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# COUNTRY REPORT: UNITED KINGDOM

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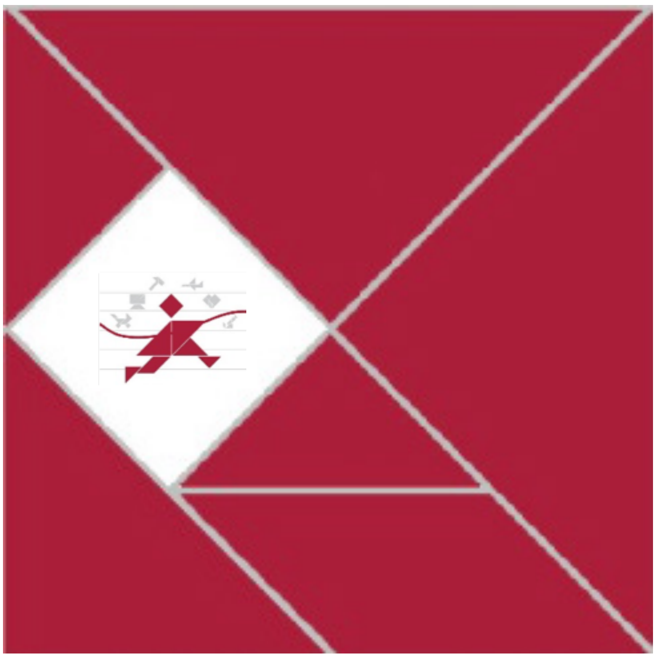

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**Abstract**

In recent decades, the extension of working life has become a priority for policy makers in the UK. An ageing population, combined with steady increases in life expectancy, have led to a dramatic growth in the proportion of adults above State Pension age, alongside a shrinkage in the number of working-age adults. This has led to government concerns regarding not only the cost of funding State Pensions, but also the skills shortages that have resulted from the loss of older adults from the labour market via retirement. Successive UK governments have implemented a range of measures designed to encourage individuals to continue in paid work for longer. The tone of policy discourse has shifted towards the individual, with a growing emphasis on the need for individual workers to take responsibility for financial planning for their own retirement.

In this report, we consider and discuss extended working life (EWL) policies in light of current academic research. We start by presenting statistical data on UK employment rates, in order to outline the trends in age, gender and employment in recent decades. We then discuss six policy areas related to extending working life. First, we compare women and men's participation in the labour market over the life-course. Second, policy changes related to age are discussed, including age discrimination legislation and changes to State Pension age. Third, we consider changes to social security benefits. Fourth, we provide an overview of the UK pensions system, including recent changes to the system, the introduction of occupational pensions and auto-enrolment, and opportunities for combining pensions and working. Fifth, we discuss policies related to family and caring (including grandparents' leave). Sixth, we consider flexible work policies in the context of later-life working. The report concludes with a discussion on the potential gaps in research on extending working lives in the UK national context.

**Keywords**

**Extended working life | Gender | Pensions | State pension age | Employment policy | Retirement | UK**

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## 1. Introduction

In common with many other Western European countries, the UK has an ageing population; by the mid-2030s, 50% of adults in the UK will be aged 50+ (DWP, 2017a). Life expectancy has steadily increased in recent decades, leading to growing numbers of adults above State Pension age and decreasing numbers of working-age adults. Economic concerns about the cost of funding State Pensions, alongside concerns about skills shortages, have prompted successive UK governments to introduce a range of legislative changes designed to extend working life (Vickerstaff & Loretto, 2017; WEC, 2018). However, the intention remains firmly focused on delaying permanent withdrawal from paid work. In the last 15 years policy changes with impacts on later working lives have multiplied. However, as Chris Phillipson, Sarah Vickerstaff and David Lain (2016: 4) note: 'Apart from the general expression of the desirability of encouraging people to delay retirement and extend their working lives, the many initiatives […] cannot be said to have been part of a coordinated strategy.' Gaining momentum, however, is the 'common sense' view that as we live longer we should work longer, coupled with increasing talk of intergenerational inequality. As a result, there is a growing tendency for public discussion of extending working lives to take a strong moralistic tone, emphasising the responsibility of older age groups to carry on in paid work in order to pay for their retirement.

There has been legislation prohibiting discrimination on grounds of age since 2006, followed by the subsequent abolition of a default retirement age in April 2011. The age of eligibility for the State Pension is rising to 67 and is set to increase further to 68 or possibly beyond. At the same time, changes to benefit and pension regimes (see below) have served to discourage early retirement or access to ill-health or disability pathways out of work. There has also been some emphasis on active, supply-side, labour market policies, which encourage or subsidise long-term economically inactive people back into work, such as making work pay through tax incentives. These policies are firmly situated in the neoliberal discourse of helping individuals to help themselves. Emphasis is placed on individuals' responsibility, planning and choice: "These measures help everyone to take responsibility for their retirement income, to move away from the idea of a cliff-edge retirement that is inevitable at a given age, and ensure they plan for a retirement that is based on personal circumstance and choice" (DWP, 2014a: 3). This is set against a general background of a move away from 'mass fixed age retirement' (Rees Jones, Leontowitsch & Higgs, 2010: 108) to a more diverse set of individual experiences and pathways. Policy discourse is couched in terms of offering or extending the choice of individuals to work longer by removing barriers that have hitherto prevented them from doing so. Very little is typically said about the differential capacity of people to work or the vitally neglected question of whether there is sufficient labour market demand to absorb extended working lives.

