

Employment Research Institute

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THE EMPLOYABILITY OF OLDER PEOPLE

1st July 2009

A Royal Society of Edinburgh Research Workshop
(Sponsored by Lloyds TSB Foundation for Scotland)

Organiser: Professor Ronald McQuaid,
Employment Research Institute,
Edinburgh Napier University

Workshop presentations and a copy of the report are available at:

<http://www.napier.ac.uk/randkt/rktcentres/eri/events/pastevents/Pages/ERIWorkshop.aspx>

REPORT OF RSE WORKSHOP

The Employability of Older People Workshop was held at Edinburgh Napier University by the Employment Research Institute on 1 July 2009 with 35 attendees. The day was made up of presentations by three invited speakers from Scottish and US universities, followed by a series of small group Workshops and a concluding roundtable discussion (the Agenda and list of participants are in the Appendices).

To start the day, Professor Ronald McQuaid, Edinburgh Napier University, welcomed the participants. Employment is important to people's welfare, including that of older people, as well as to the economy and society at large. Despite small increases in total fertility rates across some developed countries, a partial solution to issues raised by ageing populations is to keep more older people in the labour market and prevent detachment from the workplace, such as by encouraging tapering retirement through pension changes and raising the age of retirement. Yet in terms of lack of employment some of the most vulnerable groups are those aged from 50 years to retirement age and those past state pension age. Changing this will affect people's quality of life in different ways, e.g. terms of different work-life balances and linking work and mental health. From the discussion there are clear needs for action by society, government, employers and older workers themselves.

The Workshop considered a number of themes such as: *How can we practically improve the productivity of older workers while maintaining a fulfilling working life?* It was about exchanging ideas and perspectives, to help progress the debate on the issue of the Employability of Older People. We expect versions of the papers presented at this Workshop to be included in a Special edition on Ageing of *21st Century, Journal of the Academy of Social Sciences* in 2010.

SPEAKERS

- A warning was given against the more 'alarmist' readings of population ageing.
- The ageing of populations is balanced by a demographic dividend and processes resulting in a 'compression of morbidity' – people are living longer, but spending fewer of their senior years experiencing ill health.
- Behavioural and policy responses will help mitigate the problems of ageing.
- Mortality rates and life expectancy variations by socio-economic status and area of residence were worrying.
- Scotland's problems with diet, alcohol and mental health meant that there remained problems around promoting healthy ageing.

- If older workers are to extend their working lives, policies need to support them into work and in the workplace (with a key role for employers).

The main speaker, **Professor David Bloom** of Harvard University, delivered a talk on "Global Population Aging and Its Economic Consequences". Professor Bloom issued a warning against the more 'alarmist' readings of population ageing. He argued that while rapid population ageing does pose a real threat to the balance between consumption and production, 'demography is not destiny' and we should be cautious before endorsing a return to Malthusian-type pessimism regarding the pressures of ageing and population growth. That said, Professor Bloom acknowledged the extraordinary progress that has been made in increasing life expectancy. According to current predictions, between 1950 and 2050 the global 60+ population will increase by a factor of 10 and the 80+ population by a factor of 30. During the same period, overall global population is predicted to increase by a factor of about 3.5. While figures mask huge regional differences – for example, 21% of the EU population are 60+, compared to just 5% in Africa – ageing is not limited to the developed world. Between 1950 and 2050, the 60+ population in India and China are predicted to increase by approximately 20% and 30%, respectively.

Professor Bloom argued that these significant changes could generally be

explained by long-term age dynamics (shifts in birth and death rates), declining fertility rates (it was noted that Scotland's birth rate of 1.8 was lower than the oft-cited long-term population replacement rate of 2.1, but higher than in many European and other states), and crucially increased life expectancy (global life expectancy has risen by 20 years over the last half-century).



