

UNITED KINGDOM



Key policies to promote longer
working lives

Country note 2007 to 2017

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KEY POLICIES TO PROMOTE LONGER WORKING LIVES IN THE UNITED KINGDOM¹

(Situation 2007 to mid-2017)

According to the Late Career Scoreboard at the end of this report (Table 1), the employment rate of older workers is high in the United Kingdom (in 2016, 51.9% for older workers aged 50-74, compared with the EU average of 45.4%). In particular, as synthesised in Table 2, the United Kingdom has taken substantial action to remove mandatory retirement and to improve combining care and work. The country has also taken steps to raise the retirement age; to tighten conditions for households to receive social benefits; to reform access to disability benefits; to encourage employers to implement diversity management approaches; to promote mid-career interviews; to improve access to adult vocational education and training; and to strengthen workplace safety. That said, the country should do more to encourage good practices in collective bargaining agreements; to raise awareness about age discrimination; to provide hiring incentives for older workers and support for the labour integration of people with disabilities; and to reduce the incidence of arduous/hazardous work.

1. Rewarding work and later retirement

1.1. Enhancing incentives to continue working at an older age

Introduction

The United Kingdom introduced a new State Pension system on 6 April 2016 for people reaching State Pension age from that date onwards. It is a flat-rate scheme with a number of transitional arrangements. For people who reached State Pension age before that date, the public scheme has two tiers: a flat-rate basic pension and an earnings-related additional pension. Both are complemented by a large voluntary private pension sector. An income-related benefit (Pension Credit) targets extra spending on the poorest pensioners (OECD, 2017a). The aim is to deliver a simpler, flat-rate contributory pension and to provide a solid foundation for private saving, while creating a new system that costs no more than the existing system going forward. Its impact on the length of working lives is not yet clear. The poverty rate among older people is higher than the population average. Older women are at higher risk of poverty than older men.

In 2012, the government introduced a new obligation for employers to automatically enrol their eligible workers in a qualifying workplace pension scheme. This means that instead of choosing to join a workplace pension scheme, individuals must instead actively opt out. To increase the incentive to remain in a pension scheme, a mandatory employer contribution was introduced. By the time the rollout is completed in February 2018, over 9 million people will have been placed in a workplace pension scheme. Automatic enrolment brings a new responsibility for the government and the UK Pensions Regulator: to ensure that when individuals are defaulted into pension saving, their interests are protected. The

1. This note has been produced by the Ageing and Employment Policy Team with a contribution from Nicola Duell.

government has introduced a range of measures to improve the quality of workplace defined contribution (DC) schemes and protect savers from excessive and unfair charges.

Raising the statutory age of retirement

The State Pension age for women began to be increased from 60 in 2010 and will reach 65 in November 2018, the same Pension Age as for men. State Pension Age for men is 65. Legislation to increase the State Pension age for men and women beyond 65 was first passed in 2007. This act provided for a gradual increase to 66 by 2026, 67 by 2036, and to 68 by 2046. Acts related to pensions passed in 2011 and 2014 further accelerated the planned increase in the State Pension age to 66 by 2020 and 67 years by 2028.

The normal pension age for new participants in all of the main public service pension schemes was increased by five years between 2006 and 2008. In 2015 this age was aligned to match the State Pension age, with the exception of the pension schemes for firefighters, police and armed forces personnel. In these latter schemes, the normal pension age was increased to 60. This change only applied to existing pension scheme members who were not close to their current scheme's normal pension age. In addition, the government has committed to increasing the normal minimum pension age (the youngest age at which an individual can take up their pension without facing a tax charge) from 55 to 57 by 2028 (except for members of the Armed Force, Firefighters' and Police Pension Schemes).

The 2014 Pension Act introduced a review process that requires future governments to re-evaluate the State Pension age at least once every six years to ensure that the pension system is fair, sustainable and affordable for taxpayers as life expectancy grows. Each review will be informed by two independent reports: i) analysis by the Government Actuary of future possible State Pensions age timetables, calculated from the latest life expectancy projections and based on specified proportions of adult life that individuals in the future could expect to spend in receipt of State Pension; and ii) a report on wider factors relating to the pensionable age as specified by the government, such as variations in life expectancy. The first government review of State Pension age was published in July 2017.

In line with an independent reviewer's recommendation, the government proposed increasing State Pensions age to 68 between 2037 and 2039, bringing it forward from that age's current legislated date of 2044-2046. The government also stated in its report that it would carry out a further review before legislating to bring forward the rise in State Pension age to 68, to enable consideration of the latest life expectancy projections and to allow evaluation of the increase in State Pension age from 65 to 66.

While the costs of the State Pension and of ageing more broadly will continue to rise, reviews of the regular State Pension age will help ensure greater sustainability of the system in a way that is fair across generations of pensioners and taxpayers.

The qualifying age for Pension Credit is gradually being increased to 65 alongside the increase in women's State Pension age, and will increase further as State Pension age rises beyond 65 for both men and women. People with no pre-existing National Insurance record prior to 6 April 2016 who reach State Pension age on that date will be required to have 35 years of contributions to receive a full new state pension amount, and the minimum qualifying period will be 10 years. For people with an existing record at 6 April 2016, transitional arrangements take the previous record into account (OECD, 2017a).