## 2. Age, gender and employment in the UK: trends over time

Table 1 shows that employment rates for both men and women aged 50+ have steadily increased over the past three decades; average age of exit from the labour market has also risen during this period. In 2017, men's average age of exit from the labour market was 65.1 years, compared with 63.2 years in 1997. Women's average age of exit from the labour market was 63.6 years in 2017, compared with 60.8 years in 1997 (DWP, 2017b: 1). Nevertheless, the average age of leaving the labour market is still lower than it was in 1950 (DWP, 2017a). Above the age of 65, there is a significant fall in the employment rate for both men and women.

*Table 1: Employment rates, by gender and age bands, 1984 - 2017, UK (%)*

| Men | 1984 | 2004 | 2017 | Women | 1984 | 2004 | 2017 | All | 1984 | 2004 | 2017 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 35-49 | 88.1 | 88.7 | 90.4 | 35-49 | 65.4 | 75.6 | 78.7 | 35-49 | 76.7 | 82.1 | 84.5 |
| 50-54 | 85.2 | 83.7 | 86.6 | 50-54 | 61.8 | 74.0 | 79.6 | 50-54 | 73.4 | 78.8 | 83.0 |
| 55-59 | 73.9 | 74.7 | 78.5 | 55-59 | 47.7 | 60.8 | 70.4 | 55-59 | 60.5 | 67.7 | 74.4 |
| 60-64 | 51.4 | 53.5 | 59.1 | 60-64 | 20.1 | 30.1 | 45.2 | 60-64 | 34.8 | 41.5 | 52.0 |
| 65-69 | 12.8 | 17.7 | 25.3 | 65-69 | 6.8 | 10.0 | 16.5 | 65-69 | 9.5 | 13.7 | 20.8 |
| 70-74 | 8.2 | 7.1 | 14.4 | 70-74 | 2.7 | 4.1 | 7.9 | 70-74 | 5.0 | 5.5 | 11.0 |

**Source:** DWP, 2017c

The UK labour market is gender segregated both horizontally and vertically, with women over-represented in low-paid sectors and jobs. As Table 2 shows, patterns of full-time and part-time employment across the life-course are strongly associated with gender. The dominant pattern amongst men is full-time work until 65, and then retirement (Loretto & Vickerstaff, 2015). Women's working lives have typically been shorter, more fragmented, and characterised by much higher rates of part-time work compared to men (Vickerstaff & Loretto, 2017). This reflects normative expectations about gendered social roles; women have traditionally been expected to prioritise unpaid domestic caring roles, engaging in part-time paid employment to supplement the wages of male full-time breadwinners (Ginn & MacIntyre, 2013).

*Table 2: Full and part time employment by gender and age bands, 1997 - 2017, UK (%)*

**Full time**

| **Male** | **1997** | **2007** | **2017** | **Female** | **1997** | **2007** | **2017** | **All** | **1997** | **2007** | **2017** |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 35-49 | 83.8 | 84.9 | 84.6 | 35-49 | 38.8 | 42.6 | 45.1 | 35-49 | 61.1 | 63.5 | 64.6 |
| 50-54 | 75.9 | 80.1 | 80.4 | 50-54 | 38.8 | 42.6 | 49.7 | 50-54 | 55.7 | 62.5 | 64.8 |
| 55-59 | 62.2 | 65.8 | 68.3 | 55-59 | 23.3 | 34.2 | 39.8 | 55-59 | 42.5 | 49.8 | 53.8 |
| 60-64 | 38.9 | 44.1 | 44.6 | 60-64 | 7.9 | 11.1 | 19.6 | 60-64 | 23.1 | 27.2 | 31.8 |
| 65+ | 2.6 | 3.3 | 5.5 | 65+ | 0.5 | 0.7 | 1.4 | 65+ | 1.4 | 1.9 | 3.3 |

**Part Time**

| **Male** | **1997** | **2007** | **2017** | **Female** | **1997** | **2007** | **2017** | **All** | **1997** | **2007** | **2017** |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 35-49 | 2.8 | 3.8 | 5.7 | 35-49 | 34.8 | 33.3 | 33.4 | 35-49 | 19.0 | 18.7 | 19.7 |
| 50-54 | 4.6 | 4.9 | 6.1 | 50-54 | 33.3 | 30.1 | 29.7 | 50-54 | 19.0 | 17.6 | 18.1 |
| 55-59 | 6.8 | 8.2 | 10.1 | 55-59 | 27.5 | 29.8 | 30.6 | 55-59 | 17.2 | 19.2 | 20.5 |
| 60-64 | 9.0 | 13.1 | 14.4 | 60-64 | 18.4 | 21.5 | 25.5 | 60-64 | 13.8 | 17.4 | 20.1 |
| 65+ | 4.8 | 6.4 | 7.7 | 65+ | 2.7 | 3.6 | 5.8 | 65+ | 3.6 | 4.8 | 6.7 |

**Source:** DWP, 2017c

As can be seen from Table 1, women tend to leave the workforce at a younger age, explained by a combination of an historically earlier State Pension age of 60 and a propensity for women to retire at a similar time to their husbands. This has prompted the government to characterise women as representing ‘untapped potential’ in the labour market. Altmann (2015) observed that encouraging 0.6 million more women over 50 (back) into the labour market on a full-time basis would add £20 billion to GDP, while adding the same number working part-time would contribute an extra £9 billion to GDP. However, little has been said about whether jobs are actually available for this so-called untapped resource. Recent changes around state pension eligibility for women promote the ‘older women as a resource’ perspective, despite the stated intention of pension policy to be gender-neutral (Grady, 2015: 446). Furthermore, there is very little recognition in policy or practice of the ways in which attitudes, expectations and plans around later-life working and retirement may differ between men and women.

