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# Job Pivots for Mature Workers

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# Introduction

Alan, aged 63, has worked on construction sites since leaving school, but finds that he can no longer cope with hard physical work and cannot afford to retire. Betty is a 59-year-old project manager going through a divorce: without her husband's income, she needs to find a higher paying job – but she is aware that the added income could affect her pension benefits once she retires. Charles, 61, was recently shocked to be made redundant from his job as an advertising copywriter when the agency discovered it could process more work with fewer people. Julie is 68 and receives a pension, but the benefits do not cover all of her costs, so she needs an additional source of income.

This paper is about workers like Alan, Betty, Charles and Julie – mature workers in the UK, who need and want to work but are struggling to re-enter the labour force late in their careers. The UK was chosen for this deep dive as it shares many common traits with other countries, making the findings more broadly usable by practitioners.

It is a country with an aging workforce, dynamic economy, and widespread recognition that job pivots – changes in career direction – for mature workers are a growing trend. We ask: who is pivoting and why? Is pivoting a viable option for mature workers, aged 55 to 65, who are re-entering the workforce after having fallen out, or who are “unretiring”?

What are the implications for individuals, workplaces, and society? What are the challenges, advantages, and unintended consequences? And how can individuals, organisations and the public sector help make job pivots more successful?

Alongside a review of existing academic and grey literature, we drew on the lived experience of mature workers from one-on-one interviews, focus group discussions and secondary data. This paper aims to provide information that can help mature working individuals seeking to make a job pivot as well as labour market professionals who are working to support them.



# The rise of pivoting

The phenomenon of pivoting is more and more prevalent with the continuous adjustment of the economy to new patterns of working and spending after the COVID-19 pandemic.<sup>1</sup> As a result of the ongoing cost-of-living crisis and slower economic growth in most countries, real wages are on the decline. Constantly evolving expectations and concerns about the quality and security of work are among the most prominent issues for workers. Labour markets are experiencing accelerated shifts in professions, skills, and sectors, with creation and destruction happening in parallel.<sup>2</sup>

Adjustments and flexibility are expected from all of us, but might be more challenging for mature workers with long careers – an increasingly important part of the workforce worldwide.<sup>3</sup> Flexibility is essential for them to keep up with global trends and maintain their competitiveness and work success for their personal satisfaction. Job pivots are among the strategies for mature workers to maintain their flexibility.

## What is a pivot?

A pivot is a change in direction, from one career or job to another. It is more intimidating than simply a change of job. As Andrew Scott, Professor of Economics at the London Business School, puts it:



**A pivot could be sector, it could be skill, it could be country or role. It is about a different perspective and things not aligning in a familiar and possibly comfortable way. The more dimensions are involved, the more dramatic the change.”**

Some pivots are a lateral move to a different company in a similar but not identical field. In other cases, the change is to a different career type, such as from company or government work to being self-employed. Those with specialised expertise can sometimes transition to advisory roles with more flexible hours, but low-skilled workers do not have that option. Others pivot from highly skilled to less skilled positions, usually out of necessity.

As we see from the stories of Alan, Betty, Charles and Julie, mature workers need to pivot for a variety of reasons. Some simply need more money to live, others have health issues that prevent them from continuing their current work, and still others undergo a life change that necessitates a job change. Pivoting mature workers also face barriers that other pivoting workers do not, such as ageism and the need to consider how a job change could affect their current or future pension benefits.

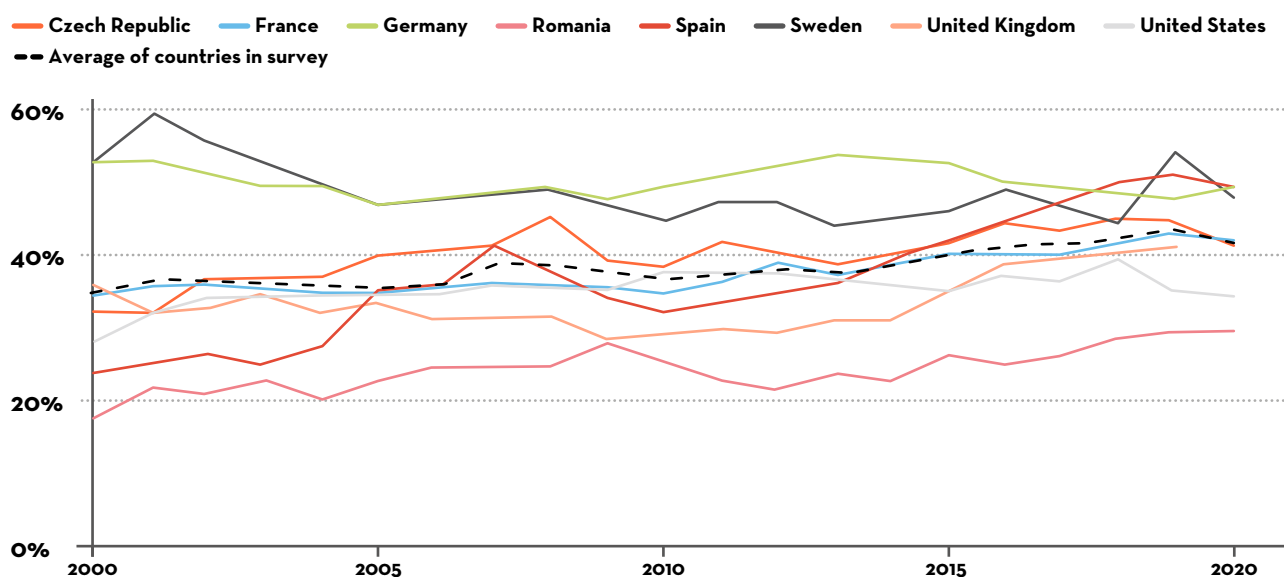
# Why pivoting mature workers matter socially and economically