Facilitating phased retirement

Measures related to pension flexibility were launched on 6 April 2015 for individuals who are at least 55 years of age. They give most people greater freedom over how they access their pension savings by increasing the decumulation options available. For example, people with a DC pension are now able to

decide whether to take out all of their pension savings as a lump sum, withdraw them over time, or buy an annuity. In addition, the government has introduced a new requirement for pension providers to make sure everyone retiring who contacts them seeking to access their DC pension savings is made aware of the free and impartial guidance available to them when deciding how to withdraw and use retirement savings. Retirement is no longer a single event that must be scheduled for a specific point in time. The flexible access to retirement savings now offered by pensions gives individuals the freedom to make changes that extend their working lives. In the future, individuals with DC pensions will no longer have the limited choice of either facing a retirement “cliff edge” where they must buy retirement income at one time, or opting for a seemingly complex financial product. Instead, they will be able to use their pension savings more flexibly by mixing employment and non-employment sources of income, and potentially choose to phase into retirement more gradually.

In 2015, reforms were also introduced to modify the public service pension schemes so as to promote longer working lives. In addition to raising the normal pension age, most of the reforms provide actuarial enhancements for pension savings taken out after the corresponding normal pension age.

To explore the attitudes those at and over the age of 50 have towards fuller working lives, the Department for Work and Pensions (DWP) carried out polling research in January 2015. Their efforts revealed that 48% of people approaching retirement – nearly half – would like to continue working. Almost three-quarters (74%) of people in their 50s surveyed wanted to stay in work either full time or part time. Almost half (48%) of those surveyed under the age of 65 wanted to continue working until reaching between the ages of 65 and 70. More than one-third (39%) of survey participants wanted to work part time or to have flexible hours before retiring. Only 17% said that continuing to work full time and until stopping work altogether would be the best way to retire.

Better combining of pensions (or partial pensions) and work income

The government abolished its abatement policy for pension money earned by public service employees in the reformed 2015 schemes; the policy had penalised those public service employees who were in receipt of a pension while also in receipt of a salary.

Rewarding longer careers

Deferral of the State Pension until after the State Pension age has always been possible in order to earn extra State Pension increments. This extra State Pension amount is paid on top of the normal State Pension when a person eventually claims for the first time or claims again. The amount of extra money a person receives depends on how long they put off their claim. For those who reach State Pension age from 6 April 2016, the choice of how to claim is restricted, as it will no longer be possible to take a lump-sum payment. To receive a higher weekly State Pension for life, the pension will need to be deferred for at least nine weeks. The person will earn approximately 5.8% for each year of deferred claim (or 1% for every nine weeks) (OECD, 2017a).

1.2. Towards restricted use of early retirement schemes

Restricting access to publicly funded early retirement schemes

It is not possible to claim a State Pension early. Voluntary pension benefits can be claimed from the age allowed by the scheme.

Introducing specific provisions for arduous/hazardous work

The United Kingdom does not have and never has had retirement regimes for persons engaged in arduous/hazardous work (AHW) (Bradshaw, 2016).

1.3. Preventing welfare benefits from being used as alternative pathways to early retirement

Unemployment (insurance and assistance) benefits and social aid

The Welfare Reform Act of 2012 fundamentally reformed the welfare system. Universal Credit (UC) was introduced and rolled out to single jobseekers across the United Kingdom to replace the income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance, Income Support, Child Tax Credit, Working Tax Credit, and Housing Benefit. It provides a new single system of means-tested support for working-age people who are in or out of work, including for older workers up to the qualifying age for Pension Credit. It also provides additions for disabled people and carers. Couples with one person over the Pension Credit qualifying age can currently choose to claim either the Pension Credit or UC. From 1 November 2018, when UC has been rolled out nationally and is available to all new claimants, the choice of Pension Credit will be removed and couples will only be able to claim UC until both members reach the State Pension Credit (SPC) qualifying age. This will ensure that the partner of working age receives adequate support and incentives to move into work, and – where appropriate – is required to meet work-related conditions. Couples with an existing award of SPC are not affected and will remain within the current SPC regime.

UC is payable in and out of work. This reduces the risks associated with moves to employment that exist in the current system of benefits and tax credits. UC improves work incentives by allowing individuals to keep more of their income as they move into work, and by introducing a smoother and more transparent reduction in benefits when they increase their earnings. It also allows people who work to keep some of the money that they earn before it has any impact on the amount of UC they receive, which is known as a work allowance. The allowance is generally more generous than the amounts disregarded in the current system. The taper is the rate at which the benefit is reduced to account for earnings. UC has a single taper rate of 65%.

An analysis carried out by the DWP found that in the early stages of rollout, UC claimants were more likely to enter work and spend more time in work, and were consistently more likely to earn more than similar claimants on JSA (DWP, 2015). However, the results are not differentiated by age. This trend was further confirmed by an analysis published in September 2017 with a bigger sample group (DWP, 2017a).

Disability benefits

The Employment and Support Allowance (ESA) replaced the Incapacity Benefit/Severe Disablement Allowance, as well as Income Support (IS) paid on grounds of incapacity for new claimants from 2008. ESA is the principal state sickness benefit in the United Kingdom for persons unable to work because of either short-term or long-term illness.

For either of those grounds for ESA, the claimant must have limited capability of working resulting from a health condition or disability. Proof is required in the form of a medical certificate supplied by the claimant's doctor and (afterward) a Work Capability Assessment (WCA) conducted by a health care professional contracted by the government. The WCA must be completed within 13 weeks of the claim in order for an applicant to be eligible to receive the higher rates of benefits. If the WCA confirms eligibility, the claimant automatically moves to the main phase of benefit. Full rollout of national reassessment began in 2011.

In 2003, DWP introduced the Pathways to Work programme in a number of pilot areas to assist claimants of incapacity benefits towards and into paid work. The programme introduced mandatory Work Focused Interviews with specialist advisors at the PES, Jobcentre Plus, and offered a range of services focusing on work and health. From 2007 a provider-led version of the programme was rolled out it was rolled out in 60% of Jobcentre Plus district, with the remaining districts still served through Jobcentre Plus (OECD, 2014).

