

Working past retirement

.....
Your options for staying in work
.....

**Work &
learning**



***Age UK is the new force combining
Age Concern and Help the Aged.***

***With almost 120 years of combined
history to draw on, we are bringing
together our talents, services
and solutions to do more to enrich
the lives of people in later life.***

***The Age UK family includes
Age Cymru, Age NI and Age Scotland.***

This information guide has been prepared by Age UK and contains general advice only, which we hope will be useful. Nothing in this guide should be construed as specific advice and it should not be relied on as a basis for any decision or action. Age UK does not accept any liability arising from its use. We aim to ensure that this information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK.

Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Age UK is the new force combining

AGE
Concern

and

HELPTHEAGED WE WILL



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Introduction

There are lots of reasons why we might want to stay at work past the age of retirement. It could be that we simply enjoy working, or perhaps we can't afford to retire and need to keep earning money.

This guide has been put together to help you consider your options if you want to keep working. These include staying in your current job if you have one, changing career or considering self-employment. It also covers dealing with being dismissed and how to go about looking for a new job.

Throughout this guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 22–29). Contact details for local organisations can usually be found in your local phone book. If you have difficulty finding them, your local Age UK/Age Concern* should be able to help (see page 22).

As far as possible, the information given in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

*Many of our local partners will remain Age Concern for a while yet.

Staying in work

Legislation against age discrimination at work and in training came into force in October 2006. This has been reinforced by a new law called the Equality Act 2010. In general, it means that it is now unlawful for employers to discriminate against you because of your age, so you should be treated the same as younger colleagues. But there are a number of exemptions in the law that allow certain discriminatory practices to continue. If you think you are being discriminated against because of your age, you should seek advice.

If you are in work, it's useful to be aware of your basic employment rights, such as how much time off you are entitled to, or what happens if you have to take time off sick. Acas (the Advisory, Conciliation and Arbitration Service) runs a helpline that can answer your questions on employment rights and give you information on how to deal with a dispute with your employer. Contact your local Citizens Advice Bureau for more help and advice (see page 24).

From October 2011, it will be illegal for employers to force you to retire at 65. For more information about this, see page 21.

what next?

For more information on employment rights, ask for our free guide *Your rights at work*. To find out more about discrimination, see our free factsheet *The law on age discrimination*.

Flexible working

Many of us would like to continue working, but with a few changes to our current job. These could be reduced hours, a different role, or more flexibility over working arrangements. It's worth discussing this with your employer, emphasising the benefits to the organisation – such as retaining your skills and experience, or avoiding the cost of recruiting a replacement. If you are a carer for an adult (a partner, relative or someone you live with), your employer has a duty to consider your request for flexible working and to give you reasons if they refuse it.

You can now draw an occupational pension while continuing to work for the same employer. You can also draw your State Pension while working, or choose to defer it and receive a higher weekly pension or lump sum when you do decide to draw it. Plus, if you work past State Pension age, you do not have to pay National Insurance contributions.

what next?

See our free guide *More money in your pocket: a guide to claiming benefits for people over pension age* for more information about deferring your pension. Contact the Pension Service to request a forecast so you can see what effect deferring your State Pension could have on the amount you eventually receive (see page 27).

'The reason I want to work is... I'm 60, I'm still fit and I'm just not ready for the scrapheap yet. It's as simple as that.'

If you are a carer for an adult (a partner, relative or someone you live with), your employer has a duty to consider your request for flexible working and to give you reasons if they refuse it.

Job-hunting

It could be a while since you last had to look for a job and go through the application and interview process.

There are lots of ways to look for jobs. Local and national newspapers carry job adverts, sometimes on a particular day of the week. Most newspapers also have a website on which job adverts will be updated more regularly.

The internet is another good way of getting access to details of many vacancies. If you don't have the internet at home, you may be able to get free use of a computer at your local library and someone to help if you are not familiar with the internet. Ask your local Age UK/Age Concern* if you need help with using the internet, as they may run courses for beginners or know of local organisations that do.

You can use the internet to search for job vacancies in the following ways:



- Job search sites such as www.monster.co.uk, www.jobsite.co.uk, www.charityjob.co.uk and www.s1jobs.com in Scotland.
- Websites of local newspapers – see your local paper for their website address.
- Websites of national newspapers such as www.guardian.co.uk or www.telegraph.co.uk
- The Jobcentre Plus database of vacancies online at <http://jobseekers.direct.gov.uk>
- The website of the organisation you want to work for.