Like many high-income countries, the UK is currently experiencing both an aging workforce and **labour shortages**.<sup>4</sup> Sectors such as hospitality and food services, manufacturing, health and social care, transportation, retail, and construction are among those where labour is in short supply. Roughly 30% of the UK workforce is aged over 50, more than in many similar countries.<sup>5</sup>

Studies show that mature workers who become unemployed are particularly prone to **long-term unemployment** (see Figure 1).<sup>6</sup> According to official UK government statistics,

in 2023, 37.5% of those who were unemployed, and aged 50 to 64, were long-term unemployed compared to only 21% of those unemployed, aged 35 to 49. Among those who experienced redundancy during the pandemic, individuals aged 50 or older were less than half as likely as those under 50 to secure new employment within six months.<sup>7</sup> **Economic inactivity** increased by 68% among people aged 50-64 from 2020 to 2023.<sup>8</sup> There are also some regional variations: the economic inactivity rate among people aged 50-64 is highest in Northern Ireland at 33.7% and lowest in England (26.2%), with Wales and Scotland in between.<sup>9</sup>

**Figure 1: Share of individuals aged 45-64 among the long-term unemployed, selected countries, 2000-2020**



Source: [https://read.oecd-ilibrary.org/employment/the-midcareer-opportunity\\_ed91b0c7-en#page15](https://read.oecd-ilibrary.org/employment/the-midcareer-opportunity_ed91b0c7-en#page15)

In the UK, **nearly one million workers aged 50 and over want to work but are presently not employed**.<sup>10</sup> When older workers want to work but are unable to find a job, it is detrimental to both the overall economy and the individual's financial situation, future prospects and state of wellbeing. The longer someone is outside of the workforce, the more their skills can become outdated or degraded. Many long-term unemployed mature workers have fewer interactions with other people and feel increased levels of **isolation and loneliness**. Especially among mature workers, the resulting mental health effects can increase the risk of mortality.<sup>11</sup> Mature workers who feel isolated and financially vulnerable often feel that their options are limited.

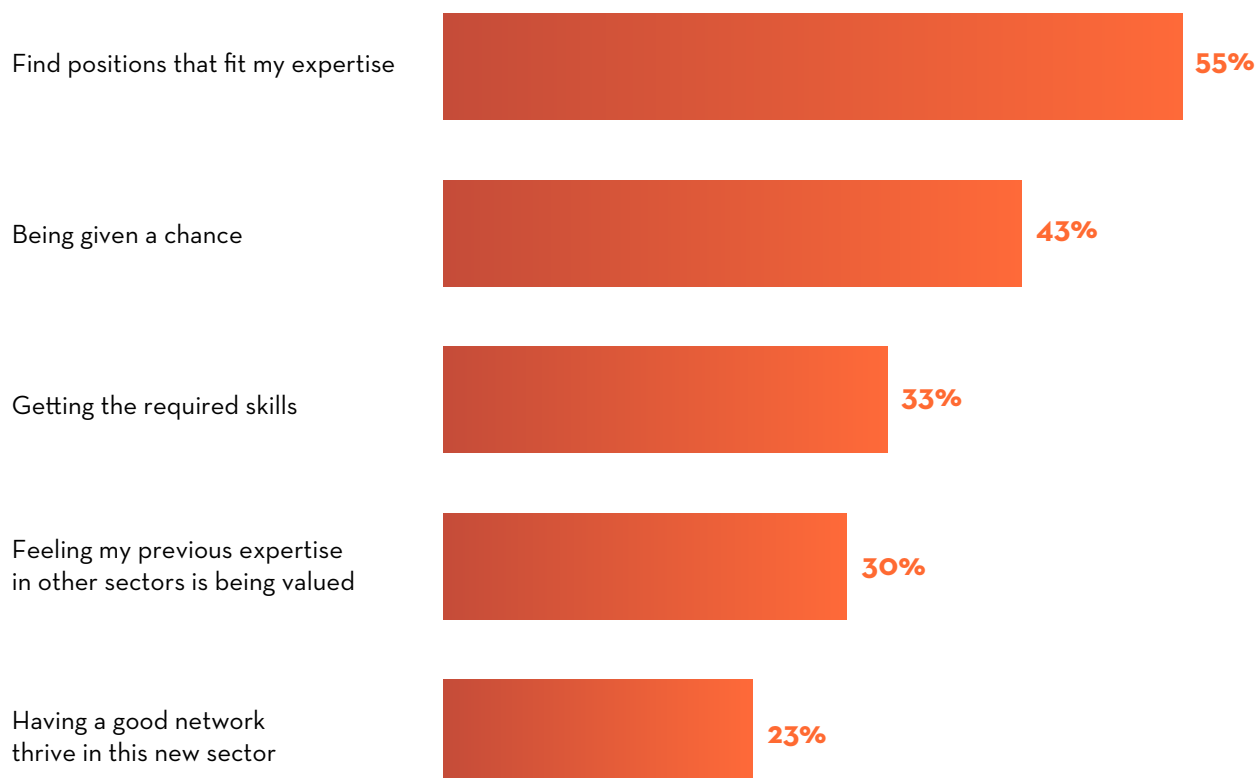
# Will mature workers need to get onboard with pivoting?

