

13 actions to boost the financial wellbeing of people in the pre-retirement years

- 1 Establish a national good work standard in collaboration with trade unions and industry** accrediting depending on positive employment practices beyond the legal minimum, and on performance in wellbeing benchmarking surveys
- 2 Support working patterns suited to people's needs** by turning the existing right to request flexible working into a 'flexible by default' duty
- 3 Enhance time off for workers with specific needs** including up to two weeks' paid carer's leave per year
- 4 Improve the coverage and quality of occupational health interventions** by establishing a National Occupational Health Service, raising professional standards, requiring minimum provision from large employers, and offering free services to small employers and the self-employed
- 5 Improve the take-up of workplace adjustments for sick and disabled workers** by improving guidance and communications; requiring employers to respond in writing to individual requests or third-party recommendations for adjustments
- 6 Tackle unequal treatment experienced by older workers** by requiring large employers to report employment and pay statistics in relation to age and disability, and reviewing the provisions, guidance and enforcement of the Equality Act with respect to older and disabled people
- 7 Support employers to value older workers** and meet their obligations to them by asking the Business Champion for Older Workers to develop good practice and support services for employers wanting to improve, and provide targeted employment and skills support to help people re-skill and change jobs throughout their working lives
- 8 Build and apply evidence on effective employment and skills interventions for over-55s** by commissioning evaluations of current DWP and DfE programmes and improving data analysis and reporting, using this evidence to commission pilots, scale-up success stories and support appropriate referrals
- 9 Deliver age-appropriate employment support** by offering social security recipients aged over 55 voluntary access to a specialist age adviser and an in-depth package of support, adapting programmes for all ages to better meet the needs of over-55s, and piloting voluntary access to all forms of employment support from the moment people over 55 stop work
- 10 Expand the availability of training designed to meet older workers' needs** by reviewing the take-up and effectiveness for this age-group of current off-the-job training programmes
- 11 Pilot a voluntary route into work through volunteering** offering a placement with a community organisation, associated training and support, and a weekly allowance (in addition to existing benefits)
- 12 Improve financial incentives to return to work** by making the universal credit work allowance available to all households with someone aged over 55; and by introducing a 'back to work bonus' worth up to £150 per week for one year for people with low income and assets who find a job
- 13 Create employer incentives for inclusive hiring practices** by waiving employers' national insurance contributions for 12 months with respect to people of all ages hired after spending a year or more without work