These changes need not present a crisis for economies and public policy. In OECD countries, ageing is a modest problem rather than an imminent economic threat. First, a 'demographic dividend' means that ageing would result in an increase in the working population as a proportion of the total population. While there will be some additional need to care for older people, this will be off-set by the lessened caring burden for children/young people among low-fertility, post-baby boomer generations. The ageing of populations is also balanced by processes resulting in a 'compression of morbidity' – people are living longer, but spending fewer of their senior years experiencing ill health. The

compression of morbidity means that demands for caring and health provision will be manageable, and healthy working lives may be extended. Overall, the proportion of the population able to work will increase.

Professor Bloom also suggested that behavioural and policy responses will help to mitigate the challenges posed by ageing. Policies (and choices) promoting migration and women's labour participation (as well as more active ageing) will make a difference. On the former point, the need for future global systems to promote labour mobility should be noted – at present only around 3% of the global working population are migrants.

It was also argued that, while governments have been relatively sluggish in implementing unpopular pension reforms, the evidence suggests that higher life expectancy is linked to higher levels of saving, enabling people to cope with the consequences of a longer retirement. Finally, it was suggested that active ageing will mean that demographic change is less burdensome in societies where 'healthier goes with wealthier' – a healthier population will contribute to productivity, demand (and receive) better education, and (especially in the case of developing countries) increase FDI. It was also argued that policy makers in increasingly healthy countries are in a stronger position to take policy action (in terms of care, pensions, and economic policy) to avert potentially negative consequences from population ageing. There was an

acknowledgement that public policy infrastructures in developing countries are less advanced, which remains a matter of concern.

Professor Robert Wright of Strathclyde University, spoke on "Demographic changes - The Scottish experience in the wider UK and EU context", adding to Professor Bloom's remarks from a Scottish and EU perspective. He again noted that Scotland's fertility rate (1.8) had risen in recent years and was now in the mainstream of European rates. Recent increased birth rates appear to have stabilised Scotland's supposed demographic crisis. Professor Wright rejected suggestions that the increase in birth/fertility rates in Scotland may be a result of increased immigration from EU countries, specifically through A8 immigrants (from the Accession 8 countries, mainly in Eastern Europe, who joined the European Union), and highlighted that increased fertility is occurring throughout all socio-economic and child-bearing age groups. Thus the change in fertility is a real change, not just a "timing issue" of a larger cohort entering into child-bearing age. However, while fertility rates are rising, it is difficult to predict if this will remain the case – a situation that requires careful monitoring.

Another key element has been in-migration. Professor Wright noted that UK government's policy to stem (non-EU) in-migration could be counter-productive for Scotland. While in-migration (especially from A8 countries) has been positive for Scotland in recent years, recent sharp declines in those entering (partly as a

result of the UK's recession) highlight how this can be affected by economic trends, and the long-term trend is slowing anyway. Further, the high numbers of the indigenous population that Scotland continues to 'export' remains a matter of concern.

On the issue of internal migration in Scotland, Professor Wright commented that generally the population is moving from the rural north to the south and east (the Edinburgh side of the Central Belt) which brings implications for the provision of care for older people. The type, quality and level of services may need to be concentrated in the area with the greatest levels of older people. Some areas may end up being provided with lesser levels of service. The implications of this are that to receive certain services older people may need to move to where the services are provided.

Professor Wright raised a number of challenges for public policy. He noted that mortality rates and life expectancy variations by socio-economic status and area of residence were worrying. Scotland's problems with diet, alcohol and mental health meant that there remained problems around promoting healthy ageing. Expanding on the correlation between the socio-economic characteristics of mortality and socio-economic characteristics of health, (i.e. if a person lives a healthier lifestyle how much longer s/he will live), although improving any healthy lifestyle behaviours for the entire population will primarily shift the entire outcome out to a higher age of mortality. However, there is a greater

positive impact on morbidity and mortality from changing the behaviour, particularly among more disadvantaged socio-economic groups.

Dr Wendy Loretto of the University of Edinburgh delivered her presentation on "Employability of Older People: current issues and debates". She focused on how the over 50s are an increasingly active group within the labour market and that their higher levels of participation had out-stripped the general growth in employment rates as the UK economy grew in the 2000s.