According to the UK's Institute of Fiscal Studies, workers become less likely to change occupations towards the end of their career. Its long-term study found that over the course of 16 years (2002-2018), **22% of workers aged 50-59 had more than one occupation before retirement.**<sup>12</sup> This figure lines up with the finding of the Innovation Foundation's (IF) recent survey about mature workers in six countries, including the UK, that only 21% of mature workers are open to changing profession.<sup>13</sup> The study also showed that the top perceived barrier to changing fields, mentioned by 55% of surveyed mature workers, is not finding a role that suits one's expertise. As the world of work evolves, however, changing occupation may become a greater necessity at older ages if posts are not vacant in a worker's current field.

While pivoting is challenging for anyone, it is even more so for mature workers, and the stakes are higher as well. Those whose attempts to pivot are unsuccessful can be left behind, financially and emotionally. The previously cited IF survey found that other barriers to pivoting include being given a chance and accruing the required skills. Mature workers who look for support and resources may find few that are geared to their needs. Efforts to improve success for pivoting mature workers are complicated by lack of data.

**Figure 2: Main barriers to changing to a new professional activity among mature workers in six selected countries (including the UK), 2023**

Which of the following do you consider to be barriers to you changing to a new professional activity?



Source: <https://www.adecco-jobs.com/-/media/project/adecco-group/pdf-files/2023-june/mature-workers-insight-survey.pdf/>

# Unintended consequences of pivoting

Pivoting does not mean taking any job at any cost. When mature workers in **financial need** take any job to make ends meet, rather than only one that is a good fit, it leaves them more likely to be in unstable, short-term jobs and vulnerable to economic crisis. This is especially true of low-skilled workers, as they lack access to the education and training needed for higher-skilled jobs.<sup>14</sup>

Among mid-skilled workers, **managerial responsibilities** tend to reach their peak during their 40s (43%) and decline during their 50s (33%),<sup>15</sup> though it remains to be determined whether this change is driven by choice or necessity. Simply filling jobs with bodies does not address the intersecting issues of skills mismatch and market demand.

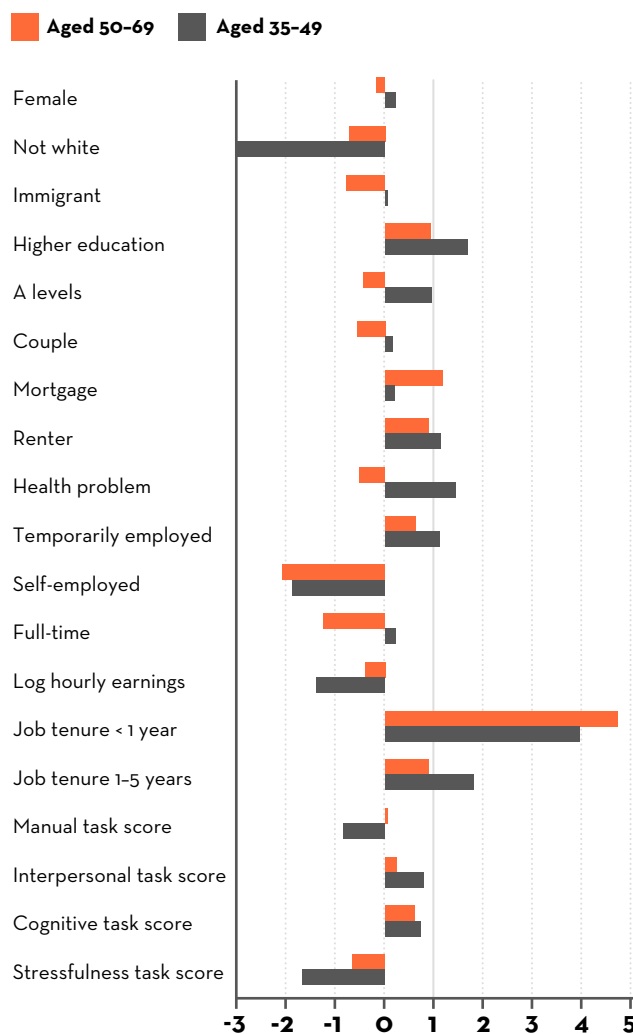
## Who among mature workers are pivoting and why

