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Age, Demographics and  
Employment

# TAEN – Third Age Employment Network



TAEN is a leading centre of expertise on age, work, training, retirement and demographics.

Committed to helping create an effective job market which works for people of all ages, for employers and for government at national, regional and local level.

## **TAEN – Third Age Employment Network**



- Established in 1998.
- Sponsored by Help the Aged.
- Network of 270 member organisations.
- Communicates expertise.
- Creates contacts and networks.
- Influences public policy.
- Works with Government, employers, NGOs, individuals and the media.



“The dominant factor for business in the next two decades .... is not going to be economics or technology. It will be demographics.”

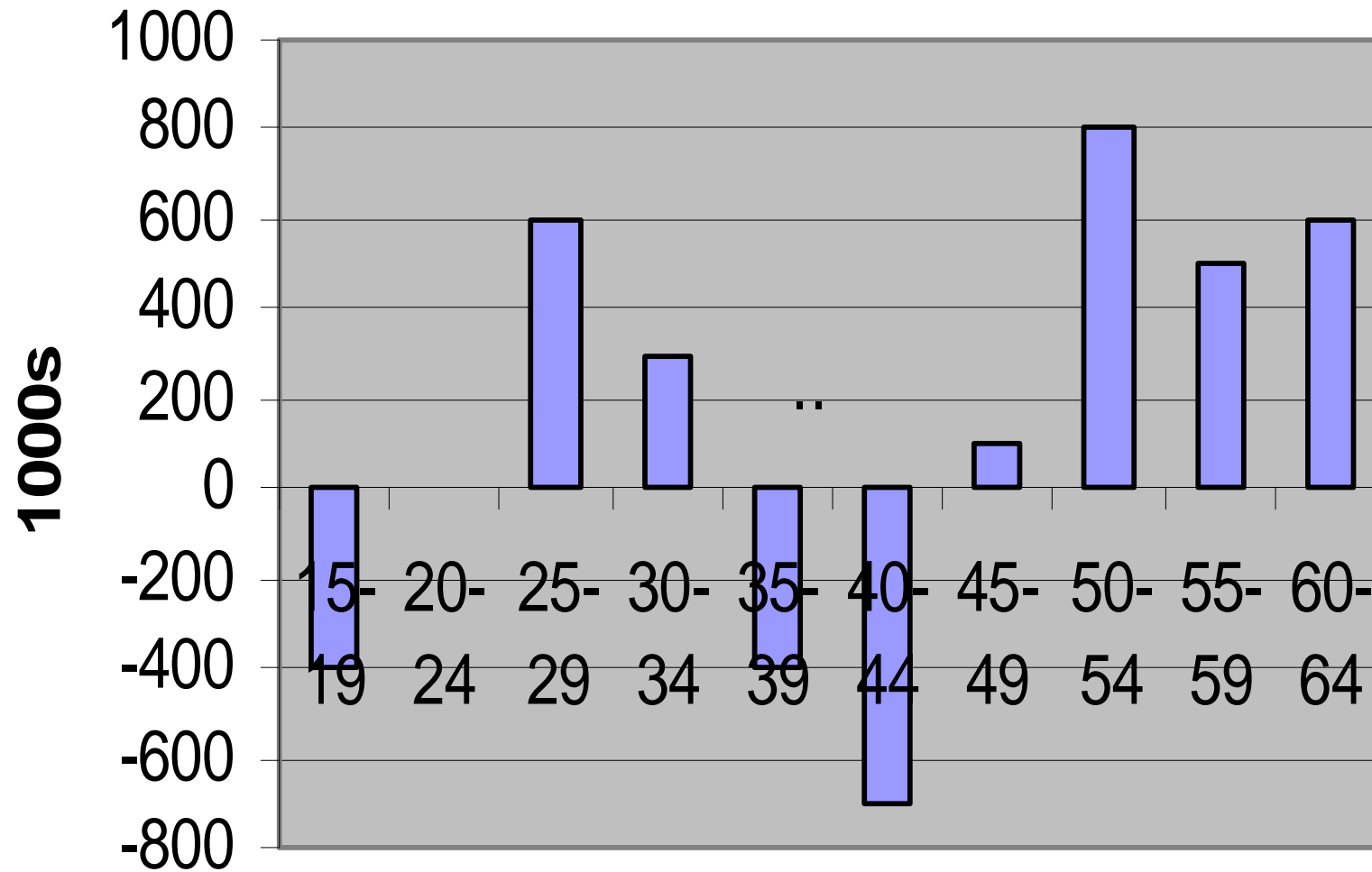
Peter Drucker: *The Future Has Already Happened*