The following discussion will review developments under six headings, stressing the point made by Taylor and Earl (2016: 120), that a range of policies that are not necessarily age-related have impacts on the opportunities for later life working. The areas for consideration are: women in the labour market; age related policy; benefit changes around ill-health and disability; pensions: family and caring related policies and flexible working policies.

## 3. Women in the labour market

Any consideration of the impact of gender on the extending working lives agenda has to begin with an understanding of the way in which gender structures labour market participation and domestic life. Taking a life-course perspective, the availability of options to continue working at later ages is heavily conditioned by a lifetime’s accumulation of advantages and disadvantages.

Access to paid employment in the UK remains strongly gendered with women and men concentrated in different sectors. Although women’s labour market participation has increased markedly (from 53% in 1971 to 69% in 2015), this has not resulted in equal pay or career prospects (ONS, 2017). The gender pay gap widens with age. In 2017, the overall gap for employees of all ages was 18.4%. However, it was the largest for employees aged 50-59, at 26.6% – more than twice as high as the gap at ages 30-39 (12.7%) (ONS, 2017). For employees aged 60+, the gap was 20.7%. These headline figures mask a more nuanced reality; for workers in their 50s, the median gender pay gap is much greater for full-time employees (16.2%) than it is for part-time employees (5.9%) (ONS, 2017).

Since the 1990s, a substantial body of academic research in the UK has explored the gendered dimensions of issues such as ageing and employment, unpaid caring roles in later life, decision-making around retirement, and access to state and private pensions. Quantitative research on women's work histories has demonstrated that the gendered nature of employment over the life-course has significant financial implications for later life. (Blackburn et al, 2016; Ginn & Arber, 1996; Sefton et al, 2011). Women's concentration in lower-paid, part-time employment leads to them being much more constrained in their ability to build up independent pension savings prior to retirement compared to men (Adams et al, 2016; Foster, 2012; Foster & Ginn, 2018; Ginn & MacIntyre, 2013; Vickerstaff & Loretto, 2017).

Recent research has highlighted both the significance of the domestic context in shaping men and women's decisions about retirement timing (Loretto & Vickerstaff, 2013), and also how the complexities of women's working lives shape their pathways into retirement (Duberley & Carmichael, 2016; Loretto & Vickerstaff, 2015). In particular, there have been calls for a more nuanced interrogation of the relationship between women's paid employment and unpaid domestic labour over the life-course, and the implications of this for women's later lives (Vickerstaff & Loretto, 2017).

*Table 3: Reasons for economic inactivity of persons aged 50-64 by gender (%)*

| Reasons | Males | Females |
|---|---|---|
| Student | 0.5 | 0.6 |
| Looking after family/home | 7.4 | 21.0 |
| Temporary sick | 2.2 | 1.8 |
| Long-term sick | 40.3 | 29.3 |
| Discouraged | 0.7 | 0.5 |
| Retired | 35.9 | 34.1 |
| Other | 12.9 | 12.7 |

Source: ONS, 2018d

In the domestic sphere, a modified male breadwinner model predominates in the UK, with men tending to work full-time and women more likely to work part-time. This means that men's wages and pensions are typically the dominant element in domestic finances. Decisions about later life working are refracted through these gender relations at home and at work (Loretto & Vickerstaff, 2013). By the age of 50 women and men will typically have had very different work histories. Table 3 suggests that, for those people aged between 50 and State Pension age who are economically inactive, women are three times more likely than men to report that they are inactive due to home or family commitments.

*Table 4: Reasons for economic inactivity of persons aged 50-64 by gender and by their wish to re-enter employment*

| **Reasons** | **Males** | | **Females** | |
|---|---|---|---|---|
| Wanting a job | Yes | No | Yes | No |
| ***Total*** | ***19.9*** | ***80.1*** | ***15.2*** | ***84.8*** |
| Student | 0.1 | 0.4 | 0.2 | 0.4 |
| Looking after family/home | 1.9 | 5.5 | 3.7 | 17.2 |
| Temporary sick | 1.3 | 0.9 | 1.0 | 0.9 |
| Long-term sick | 10.7 | 29.6 | 6.4 | 22.9 |
| Discouraged | 0.5 | 0.2 | 0.3 | 0.2 |
| Retired | 1.1 | 34.8 | 0.5 | 33.6 |
| Other | 4.2 | 8.7 | 3.1 | 9.6 |

Source: ONS, 2018d

Data presented in Table 4 suggest that, on average, a large majority of economically inactive persons aged 50-64 do not, in fact, wish to return to work. The notion of males as breadwinners is represented in the population of people experiencing long term illness; almost one in three males wishing to return to employment, compared to only one in almost four females wishing to do the same. Importantly, most women with caring duties do not wish to return to employment, further questioning the untapped potential of women aged between 50 and 64.