**We can identify five main factors.**

**Recent change:** The most important factor for a worker to change occupation over the next year is current job tenure, regardless of age (see Figure 3). Among older workers, those who started new employment in the past year are 5% more likely to change than those with a job tenure of over five years. Willingness to switch profession likewise reduces with job tenure. The fewer job-specific skills a worker has accumulated, the more feasible a switch to a better job becomes. Older workers with higher education are 1.7% more likely to switch occupation than those with lower levels of education.<sup>16</sup>

**Life shocks:** Many mature people need to work to make ends meet as pensions increasingly do not cover basic necessities.<sup>17</sup> The number of people above the age of 70 still in work in the UK has risen by 61% since 2012.<sup>18</sup> This is especially true for people who have recently undergone a life change, such as divorce or the death of a spouse. Our survey found that 25% of divorced, separated or widowed people were willing to pivot, compared to 18% of married people.

**Figure 3: Characteristics associated with changing occupation over the course of a year among 50- to 69-year-olds and among 35- to 49-year-olds in the UK, 2012-2019**



**Source:** [https://ifs.org.uk/sites/default/files/output\\_url\\_files/R192-Changing-patterns-of-work-at-older-ages.pdf](https://ifs.org.uk/sites/default/files/output_url_files/R192-Changing-patterns-of-work-at-older-ages.pdf)

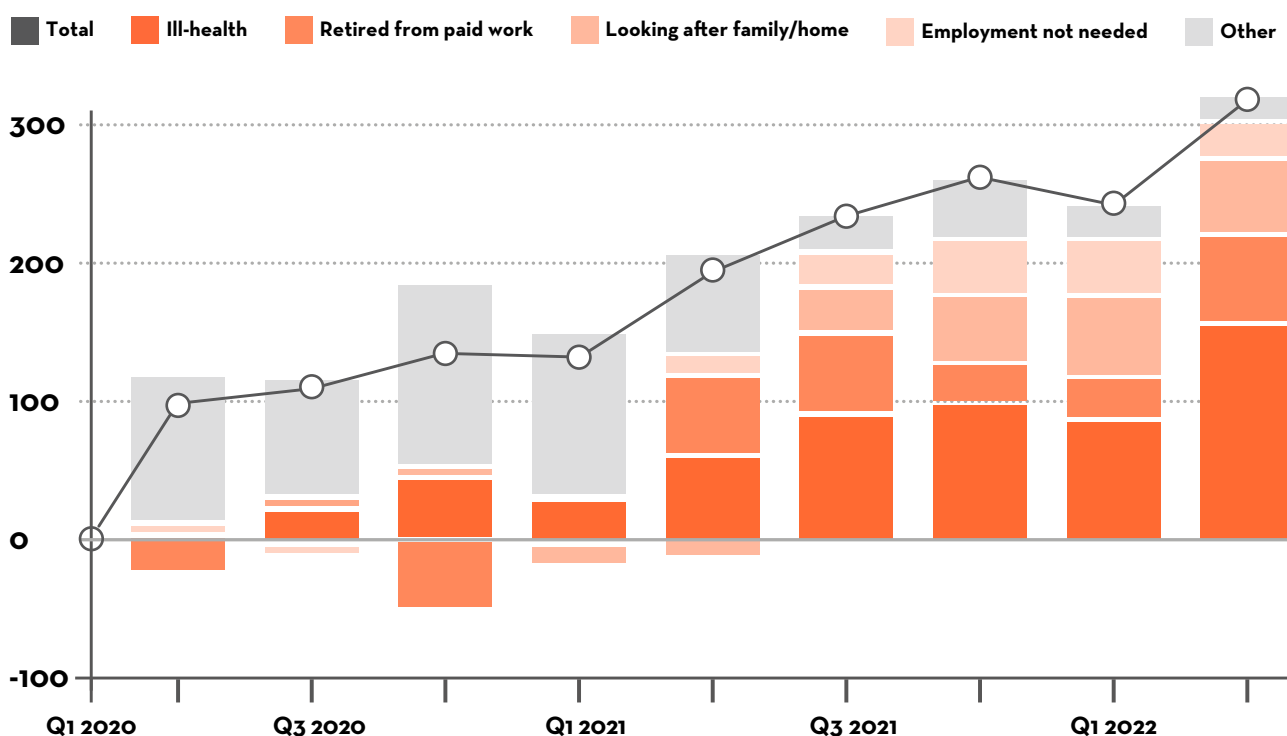
**Force vs. choice:** Among those forced to pivot, reasons can include finding their old role disappearing due to company downsizing or automation, or being replaced by a younger worker. A significant proportion of occupation switches are among workers who are dismissed from their role and subsequently return to the workforce in a new occupation. Focus group discussions conducted by IF concluded that financial considerations were the most common reason for mature workers to job pivot.