## Demographic trends

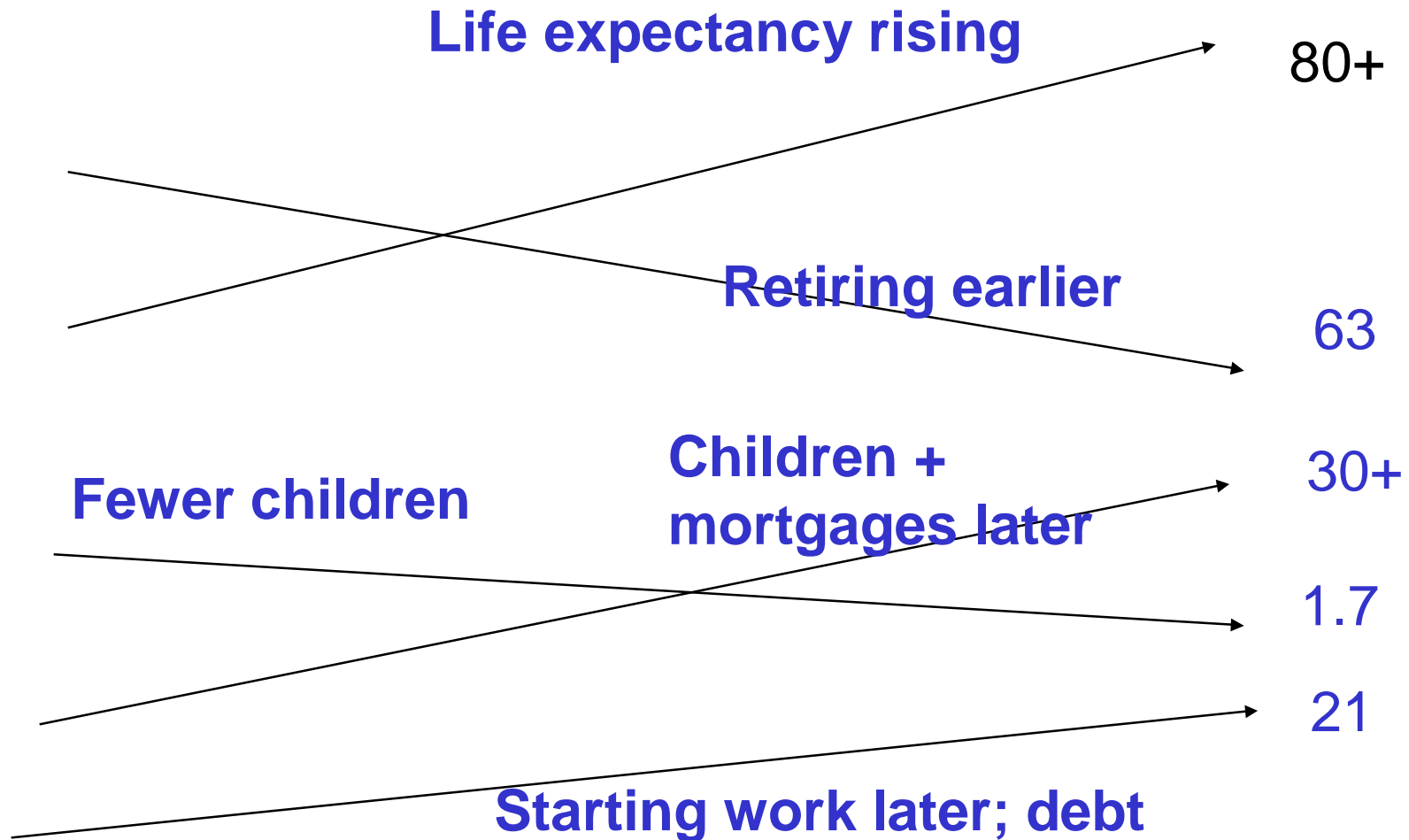


- Life expectancy grew by 30 years in the 20<sup>th</sup> century.
- Still increasing.
- By 2007 people over 65 will outnumber those over under 16.
- Within 15 years there will be three million more people over 50 and a million fewer under 50.