*Many of our local partners will remain Age Concern for a while yet.

Age equality laws now give older people more protection in recruitment, preventing employers from discriminating against you on the basis of your age. To find out more, see our factsheet *The law on age discrimination*.

**what
next?**

You can use these websites to search for a job in a particular area, and specify things such as salary range and whether you want to work full- or part-time. You can also search the national Jobcentre Plus database of vacancies by going to your local Jobcentre Plus office or by calling the Jobseekers Direct phone line (see page 25). In Northern Ireland, contact your local JobCentre (see page 25).



Age equality laws now give older people more protection in recruitment, preventing employers from discriminating against you on the basis of your age.

Support for people who are out of work

Jobcentre Plus provides additional support for people on benefits to help them find suitable work. If you're over 50 and have been receiving certain benefits, including Pension Credit, for at least six months, you may be eligible for extra support from a personal adviser under the New Deal 50 Plus programme or the Flexible New Deal programme, which is slowly replacing the 50 Plus programme across the country. However, if you receive Pension Credit, this additional support may not be offered to you automatically because Pension Credit is administered by the Pension Service, not Jobcentre Plus, and it may assume you are not looking for work.

what next?

See our free guide *Claiming benefits: a guide for people of working age*. Contact your local Age UK/Age Concern* to check what benefits you may be entitled to. If you already receive benefits, ask at your local Jobcentre Plus to make sure you are receiving all the support you are entitled to with getting back to work (see page 25).

*Many of our local partners will remain Age Concern for a while yet.

Agencies

You can use employment agencies to find temporary work placements, sometimes lasting as little as one day, or to find a permanent job. Agencies must not charge you for using their services. Some agencies specialise in working with people over 50.

what next?

The Age and Employment Network (TAEN) can give you details of agencies in your area (see page 28). You may be able to get help writing your CV, identifying what skills and experience you should focus on when applying for jobs, and practising for interviews.

You may be able to get help writing your CV, identifying what skills and experience you should focus on.

‘I’m now working as a customer adviser for a large retailer in IT. My employer really seems to value me and has given me lots of support and encouragement.’

Carol had been out of work for 12 months when she joined a local Age UK project for people over 50 looking to get into work.

‘I had applied for a number of jobs without getting anywhere and my confidence had taken a bit of a knock. I heard about the local Age UK project through a friend and luckily I was eligible to join. I went on a number of courses, including an IT training course, and I got my ICT e-citizen Entry Level 3 Certificate.

‘The project also put me in touch with my eventual employer, who was looking to recruit older workers. What I had learnt gave me the confidence and skills I needed to get the job.

‘I’m now working as a customer adviser for a large retailer in IT. My employer really seems to value me and has given me lots of support and encouragement.’



CVs and application forms

Most employers send you an application form rather than asking you for your CV. You may also be sent a 'person specification' setting out what skills and experience the employer is looking for. It's important to make sure that you use this to emphasise your most relevant skills and experience, including those gained outside paid employment if relevant to the job.

If you send your CV to a variety of employers, try to focus on different points for different applications to make sure that your CV is as relevant as possible to the job you are applying for.

You don't have to put your date of birth on your CV or application form, although it is not automatically unlawful for employers to ask for it. If you think that your age was the reason you did not get a job or interview and the employer asked for your date of birth, you could use that as evidence of discrimination, but it's unlikely to be enough on its own. It is best practice for employers to ask for your age only on a separate equal opportunities monitoring form.

what next?



In England, your local Next Step service may be able to help you with your CV (see page 26). In Wales, contact Careers Wales and in Scotland, contact Careers Scotland (see page 24).

'I realised that my CV was out of date and I knew that I needed it to be rejigged and updated. It was wonderful to have help with my CV. It was the support – the idea that you're not alone and haven't got to do it all on your own.'

Changing careers

If you're thinking of changing careers or have been out of work for a while, you may need to update your skills or qualifications to show evidence of skills you already have. You might also need to improve the basic skills that employers will be looking for, such as written English, maths or computer skills.

There is support available to help you decide on your next steps. If you are a member of a union, ask whether there is a Union Learning Representative who can guide you through your options for training or gaining new qualifications or visit www.unionlearn.org.uk. This could be training in the workplace, or at a local college or training centre.

what next?

The Learndirect advice line offers free personalised careers advice and guidance (see page 26).