Dr Loretto noted that there remain issues around the type of work that older people are doing. Much over 50s employment is part-time, and recent declines in part-time working do not appear to be significant. Although for the majority of part-time workers over 50 this type of employment *appears* to be a choice, many are restricted by having a caring role for grandchildren or adults (in some cases their spouse). Older workers are also more likely to be employed in the public sector, suggesting that barriers to wider participation in the commercial economy may remain. Data appear to confirm that private sector employers continue to hold (both positive and negative) stereotyped views based on age and that some older workers feel that they will have few opportunities to extend their working lives. She also emphasised that the attitudes, needs and expectations of older workers need to be taken into account. Dr Loretto concluded that if older workers are to extend their working lives,

policies need to support them into work and in the workplace (with a key role for employers in both cases).

DISCUSSION

In the breakout session, participants discussed a range of issues around a list of pre-set questions and the key policy issues arising from the presentations. This section seeks to summarise some of the views expressed during the discussion.

SESSION 1

What might the Scottish workforce look like in 20 years and what are the implications of this?

- There is a growing need for employers to look after their workers – particularly due to the lower supply of productive, talented and healthy younger staff.
- Not enough public policies support older workers and ‘age capped policies’ reduce opportunities for training for older people.
- More use ought to be made of existing programmes targeted at the over 50s to support them and to enable them to ‘reinvent’ themselves.
- Retaining retired people at work can slow down career progression across all age groups.

How are organisations and society going to change to meet the medium- and long-term demographic changes?

A question still remains around whether the rights and responsibilities concerning the health and wellbeing of workers, employers, government and society are changing. The discussion broadly concluded that there is a growing need for employers to look after their workers – particularly due to the lower supply of productive, talented and healthy workers. Employers need to consider and plan for the management of health and wellbeing, and training and development, for their workers throughout their working lives.

Some participants expressed concerns that there are not enough public policies to support older workers, noting that there are currently more policies supporting young people than older workers. A charity representative noted that they were increasingly getting calls from age groups that were not traditionally associated with being ‘older’. This included those in their mid-thirties who perceived that they had been discriminated against on the basis of their age. They also described how there was a lack of a unified approach by UK and Scottish governments for older workers.



Inter-generational disparities were raised on the topic of training. Currently there are high numbers in the 16-24 age group who are neither in employment nor training. This group was considered to have commanded more attention from policy makers than the older unemployed. Participants talked about 'age capped policies' providing examples of reduced opportunities for training for older people. A participant noted that although it was useful to acknowledge the limitations created by these 'age capped policies', it needs to be recognised that the government is constrained as policies have to operate within tightly defined budgets. Expanding entitlement to training schemes to include older workers is not always possible given constraints on budgets. Current high levels of public debt are also likely to limit the extent to which policies could be expanded to include older workers in the future. Therefore more use ought to be made of existing programmes targeted at the over 50s to support them and to enable them to 'reinvent' themselves.

During the current recession, particularly if it is severe, how do we reconcile keeping older workers in the workforce and still help younger people enter and establish themselves in careers?

Retaining retired people at work can slow down career progression across all age groups. Some believe that older workers are taking jobs from younger people, exacerbating unemployment amongst the latter, in particular graduates – a situation that could be further worsened by recession.

What are the impacts of an older population structure on sustainable economic growth?

Participants argued that employers have a range of benefits when employing older workers. By keeping older workers in their jobs they retain knowledge and expertise in the company. Older workers also have fewer demands on career progression and are often available part-time. They are usually more loyal to the company and are happy to stay in one place for longer. There are no National Insurance contributions required from employers for women aged 60 and over and men aged 65 and over.

SESSION 2

How can we, in practice, improve the participation and productivity of older workers in the labour force?

- The key issue may be one of labour market inefficiency.

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- There is an educational role to break down persistent stereotypes around increasing the retirement age. Currently we are 'programmed' to expect retirement at 65.
- There are cultural variations in the definition of older workers.
- A participant noted that 87% of National Health Service staff are over 40.
- Attitudes to increasing the retirement age seemed to go hand in hand with job satisfaction.
- Older workers can increase their productivity through experience and expertise ("work smarter, not harder").
- The productivity of older workers can be significantly improved through better age management. They should not be seen as a case apart - rather what is required is good management practice for all staff throughout their careers (and life stages).
- Good examples include New Zealand Shell and Siemens.
- The growing role of IT in the workplace is placing a greater importance on lifelong learning.



