

A mid-life career review: making the older labour market work better for everyone

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NIACE The National Voice
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A simple story

- Most older people want to work longer – for identity/status, intrinsic interest, social engagement, money
- Working longer is good for individuals, firms and the economy
- The labour market is much less efficient for people over 50:

When is “mid-life”?

- No clear definition – around the age of 50
- People recognise 50 as a major milestone, but most will have at least 17 years more working life ahead of them (and some will still be there in 25 years!)
- At 50 it is not too late for career change, to improve pension, plan retirement
- But where do I go for advice about this?

What happens at “mid-life”?

- After “mid-life” the labour market becomes much less efficient.
- After 50:
 - Age discrimination rises
 - Health problems begin to cause premature exit
 - Caring responsibilities peak, causing some (especially women) to leave (paid) work
 - Career progression stops for many
 - Training declines
 - Retirement beckons!

Why is this a “careers” issue?

- Most people do not understand their rights, the opportunities for work after 50, or the risks of premature retirement
- Because most people have no access to impartial, expert advice on these issues, they leave work earlier than is good for them, their employers and the economy
- This is a classic “careers guidance” issue

The Mid-life review project

- Idea discussed since 2006 among older labour market researchers and careers professionals,
- Tested in small projects – ReGrow in South East
- In 2013 BIS agreed to fund NIACE to manage and evaluate a pilot, with encouragement from DWP, to:
 - Test demand and needs
 - Test the capacity of providers to respond
 - Develop resources for providers and advisers

What happened

- The project was coordinated and evaluated by NIACE
- A range of providers were funded – mainly the National Careers Service and Unionlearn
- Pilot services were provided to anyone in “mid life” across England over 6 months in 2013
- There was no prescribed model – providers developed their own approaches
- 3600 sessions were delivered to 2994 clients
- Half of sessions were one to one, a third in groups, and the rest by phone or email
- Half the clients were employed and half unemployed. 53% male. 87% White British

What issues did the clients bring

Unionlearn - employed

- Work-life balance
- Keeping current job
- Health
- Flexible working
- Personal finances
- Confidence – “I’m too old”
- Training and development
- Career change
- Caring responsibilities

NIACE/NCS – mainly unemployed

- Gaining employment
- Training and learning
- Career development
- Volunteering
- Self-employment
- Finances
- Health
- Retirement options
- Caring

A few findings

- Demand is substantial, but building awareness and understanding of a new service takes time, with clients, providers and partners
- Review was welcomed, by:
 - **Clients**, who have rarely discussed these issues with anyone, and do not expect a service
 - **Careers guidance providers**, who recognised need and benefits to clients and welcomed the chance to build up their offer and partnerships with other agencies
 - **Careers advisers**, recognised need and benefits to clients, and welcomed the chance to provide more flexible offer to clients
- A client centred, whole life perspective was important – consider work, retirement, health, and finance together
- Group processes can be effective and welcome, especially when linked to 1:1 sessions

Outcomes

- A body of experienced advisers
- Embedding (at varying levels) in National Careers Service and Unionlearn
- National providers network in development
- Web based resource for advisers and individuals
<http://www.xtlearn.net/p/mlcr>

Some conclusions

- There is a real need, and a review is very popular with clients
- A review can address four major policy challenges:
 - Discouraging premature retirement
 - Reducing underemployment – in hours and use of skills
 - Encouraging lifelong learning
 - Ensuring a satisfying and well managed retirement

NIACE's recommendations 1

- **A National Stakeholder Group**

Many people would benefit from a Mid Life Career Review (MLCR). NIACE will work to form a multi-stakeholder group made up of partners and stakeholders (including BIS, DWP and others) to explore how best to ensure that as many people as possible have access to a Review.

NIACE's recommendations 2

- **Local Partnerships**

The National Stakeholder Group (which will include Government bodies) should consider engaging Local Enterprise Partnerships (LEPs) and other local partners (Local Authorities, Health & Wellbeing Boards) to help disseminate and embed the MLCR.