The Next Step careers information and advice service provides guidance on learning, skills and work. Some services may not be available to people who have more than five GCSEs or equivalent – but all Next Steps can provide free information. Contact your local Next Step to see what they can offer you (see page 26). In Wales, contact Careers Wales and in Scotland, contact Careers Scotland (see page 24).



TAEN can signpost its network of organisations, many of which can offer career and learning advice to people over 50. Some local Age UK/Age Concern* organisations also run projects to help people get into work. Contact your local one to find out if it offers such a service. If not, it may still be able to signpost a relevant organisation (see pages 22 and 28).

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Skills and qualifications

Learning new skills can be a great route to finding work, changing your job or improving your prospects in your current career. Training courses will give you new skills and can also lead to qualifications. Recent training should also help you to stand out from the crowd during the selection process for recruitment or promotion, as it will show employers that you are serious about the job.

You may know exactly what training you need to achieve the goal you've set yourself. For example, if you decide to change career and become a teacher, you will obviously need to enrol in teacher training. Or you may not have clear career plans, or know exactly how new skills and qualifications might help. Training can open the door to new opportunities and a more satisfying working life. Start by deciding where you want to be in future, whether it's the same job but with more confidence, or doing something completely new. Then you can go about acquiring the skills to make it happen.

When you're over 50, think carefully about what learning will be best suited to your circumstances. You'll need to decide whether the time and money that a course entails will be worthwhile, taking into account how many years you plan to work afterwards and how likely the course is to improve your employment prospects. If you have years of work behind you, it may be better to opt for short courses designed to plug specific gaps that you have identified.

**what
next?**

There are many sources of advice about careers and training. See 'Changing careers' (page 14) for some options.

*If you want to work for yourself,
there is plenty of support
available to get you started.
Perhaps you want to run your
own business, or become a
consultant to provide advice
on an industry you know well.*



Self-employment

If you want to work for yourself, there is plenty of support available to get you started. Perhaps you want to run your own business, or become a consultant to provide advice on an industry you know well. PRIME is a charity that helps people over 50 to set up their own business. PRIME can help you find the right business idea, develop your business plan and signpost further support and advice (see page 27).

Information, training and advice are also available from Business Link, a government-funded service for people setting up in business. Some Business Links offer a mentoring service, with continued support once your business is up and running (see page 23). In Scotland, contact Business Gateway (see page 23).



You may be eligible for Working Tax Credit in the early stages of self-employment if your household income is below a certain level. This is a payment to top up your earnings that guarantees a minimum income for people who are working. If you are over 50, starting work and have received benefits for at least six months, you may be entitled to an additional payment for your first year of self-employment. PRIME produces a free guide to Working Tax Credit for self-employed people over 50.

You can also get advice from PRIME or Business Link on how to write a business plan. Having a good business plan will be vital if you need to borrow money from a bank to get started. When drawing up your business plan, remember to include provision for a pension in the future, when you do decide to retire.

what next?

Contact PRIME for a copy of their free, practical guide *Ideas for business*. It could help you find the right business idea for you (see page 27).

Volunteering

Volunteering is an excellent way of gaining skills and experience if you're looking to get back into work. Not only is it rewarding in itself and benefits other individuals and your community, but it can also sometimes be a direct way into paid employment with the organisation you volunteer for. However, you should not expect this as a matter of course.

Volunteering opportunities include:

- volunteering for a community group
- becoming a school governor
- joining the board of trustees for a charity
- conservation work
- working in a charity shop
- volunteering for a campaigning organisation
- volunteering for Age UK/Age Concern* in one of our shops or offices (call Age UK Advice or visit www.ageuk.org.uk to find out more – see page 22).

Organisations usually pay volunteers for their out-of-pocket expenses, such as travel costs. As long as you're only paid expenses, volunteering should not affect your entitlement to social security benefits.


*Many of our local partners will remain Age Concern for a while yet.

Some organisations have age limits for their volunteers. This will usually be lawful, as the age discrimination regulations do not cover volunteering. People doing unpaid work have protection under the regulations if it is undertaken as part of a training course, and government-appointed unpaid office holders such as magistrates are also covered. Many organisations using volunteers will have a policy against age discrimination even though this is not required by law.

what next?

Contact Volunteering England to find out about opportunities or to find your local volunteer centre (see page 28). There are separate organisations in Wales,

 Scotland and Northern Ireland (see pages 28 and 29). The website www.do-it.org.uk could also help you find volunteering opportunities across the UK (see page 24). RSVP (Retired and Senior Volunteer Programme) places older people as volunteers in their local communities across Britain (see page 27).