**Ill health:** This is the main reason for mature workers to leave the labour market (see Figure 4).<sup>19</sup> It is also a key driver of pivots, and not only in relatively physically demanding jobs. However, the Institute for Fiscal Studies (IFS) longitudinal data finds that good health is among the features most correlated with having multiple occupations in the leadup to retirement, along with good word recall (a measure of cognitive function).<sup>20</sup>

This suggests that, while ill health can force an attempt to pivot, healthier workers are more likely to find success when pivoting.

**Men in crisis:** Male employment has declined over the past two decades.<sup>21</sup> Men are over-represented among economically vulnerable, low-skilled mature workers with health issues.<sup>22</sup> They also have higher levels of loneliness and mental health issues: 76% of mature men without partners feel lonely, compared to 71% of women, and a growing number of older men in the UK – almost one million – are living by themselves.<sup>23</sup> Research shows that loneliness is linked to unemployment.<sup>24</sup> Men often form friendships in the workplace, which may be lost after the loss of a job.<sup>25</sup> Given the accentuated risk of men falling into unemployment rather than pivoting successfully, programs seeking to assist mature workers with job pivots should consider offering mental health services tailored specifically to men.

**Figure 4: Reasons for inactivity among people aged 50-69 years in the UK, change in number (1,000s), 2020-2022**

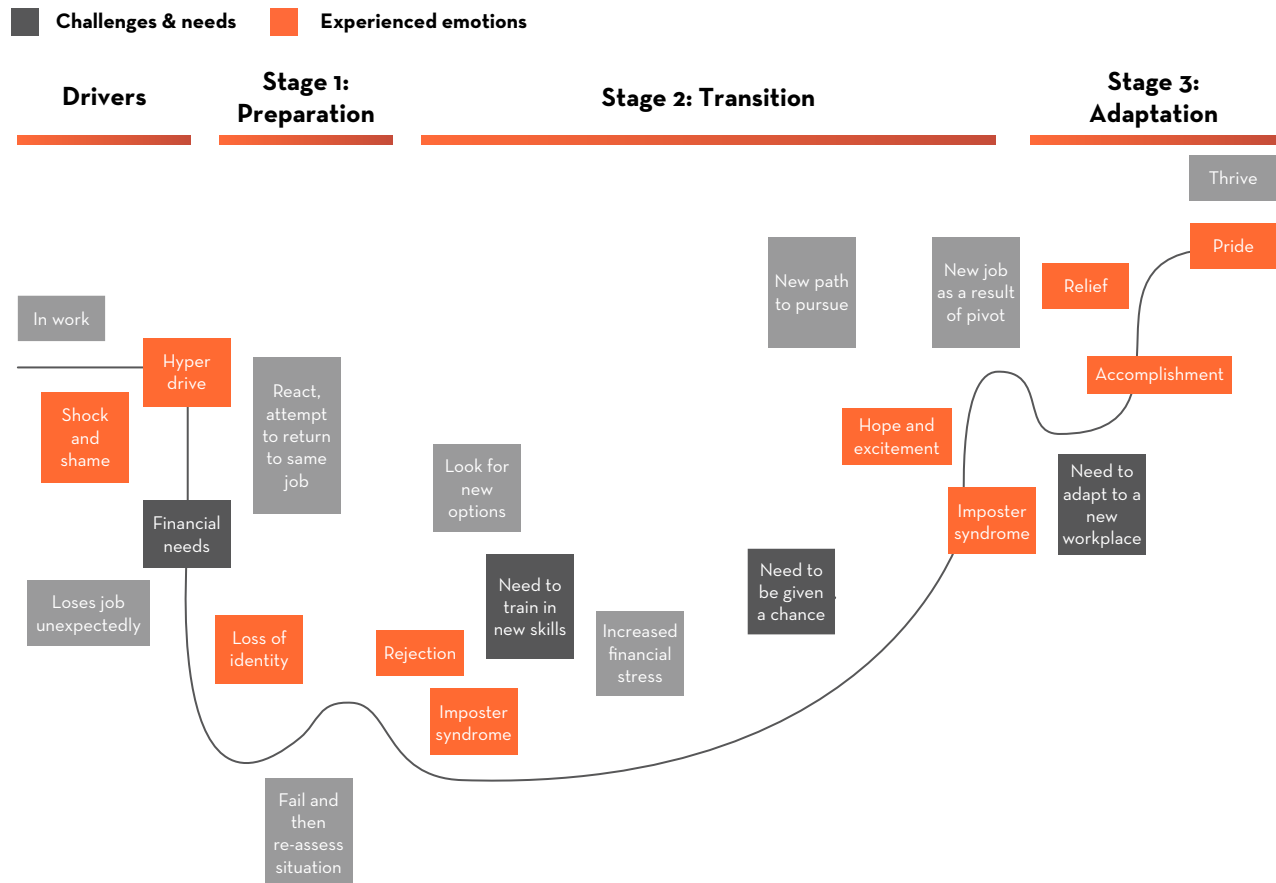


Source: <https://www.health.org.uk/news-and-comment/charts-and-infographics/is-poor-health-driving-a-rise-in-economic-inactivity>

# Journey map of a job pivot

Job pivots may be understood in three stages. Figure 5 maps the journey and explores the emotions that may accompany each stage.

**Figure 5: Journey Map describing steps and emotions during the pivot journey**



**Source:** IF group discussions and one-on-one interviews with mature workers.

**Stage 1: Preparation.** Mature workers may face a sudden need to pivot if they unexpectedly lose their job. Our group discussions revealed that the shock of redundancy can be especially painful for mature workers, with emotions of unfairness, frustration, anger, shame and loss of identity being prominent during these conversations. In other cases, they may experience hyper drive and prepare for the need to pivot. This may involve trying to build a financial cushion, and considering implications for pension benefits and how work will affect those benefits. The reasons for a pivot have implications for the next stage.





**Stage 2: Transition.** In looking for a new job, mature workers need to assess their existing skills, areas they may be able to improve, and the requirements of potentially suitable new jobs or careers. They can look for “bridges” between old and new work, whether in terms of skills or contacts.<sup>26</sup> For example, someone who has worked in sales and marketing may be able to apply their customer-facing skills to pivot to the service industry. Patience is important as pivots often take time.<sup>27</sup> Adaptability is key to success. As one interviewee, Carmen, explained:

“