With the creation of a single welfare-to-work programme (the Work Programme, WP) to help eligible jobless people return to work (see *Targeting workers most at risk of long-term joblessness* in Section 3.2), the Pathways to Work contracts ceased in 2011. In 2011, Work-Related Activity Regulations were introduced to activate people with disabilities. These regulations stipulate that, for the first time, advisors may (at their discretion) require ESA claimants to undertake work-related activity as a precondition for entitlement to the full amount of ESA.

Despite these new support initiatives, a common theme of a lack of early intervention, especially in the sickness and disability schemes but also in the unemployment scheme(s), continues to be an obstacle to the swift return to work for many incapacitated and disabled workers. In particular, older people with health-related employment barriers can still find themselves in the welfare system for long periods before their health and employment impediments are addressed (OECD, 2014a).

Mental health conditions are the mostly commonly reported primary conditions among the total 2.4 million people who claim ESA. About one-quarter of ESA claimants aged 55-64 are claiming this benefit because of a mental health issue. In 2013, the DWP and the Department of Health jointly commissioned a study to better understand how to improve the employment prospects of people with these conditions. Based on the recommendations put forward in the 2014 RAND Europe report, the DWP has commissioned a number of voluntary pilot initiatives to explore the most promising and evidence-based approaches to address this challenge (van Stolk et al., 2014). In late 2014 the Deputy Prime Minister commissioned government departments to develop new policies that would strengthen support for people with mental health conditions.

The UK Government has invested in a new a joint health and work unit spanning the DWP, the Department of Health and the National Health Service (NHS) in England.

This unit manages a large and varied portfolio of work in progress, including health-led trials, which are testing intensive employment support in health care settings for people with physical conditions and mild to moderate mental health conditions. It is also increasing the number of Employment Advisers in NHS mental health talking therapy services, called Improving Access to Psychological Therapies (IAPT) services; these treat people with depression and anxiety disorders.

2. Encouraging employers to retain and hire older workers

2.1. Preventing discrimination in employment on the basis of age

Implementing current or new legislation

Under the Equality Act of 2006, the Equality and Human Rights Commission (EHRC) is required to monitor the effectiveness of equality legislation, and in particular to investigate employers whose compliance with equality legislation is in doubt. Under the Equality Act of 2010, employees (and prospective employees) are also entitled to make claims in an employment tribunal if they feel that they have been discriminated against by an employer because of age. To assist both employers' and employees' (and prospective employees') awareness of the law, the EHRC and other organisations such as the

Arbitration, Conciliatory and Advisory Service (ACAS) are readily available and offer easily accessible codes of practice and guidance on age discrimination on their websites.² The ACAS also offers telephone helplines for both employers and employees with employment discrimination queries. The government last reviewed the effectiveness of the Equality Act of 2010 in 2015 and published the report of its review in October of that year. The report made no specific recommendations in relation to employment discrimination against older people.

Launching public awareness campaigns

No action has been taken. It would be advisable to raise awareness about age-discriminatory practices when recruiting and at the workplace.

2.2. Taking a balanced approach to employment protection by age

Implementing age-neutral measures

Within the OECD area, the United Kingdom remains one of the countries with the least stringent restrictions on either individual or collective dismissals.³ There are no special rules providing particular employment protection to older workers.

2.3. Discouraging mandatory retirement by employers

By law in general, by sector/occupation, private/public sector, region

The default retirement age (DRA) was removed from law in April 2011. Since then, employers are no longer allowed to force employees to retire simply because they have reached the age of 65 – most people can now retire at a time that is right for them. Employers can only set retirement ages objectively justified by their particular circumstances, but such limits are also open to challenges in court. Justification must meet the principle that the discriminatory effect of the policy is a proportionate means of meeting a legitimate aim. Legitimate aims can include economic factors such as meeting the needs and efficiency requirements of running a business, or fulfilling the employment skill and training requirements for a job. To help employers adapt to the change, the government worked with the ACAS to produce comprehensive guidance.

In 2005 and 2009, the government commissioned a major research project – the Survey of Employers' Policies, Practices and Preferences Relating to Age (SEPPP) – to provide insight into employers' age-based practices, in particular the use of the DRA. Evidence showed that the majority of employers were already operating without fixed retirement ages, and many of those employers with fixed retirement ages already offered flexible options for older workers to continue working longer.

2. www.equalityhumanrights.com/equality-act-codes-practice; www.equalityhumanrights.com/about-us/about-commission/our-vision-and-mission/our-business-plan/age-equality; www.acas.org.uk/index.aspx?articleid=1841 (all accessed 13 March 2018).

3. OECD Employment Protection Database, 2013 update, <http://dx.doi.org/10.1787/lfs-epl-data-en> (accessed 9 March 2018).

2.4. Encouraging the social partners to implement better retention and hiring mechanisms targeted at older workers

For all older workers

The “Fuller Working Lives: A Partnership Approach” strategy was published in February 2017. The strategy aims at increasing the retention, retraining and recruitment of older workers by bringing about a change in the perceptions and attitudes of employers, and challenging the views of working later in life and retirement among individuals. The approach is a new one: the strategy is led by employers. The initiative sets out why Fuller Working Lives are important for both employers and individuals. It also sets out support action for government to take to have older workers remain in the labour market.