 In Northern Ireland, visit the Volunteer Now website to find local volunteering activities (see page 28). In Wales, contact WCVA (see page 29).

Leaving work

We all want to leave work when we choose, at a time that feels right to us. But it may be the case that you have to leave sooner than you want to, either because you are made redundant or are asked to retire. Our free guide *Your rights at work* has more information about your rights. Below is a brief summary.

Redundancy

A redundancy happens when there is no longer a need for someone to do a particular job; for example, if the business is closing down or changes are made to the way the work is done. If you are made redundant, your employer has a duty to consider whether there are any alternative suitable jobs for you within the organisation. They must also follow a fair procedure when making you redundant; you may be able to claim unfair dismissal at an Employment Tribunal if they haven't. It would be unlawful age discrimination as well as unfair dismissal for your employer to select you for redundancy because of your age, unless they can justify this.

You are entitled to a redundancy payment, whatever your age. Your employment contract might say you are entitled to more than the statutory minimum redundancy payment, so check you are being paid the correct amount. If your employer is insolvent and can't pay your redundancy payment, you should claim it from the Insolvency Service's Redundancy Payments Office (see page 25).

Retirement

Your employer currently has the right to retire you at age 65, which is known as the default retirement age. You should be given at least six months' notice. You have the right to request staying on past your retirement date, but your employer can turn this down.

However, the Government plans to remove the default retirement age by October 2011. From April 2011, employers will no longer be able to issue retirement notices. This means that most people can work beyond age 65 if they want to, although there are some exceptions to this for certain occupations. Individual employment contracts may specify a retirement age, but this will be based on what you and your employer have agreed.

what next?

Our free factsheet *The law on age discrimination* may be useful to you. Visit the TUC website, WorkSmart, for general information on your employment rights. If you are a member of a union, talk to someone for support and advice.

If you need legal advice, contact the Law Society relevant to your region to find a solicitor who can help you (see pages 25–26). The legal firm Irwin Mitchell provides an Age UK-branded independent legal service on rights at work, including age discrimination, unfair dismissal, redundancy, pay issues, pension issues and disability discrimination. For information about Age UK-branded Legal Services provided by Irwin Mitchell, call 0845 685 1076.

Useful organisations

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65
www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK/Age Concern near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 169 65 65
www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575
www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732
www.agescotland.org.uk

For information about Age UK-branded Legal Services provided by Irwin Mitchell, call 0845 685 1076.

Acas (Advisory Conciliation and Arbitration Service)

Provides advice and information on your rights at work and a conciliation service to help resolve employment disputes.

Euston Tower
286 Euston Road
London NW1 3JJ

Tel: 08457 47 47 47 (lo-call rate)
www.acas.org.uk

Advice NI

Help to find local advice agencies if you live in Northern Ireland.

1 Rushfield Avenue
Belfast BT7 3FP

Tel: 028 9064 5919
Email: info@adviceni.net
www.adviceni.net

Business Gateway

Provides advice and training on setting up a business in Scotland. Ring the number below to be connected to your nearest Business Gateway.

Tel: 0845 609 6611 (lo-call rate)
www.bgateway.com

Business Link

Provides advice and training on setting up a business. Ring the number below to be connected to your nearest Business Link.

Tel: 0845 600 9 006 (lo-call rate)
www.businesslink.gov.uk

Careers Scotland

Provides careers advice in Scotland.

Tel: 0845 8 502 502 (lo-call rate)

www.careers-scotland.org.uk

Careers Wales

Provides careers advice in Wales.

Tel: 0800 100 900

www.careerswales.com

Citizens Advice Bureau (CAB)

National network of free advice centres.

Tel: 020 7833 2181 (this number gives local contact details only, not advice)

www.citizensadvice.org.uk

(for local CAB details in England and Wales)

www.cas.org.uk (for local CAB details in Scotland)

Directgov

Official UK government website. Includes information about redundancy, retirement and employment rights.

www.direct.gov.uk/employment

do-it.org.uk

A national database for volunteer work.

1st floor, 50 Featherstone Street

London EC1Y 8RT

Tel: 020 7250 5700 (national call rate)

www.do-it.org.uk

HM Revenue and Customs (HMRC)

HMRC administers the Working Tax Credit system for people who are working but on a low income.

Tel: 0845 300 3900 (lo-call rate)

Textphone: 0845 300 3909

www.hmrc.gov.uk/menus/credits.htm

Insolvency Service Redundancy Payments Office

Call the helpline for details of the Redundancy Payments Office local to where you worked.