In practical terms, how can we increase the participation rates of older workers?

Some argued that the real issue may be one of labour market inefficiency. People do not have access to the right information about the labour market or the financial ability to move from an area of low jobs to one of greater employment opportunities. Credits and relocation allowances were suggested as a means of overcoming these issues.

Participants discussed the age of retirement and said that there is an educational role to break down persistent stereotypes around increasing the retirement age. Currently we are 'programmed' to expect retirement at 65. How do you change this psyche? And who should be charged with this? The mandatory retirement age should be continually under review, but the pension structure also needs to be considered to enable more flexible working – for example, where a worker could draw their pension and a reduced salary from the same employer. David Bloom highlighted cultural variations in the definition of older workers. For example, in India there is no widely accepted understanding of what is understood by a retirement age. Retirement is a largely a Western concept. Variation in life expectancy across countries made it difficult to pinpoint a retirement age. Other groups suggested that older workers are usually those who are over 50, an age widely accepted as a convenient research measurement.

A participant noted that 87% of National Health Service staff are over 40. An ageing employee structure had long-term financial implications for the NHS as it adjusts to cope with the effects of an older workforce. There was also considered to be a lot of disenfranchisement among older workers in the NHS which may impede changes to the retirement age. Many in the NHS want to work part-time but their pension arrangements effectively prevent them from doing so. The widespread use of targets was considered to have undermined individual control over jobs and led to greater dissatisfaction for some employees. It was noted that recent changes in NHS pensions may make it easier for people to taper down their working patterns (in terms of reduced hours and/or lower responsibility) with fewer penalties for their pension.

Attitudes to increasing the retirement age seemed to go hand in hand with job satisfaction. Most participants believe that the issue of work satisfaction was a critical indicator of an employees' willingness to continue working until later in life. Employees in occupations where they felt valued were perhaps more likely to accept the need to continue working for longer. On the other hand, those in poor quality jobs, with low wages were considered to be more likely to resist attempts to increase the age of retirement. There is some evidence to suggest that those who retire early from the labour market are also those with the least skills. Exit from the labour market onto ill-health benefits has been a historic structural problem

within certain geographical areas of the UK. However, it was also said that large numbers of those older male workers who exited the labour market and went onto ill-health benefits in the 1980's and 1990's will exit the labour market in the next decade as they reach state retirement age. However there is some evidence of the intergenerational effects of incapacity benefit. Where a household has one incapacity benefit claimant, it increases the chance that others in that household will go on to make a claim for incapacity benefit. There remain huge difficulties engaging with the large number of those on ill-health benefits.

Some older workers are forced to take early retirement even though they are willing to stay in employment. This is particularly relevant to 'blue collar' workers who often do not have a private pension scheme and can not afford to take early retirement, but are forced to do so.

Are older workers less productive than others? What do we mean by older?

Productivity is influenced by the sector in which a person works, hence in some sectors older workers will be less productive (i.e. manual labour jobs, etc.), whereas in others, where experience is key (e.g. lecturers, councillors). Older workers can increase their productivity through experience and expertise ("work smarter, not harder"). In some cases older workers can feel disillusioned by the end of their career and be more resistant to change, therefore reducing

productivity. Some believe that, rather than age per se, productivity is completely dependent upon the individual; the job; and the employer.

The discussions evolved around the use of age based quotas as a basis for increasing the participation of older people in the labour market.

A general point questioned whether we have sufficient and reliable data, including concerning different outcomes for life expectancy and the implications of out-migration for the pension age.

How can we practically improve the productivity of older workers while maintaining a fulfilling working life?

The productivity of older workers can be significantly improved through better age management. In some areas managerial and leadership capacity and capability to use the employment policies and procedures that already exist in most organisations is of utmost importance. Older workers should not be seen as a case apart - rather what is required is good management practice for all staff throughout their careers (and life stages).