Many actions that have been taken are intended to promote a working culture that embraces the hiring and employment of older workers. These include promotion of flexible work and working with Local Enterprise Partnerships, the launch of consultation and advice for the “fit note” (see below), the completion of the first stage of an Inclusive Technology Prize to inspire innovation by individuals and small businesses in developing assistive living technology. An Employer Toolkit, launched in 2015, offers general guidance for employers managing older workers in the workplace, as well sector-specific guidance for those managers working in transport, care, health, finance and higher education. The UK Government has appointed the Business in the Community (BITC) Age at Work leadership team, as Business Champion for Older Workers. The team will spearhead government work to support employers who hire and retrain older workers, and actively promote the benefits of older workers to employers across England, offering both strategic and practical advice. BITC published a report in August 2017 setting out what has been achieved so far (BITC, 2017). The focus of these initiatives is on keeping older workers in the labour force, opportunities for mid-life career reviews, and elimination of age discrimination in the recruitment process.

The government also established Women’s Business Council in 2012, to look specifically at how to maximise women’s contribution to the UK economy. The council, independently led and government-backed, develops business products to promote gender equality and showcases employer best practice. The council has a “Staying On” Action Group, comprising a number of business leaders who are working to raise awareness of the positive actions employers can take to recruit, retain and retrain older workers. The group also highlights the particular challenges some women in this age group face in the workplace. This includes returning to the workplace after raising a family, taking on caring responsibilities and working throughout menopause. The council advocates employer-led solutions, such as offering older apprenticeships, implementing flexible working arrangements, and delivering training for managers on supporting women during menopause.

A study conducted by the DWP shows that when controlling for employee and workplace characteristics, the total number of equal opportunity practices and of age-friendly practices in a company remain both positively and significantly associated with the pay of older workers (DWP, 2017b). However, no such significant relationships were apparent with the presence of an equal opportunity policy mentioning age or special recruitment procedures for older workers, or according to whether age was an important factor in recruitment.

Review of the use of seniority wages

No action has been taken. It is advisable to collect evidence on the incidence and the review of seniority pay practices in companies.

2.5. Encouraging good practice in collective labour agreements and/or by individual employers/industries in managing an age-diverse workforce

Sharing knowledge and experience across different age groups and adjusting the work responsibilities of older workers

Good practice examples are collected in the context of the Fuller Working Lives initiative of the DWP (see above).

Adjusting the working-time arrangements of older workers

As one of the main factors influencing workers' decision to stay in the workforce is family and caring pressures, the government has focused on the "right to request flexible working" for parents and carers since the early 2000s. From 30 June 2014 every employee has the statutory right to request flexible working arrangements after 26 weeks of employment service. Employers must have a sound business reason for rejecting any such request. Employees can only make one request in any 12-month period.⁴ The government believes that by extending the right to request flexible working arrangements to all employees, the benefits will spread to all parts of society and the economy, including to older workers. The business community will also benefit by keeping their skilled and experienced staff longer, which will maintain quality and contain costs while increasing the commitment and loyalty of staff members. The right to request flexible working is being evaluated and the results will be available in 2019. The government committed to establishing a joint taskforce with industry that would develop an action plan to promote more flexible working, so as to "help unlock potential in the labour market, including amongst women, older workers, Carers and disabled people".

Other issues such as internal job mobility, further training, workplace adjustment, age discrimination, mandatory retirement

To contribute to the Fuller Working Lives agenda, the government has funded a project in co-operation with the National Institute of Adult Continuing Education (NIACE) to develop and test different models of midlife career reviews. This project will help people in their 40s and early 50s to take stock of and review their options for the future. NIACE has already piloted and evaluated several different approaches to organising midlife career reviews to discern which are the most effective for different groups. In April 2014, NIACE held a conference to share the initial findings of the project. The evaluation suggested: i) that there is a demand for and benefit from a midlife career review, both for National Careers Service (NCS) customers and for advisers, and ii) that the NCS, employers, Unions Learn, and other advisers in co-operation can inspire older workers to continue learning and working. These outcomes have been fed into the DWP initiative on Fuller Working Lives and helped new NCS contractors to deliver more outcomes.

Some two-thirds of UK employers arranged or funded formal training for any of their staff over the course of a year, both linked and unrelated to the individual's immediate work position; some 63% of staff participated in 2015 (UKCES, 2016). The incidence of training has increased in recent years, in particular due to more off-the-job training provided in England. In general, employees in larger companies are more likely to receive training (OECD, 2017b).

4. www.acas.org.uk/flexibleworking (accessed 9 March 2018).

3. Promoting the employability of workers throughout their working lives

3.1. Enhancing participation in training by workers in their mid- to late careers

Providing guidance services

The Department for Education funds the NCS to provide career information, advice and guidance tailored to individual needs. The service can help with career planning, exploring options and making decisions about suitable careers and jobs, as well as the routes to achieve these. This includes helping an individual to better understand their own skills and abilities. The NCS is co-located with over 90% of Jobcentre Plus offices; where a claimant's lack of skills is a barrier to their finding work, they can be referred to appropriate training that includes IT and a variety of employability skills. In Wales and Scotland, the DWP works with Careers Wales and Skills Development Scotland respectively, both of which provide similar services. The NCS runs a website that provides access to online tools, including the skills health check and over 800 job profiles (DWP, 2017b).

OECD (2017b) recommends expanding career guidance programmes to provide information to individuals who already have work but are looking to change careers or who face possible redundancies, facilitating changes in career paths to better meet evolving skill demands.

Providing access to training adjusted to the experience and learning needs of older workers

Midlife career reviews are a suitable instrument for identifying the training and learning needs of older workers (see above).

Adapting teaching, learning methods and content to the needs of older workers

Evidence from the United Kingdom confirms the positive effects of classroom-based training on participants in the context of the Skills for Life programme. Workplace-related training results are also positive in some cases.