The world is continuously changing, and you have to be ready for that. I had to shift to a lower-level role in another company, and to me, it was okay. I found a job very easily, in just a few weeks. Having contacts, being eager to learn, and being able to communicate that attitude were key for me.”

Many mature workers find the job-seeking journey more challenging than Carmen, however. As one participant in our focus groups stated:

“

An advisor told me not to mention my age on the CV. I passed two telephone interviews, and when the personal interview took place, they saw me, asked about my age, and they didn't even let me sit. You can prepare for the interview, but then what can I do against that? It's not in my control.”



Despite possessing valuable skills, mature workers frequently feel stigma and shame linked to having lost a job – particularly among professional men. Focus group discussions revealed that loss of self-confidence frequently leads to imposter syndrome and affects energy levels, undermining their efforts to re-enter the workforce.

**Stage 3: Adaptation.** After the new job has been found, the pivoting mature worker must overcome the challenges of adapting to their new role, while feeling relieved. This may involve managing health issues or dealing with ageism, a common problem in the UK.<sup>28</sup> One interviewee mentioned being bullied and excluded by colleagues once she was in the job and that her manager did not defend or champion her. She found this highly disappointing after an arduous job search and was already looking for other opportunities. For many others, a new period of thriving starts with pride.



## What we don't know about pivoting mature worker

As mentioned above, the data on pivoting late in a career is thin, and many pivoting mature workers remain in the shadows. This has negative consequences for the individual mature worker, as they can be left behind financially and emotionally – both poverty and loneliness increase with age (see Figure 6).<sup>29</sup> It also has systemic implications, because lack of clarity on the size and depth of the problem makes it harder to address issues of health,

economics and social cohesion. According to a study by Age UK, around 18% of pensioners (i.e., 2.1 million people) in the UK live in relative poverty.<sup>30</sup> This represents not only a tragedy for the impoverished pensioners, but also a missed opportunity for UK society, which needs more workers and has a vested interest in helping older citizens remain in the job market.