Women in the UK have been entitled to paid maternity leave since 1975, with men receiving statutory paternity entitlement since 2003. A new innovation, applying to babies born or adopted after 1 April 2015 is shared parental leave and pay. Each parent must satisfy the eligibility criteria in order to take a share of leave and should agree the blocks of leave with their respective employers. While the government expects a take-up of between 2 and 8 per cent of eligible males, recent research suggests a take-up of only 1% (CIPD, 2016). It would seem that only a minority of employers is promoting shared leave. Moreover, almost half of organisations paid only the statutory minimum rate, which would not go far in compensating the loss of salary where the male is the higher income-earner. Nevertheless, it is notable that this policy is at least acknowledging that parenthood is not for the most part an individual activity and that the caring, financial and career implications are most likely to be considered as a family unit.

## 4. Age-related policy changes

In the latter decades of the 20th century, the predominant focus in the UK was on early retirement, against a background of downsizing and restructuring. Early retirement deals that encouraged people to exit from employment in their 50s were seen as an uncontentious way to reduce the workforce. This approach also rested on the belief that early retirement would reduce official unemployment rates and create jobs for younger workers (Duncan, White & Loretto, 2000: 281). However, increasingly the cost of such human resource strategies was criticised (Audit Commission, 1997, 2000) and a growing recognition of demographic changes, coupled with concerns that early retirement was often a mask for age prejudice and could constitute age discrimination, led to a complete change of emphasis. UK governments became increasingly concerned about the pressures arising from population ageing on the public purse, in terms of state pensions and health service costs on a diminishing tax base.

### *4.1 Age discrimination legislation*

In comparison to the United States and some other European countries, the UK was late in enacting legislation to prohibit age discrimination (for a broad comparison of legislation in different countries see Lahey, 2010). The motor for legislation came from the European Union and in response to the European Employment Directive on Equal Treatment (Sargeant, 2006); unlike earlier legislation on gender, race and disability, the move to legislate against age discrimination was not urged by social movements.

The Employment Equality (Age) Regulations enacted in 2006 banned direct and indirect age discrimination in employment and outlawed unjustified compulsory retirement ages below the age of 65, effectively making 65 a default retirement age (Parry & Tyson, 2009; Sargeant, 2010; Lain & Vickerstaff, 2015). This was the first time that individuals up to the age of 65 had protection and they were also given the right to request (but not the entitlement to have) continued employment past the age of 65. This put a focus on age discrimination issues that largely had been absent hitherto and age advocacy groups such as AgeUK campaigned for the removal of the default retirement age of 65. Somewhat surprisingly, and in the face of employer opposition, the Employment Equality (Repeal of Retirement Age Provisions) Regulations 2011 abolished the default retirement age with the effect that employers can no longer retire people on the basis of age unless they have a legally justifiable reason for doing so. So far, relatively few employers have instituted an employer justified retirement age.

### *4.2 State Pension age*

The age at which citizens can claim a state pension is a key age marker structuring the life-course and signalling a potential change in social status and role. Whilst in many European countries the majority of people leave the labour market in advance of their State Pension age, it is still a very significant way in which public policy seeks to structure expectations and actions. For the UK, like many other countries, raising State Pension ages has been irresistible. It is something that governments control, it is comparatively simple to change and it results in immediate cost savings, although it may ultimately simply displace people onto other benefits.

The first set of changes date back to the Pensions Act 1995, which set a timetable between 2010 and 2020 for a phased equalisation of the pension age of women, which at that point was 60, with that of men, at 65.The Pensions Act 2011 accelerated the harmonisation of women's pension age, bringing it forward to 2018 and also introduced an increase in State Pension age for both genders to 66 from December 2018, phased in until October 2020. Another Pensions Act in 2014 introduced a further rise to 67 by 2028 and instituted a review every five years of the implications of increases in average longevity (Lain & Vickerstaff, 2015, Lain, 2016). Whilst these changes are generally unpopular (Macnicol, 2015: 203), governments have been able to change State Pension age fairly rapidly at no obvious electoral cost. Recently, there has been a growing pressure on the Government from a number of groups. These include Women Against State Pension Inequalities (WASPI, 2018), which is challenging the transitional arrangements for harmonising women and men's pension ages, and a growing Backto60 Campaign (Backto60, 2018), which in November 2018 won the right for a judicial review of the government's handling of State Pension age rises. In comparison to some other countries (for example the USA or Finland) the UK does not allow people to take their state pensions early with actuarial reduction, although this was discussed and rejected as part of a recent review of the State Pension age (Cridland, 2017). The terms of reference for which include consideration of: "Whether the current system of a universal State Pension age rising in line with life expectancy best supports affordability, fairness, and fuller working lives objectives" (DWP, 2016; Cridland, 2017).

It is premature to conclude what the full impacts of these changes will be, although changing the rules of the State Pension age disrupts retirement planning for everyone. Women in their 50s have so far undoubtedly endured the most of changes to State Pension age. Foster (2014b) notes the shortfall between when many women retire and their State Pension age. This can also be illustrated in the figures provided in Table 1. The accelerated rise of State Pension age for women will have significantly increased the number of women left 'in limbo' – too young to receive a state pension yet too old, ill or occupied with caring to work as much as they need to (Ginn & MacIntyre, 2013). Furthermore, the rise in State Pension age also affects other linked benefits, such as the Pensioners' Winter Fuel Allowance, further penalising women (Foster 2014b).

