

# Written Evidence

## Preparing for an Ageing Society Inquiry, House of Lords Economic Affairs Committee

25 April 2025

### Introduction

1. Phoenix Insights is a think tank set up to transform the way society responds to the possibilities of longer lives. We use research to lead fresh debate, prompt a national conversation, and inspire the action needed to make better longer lives a reality for all of us. One key area of focus is on improving the retirement prospects of future generations, by improving pensions adequacy and by enabling people to remain in good work for as long as they want or need.
2. Phoenix Insights is the in-house think tank of Phoenix Group, one of the UK's largest long-term savings and retirement businesses with around £290 billion of assets under administration and c. 12 million customers. Phoenix Group wants to help people live better longer lives. This means tackling the pension savings gap and supporting people to have better financial futures through promoting financial wellness and good work.
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6. This submission responds to the questions set out in the House of Lords Economic Affairs Committee's [Call for Evidence](#) for the Preparing for an Ageing Society Inquiry. It draws on the research and policy work of Phoenix Insights, alongside wider evidence and research. The submission has been prepared by the Phoenix Insights team, and also references some of the policies and practices of Phoenix Group as an employer.
7. The public policy issues raised by an ageing population and longer lives range across health, social care, housing, education, employment, social security, pensions and beyond. In this submission we particularly focus on the issue of maximising the productive capacity of people in their 50s and 60s by enabling them to remain in good quality employment.

## Summary

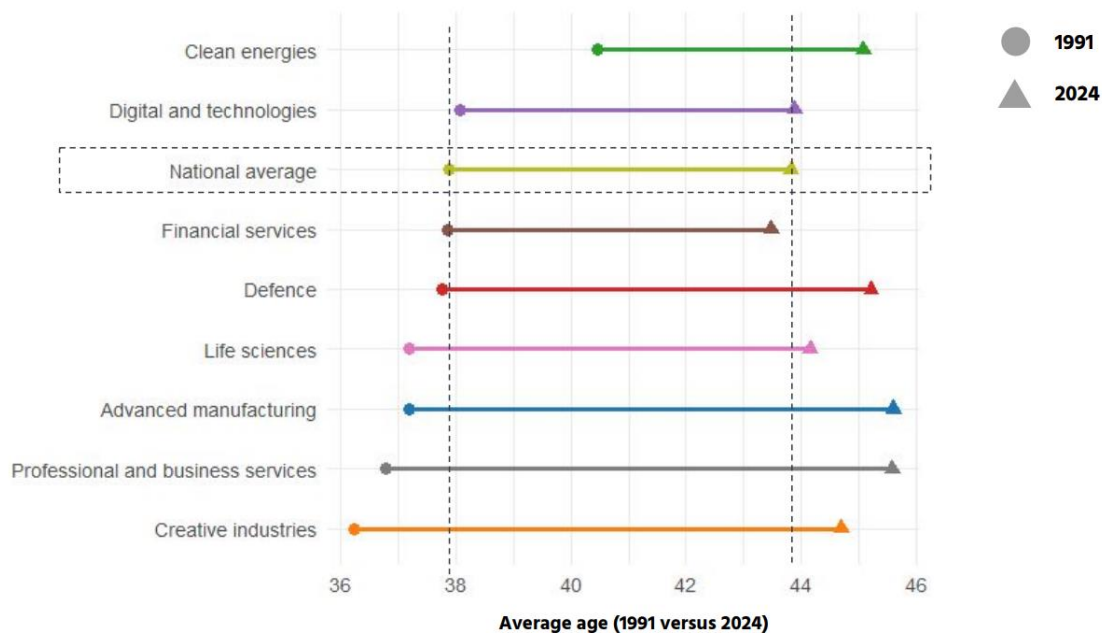
8. **One in three workers in the UK are aged 50 or above**, so it is important to emphasise this group is a large and diverse part of our workforce. However, the employment rate for people aged 50-64 is currently 71%, which is considerably lower than the employment rate of 85% for the 35-49 age group. Reducing this gap is essential for achieving the government's long-term ambition of an 80% employment rate for the whole working-age population ([Phoenix Insights, 2024](#)). Increasing the employment rate for people aged 50-64 to 75% would add £9 billion to GDP and generate an additional £1.6 billion tax revenue per year ([Centre for Ageing Better, 2024](#)).
9. **To improve policy focus on the challenges and opportunities for workers in their 50s and 60s**, the government should:
  - a. Create a cross-departmental strategy for 50+ workers, recognising the unique challenges and opportunities for this diverse demographic group and covering policy areas including recruitment, retention, training and health
  - b. Adopt specific outcome targets for the employment rates for the 50-59 and 60-66 age groups ([Centre for Ageing Better, 2025](#))
10. The government and employers should continue to aim to **increase access to flexible working and part-time working**, which can benefit workers of all ages, but are particularly important for people in their 50s and 60s.