Promoting lifelong learning and development of the adult vocational education and training system

Many of the government's initiatives (e.g. apprenticeships, Skills for Life programmes) are available to workers of all ages, and advanced learning loans are available to people aged 24 and over. The Skills for Life strategy was launched in 2001 to create a new infrastructure to support free adult basic skills learning opportunities for adults over a seven-year period. The programme was evaluated by Metcalf et al. (2009) on the basis of a longitudinal approach. Adult literacy and numeracy learners were followed over a period of three years and their outcomes compared with a group of individuals who did not take literacy or numeracy courses. On a practical level, the study found that college-based adult literacy and numeracy courses had a range of positive effects, including increased learner self-esteem, improved commitment to education, and beliefs by learners that their literacy and numeracy skills had improved and continued to improve. A survey of national literacy and numeracy levels carried out in 2011 shows a mixed picture on the skills gains at national level (BIS, 2012). While literacy skills improved, numeracy skills declined in the eight years from 2003. Further, the improved literacy outcomes seemed to be more the result of improved skills of those already relatively literate rather than a reduction in poor performance.

Public funding is also available to support apprenticeships for adults, including those already in employment, from the age of 25 onwards. In 2012-2013, roughly 45% of people starting a government-supported apprenticeship lasting at least 12 months were aged 25 and above, and a fifth were aged 40 and above (13% of all participants were aged 40-49). These apprenticeships were mainly at

Level 2, the so-called “intermediate” level, and at Level 3, the so-called “advanced” level considered equivalent to the university entrance level in the education system).⁵ Older apprentices are more likely than their younger peers to start at a Level 3 or above programme. The programmes may be linked to the certification of prior learning.

Evaluating the UK apprenticeship programme, Fuller et al. (2015) find that the working life biographies of adult apprentices varied widely. Case studies point to a latent demand from adults for training and qualifications, including in English, maths and information and communications technology (ICT), with a view to career progression. The authors find that managers display a positive attitude towards adult apprenticeships. The interest of employers resided in workforce planning, organisational culture, performance and corporate responsibility. As a result, adult apprenticeship was perceived as an important vehicle for addressing skill gaps as well as a sound retention strategy. Employers also benefited from the increased motivation of older workers. On the negative side, the Learning and Skills Council expressed concern about the potential for windfall effects (employers taking public funds for training they would otherwise have funded themselves). Fuller et al. (2015) point out that the flexibility that the government currently affords employers and training providers has led to a lack of consistency in the quality and substance of apprenticeships. That in turn has led in some cases to accreditation of adult apprentices in the absence of significant new learning. In other cases, apprenticeship has provided a substantial learning journey, enabling the development of new levels of occupational expertise and building a platform for further progression. Thus, the quality of implementation of adult apprenticeship is a key success factor.

The government has introduced recent changes to the apprenticeship system in order to stimulate the take-up of apprenticeships and to improve the technical skills of both low- and higher-skilled individuals. The government is committed to growing the apprenticeship programme, achieving 3 million apprenticeship starts by 2020 (DWP, 2017b). New apprenticeships in the private sector will be partly funded by a new Apprenticeship Levy on large employers. These large employers can use the funds in England to spend on apprenticeship training, while the majority of apprenticeship costs of small and medium-sized enterprises (SMEs) will be covered by the government. These changes to the system should increase the number of apprenticeships, specifically through the targets for public employers and the desire of large employers to recoup the costs of the levy. OECD (2017b) recommends close monitoring of the implementation of apprenticeships in terms of the quality of training provided. One issue is to assess if apprenticeship benefits workers in their mid- to late careers.

The government has been conducting a Lifetime Learning review to identify opportunities for and barriers to learning for adults throughout their working lives. In the Industrial Strategy Green Paper “Building an Industrial Strategy”, published in January 2017, the government set out how it will build on this review by testing ambitious new approaches to encourage lifelong learning. These could include direct outreach to workers, particularly where industries are changing or in decline (DWP, 2017b).

Extended Advanced Learner Loans are available from 2016 to help adults from age 19 meet fees and costs. Alongside the loan there is financial support directly available from training providers to help with the associated learning costs. Loans from the Bursary Fund are providing essential assistance with childcare, travel, books and equipment (DWP, 2017b).

Despite the availability of financial support, participation in lifelong learning is low among the low-skilled workers. The estimated marginal effective tax rates associated with lifelong learning and job-related training are low from an international perspective, and the United Kingdom has some of the lowest required post-training wage increases needed to recoup the costs associated with these types of skill

5. Apprenticeship levels range from Level 2 to Level 7, the latter corresponding to the master’s level in the education system; for more information go to www.gov.uk/apprenticeships-guide/overview (accessed 13 March 2018).

investment (OECD, 2017b). The budget for adult learning has fallen significantly in recent years, putting provision of this type of education under pressure. Spending on core adult skills, including classroom and workplace-based learning and adult apprenticeships for people aged 19 and over, fell by close to 40% when accounting for inflation (Fullfact, 2016). OECD (2017b) also recommends targeting financing and especially for training courses made available to address local skill needs. In addition, the participation of low-skilled workers could especially target those who earn below a maximum amount of taxable earnings, or who have lower than post-secondary educational attainment.

3.2. Providing effective employment assistance to older jobseekers

Promoting an all-age mainstreaming activation approach

The United Kingdom spends very little on active labour market programmes (ALMPs) compared with other EU and OECD countries.

The government is evaluating the impact of Jobcentre Plus active labour market provision on the labour market outcomes of older claimants. In 2015/2016, the DWP experimented with increasing central funding in four Jobcentre Plus districts in England for work experience and training programmes for ESA and JSA benefit claimants aged 45 or older.