It is reasonable to predict that rising State Pension ages will affect different income groups in different ways. The poorest sections of the population are least likely to be working up to State Pension age because of compromised health and weak labour market position so these groups will spend longer on other benefits before transferring to the state pension. High income groups are much less dependent upon the state pension for later life income and therefore the delay in reaching State Pension age will be of lesser consequence. It is therefore more likely to be middle to lower income groups who will be 'nudged' to delay retirement and work for a little longer because of State Pension age increases (Weyman et al, 2012).

### *4.3 Benefit changes*

The UK has not had a disability pension, nor have individuals had the opportunity to take their state pension early. The means-tested Pension Credit, based solely on an income test, was designed to function as a top-up safety net for poor pensioners over State Pension age whose income falls below a certain threshold. Whilst women's State Pension age was earlier than men's, to avoid discrimination, Pension Credit was available to men from the age of 60. The raising of State Pension age for women has had consequences for men's access to Pension Credit and will eventually delay access for men and women as State Pension age rises. Access to Pension Credit at 60 was seen as providing a disincentive to find work for older unemployed men. As Phillipson et al. (2016) argue there was evidence that government job centres were encouraging older men to take the Credit rather than continue to search for work. Lain (2016) argues that Pension Credit was arguably providing a 'soft landing' for those older men who lost their jobs and had limited prospects of securing new employment. While the current Pension Credit system allows individuals to apply for Pension Credit based on their partner reaching the Pension Credit qualifying age, this will no longer be the case from 15 May 2019; Pension Credit will be available only to couples who have both reached the qualifying age (DWP, 2019). In addition to these changes there have been major reforms to the main ill-health or disability pathways out of the labour market. In the 1990s Incapacity Benefit was provided for those unable to work due to ill-health. Research by Beatty and Fothergill (2007) persuasively demonstrates that Incapacity Benefit provided an honourable escape route, especially for male manual workers who had been made redundant from declining industries and found it difficult to find work. Increasing concern over the numbers of people on Incapacity Benefit (always considerably in excess of those registered unemployed) made it a target for reform and the Welfare Reform Act of 2007 signalled a greater focus on capacity and fitness to work as Incapacity Benefit was to be replaced with the Employment Support Allowance. The profile of those on Incapacity Benefit had been changing. In the 1990s the typical recipient was a male manual worker with muscular-skeletal problems, diabetes or heart disease (or some combination of these), whereas, in the new century, the numbers of women moving onto the benefit had increased and mental health issues have become a significant cause of incapacity to work. Employment Support Allowance is more difficult to obtain than Incapacity Benefit was (Beatty & Fothergill, 2012). There is currently no Government provision for older workers in hazardous occupations (OECD, 2018: 4), nor is any protection offered to older employees in precarious employment. The UK does not have a disability pension and, as previously mentioned, individuals are not permitted to claim their State Pension early.

## 5. UK pensions system

The UK pensions system has been denoted the most complex in the world (Foster, 2012); designed predominantly for men, with women intended as indirect beneficiaries through the marital bond (Foster, 2014a). It consists of a combination of state provision (with until recently two elements – Basic State Pension and State Second Pension), additional means-tested Pension Credit benefits aimed at the poorest pensioners, and private pensions (occupational or personal). By international standards, the UK State Pension provides a very low level of income. For 2018/19, the maximum weekly State Pension is £164.35 (£8,546.20 per annum). In 2017, the UK was ranked bottom of all OECD countries in terms of the net replacement rate of the State Pension for individuals entitled to the full State Pension – 29% for full-career average earners, compared to an OECD average of 63% (OECD, 2017). By any measure, women are worse off than men; the State Pension entitlement in the UK is based upon the assumption of a male worker model of continuous adult employment. This model obscures the fact that women's work histories and position in the labour market are different to those of men, largely due to their unpaid caring responsibilities (Grady, 2015; Foster & Henaghan, 2017). Women in the UK receive approximately 25% less in State Pension than men, which reflects their lower lifetime earnings and more fragmented employment histories: in 2014/15, the average weekly household income from State Pension was £145 for women, compared to £194 for men (Silcock et al, 2016). Pension Credit is a means-tested state benefit for people above State Pension age who are on a very low income; it brings up their weekly income to a minimum level. Women are more likely to be eligible for Pension Credit than men, due to their lower State Pension incomes (Silcock et al, 2016).

In addition to focusing on the importance of giving more people choice, government policy on the need for extending working lives has also signalled the problem of inadequate individual savings. The Department for Work and Pensions estimates that that up to 12 million people below State Pension age are facing an insufficient retirement income (DWP, 2014b). Women are more likely than men to under-save; only 47% of women save adequately for retirement versus 59% of men (Budworth, 2009). The focus of policy is to build individual responsibility for saving to secure one's retirement or put another way to shift the risk of insufficient income in retirement from the state and occupational pensions to individuals (Vickerstaff & Cox, 2005).