11. **The government and employers should provide more support to working carers.** Women are most likely to be unpaid carers aged 55-59 and men are most likely to be unpaid carers aged 60-64. The government should make five days of paid Carer's Leave a statutory right and, where possible, employers should go further and offer 10 days of paid leave.
12. The government should aim to expand access to and improve the quality of **careers advice and employment support**, especially for people in their 50s and 60s, including by:
  - a. Introducing an Employment Advice Guarantee which provides all adults in England the opportunity to access advice related to work and careers
  - b. Developing a new Careers Strategy for adults in England, including the role of careers advice/guidance within the new National Jobs and Careers Service
  - c. Tracking and publishing outcomes data for the National Jobs and Careers Service, including comparing outcomes for people in their 50s and 60s to other age groups
13. People in their 50s and 60s are less likely to access learning, training and upskilling compared to other age groups. To encourage and enable **lifelong learning, training and skills development**, central government should ensure that the Growth and Skills Levy is flexible so that funding can be used for a wide range of skills and development needs across the life course, and track how it is used, including by different age groups.
14. **Combined/Strategic Authorities have an important role to play in supporting longer working lives**, including by engaging directly with local employers, as well as focusing on how skills, careers advice and employment support can be adapted to improve outcomes for people in their 50s and 60s, including through Local Skills Improvement Plans, Local Get Britain Working Plans and Local Growth Plans.
15. We recognise that some of these recommendations would require additional funding. One option for providing funding to support better longer lives could be to reinvest a proportion of the fiscal savings from raising the State Pension Age (SPA). The imminent rise in the SPA to 67 is expected to provide a net fiscal saving of £10.5 billion by 2029-30 ([OBR, 2025](#)). As an example, we have previously explored the idea of reinvesting 20% of fiscal savings whenever the SPA increases ([Phoenix Insights, 2023](#)). This would provide around £2 billion which could be used to support longer working lives via, for example, a 'Sustainable Work Fund'.

## What changes to the workforce are needed to support an ageing population?

16. The Call for Evidence refers to 'older workers'. While often used to refer to workers over 50, this is a contested term. Phoenix Insights research, conducted by Message House, revealed that members of the public find the term 'older workers' unappealing, and also on average feel that it applies to people in their mid to late 60s rather than over 50 ([Phoenix Insights, 2024](#)); therefore in this submission we use the language of people or workers in their 50s and 60s.
17. From an economic perspective, an ageing population means that longer working lives are important for the UK's potential for economic growth. Labour supply (the number of people in employment and the hours they work) is one of the key inputs to the Office for Budget Responsibility's economic and fiscal forecasts ([OBR, 2025](#)). Enabling people to participate in the labour market and have longer working lives should therefore be a priority for the government's economic growth mission.
18. Longer working lives are also critical for supporting people's living standards in the context of a State Pension Age which will rise to 67 between 2026 and 2028. Recent Phoenix Insights and Fabian Society research explored the concept of 'pre-retirement poverty', highlighting that a quarter of people aged 60 to 65 live in poverty, the highest rate for any adult age group ([Phoenix Insights and Fabian Society, 2024](#)). Enabling people to work for longer can reduce poverty, raise living standards and help people save more for their retirement.
19. One in three workers in the UK are aged 50 or above, so it is important to emphasise this group is a large and diverse part of our workforce. However, the employment rate for people aged 50-64 is currently 71%, which is considerably lower than the employment rate of 85% for the 35-49 age group ([DWP, 2024](#)). Reducing this gap is essential for achieving the government's long-term ambition of an 80% employment rate for the whole working-age population ([Phoenix Insights, 2024](#)).
20. Workers aged 50+ are also a critical part of the workforce in the eight growth-driving sectors identified in the government's Industrial Strategy green paper ([DBT, 2024](#)). Phoenix Insights and Public First are currently exploring the demographics of the workforce in these eight sectors (forthcoming research). Initial results show that in six out of eight of these growth-driving sectors, the average age of workers is older than the national average.