There are a number of good examples that may be learned from, including a scheme for older workers in New Zealand that enables job trials for 9 weeks which is paid for by the Government;

a scheme in "Shell" that enables staff moving across the industry through secondments, etc.; and schemes in "Siemens" (Holland) that ensure all staff have a development plan which lists a date by which they must change their job.

Participants named flexible working as one of the critical factors for older people to continue working. Many older workers would welcome an option to work part time as it will allow them to meet increasing demands of providing care for ageing partners, elderly parents or disabled children. Many also thought that flexible working can improve productivity and job satisfaction at a work place.

Participants discussed the role of up-skilling and training for older workers. It was noted that the growing role of IT in the workplace is placing a greater importance on lifelong learning. Participants highlighted that there is a need for changing the language around qualifications and better opportunities for older workers to engage in lifelong learning, including apprenticeships / internships and the accreditation of alternative forms of learning. The few available programmes targeted at over-50s should be used much more efficiently and allow older workers to 'reinvent' themselves.

CLOSING DISCUSSION

- Warnings were given against an over-reliance on in-migration as a means of coping with ageing in Scotland.
- Participants emphasised the need for improved research about the specific issues faced by older people.
- We need to find out more about, and then act upon, the various health, disability, caring-role, employability deficits and other barriers faced by different older worker groups.
- In Scotland the lack of opportunities and weakness of the economic and service infrastructure in rural areas, and resulting challenges for policy to integrate older people, was particularly important.
- Employers need to be full partners in processes to integrate and support older workers and to have a voice in policy.
- The specific dynamics of health, ageing and poverty in disadvantaged communities was an area of concern among participants, including inequalities in the compression of morbidity.
- It was acknowledged that there remain employability-related barriers to work for older people.
- The need for flexible and age-friendly forms of working was emphasised, so that longer labour market participation is seen by older workers as a positive choice and not a result of inadequacies in pension provision.

- One-size-fits-all approaches cannot work. We need: holistic health/skills/employability policies to stop older workers leaving the labour market and help re-attach them if they become inactive; and new ways of engaging with employers to promote a 'shift in mindset' by making the business case for the recruitment/retention of older workers.

Some group participants warned against an over-reliance on in-migration as a means of coping with ageing in Scotland, arguing that this might undermine attempts to promote the more sustainable solution of improved health and active ageing. There were also some concerns that migration as a solution to ageing challenges in the West risks draining developing economies of some of their young and their ablest people.

Some expressed scepticism that higher rates of saving among young people would occur even if they were fully informed of the reality of ageing pressures on the pension system. Some participants doubted whether there was evidence of increased saving rates among young people.



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There is evidence that 'present bias preference' is a powerful influencer of savings behaviour while long-term incentives are relatively weak in influencing current behaviour and young people tend to procrastinate on long-term planning. The expectations of the continuation of welfare support in older age may influence such perceptions and behaviour.

In terms of policy responses, participants emphasised the need for improved research about the specific issues faced by older people. The heterogeneity of the older worker group was emphasised in discussions. It was suggested that we need to find out more about and then act upon the different health, disability, caring-role, employability deficits and other barriers faced by different older worker groups. A number of participants also pointed to the need to respond to the labour market and geographical factors that shape older people's employability. The continuing consequences of job destruction in former industrial labour markets was seen as particularly limiting opportunities for lower skilled older people, and it was noted that there is often a mismatch between the skillsets and preferences of older workers and the casualised, low-paid and service-oriented work that increasingly dominates some urban labour markets. The lack of opportunities and weakness of the economic and service infrastructure in rural areas, and resulting challenges for policy to integrate older people, was seen as particularly important in the Scottish context. A number of participants also noted the need for employers to be full

partners in processes to integrate and support older workers. Employers need to have a voice in policy, but also need to commit to providing decent quality work, promoting healthy working lives and delivering appropriate support for older workers.