### *5.1 Changes to the state pensions system*

In 2016 the two elements of the state provision were replaced by a single-tier pension, which, in theory would provide a guaranteed pension income for all. The single-tier pension has been heralded as fairer and designed to address women as 'adults in their own right' (Grady, 2015: 449, quoting the then Minister of State for Pensions, Steve Webb). However, this full amount is based on 35 years of National Insurance credits. Although it is possible to claim credits for a range of situations such as unemployment, disability or caring, in practice women with fewer years of labour market participation and lower pay may be disproportionately disadvantaged in reaching the full 35 years of credits. While, in principle, a later State Pension age allows extra time to build up credits, opportunities to catch up in practice are likely to be curtailed by poor health or caring responsibilities. Moreover, the new system also ends any derived or inherited rights based on spouse's entitlement. These aspects of the policy change clearly illustrate Grady's (2015) observation that a pensions system with claims to be gender-neutral is actually gender-blind, paying little or no attention to the reality of gendered life courses and lived experiences.  Still, in the longer-term, there is doubt that the single tier pension will help to improve gender equality. While it may well benefit women on low lifetime earnings in the short-term, the overall level is set at 25% of average wages, 'well below the international accepted poverty level.' (Foster, 2014b: 34)

*5.2 Occupational pensions and the introduction of auto-enrolment*

Concern about individuals' failure to save for retirement led to a major expansion in the UK private pensions system through the introduction of 'auto-enrolment' into occupational pension schemes. In October 2012, employers became legally obliged to automatically enrol all employees aged between 22 and State Pension age, who earn at least £10,000 per annum, into a workplace defined contribution (DC) pension scheme. Employers must also pay contributions into the scheme (ONS, 2018a). Auto-enrolment was introduced in phases between 2012-2016, with large employers required to introduce a workplace pension before smaller employers. The level of contributions that employers and employees are required to pay into workplace pensions has increased in stages over time. Initially, the minimum contribution rate was 2% of an employee's qualifying earnings, equally divided between employers and employees (ONS, 2018a). By April 2019, the minimum contribution rate will have increased to 8%: 3% from the employer and 5% from the employee. Employees have the right to opt-out of paying the increased rates of contribution, but available evidence suggests that the opt-out rate has risen by less than 1% since contribution rates were raised in April 2018 (Collinson, 2018). Figures from the Department for Work and Pensions indicate that, in 2017-18, auto-enrolment led to employees saving an additional £6.9bn into workplace pensions, a figure projected to rise to almost £20bn by 2020 (DWP, 2017d: 67). Nevertheless, evidence from the Annual Survey of Hours and Earnings indicates that very few employers or employees contribute above the minimum levels required by law (ONS, 2018b), leading to concerns that auto-enrolment will not provide adequate pension income in retirement (Foster & Heneghan, 2017).

Auto-enrolment has led to a significant increase in the proportion of employees who contribute to a workplace pension: coverage now stands at 73% of employees, compared to around 47% in 2012 (ONS, 2018a). Since 2012, more than 9.5 million workers have been automatically enrolled into workplace pension schemes, with an opt-out rate of under 10% (ONS, 2018b). There are key differences between the public and private sectors, both in terms of the proportion of employees enrolled in an occupational pension, and in the type of pension schemes that predominate in each sector. In 2017, 89% of employees in the public sector were members of a workplace pension scheme, of which almost all (93%) were defined benefit (DB) schemes (ONS, 2018a: 3, 5). By contrast, workplace membership rates in the private sector are significantly lower, at 67% in 2017, and DC schemes predominate (ONS, 2018a). Amongst full-time employees in both the private and public sectors, there is virtually no gender disparity in terms of workplace pension membership (ONS, 2018a). Amongst part-time workers in both sectors, a higher proportion of women than men are enrolled in workplace pensions. Whilst this trend is encouraging, older women are nonetheless over-represented amongst part-time workers whose incomes are below the £10,000 per annum threshold for auto-enrolment (TUC, 2014).

The widespread shift away from DB schemes to DC schemes is consistent with an increased policy focus on individual responsibility for financial provision in retirement (Foster, 2018). Whereas DB schemes provide a guaranteed income, DC pensions increase individual exposure to financial risk, as the level of savings is linked to stock market performance (Foster & Ginn, 2018). Unlike the State Pension, private DC pension schemes do not provide credit for periods of unpaid caring. As such, women's earnings-related private pension savings over the life-course are typically much lower than those of men. ONS figures indicate that between July 2014 - June 2016, median private pension wealth for men aged 65+ was £160,700 - over twice as much as for women of the same age (£67,500) (ONS, 2018c). Thus, private pensions are a significant source of gendered income inequality in later life (Foster & Ginn, 2018).

In 2015, the Government launched a range of measures to offer pension flexibility for individuals aged 55 and over with savings in DC pension schemes. Individuals are now permitted to withdraw all of their savings as a lump sum, or purchase an annuity, or draw an income from their savings (OECD, 2018). These measures were designed to facilitate more flexible retirement pathways and encourage extended working life by allowing people to combine income from earnings with retirement savings (OECD, 2018).

### *5.3 Combining pensions and working*

There have been a number of reforms designed to make it easier for people to draw pensions but carry on working. In 1989 state pension 'earnings limits' were removed, which meant workers can take their pension in full while remaining in work. Most people working past 65 take their pension whilst continuing to work (Lain & Vickerstaff, 2015). There has been the possibility for people to defer receipt of their state pension and accrue higher benefits later but the take up of this option was limited and qualitative research found widespread cynicism about government's motives for offering deferral (Vickerstaff et al, 2008).