Tel: 0845 145 0004 (lo-call rate)

www.insolvency.gov.uk

Jobcentre Plus

Call Jobseekers Direct to find details of job vacancies. Look in your local phone book to find details of your local Jobcentre Plus.

Jobseekers Direct: 0845 60 60 234 (lo-call rate)

Textphone: 0845 60 55 255

<http://jobseekers.direct.gov.uk>

In Northern Ireland, contact your local JobCentre or browse online for jobs.

Tel: 0800 35 35 30 (freephone)

www.jobcentreonline.com

Law Society of England and Wales

113 Chancery Lane

London WC2A 1PL

Tel: 020 7242 1222

www.lawsociety.org.uk

Law Society of Northern Ireland

96 Victoria Street
Belfast BT1 3GN

Tel: 028 9023 1614
www.lawsoc-ni.org

Law Society of Scotland

26 Drumsheugh Gardens
Edinburgh EH3 7YR

Tel: 0131 226 7411
Textphone: 0131 476 8359
www.lawscot.org.uk

Learndirect

Online courses, local learning centres and careers advice and guidance.

Tel: 0800 101 901 (free call)
www.learndirect.co.uk

Next Step

Offers careers and skills advice to fit your needs.

Tel: 0800 100 900 (to speak to an adviser or make a face-to-face appointment)
<https://nextstep.direct.gov.uk>

Pension Service

For details of state pensions, including forecasts and how to claim.

Tel: 0845 60 60 265 (general queries)

State Pension Forecasting Team: 0845 3000 168

Textphone: 0845 3000 169

www.thepensionservice.gov.uk

PRIME

A national organisation dedicated to helping people over 50 set up in business.

Astral House
1268 London Road
London SW16 4ER

Tel: 0800 783 1904

www.primebusinessclub.com

RSVP (Retired and Senior Volunteer Programme)

Places older people as volunteers in their local communities.

237 Pentonville Road
London N1 9NJ

Tel: 020 7643 1385

Email: rsvpinfo@csv.org.uk

www.csv-rsvp.org.uk

The Age and Employment Network (TAEN)

A national organisation committed to creating an effective job market for people in middle and later life. TAEN can signpost member organisations in your area for support in getting work or training.

207–221 Pentonville Road
London N1 9UZ

Tel: 020 7843 1590 (national call rate)

Email: info@taen.org.uk

www.taen.org.uk

Volunteer Now

Provides information about volunteering opportunities in Northern Ireland, including those especially suited to older people.

34 Shaftesbury Square
Belfast BT2 7DB

Tel: 028 9020 0850

Email: reception@volunteernow.co.uk

www.vsb.org.uk

Volunteering England

Offers details of local volunteer centres in England and how to find volunteering opportunities across the UK.

Regent's Wharf
8 All Saints Street
London N1 9RL

Tel: 020 7520 8900

Email: volunteering@volunteering.org.uk

www.volunteering.org.uk

Volunteering Scotland

Information and advice about getting involved in volunteering in Scotland.

www.volunteerscotland.org.uk

Volunteering Wales

Information and advice about getting involved in volunteering in Wales.

www.volunteering-wales.net

WCVA (Wales Council for Voluntary Action)

Offers information on volunteering in Wales.

Baltic House
Mount Stuart Square
Cardiff Bay
Cardiff CF10 5FH

Tel: 0800 2888 329

Email: help@wcva.org.uk

www.wcva.org.uk

WorkSmart

Website produced by the TUC (Trades Union Congress) to help people get the most out of work, including information on your employment rights, training, careers advice and how to find a union.

www.worksmart.org.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

| | | |
|-----------|-----------|----------|
| Title: | Initials: | Surname: |
| Address: | | |
| Postcode: | | |
| Tel: | Email: | |

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

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| Expiry date | <input type="text"/> | / | <input type="text"/> | Issue no. (Maestro only) | <input type="text"/> | |

Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

There are lots of reasons why we might want to stay at work past the age of retirement. It could be that we simply enjoy working, or perhaps we can't afford to retire and need to keep earning money.

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/workandlearning

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Your rights at work*
- *Help with legal advice*
- *Claiming benefits: a guide for people of working age*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK/Age Concern* are not in the box below, call Age UK Advice free on **0800 169 65 65**.



*Many of our local partners will remain Age Concern for a while yet.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on 1 April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID8834 03/11