- **Pension linkage**

As part of the Government's pension reforms, pension providers may want to consider offering the MLCR as part of their support to their customers

- **Quality**

To ensure the quality of the service, a programme of best practice support should be developed for providers and those who might be involved in delivering MLCRs. This should include a lead organisation from the range of organisations that currently have a role in this field (e.g. the Career Development Institute, National Careers Service, NIACE and the Education and Training Foundation).

A better future for us all: a policy paper on older people and learning

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Why a policy paper?

- The number of older people is growing (*we use “over 50”*)
- Relatively few engage in learning, and the numbers may be declining
- This is a waste of potential because:
 - Most want to be active contributors to society
 - Most want to remain engaged with other people
 - Most could contribute more if they had opportunities to learn

What do we mean by “learning”?

- We use a very broad definition of “learning”

Learning can mean practising, studying, or reading about something. It can also mean being taught, instructed or coached. This is so you can develop skills, knowledge, abilities or understanding of something. Learning can also be called education or training. You can do it regularly (each day or month) or you can do it for a short period of time. It can be full-time or part-time, done at home, at work, or in another place like college. Learning does not have to lead to a qualification. I am interested in any learning you have done, whether or not it was finished.

How do older people benefit from learning?

1. greater self-confidence and independence
2. greater contribution to society – through paid and unpaid activity
3. better engagement with society
4. better management of life transitions like retirement, illness, bereavement and death
5. better use of digital technologies
6. improved quality of care, where older people are both as recipients and givers of care, to young and old
7. better individual health
8. better individual financial security and independence
9. better sharing of knowledge, skills and culture across society and between generations
10. better basic skills to cope with an increasingly complex world

An issue for many agencies

- Learning happens in many ways – formal and informal
- No single agency has overall responsibility
- Many agencies have an interest in older people's welfare – usually as part of some other objective
- Many agencies fail to recognise the role which learning can play – some are not very good at it
- Better coordination at local level could improve opportunities without necessarily increasing cost

What is the policy problem?

- Agencies are not coordinated, with conflicting objectives and unaware of the work of others
- There is no agreed framework to describe needs and measure the effectiveness of what is available
- Funding (public and private) is used inefficiently
- Older people are less likely to see learning as relevant to their lives

The policy aim

- **Ensure Access:** all of us in later life should have access to opportunities to learn the things we want and need to learn, through programmes of education and training which we choose to take part in
- **Support policy:** lifelong learning should support broader public policy for older people, where the learning is a tool to achieve purposes like improved health, financial independence, or reduced loneliness
- **Avoid neglect:** our learning needs in later life should not be not accidentally blocked by policy decisions in other fields (Most of the damaging changes in education for older people in recent years have been accidental, caused by the impact of policy in other areas).

Policy change 1. learning as a human right

Encourage all public agencies to recognise the role of learning for older people in enabling them:

- To retain a sense of identity, purpose and meaning in life
- Remain active citizens
- Remain independent for as long as possible
- Remain contributing members of the community
- See themselves as successful learners

and to identify the contribution of learning to these outcomes in their policy documents and in their programmes.

Policy change 2. build local partnerships

Better local coordination can improve the quality, quantity and range of opportunity. Local partnerships should aim to:

- Maximise participation in learning by people over 50
- Reflect the diversity of individual needs and aspirations
- Promote learning to older people
- Overcome negative stereotypes of ageing
- ‘Age proof’ services and encourage intergenerational relationships
- Give particular priority in the short term to learning which:
 - strengthens communities
 - helps people to stay in and return to work, paid and voluntary
 - helps people to make better choices about timing of retirement and lifestyle in the ‘third age’
 - supports people in the ‘fourth age’, when people are significantly dependent on others.

Policy change 3. use public funding strategically

Expanding opportunity need not be expensive, although what is spent now is inadequate¹. A strategic approach will improve the efficiency of whatever resource is available.

Such a strategy would aim to:

- Improve coordination of public policy and agencies
- Agree responsibility for local partnership between agencies
- Strengthen local organising capacity
- Encourage intergenerational learning
- Improve access to premises for learning
- Monitor and evaluate what is happening

¹. Although a third of the population is over 50, only 3% of money, spent from all sources on learning after school is spent on them.

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