The sector-based work academies model provides pre-employment training, work experience and a guaranteed interview for a job or apprenticeship. Placements are linked to job vacancies in sectors with a high demand for workers. Qualitative and quantitative evaluation carried out with over 1 000 claimants was published in 2017 (Ipsos MORI Social Research Institute, 2017). The research provided evidence that both the sector-based work academy and Work Experience (WE) programmes were suitable for older claimants, and that the provision can help participants overcome age-related and other barriers to work. The majority of sector-based work academies (66%) and WE (62%) participants were confident that their placement or training had improved their chances of getting a job. Participants were highly satisfied with the quality of the sector-based work academy training, with satisfaction rates of 90%. Four participants in five, 79%, were positive about taking part in the provision. Ninety per cent of older participants would recommend the sector-based work academy provision to someone else in their situation. A follow-up impact assessment report will be published in 2018.

In January 2016, the DWP introduced the work coach role in Jobcentres; this new policy ensures that a single work coach will see a claimant throughout their time on benefit, even if they switch benefits between signing on and finding work. They help match claimants to jobs that suit their skills and help to fill skill gaps by offering training to claimants who require it. They agree job-search/preparation conditions through the Claimant Commitment and support claimants in their job search (DWP, 2017b). The department has expanded the existing network of Older Claimant Champions into all 34 Jobcentre Plus districts. Within Jobcentre Plus Champions, introduced in 2015, act as a single point of contact for sharing best practice to staff locally and nationally, as well as making staff aware of what is available for older claimants in their local area. These Jobcentre Plus staff work collaboratively with 11 000 work coaches and employers to raise the profile of older workers.

Targeting workers most at risk of long-term joblessness

The Work Programme (WP) is a contracted employment programme designed to support the long-term unemployed transition into sustained work. It is delivered by contracted providers who support claimants for up to two years and are paid for the results they achieve. WP supports a range of claimants with a range of benefits. Claimants include older workers, but there are no special rules for them. WP was first

introduced in June 2011 and referrals ran until March 2017. Those who entered the programme before that date can still participate for up to two years from the date of joining. Core to the WP design is the idea that local delivery partners are in the best position to identify ways of getting people back to work. Therefore, providers are given the freedom to design and implement effective services. According to a WP delivery survey of subcontractors and prime providers delivering support directly to participants, there were 30 providers in 2013 (16% of the total) that served as end-to-end specialists; in 2014, 26 providers (14% of the total) indicated their organisation supplied specialist end-to-end services. In both years, the most commonly cited specialisations were for participant groups with mental health conditions or learning disabilities, and the least common were for distinct groups such as veterans or gypsies/travellers. Nearly one-fourth of specialist providers specifically targeted older people (age 50 and over) (DWP, 2014a). According to a participant survey in 2012, about 7% of participants were 55 or older (DWP, 2014b).

The same survey (DWP, 2014b) showed that older participants, participants with health conditions and disabled participants were less likely to have been in employment, and that older participants had shorter employment durations than younger participants. Interestingly, the likelihood of entering self-employment was positively correlated with age, such that older participants were more likely to become self-employed than younger ones. Employment outcomes for ESA claimants remained far below those for Jobseeker claimants. Comparing the performance of JSA for 18-24 year-olds and JSA for those aged 25 and over suggests that WP was more successful in helping younger participants than in assisting prime-age and older participants. Also, the job outcome to referral ratio was lower for older participants among JSA Early Entrants (which encompasses various disadvantaged jobseekers such as young people under the age of 18, ex-offenders and the disabled) (OECD, 2014b). There is evidence that outcome payments were still not large enough and provided significant incentives for “parking” – i.e. weaker clients, including those with mental health conditions, are frequently underserved. Moreover, the black box approach, which gives providers a free choice of services, implies that very little is known about what and how much is being done, and for whom (OECD, 2014a).

Providing employment/hiring subsidies to firms

No actions relevant to older workers have been implemented.

Providing other active labour market policies

The New Enterprise Allowance (NEA), introduced in 2011, aims to help people who are interested in becoming self-employed start their own businesses. It offers mentoring support in developing a business plan as well as financial assistance once trading has commenced and benefit claim has ended. It also offers access to a start-up loan. Although the NEA is not age-specific, self-employment is a popular choice for older people who find themselves out of work – a fact demonstrated in statistics from the NEA. Between its launch in 2011 and December 2014, there were 124 540 mentoring support starts, of which 21% were by people over the age of 50, and 65 570 business starts, of which 23% were by people over the age of 50.

3.3. Enhancing job quality for older workers

Strengthening workplace safety and physical and mental health

The Public Health Responsibility Deal was launched in 2011. Its Health at Work network has developed a series of workplace pledges to help employers improve the health and well-being of their employees through keeping people healthy, fitter, in work, productive, and engaged. Among these pledges is the Chronic Conditions Guide and Carers pledge (H1), which is particularly relevant to older workers. This pledge sets out to improve the workplace support that employers provide to people with long-term or chronic conditions (such as diabetes, cancer and heart disease), which may help them to stay in work and

be at their best, or return to work following a sickness absence. It asks employers to embed basic principles for managing these conditions within their standard HR procedures. It also aims to improve the workplace support that employers provide for carers so that they can balance work and caring obligations more effectively; look after their own health and well-being; fulfil their employment potential; and have a life of their own alongside their caring responsibilities. The chronic conditions element of the H1 pledge was launched in March 2011, and broadened to include carers in February 2015.

A formal evaluation of the Responsibility Deal is due to be published in January 2016. The Department of Health did some analysis of the Health at Work pledges in July 2014; this showed that 170 organisations had signed up to the H1 pledge, representing coverage of approximately 2.3 million employees (only chronic conditions at this point). There are currently 188 organisations signed up to the pledge.

In order to improve communication between doctors and their patients, the Statement of Fitness for Work, more commonly known as the “fit note”, was introduced in 2010. It has improved the quality of doctors’ discussions with their patients regarding the return to work, during which the doctor and patient evaluate the patient’s general ability to work. The assessment is not job-specific.