# Change in Age Groups 2005-2020



# Changing life patterns



## Employment rates



1997-2005 employment record:

Under 50 +0.6m; over 50 +1.3m

Overall employment rate 75%

25-49 81%

50-State Pension Age 70%

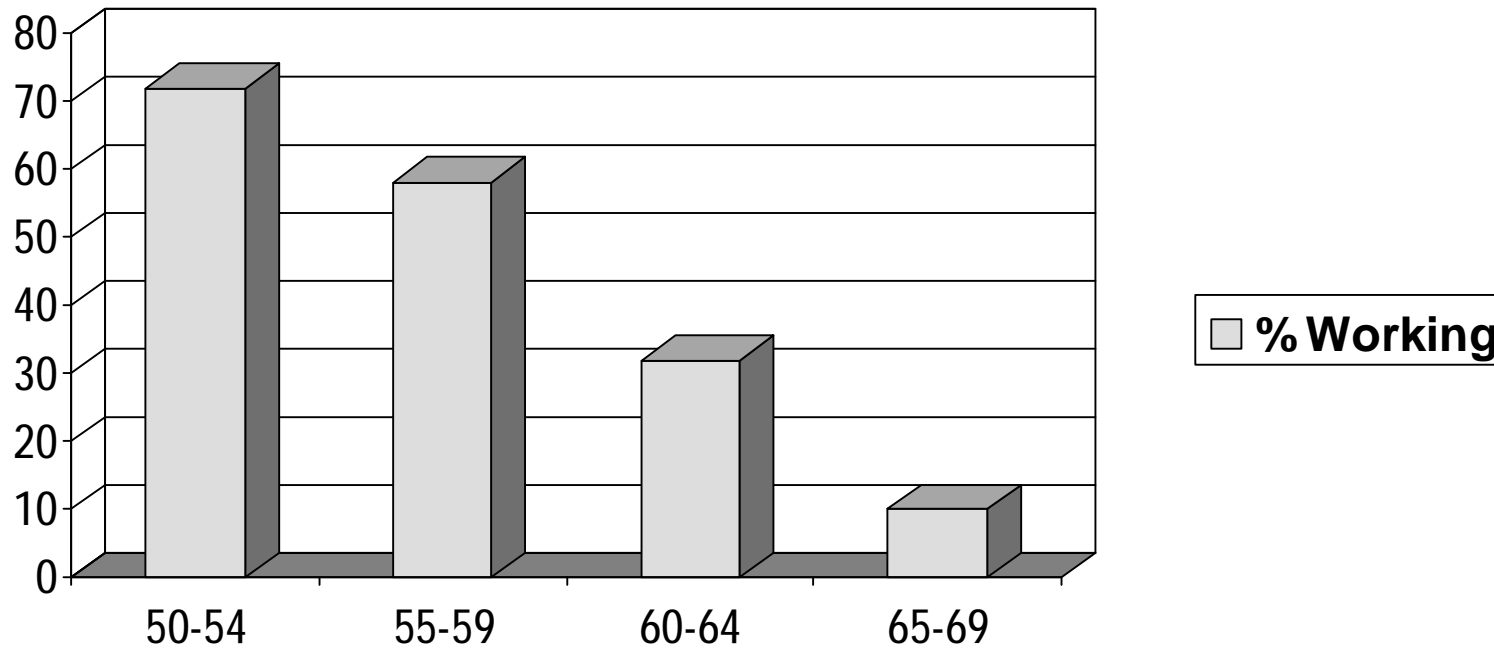
Government aspiration 80%

- requires +1m more over 50s in work  
+1m off welfare into work

# Working Past 50



**% of Age Cohort Currently Working**



## **Bradford: over-50s employment rate**



- 94,000 people aged 50-69.
- 48,000 (51%) in employment.
- Ranks 104 out of 150 areas in England for percentage of people aged 50-69 in work.
  
- Yorkshire and Humberside employment rate 50–State Pension Age: 71%.