In 2006 the UK also changed occupational pension rules, so that, depending on the individual scheme, people may be able to take a pension and continue working for an employer. Individuals who defer claiming their State Pension are entitled to a 1% increase for every nine weeks of deferment (equivalent to 5.8% for a full year) (Gov.UK, 2018). This increased pension is paid on top of the weekly State Pension. Deferment rules are less generous than the old State Pension system, under which each year of deferral increased State Pension by 10.4%. It was also possible to take this extra State Pension as a taxable lump-sum payment (if the State Pension was deferred for at least 12 months), or as additional weekly payments. In contrast to many other European countries, it is not possible to claim a reduced level of State Pension before State Pension age (Lain, 2016; OECD, 2018). Individuals who have reached State Pension age may continue in employment and claim State Pension at the same time. These individuals are exempt from paying National Insurance (NI) contributions – a policy designed to encourage extended working life (OECD, 2018). In terms of taxation, the income from State Pension is offset against individuals' tax-free personal allowance, which is £11,850 for 2018/19.

### *5.4 Family and caring related policies*

British women undertake the majority of caring roles with attendant consequences for their work histories, earnings power and pension entitlements. The gender-blindness that surrounds changes to pensions also imbues the UK's approach to benefits for carers. The High Court in England ruled in 2015 that the current policy of penalising carers who did not live with the disabled people they cared for is unlawful. If a carer lives with the disabled person they care for, then their Carers' Allowance does not count towards their total benefits in terms of the benefits cap (this is a limit in the total amount of benefits a person of working age can receive). However, if the carer looks after a disabled person (often a family member) who does not live with them, then the Carers' Allowance is included in the cap. The High Court ruled that this difference constituted direct discrimination to disabled people and was therefore unlawful (Hurley & Ors v Secretary of State for work and Pensions [2015] EWHC 3382). While this judgement is fair and laudable, it is of concern from a gender perspective that the judge in the case decided 'that because he was satisfied that the discrimination against the affected disabled people was unlawful, he did not need to decide whether the carers themselves should be regarded as the subject of discrimination'. In so doing, although the material disadvantage of reduction of benefits was addressed, the symbolic disadvantage arising from the lack of visibility of older women and the 'work' that they do was reinforced.

### *5.5 Grandparents' leave*

Thinking about the family unit more broadly, the current UK government has also announced an intention to allow grandparents to take some of the shared parental leave and pay by 2018. According to the government's official announcement, this policy change recognises the significant contribution to childcare made by some 7 million grandparents, to help families who cannot afford childcare costs (HM Treasury, 2015). While undoubtedly a welcome step, it is unclear how helping with childcare in a baby's first year will solve the issue of (lack of) affordability of childcare costs which most families will need to bear for many further years. What it might mean, however, is more grandparents getting a taste for childcare and then retiring from their own employment or looking to work more flexibly in order to take on this care longer term. Certainly, evidence from Loretto & Vickerstaff (2015) suggests that grandfathers in particular might be keen to seize opportunities for childcare that they missed out on when their own children were growing up. Thus, the implications of take-up of the policy for extending working lives policy will be interesting to see.

### *5.6 Flexible employment and later-life working*

The UK was the only country to negotiate a voluntary opt-out from the EU Working Time Directive. Critics (e.g., Rubery, 2015) maintain this has allowed for the normalisation and proliferation of a long-hours culture. Rubery (2015: 635) notes that the development of flexible working arrangements and flexible contracts in the UK: 'is intertwined with the integration of women into employment but has been dominated more by employer demands than by reconciling work and family life.' Flexible careers at the top mean mobility between organisations, while at the bottom, flexible jobs are often low-skill and insecure. The Trade Union Congress, following the Brexit vote in 2016, fears that employee rights, already less than in many other continental European countries, are at risk of diminishing further once the UK has left the European Union.

Surveys conducted before the abolition of the default retirement age (see for example Smeaton & Vegeris, 2009) routinely showed a demand for the choice to work longer, often involving working more flexibly. Indeed, flexible working has been widely promoted as a way of extending working lives (CIPD/ILC, 2015) and offering a range of opportunities and widening the pathways into retirement, by: down-shifting; providing bridge jobs; gradual returns to employment for those who had been out of work for some time; and 'unretirement' (Maestas, 2010). The Government's approach has been to combine legislation in specific areas (e.g. abolition of default retirement age) with voluntary, employer-led action to create more age-inclusive workplaces. In 2014, the Government extended the right to request flexible working to all employees who have six months of continuous service with their employer. Previously, this had only been available to parents and carers of young children (Pyper, 2018). Employers are legally obliged to consider requests for flexible working made by qualifying employees and may only refuse requests for specific reasons detailed in the legislation, such as the burden of additional costs (Pyper, 2018). This action was designed to support older workers who may have caring responsibilities, yet research evidence suggests that awareness and take-up of flexible work options amongst older workers is low (Alden, 2012; Loretto & Vickerstaff, 2015).

There is some evidence with respect to all requests for flexible work (not confined to older workers) that women are more likely to request a change than men and are more likely to have the request accepted; childcare is the dominant reason for such requests (Smeaton, Ray & Knight, 2014: 95-97). Requests related to grandparenting may well become more common as older women are working in larger numbers than ever before. However, there is little proof of a wide scale uptake of more flexible forms of work amongst the older workforce (Alden, 2012; Loretto & Vickerstaff, 2015). Even part-time working, the most popular form of flexible working, has fallen over the past 10 years. In 2004 64% of men working at 65-69 years did so on a part-time basis; by 2013 that had fallen to 54%. For women aged 65-69, the proportions of those in work who worked part-time fell from 85% to 74% over the same time period. More detailed analysis of people working beyond 65 (Lain & Loretto, 2016) shows that most of these people occupy jobs they have held for 10 or more years in permanent posts. Whilst access to flexible work options seems theoretically to encourage people to work for longer the reality is that much flexibility is employer driven (i.e. zero hours contracts and shift systems) and may serve to worsen older workers already disadvantaged labour market positions (Earl & Taylor, 2015; Loretto & Vickerstaff, 2015).