In 2012 the DWP carried out a detailed research programme to monitor how the fit note is being used in practice, by exploring the views of doctors, employers and employees and examining fit note practices (Lalani et al., 2012). Some of the patients said that the fit note had helped them to challenge assumptions from employers that people with certain health conditions cannot work, and that the programme had empowered them to negotiate changes with their employers in order to return to work. Many of the employers said that they wanted more graduated fit note assessments that included a “may be” fit for work assessment. They also wanted information from doctors regarding employees’ functional capabilities to be more clearly and precisely documented in the “comments” section of the statement.

In September 2017, the DWP completed an internal review of the fit note operation, informed by the consultation responses and extensive stakeholder engagement. The review concluded that the fit note remains an important tool, but is not always used effectively across the system to support people staying in or returning to work. It is still the case that too many fit notes say “not fit for work” when people “may be fit for work” as long as appropriate workplace adjustments are made. The DWP is therefore planning remedial action. It is i) starting development work to legislate for the extension of fit note certification powers to other healthcare professionals, along with the design and development of a set of requisite competencies for those completing fit notes; ii) conducting a feasibility test to investigate whether, for the purposes of Statutory Sick Pay, employers could use the Advisory Fitness for Work report (which can be completed by some Allied Health Professionals) as an alternative to the fit note; iii) integrating fit note training into general practitioner undergraduate and postgraduate education; iv) commissioning the feasibility study on clinical guidelines for workplace adjustments for the top five clinical reasons people are off work sick or are on health-related benefits; and v) exploring whether changes to the way general practitioners complete fit notes could lead to better return-to-work conversations.

The Department of Health and Social Care and the DWP announced that in order to inform policy development, they have commissioned research to better understand the current market supply and delivery structures of Occupational Health provision and its operation, providing the first contemporary information on the OH market. This will include exploring local partnership models aiming to integrate health with wider support, with a report scheduled for 2019.

Reducing the incidence of arduous/hazardous work

No appropriate action has been undertaken.

Balancing professional and family responsibilities

From 1 April 2015, the Care Act 2014 placed new duties with local authorities in England to assess and support adult carers. To determine whether carers are eligible for support, local authorities must assess the impact of caring on a carer's well-being and consider the carer's ability to achieve certain outcomes. One of the relevant outcomes is "engaging in work, training, education, or volunteering". This means that, where relevant, local authorities are to support adult carers in maintaining or re-entering employment and training. Such support could include, for example, working with them to put a plan in place to ensure that the person they care for is looked after while they are at work.

The Carers in Employment (CiE) project operated in nine local authority sites in England from 2015 to 2017. Its aim was to examine "what works" in helping carers to remain in or return to employment. The nine local authorities were selected to take part in the project through competitive tender. Each of the nine CiE project sites offered a range of activities for carers and/or employers. Typical activities were:

- i. Information, advice and guidance (IAG) to carers, including carer assessments with an employment focus; health, career and financial advice; direct advocacy involving employers; signposting to specialist providers; and the negotiation of work placement and training;
- ii. Advice on assistive technology (AT), free trials with and home installation of equipment to help maintain contact with the person cared for and to alert carers to emergencies, and time to develop tailored AT solutions;
- iii. Employer measures such as raising awareness of the issues, challenges and potential solutions to help employed carers, delivered through "roadshows" and direct marketing; promotion of carer support toolkits; training line managers in ways of supporting working carers; and providing templates for the adoption of workplace policies for carers.
- iv. Support and contact provided through the project was reported as making a positive difference to carers' overall sense of well-being. Less effect was reported on labour market outcomes.
- v. Emotional and practical support that project delivery staff provided to carers was reported to lead to increased morale and "self-care" activity by carers. That support reduced the sense of isolation typically experienced by people who provide care for others. The project improved carers' and employers' awareness of existing help, including local voluntary provision and welfare benefits. There was no evidence that project activities helped carers increase their working hours or earnings.

The project demonstrated that appropriate forms and styles of messaging can effectively draw employers' attention to the benefits of supporting carers in the workplace (Wilson et al., 2018). Making employers aware of the business benefits and staff retention possibilities of effective workplace policies and practices for people who work and care may prompt greater take-up. Measuring the impact of such policies in terms of staff retention, turnover and productivity was beyond the remit of the study.