The specific dynamics of health, ageing and poverty in disadvantaged communities was also an area of concern. There was considerable interest in David Bloom's suggestion that a 'compression of morbidity' due to improved health and healthcare could result in healthier working lives. But it was again suggested that we need to know more about inequalities in the compression of morbidity. The evidence suggests significant differences in health and life expectancy according to area-based disadvantage, and it was suggested that further research was needed to establish the extent to which a compression of morbidity was apparent in Scotland's poorest neighbourhoods. Group discussions repeatedly highlighted Scotland's particularly poor record on health problems and inequalities. It was suggested that key health problems related to alcohol and mental health could not be separated from discussions of healthy ageing.

Finally, it was acknowledged that there remain employability-related barriers to work for older people. There was discussion of the continuing problems that older people may face in a Scottish labour market characterised by low-paid, casualised work and service sector employment that can often be defined in terms of emotional

or aesthetic labour. It was also noted that longer working lives would inevitably raise questions about the *kind* of healthcare required by older workers, and the type of caring provision required (for example, for spouses or grandchildren) if we are to facilitate longer working lives for older people. Questions of 'Who cares?' and 'Who pays?' mean these scenarios remain open. In terms of specific policy priorities, improving tailored advice and guidance for older workers, initiatives linking health and employability provision and increasing engagement with employers on action to 'keep people at work longer' were emphasised. Specifically, the need for flexible and age-friendly forms of working was emphasised, so that longer labour market participation is seen by older workers as a positive choice not a result of inadequacies in pension provision. Given the health barriers, skill gaps and other challenges faced by some older workers, it was argued that a one-size-fits-all approach cannot work, and that we need: holistic health/skills/

employability policies to stop older workers leaving the labour market and help re-attach them if they become inactive; and new ways of engaging with employers to promote a 'shift in mindset' by making the business case for the recruitment/retention of older workers.

ACKNOWLEDGEMENTS

Many other views and opinions were expressed, but unfortunately not all can be summarised here. Apologies to those who find their views not fully displayed or whose views have not been recorded as they would wish. Grateful thanks go to the Royal Society of Edinburgh Research and the Lloyds TSB Foundation for Scotland for funding this Workshop and their kind support. Also thanks to the Employment Research Institute staff who acted as facilitators and recorders for the event: Nina Loginova, Drs Matthew Dutton, Ariel Bergmann, Ian Elliott and Colin Lindsay.

APPENDIX 1

A Royal Society of Edinburgh Research Workshop
(Sponsored by Lloyds TSB Foundation for Scotland)

THE EMPLOYABILITY OF OLDER PEOPLE

Wednesday 1 July 2009

9.30 - 10.00 Registration

10.00 - 10.10 Welcome and Introduction:

Professor Ronald McQuaid, Employment Research Institute, Edinburgh Napier University

10.15 - 11.15 **Professor David Bloom**, Clarence James Gamble Professor of Economics

And Demography, Harvard University,

"Global Population Aging and Its Economic Consequences"

11.15 - 12.00 Professor Robert Wright, Strathclyde University,

"Demographic changes – The Scottish experience in the wider UK and EU context"

12.00 - 1.00 Workshops 1:

What might the Scottish workforce look like in 20 years and what are the implications?

1.00 - 1.45 Lunch

1.45 - 2.30 **Dr Wendy Loretto**, University of Edinburgh,

"Employability of Older People: current issues and debates"

2.30 - 3.30 Workshop 2:

How can we, in practice, improve the participation and productivity of older workers in the labour force?

3.30 - 4.00 Roundtable and synthesis

4.00 Close

The presentations will have 10-15 minutes for questions and the Workshops will each include a 15 minute feedback session. There will be a facilitator with a series of questions in each Workshop.

5.15 – 6.15 **Open Lecture by Professor David Bloom**, Clarence James Gamble
Professor of Economics and Demography, Harvard University

"Global Population Aging and Its Economic Consequences"

APPENDIX 2

Speakers and participants

Speakers

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Workshop presentations and a copy of the report are available at:

<http://www.napier.ac.uk/randkt/rktcentres/eri/events/pastevents/Pages/ERIWorkshop.aspx>

Or go to: Employment Research Institute, Edinburgh Napier University

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