A range of researchers and stakeholders have identified best practice amongst employers of older workers, as well as offering recommendations about how to support older workers (Loretto et al, 2017; WEC, 2018). In 2018, the Centre for Ageing Better published best-practice guidance for employers as to how to be an age-friendly employer. Five specific actions were identified: increase the range of flexible work options available to older workers; minimise age bias in recruitment processes; support workers with health conditions; encourage career development at all ages; promote an age-positive culture (CAB, 2018). In 2017, the Government signalled its intention to improve lifelong learning in its Industrial Strategy Green Paper (OECD, 2018). The House of Commons Women and Equalities Committee has suggested that skills development amongst older workers is an area of policy that requires more focused Government attention (WEC, 2018). In June 2018, the Government launched its Carers Action Plan, in which it stated that it is considering granting dedicated employment rights to carers; this would obviously have an impact upon the substantial proportion of older workers who are also informal carers (DHSC, 2018).

## 6. Discussion

Much of this report has analysed the extent to which policy around later life working and retirement offers choices and opportunities to older workers and the extent to which such opportunities are equal between men and women. This final section aims to examine UK policy and highlight where more research is needed. One notable gap in the analysis presented in this working paper (reflecting a gap in the state of knowledge more widely) is the extent to which people's choices and opportunities are constrained or enabled by employing organisations. While there is a body of work that celebrates the older worker and champions their continued employment, employers on the ground are more cautious and often confused. Legislation outlawing age discrimination and abolishing default retirement has left some uncertain about what they can and should discuss with employees. Research undertaken by the authors indicates that many traditional retirement planning programmes have been abolished (for fear they may now be viewed as discriminatory) but that nothing else has arrived to fill the gap.

(Wainwright et al, 2018). Retirement and later life working may therefore be carried out in an unmanaged and unplanned fashion with possible negative consequences for all, but especially those who are in the lower-level jobs and who feel less empowered to ask about such things, i.e. older women (see also Loretto & Vickerstaff, 2015). Although the government did appoint a Business Champion for Older Workers, the post was vacant for some time when the incumbent was made Pensions Minister. A new champion from the corporate world was appointed in the autumn of 2016.

The authors here argue that any joined up approach should also consider the reality of older men and women's working lives to include both paid and unpaid work and the balance between these. Grady's (2015: 450) analysis of UK pension scheme changes uses the concept of heteropatriarchy, and the way it 'privileges an idealised worker who is able to perform an expected, masculinised occupational life course'. She uses the concept to criticise the notion that the new (pensions) system does much to disrupt dominant discourse but instead risks rendering gender inequalities ever more invisible. Life course (and feminist) approaches which embrace a focus on unpaid work (including family and community activities) move away from a narrow productivist approach (Rubery, 2015) and also reject the individual adult-worker notion (Lewis, 2007) to offer a way of increasing visibility of older women and the differences between men and women. Echoing Foster & Walker (2013), we would like to see life course research extended to include an intergenerational perspective, recognising that older men and women's engagement with the labour market may be affected by and can influence labour market engagement of their sons and daughters, notably through grandparents providing childcare. This would be entirely consistent with the World Health Organisation's (WHO, 2002: 12) definition of active ageing which is much broader in focus than just labour force participation.

Such approaches would also help to consider the diversity of masculinity beyond the current heteropatriarchy which limits the ways in which older men's engagement with work is considered. For example, qualitative research by Loretto & Vickerstaff (2015) has indicated the ways that older men are now engaging more with unpaid work, specifically in relation to grandparent care (see also TUC, 2014), quite consciously reversing the work-life balance and gender-role assumptions that underpinned their own earlier career and life stages. The same research (Loretto & Vickerstaff, 2013) also demonstrated the ways in which older men, as well as older women, can be blown off the 'ideal' (or expected) life-work trajectory, with for example health crises or job loss prompting a reassessment of retirement plans and roles.

The drift of government policy affecting older workers in the UK has been focused on encouraging individual responsibility for working longer and saving more, often with an idealised 'adult worker' in mind; an individual devoid of family context and family demands and accumulated advantages or disadvantages. There is also an increasingly strong moral undertow to the public debate that as we are living longer it is only right that we work for longer. The early retiree is being recast as a selfish baby boomer (Willets, 2010), whereas research tells us that those most likely to be unemployed before State Pension age are out of work because of lack of job opportunities, poor health or caring responsibilities.

To conclude, the policy rhetoric of increased choice and freedom to work in later life does not adequately engage with potential barriers to employment in later life, such as poor health, caring responsibilities and ageism in the labour market. There has been a marked shift away from collective pension schemes, and increased focus on individual responsibility for saving towards retirement. However, women's typical paid employment and unpaid caring patterns over the life-course lead to their systematic disadvantage within masculinised, earnings-related private pension systems, leading to a greater risk of poverty in retirement.

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