Table 1. Late Career Scoreboard, United Kingdom, 2006 and 2016

	United Kingdom		EU28 ^a		OECD ^a	
	2006	2016	2006	2016	2006	2016
Demographic situation						
-- Old-age dependency ratio ^b	0.27	0.31	0.28	0.32	0.23	0.28
-- Effective labour force exit age ^c (years) Men	63.4	64.6	62.0	63.4	63.6	65.1
Women	61.5	63.2	60.5	62.0	62.3	63.6
Employment						
-- Employment rate, 50-74 (% of the age group)	48.0	51.9	38.3	45.4	47.0	50.8
of which 50-54	79.9	82.2	73.1	77.9	73.8	75.7
55-64	57.3	63.6	43.3	55.3	52.7	59.2
65-69	15.8	21.0	9.1	12.1	20.3	25.5
70-74	5.9	10.5	4.4	5.5	12.0	14.6
-- Gender gap in employment, 55-64 ((men-women)/men)	0.26	0.16	0.34	0.21	0.32	0.25
Job characteristics						
-- Incidence of part-time work, 55-64 (% of total employment in the age group)	31.3	31.3	22.1	22.2	20.3	21.1
of which voluntary 55-64 (% of part-time work in the age group)	94.0	89.3	85.4	78.9	87.3	85.2
Average number of weekly hours worked	17.2	17.9	17.1	17.5	16.6	16.9
-- Incidence of temporary work, 55-64 (% of employees in the age group)	4.9	5.1	6.9	6.7	8.9	7.9
-- Incidence of self-employment, 55-64 (% of total employment in the age group)	18.7	20.6	24.1	19.7	38.0	32.8
-- Full-time earnings, ^d 55-64 relative to 25-54 (ratio)	0.94	0.97	-	-	1.09	1.10
Dynamics						
-- Retention rate ^e after 60 (% of employees t-5)	43.8	50.7	37.1	48.8	40.3	50.3
-- Hiring rate, ^f 55-64 (% of employees in the age group)	7.5	7.8	6.1	5.8	9.2	9.1
Joblessness						
-- Unemployment rate, 55-64 (% of the labour force aged 55-64)	2.9	3.6	6.1	6.4	4.3	4.6
-- Incidence of long-term ^g unemployment, 55-64 (% of total unemployment in the age group)	36.7	45.1	49.8	63.7	26.3	44.3
-- Marginally attached workers, ^h 55-64 (% of population in the age group)	1.8	1.1	2.4	1.9	1.2	1.2
Employability						
-- Share of 55-64 with tertiary education (% of population in the age group)	26.9	37.6	17.2	22.9	20.0	26.2
-- Participation in training, ⁱ 55-74 (% of employed in the age group)	21.6	12.5	-	8.5	-	-
Relative to employed persons aged 25-54 (ratio)	0.69	0.71	-	0.66	-	-

a) Weighted averages with the exception of the share with tertiary education.

b) The ratio of the population aged 65 and over to the population aged 20-64.

c) Effective exit age over the five-year periods 2001-2006 and 2011-2016. The effective exit age (also called the effective age of retirement) is calculated as a weighted average of the exit ages of each five-year age cohort, starting with the cohort aged 40-44 at the first year, using absolute changes in the labour force participation rate of each cohort as weights.

d) Mean gross weekly earnings, Mean earnings for age group 25-54 was calculated as the unweighted average of five year age groups. Break in series.

e) All employees currently aged 60-64 with job tenure of five years or more as a percentage of all employees aged 55-59 five years previously.

f) Employees aged 55-64 with job tenure of less than one year as a percentage of total employees.

g) Unemployed for more than one year.

h) Persons neither employed, nor actively looking for work, but willing to work and available for taking a job during the survey reference week. Year 2006 refers to 2008.

i) Participation in formal and non-formal training in the last four weeks.

Source: OECD estimations from the *OECD Employment Database*, the *OECD Earnings Distribution Database*, *OECD Education at a Glance* and the *Eurostat Database on Education and Training*.

Table 2. Implementing ageing and employment policies in the United Kingdom, 2007 to mid-2017

1. Rewarding work and later retirement	
1.1. Enhancing incentives to continue working at an older age	
<i>Raising the statutory age of retirement</i>	+
<i>Facilitating phased retirement</i>	+
<i>Better combining of pensions (or partial pensions) and work income</i>	+
<i>Rewarding longer careers</i>	+
1.2. Towards restricted use of early retirement schemes	
<i>Restricting access to publicly funded early retirement schemes</i>	/
<i>Introducing specific provisions for arduous/hazardous work</i>	/
1.3. Preventing welfare benefits from being used as alternative pathways to early retirement	
<i>Unemployment (insurance and assistance) benefits and social aid</i>	+
<i>Disability benefits</i>	+
2. Encouraging employers to retain and hire older workers	
2.1. Preventing discrimination in employment on the basis of age	
<i>Implementing current or new legislation</i>	+
<i>Launching public awareness campaigns</i>	/
2.2. Taking a balanced approach to employment protection by age	
<i>Implementing age-neutral measures</i>	/
2.3. Discouraging mandatory retirement by employers	
<i>By law in general, by sector/occupation, private/public sector, region</i>	++
2.4. Encouraging the social partners to implement better retention and hiring mechanisms targeted at older workers	
<i>For all older workers</i>	+
<i>Review of the use of seniority wages</i>	/
2.5. Encouraging good practice in collective labour agreements and/or by individual employers/industries in managing an age-diverse workforce	

<i>Sharing knowledge and experience across different age groups and adjusting the work responsibilities of older workers</i>	+
<i>Adjusting the working-time arrangements of older workers</i>	+
<i>Other issues such as internal job mobility, further training, workplace adjustment, age discrimination, mandatory retirement</i>	+
3. Promoting the employability of workers throughout their working lives	
3.1. Enhancing participation in training by workers in their mid- to late careers	
<i>Providing guidance services</i>	+
<i>Providing access to training adjusted to the experience and learning needs of older workers</i>	+
<i>Adapting teaching, learning methods and content to the needs of older workers</i>	/
<i>Promoting lifelong learning and development of the adult vocational education and training system</i>	+
3.2. Providing effective employment assistance to older jobseekers	
<i>Promoting an all-age mainstreaming activation approach</i>	+
<i>Targeting workers most at risk of long-term joblessness</i>	+
<i>Providing employment/hiring subsidies to firms</i>	/
<i>Providing other active labour market policies</i>	+
3.3. Enhancing job quality for older workers	
<i>Strengthening workplace safety and physical and mental health</i>	+
<i>Reducing the incidence of arduous/hazardous work</i>	/
<i>Balancing professional and family responsibilities</i>	++
<p>++ = Substantial action taken. + = Some action taken, but more could be done. +? = Some action taken, but requires further assessment. ? = Some action taken with negative impact. / = No relevant action taken. ✓ = No action needed.</p> <p><i>Source:</i> Assessment based mainly on answers by the United Kingdom to several OECD questionnaires.</p>	

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