## Extending working life – influences



- Government welfare reform agenda.
- Rise in State Pension Age (SPA)  
Women's SPA to rise to 65 by 2020  
White Paper proposals to raise in three stages  
SPA to 68 by 2046.
- Introduction of Age Regulations on 1 October 2006.

# Age Regulations



- Make it unlawful to base employment decisions on age.
- Cover recruitment, selection, pay, promotion, career development, redundancy and retirement.
- Introduce a default retirement age of 65 – but with a right to request to work beyond this age.

## Age Regulations - exemptions



- However, Regulations include exemptions (Government and employers).
- Direct and indirect discrimination on the grounds of age require an objective business or public policy justification.  
Health and safety an example.
- Employers must demonstrate treatment is a proportionate means of achieving a legitimate aim.

## Age, health and employment



- More than half the people who retire early cite ill health as the main cause, ahead of redundancy.
- The proportion of people reporting a long-term illness or disability increases with age.
- One million older workers have a work-limiting health condition.
- More than half of incapacity benefit claimants are 50+.

## Challenging age stereotypes



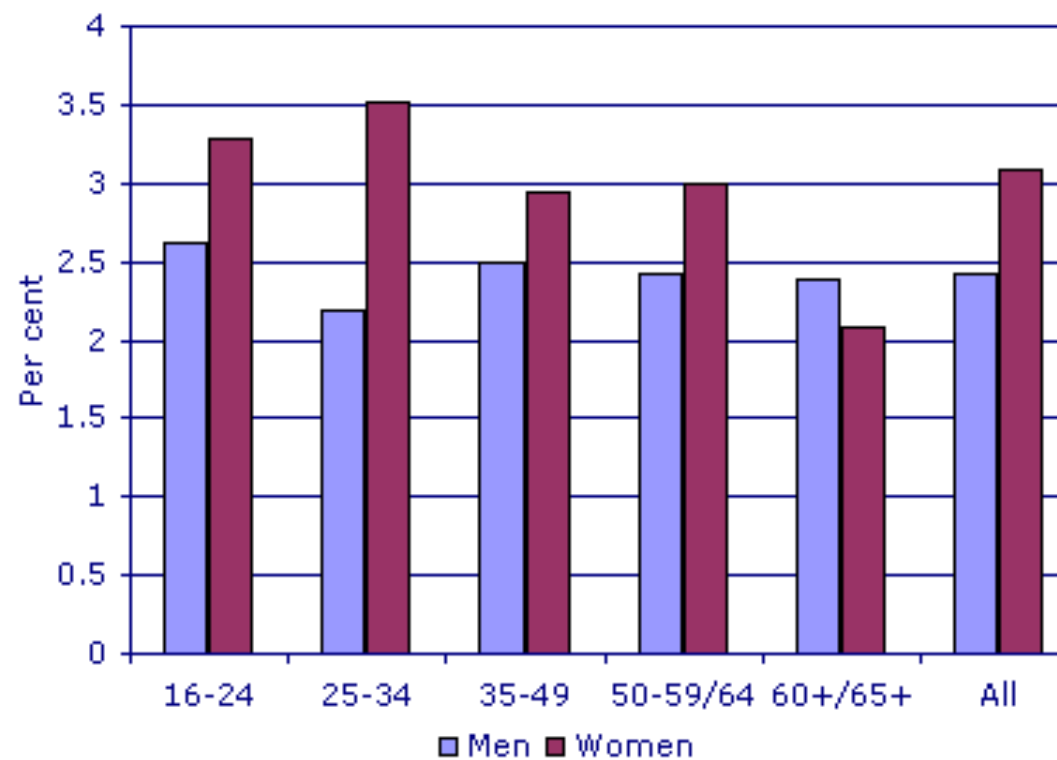
- The diversity within any one age cohort is greater than the average difference between age cohorts.
- Sickness absence does not increase with age: the pattern varies.

Among men, those aged between 16-24 are most likely to be off sick.

Among women, those aged 24-35 have the highest rates.

# Sickness absence – winter 2005

*Labour Force Survey*



## **Government health, work and wellbeing strategy**



- TAEN supportive of aims.
- But so far lack of focus on implications of an ageing workforce.
- Examples of workplace, job redesign needed
- Incentives for employers to offer occupational health support to staff.



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