**Figure 6: Older people living in poverty or alone in the UK, by age group, 2019**

Older people living in poverty, by age group					Older people who are lonely, by age group				
	Age 50-64	Age 65-74	Age 75-84	Age 85+		Age 50-64	Age 65-74	Age 75-84	Age 85+
<b>Percentage in poverty</b>	14%	9%	12%	17%	<b>Percentage with loneliness</b>	9%	7%	8%	14%
<b>Number in poverty</b>	1.5 million	0.5 million	0.4 million	0.2 million	<b>Number with loneliness</b>	0.9 million	0.4 million	0.2 million	0.2 million

**Source:** <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/active-communities/id204303-estimating-needs-report.pdf>

# Current interventions and white spaces for development

Some good work is already underway in the UK to help mature workers to pivot. However, the ecosystem is fragmented and collaboration across actors is limited. Current interventions include:

## Employment-related:

**Rest Less**, a digital community that offers services for mature workers – such as job boards, trainings and networking opportunities – and for employers seeking to hire more mature workers.<sup>31</sup> Stuart Lewis, CEO, says: “Over recent years, employers have begun to recognise the valuable contribution of older individuals in the workplace and the huge benefits of multigenerational teams, although there is still a long way to go.”<sup>32</sup>

**Unvisibility**, a collaboration with WPP to help women over 45 re-enter the field of marketing and PR.<sup>33</sup>

**Startup School for Seniors**, an online course and group coaching program for men and women over 50 who want to start a business. The program is informed by the lived experiences of the founders, who themselves have experienced multiple career transitions.<sup>34</sup>

## Civil society:

**Age Concern**, a charity that helps older adults find jobs and navigate the UK benefits system.<sup>35</sup> It offers training, job boards, and friendship groups, recognising the links between unemployment, mental health, and isolation.

**Men’s Sheds**, an organisation that creates gathering spaces where men can come together to socialise and network.<sup>36</sup> The organisation states: “Sheds are about social connections and friendship building, sharing skills and knowledge, and of course a lot of laughter”. While not explicitly aiming to help with job pivots, Men’s Sheds tackles issues of isolation and mental health and could be a bridge to conversations about re-entering work.



## Government:

**National and local governments** increasingly offer employment advice, services and guidance for mature workers and employers.<sup>37</sup>

The Department of Employment has a dedicated program for **50 PLUS Champions**, who are tasked with assisting older workers into work across England, Scotland and Wales. They work directly with job centres and employers to remove any barriers that are keeping older workers out of the jobs market.<sup>38</sup>

The **Greater Manchester Combined Authority** and DWP worked with the Centre for Aging Better and Humanly to co-design and prototype new approaches to employment support for people aged over 50.

Our analysis of remaining gaps and white spaces points to three areas in particular where we believe further thought is needed:

**Emotional support for mature workers without close family:** Experiencing an emotional shock following an unexpected event, such as redundancy, can be particularly challenging, especially as individuals age. Our empathy calls and group discussions revealed that this moment often represents the most painful phase for many, with emotions of unfairness, frustration, and emotional anger prominent during these conversations. Families emerged as the primary source of support. As expressed by a participant in one of our focus groups,

“

Without the support of my wife and my children, I don't know what I would have done. I'm serious; you can't comprehend the desperation until it happens to you.”



However, many mature workers – including those affected by divorce or bereavement – lack close family members to support them. There are often no other support systems in place to help them overcome these emotional obstacles, which ultimately affect their employability.

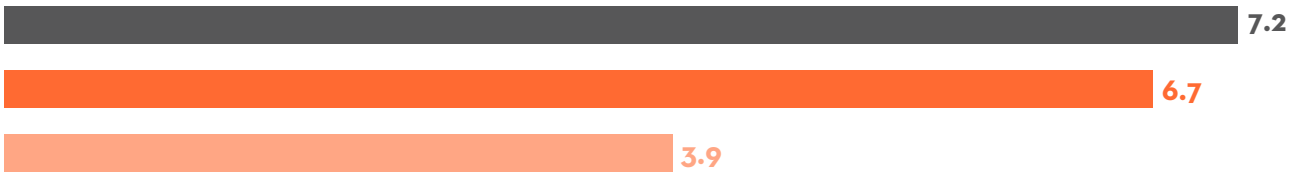
**A vicious cycle of ageism and loss of confidence:** Despite possessing valuable skills, mature workers frequently feel disregarded in the job-seeking process. They may start out believing they could excel if given the opportunity to demonstrate their capabilities, but encountering ageist attitudes from potential employers – sometimes intersecting with sexism – can affect their confidence. Together with the sense of stigma and shame that job loss can create, particularly for men at mid and upper professional levels, this can result in mature workers experiencing imposter syndrome. As a result, they exhibit less active behaviour: they submit fewer job applications and receive fewer job offers (see Figure 7). Tailored solutions designed to keep them engaged and motivated throughout their job-seeking journey remain paramount to increase their success rate during a pivot.

## Figure 7: Job seekers aged 55-65 submit significantly fewer applications and receive significantly fewer offers than younger counterparts, 2023.

