

Public Policy Statement – Executive Summary
Employment and Contributions

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Background

Age Cymru believes that all people have an innate value in themselves, regardless of their age, ability or any other personal characteristics. Nevertheless, it is sometimes helpful to quantify the size of the contributions that are made by older people in order to combat ageist or otherwise negative attitudes towards older generations. This is particularly true of the economic contribution made by older people in Wales.

After taking account of the costs of ensuring the welfare of an ageing population, older people still make a net contribution of over £6 million per day to the Welsh economy.¹ Many do so through paid labour, including the growing number of older workers who are employed beyond the State Pension age, or who return to the workforce after a period of retirement (whether by choice or otherwise).² Other common – if rarely acknowledged – ways that older people contribute to the economy include volunteering and by providing unpaid care for family, friends and neighbours.

Despite their considerable economic contribution, older people in Wales continue to face many barriers that make it harder to work, volunteer or carry out caring responsibilities. One of the most persistent is the presence of ageist assumptions, both in recruitment and workplaces, with around 10% of older people experiencing ageism in work.³ Older people are still commonly passed over by recruiters, have their requests for training ignored, or are subject to ageist comments and jokes. Many companies also have ageist attitudes ‘baked into’ their policies, such as car rental firms that refuse to rent vehicles to people over a certain age, regardless of experience or competence.

Beyond ageist attitudes, older people are also often held back by a lack of flexibility in employment (e.g., having the option of flexible or compressed hours, working from home or phased retirement), a lack of advice and support moving into retirement, and a higher risk of being affected by long-term sickness or disabilities in their last years of work. Even unpaid volunteers and carers face barriers to contributing to the economic, including arbitrary age limits on volunteering and a lack of public information on the rights of carers to financial and other assistance.

¹ Professor Rhiannon Tudor Edwards, Dr Llinos Haf Spencer, Lucy Bryning, Bethany Fern Anthony, *Living well for longer: The economic argument for investing in the health and wellbeing of older people in Wales*, Bangor University: Centre for Health Economics and Medicines Evaluation (2018).

² ‘Understanding Wales’ Ageing Population: Key Statistics’, Older People’s Commissioner for Wales (June 2024), <https://olderpeople.wales/wp-content/uploads/2024/06/Understanding-Wales-ageing-population-July-24.pdf>.

³ *What matters to you? Current experiences of people aged 50 or over in Wales* (August 2024 and September 2025 editions), Age Cymru (2024/2025), <https://www.agecymru.wales/our-work/policy/annual-survey/>.

Age Cymru believes that much more could be done to support older people as they contribute to the Welsh economy. This policy statement suggests actions that could be taken by the UK Government, Welsh Government, local authorities, employers, recruiters and other organisations to remove barriers to older people's employment, self-employment, volunteering and unpaid care. It is not intended as a prescriptive list of demands, but rather as a blueprint for how policymakers and employers can create a Wales that recognises and actively supports the vast economic contribution made by older people.

List of public policy proposals

1. Employment

- The Welsh Government should expand and promote retraining programmes like the Flexible Skills Programme, as well as encouraging employers to direct older workers towards such programmes. As part of this effort, the Welsh Government should ensure that employers are informing their older workers of their rights to flexible working patterns and reasonable adjustments.

2. Ageism in employment

- The Welsh Government and third sector should work together to challenge age discrimination in the workplace by educating employers and managers around ageist stereotypes and improving access to redress where older workers have been treated in a discriminatory manner.
- The UK Government should tighten enforcement of the 2010 Equality Act to reduce age-based discrimination in the workplace.
- Given the UK's ageing workforce, employers must recognise that older workers often have the skills and expertise necessary to add value to their business, and judge people on their individual attributes rather than their age. The Welsh Government and third sector partners have a role to play in promoting the skills and expertise of older workers.
- Recruiters should base job advertisements on skills and precise behaviours, rather than general personality types.
- Careers advisors in any organisation must be suitably trained to handle issues that affect older people specifically. This includes recognising barriers to older people rejoining the workforce.

3. Mid-career reviews (MCRs) and re-employment

- The Welsh Government must take a proactive approach to implementing mid-career reviews (MCRs) among employees aged 50 and over in Wales. This should include working with career advice services and employers to provide and promote MCRs, as well as taking steps to normalise their use among older workers.
- The Welsh Government should develop a system for monitoring the effectiveness of MCRs as they are rolled out across the workforce in Wales.

4. Self-employment

- The Welsh Government should commission research into the experiences and challenges of self-employed people aged over 50 in Wales.

5. Planning retirement

- Employers should approach older employees to discuss retirement and pensions at least ten years in advance of State Pension age.
- Employers should proactively offer flexible working options to older employees to optimise their financial situation and working conditions in the lead-up to retirement.
- The UK Government should taper its approach to retirement, offering more bespoke financial support for those who haven't yet reached State Pension age, but who are unable to work due to health reasons.
- The UK Government should consider allowing people early access to their State Pension if they are within three years of State Pension age but unable to work due to long-term health conditions or disabilities.
- The UK Government should consider the high rate of physical health issues and disabilities among older workers when planning future changes to the State Pension age.

6. Volunteering

- Organisations should remove all age limits from volunteering opportunities, unless there is a genuine risk to the health and/or wellbeing of a participant.
- Organisations should assess and work to remove any physical barriers to volunteering opportunities.
- Organisations who recruit volunteers should consider how they can develop a range of volunteering options which recognize the diverse aspirations and needs of older people, as well as the wealth of experience they can bring to volunteering roles.
- Local authorities should support registers of volunteering opportunities within their areas to help match opportunities with the skills of potential volunteers.
- Welsh Government should encourage employers to consider their corporate responsibilities by supporting employees to volunteer.
- Employers should signpost employees to organisations with whom they can become involved as volunteers after retirement.
- Public bodies and other funders must ensure volunteer costs within funded programmes are properly costed for the level of volunteering being delivered. This includes the costs of training, equipment, transport, etc. While volunteering is freely given, it is not cost-free.

7. Caring

- Reform the benefits system to ensure that carers are adequately supported in their work. This could include introducing a carer supplement to increase the base rate for all carers who are on Carer's Allowance.
- People who work but have caring responsibilities should be afforded five days of paid carers' leave, with the possibility of taking a longer period of unpaid leave beyond this.

- The Welsh Government, third sector and health and social care services must improve efforts to promote public understanding of unpaid care and the rights associated with it.
- The Office for National Statistics should reintroduce examples of unpaid care to the census.

