviews. Further research could expand knowledge and understanding by engaging directly with workers aged 50+, people aged 50+ who have left the workforce, 50+ champions, and a wider range of employers in the local area. Such research would help more fully understand the challenges related to work and age and support the necessary decision making to support an ageing workforce in the long term.

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## Annex A. Desk research sources

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### Search Terms

We conducted all searches on 15 February 2023.

Search	Terms
Academic 1 (Google Scholar)	("older worker*" OR "older adult*" AND ("England" OR "United Kingdom" OR "UK") AND (employment OR employee* OR employer* OR workforce)
Academic 2 (Google Scholar)	("older worker*") AND ("England" OR "United Kingdom" OR "UK") AND (retention OR recruit*)
Grey 1 (Google)	("older worker*" OR "older adult*" OR "older people") AND (employment OR employee* OR employer* OR workforce) AND "Cambridge"
Grey 2 (Google)	("older worker*" OR "older adult*" OR "older people") AND (employment OR employee* OR employer* OR workforce) AND "East Cambridgeshire"
Grey 3 (Google)	("older worker*" OR "older adult*" OR "older people") AND (employment OR employee* OR employer* OR workforce) AND "South Cambridgeshire"
Grey 4 (Google)	("older worker*" OR "older adult*" OR "older people") AND (employment OR employee* OR employer* OR workforce) AND "Peterborough"
Grey 5 (Google)	("older worker*" OR "older adult*" OR "older people") AND (employment OR employee* OR employer* OR workforce) AND "Fenland"
Grey 6 (Google)	("older worker*" OR "older adult*" OR "older people") AND (employment OR employee* OR employer* OR workforce) AND "Huntingdonshire"
Grey 7 (Google)	("older worker*" OR "older adult*" AND ("England" OR "United Kingdom" OR "UK") AND (employment OR employee* OR employer* OR workforce)

## Annex B. Data extraction template

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Table 5: Data extraction template used for desk research

<b>Article information</b>	Reference
	Extractor initials
	Reference
	Date
	Search
	Source Type
	Brief overview/summary
	Definition of 'older worker' used in the source
<b>Issues and challenges</b>	Challenges related to workforce participation (general)
	Challenges related to recruitment
	Challenges related to retention
<b>Impact of leaving the workforce</b>	On people aged 50+
	On the workforce and labour market
	On organisations/ employers
	On the economy
	Other impacts
<b>Sectors and populations affected</b>	Sectors particularly affected
	Populations are particularly affected
	Other information about inequalities
<b>Solutions</b>	Support available
	Support that would be helpful
<b>Reflections</b>	Quality of the article
	Other sources
	Potential interviewees

## Annex C. Interview protocol

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### Introduction

RAND Europe has been commissioned by Cambridgeshire and Peterborough Combined Authority and Cambridge Ahead to conduct an independent study looking at older workers in the area covered by the Cambridgeshire and Peterborough Combined Authority, which includes Cambridge, South Cambridgeshire, East Cambridgeshire, Huntingdonshire, Peterborough and Fenland. In this study, we are focusing on the extent to which there are issues around the recruitment and retention of people aged 50 and above in the local workforce, whether there are any sectors or populations that face particular challenges, what is being done to support older workers in the local area and whether this meets the needs of older people.

This interview is part of that study, and you have been selected for an interview based on your knowledge of either older people within the workforce or the labour market in the local area. Findings from interviews will only be reported anonymously and in aggregate, and no information will be attributed to you or your organisation.

The results from the whole study will be delivered to the Cambridgeshire and Peterborough Combined Authority and Cambridge Ahead and will also be made public in a report on the RAND website. They may also inform future research in which we collect additional data from local people and local employers.

We'll start with getting a very brief background about who you are, your role and knowledge on this topic, for context. We'll discuss the older workforce more generally and then focus on the local area more specifically. We'll also cover potential inequalities, the needs of older workers, and whether those needs are met. We'll then finish with a few closing questions.

If you feel you are unable to answer a question, this is not a problem. If this happens, please let me know and I can move onto the next question.

Before we start, do you have any questions about the interview or study?

Do you mind if we record this interview for internal note-taking purposes?

*[Start recording if interviewee consents]*

## Introduction

1. Can you briefly introduce yourself and describe your knowledge or experience of older workers and/or the local labour market?
  - a. Are there particular areas where you have more knowledge or experience within the area covered by the Cambridgeshire and Peterborough Combined Authority?
  - b. Are there particular sectors or industries where your experience lies?

## Older people and the workforce more generally

2. Speaking from your experience, to what extent do older people experience challenges participating in the workforce?
  - a. To what extent do these issues cause older people to leave the workforce earlier than expected or not return to the workforce as expected?
  - b. How would you describe the impact of the Covid-19 pandemic on the participation of older people in the workforce or the experience of older workers?
3. What is the impact on older people of leaving the workforce earlier than expected, based on your experience? *Probe on:*
  - a. Financial well-being
  - b. Physical health
  - c. Mental health and well-being
  - d. Participation in other activities (including unpaid caring, volunteering, hobbies, etc.)
4. What is the impact on employers of older workers leaving the workforce earlier than expected, based on your experience? *Probe on:*
  - a. Ability to recruit and retain a workforce
  - b. Skills within the workforce
  - c. Organisational knowledge

## Older people and the workforce in the local area

5. Speaking from your experience, to what extent do older people experience challenges participating in the workforce specifically within the Cambridgeshire and Peterborough areas?
  - a. Why do you feel this is or isn't an issue in the local area?

6. How does participation in the workforce among older people vary between the different areas covered by the Cambridgeshire and Peterborough Combined Authority (Cambridge, South Cambridgeshire, East Cambridgeshire, Huntingdonshire, Peterborough and Fenland)?
  - a. Are there particular challenges in any of these areas around older people participating in the workforce?
  
7. What about the local area makes it particularly supportive or challenging for older people to participate in the workforce? *Probe on:*
  - a. Sectors or industries active in the local area
  - b. The demographic makeup of the local area
  - c. Support available to older people in the local area
  - d. Connectivity between different regions/economies (transport/educational opportunities)

### **Inequalities and differences in the distribution of harms**

8. Are there any sectors or industries where older people may face particular challenges participating in the workforce? *Probe on:*
  - a. Knowledge-intensive or desk-based jobs vs manual labour
  - b. Jobs with more flexibility versus those without
  - c. Contract type (full-time, part-time or zero hours)
  
9. Are there specific populations that may face particular challenges participating in the workforce? *Probe on:*
  - a. Racial or ethnic disparities
  - b. Gender disparities
  - c. Age disparities
  - d. Income and wealth disparities
  - e. Personal circumstances such as caring responsibilities
  - f. People with certain health or care needs

## The needs of older workers and whether they are met

10. What support could be provided that would help older people in the workforce? *Probe on:*
  - a. Support provided by the public sector or local government
  - b. Support provided by employers
  - c. Support provided by charities
  
11. Are you aware of any efforts being conducted locally to help support older workers? If so, please describe these efforts.
  - a. Is there any evidence as to the effectiveness of this support? If so, please describe this evidence (and if you can, please share it with us).

## Concluding questions

12. Are you aware of any sources of evidence or data that would be helpful for us to review for this study?
  
13. Are you aware of any individuals that it would be helpful for us to interview for this study with knowledge of the local area?
  
14. Is there anything we haven't had the chance to speak about yet that you think would be important for us to be aware of for this study?

Thank you