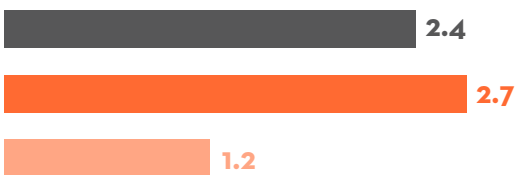
Applications submitted per week and job offers received in last month, by age group

■ 35-44 ■ 45-54 ■ 55-65

Applications submitted



Offers received



**Note:** The OECD and Generation survey of thousands of employed and unemployed people and hiring managers in eight countries: the Czech Republic, France, Germany, Romania, Spain, Sweden, the United Kingdom, and the United States.

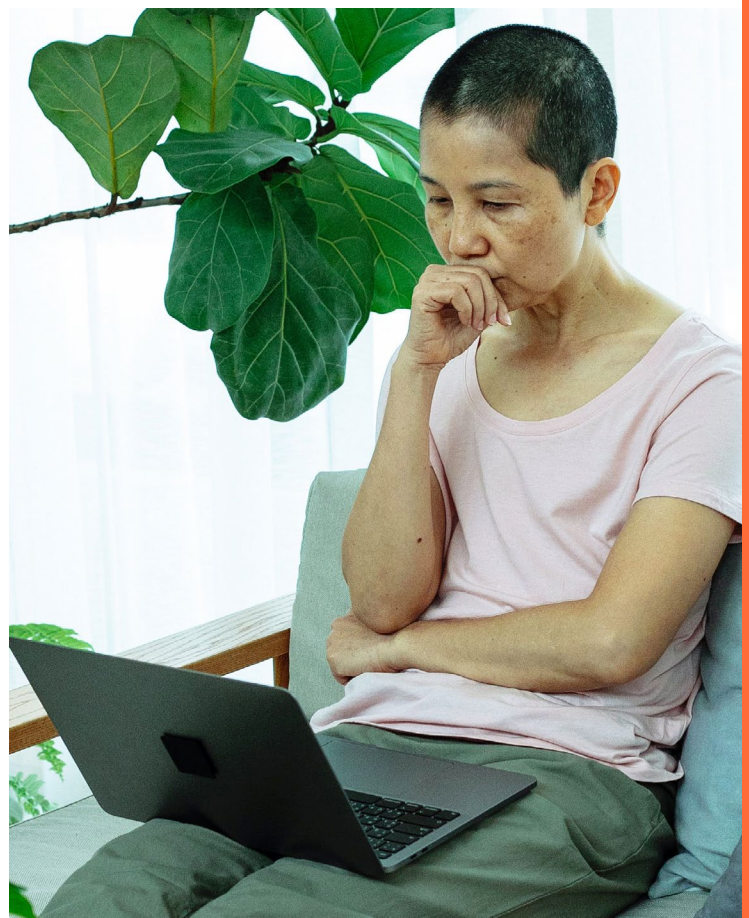
**Source:** <https://doi.org/10.1787/ed91b0c7-en>

### Understanding how to leverage contacts:

Personal connections are often the primary means of securing employment, so individuals who are socially isolated, who are seeking to unretire after time out of the workforce, or whose work experience has been in declining industries or a single company, may be at a disadvantage and need additional support. However, workers with contacts may also need support in understanding how to approach them. We found a sense of reluctance among job-seeking mature workers to attempt to leverage their personal or social connections, for fear of damaging relationships or seeming desperate. One interviewee said,

“

Those people in your network are not your friends. Once you have no job, they don't want to talk to you.”



## Key takeaways

In today's market, it is increasingly common for workers to change jobs, employers, and even careers. Mature workers who pivot are a growing demographic. However, the data is limited, and these individuals are often overlooked and not clearly understood. Anecdotal evidence suggests that individuals like Alan, Betty, Charles and Julie could more successfully pivot if barriers were addressed at both systemic and individual levels.

Ageism, inadequate mental health assistance, a misalignment of benefits and trainings, rising costs of living, and long-term unemployment are challenges commonly faced by pivoting mature workers. Men who are alone due to divorce or widowhood, with physical or mental health issues, and skills that are ill-matched to the current job market are an especially at-risk population.

While programs exist to address these challenges in isolation or for other demographics, few are tailored specifically to mature workers undergoing a job pivot. Our findings indicate that addressing the needs of individuals holistically can increase the chances of job pivoting success.

Countries have a growing opportunity to solve some of their labour shortage problems by enabling mature workers to pivot more successfully. The UK can serve as a valuable testbed to pioneer and explore these efforts. If successful, they will yield economic benefits, improve mental health and wellbeing, and increase social cohesion, thus generating benefits for both individuals and society.



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# Acknowledgements

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### **Dr. Andrew Scott**

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