Figure 1: Average age of workers in the Industrial Strategy’s eight growth-driving sectors, 1991 and 2024, UK



Source: Analysis of Labour Force Survey data, Phoenix Insights and Public First, forthcoming

21. Phoenix Insights policy and research work has explored a number of changes which are needed to support better and longer working lives, which are summarised in the following five paragraphs.
22. **Promoting flexible working and part-time working**, which can benefit workers of all ages, but are particularly important for people in their 50s and 60s ([Flexible After Fifty report, 2024](#)). For example, an Ipsos survey commissioned by Phoenix Insights found that flexible working and reducing working hours are the two factors most likely to encourage people to delay their current planned retirement ([Phoenix Insights, 2024](#)). Four in ten (44%) people expect ‘retirement’ in the future to be a period of transition where people reduce the amount of time they spend working, rather than stopping work completely ([Phoenix Insights, 2024 – slide 40](#)). People in their 50s and 60s are also more likely than younger age groups to be working while managing a health condition or caring responsibilities, which increases the importance of flexible and part-time working arrangements. One barrier in the current labour market is that part-time jobs tend to be concentrated at lower-paid salary levels, a fact which limits the opportunities for people in their 50s and 60s to find good part-time jobs at similar salary levels to their current job. For example, Timewise research found that below £20,000 FTE, 22% of job adverts offer part-time work, while at £60,000 FTE and above, the proportion falls to 6% ([Timewise, 2022](#)). Phoenix Insights has partnered with Timewise to create a podcast, Part-time Works, to explore, understand and celebrate good part-time working ([Phoenix Insights and Timewise, 2024](#)).

23. **Providing more support to working carers.** People in their 50s and 60s are more likely to need to balance work and caring responsibilities: women are most likely to be unpaid carers aged 55-59 and men are most likely to be unpaid carers aged 60-64 ([ONS, 2023](#)). Phoenix Insights has partnered with the Oxford Institute of Population Ageing to explore the employment of unpaid carers aged 50+ in greater depth (forthcoming research). Results from the first stage of the research show that, among people aged 50+, those providing unpaid care for 20 hours or more per week consistently report lower employment rates, fewer working hours, reduced monthly income, and lower levels of financial wellbeing, in comparison to non-carers. The research suggests the financial penalty is significant: those providing 20 or more hours of unpaid care per week reported an average monthly income of £1,500, compared to an average of £2,000 among non-carers. Phoenix Group has launched the 'Caring for Carers' initiative, as well as partnering with Carers UK, to support unpaid carers ([Phoenix Group, 2024](#)). Phoenix Group has taken a number of steps to support its colleagues who are carers, including by providing 10 days paid carer's leave ([Phoenix Group, 2025](#)).
24. **Enabling more people to access careers advice and to change careers.** People entering the labour market today are likely to work for around 50 years. In a world of fast-moving technological and economic change, many people will need to change roles, industries and careers over the course of their working life. A third of 45-54 year olds are expecting to change their career before they retire, but awareness of careers advice/guidance services is low ([Phoenix Insights, 2023](#)). Phoenix Insights research has explored how to enable more people to access careers advice, particularly in the second half of people's working lives. This includes policy design for the National Jobs and Careers Service ([Phoenix Insights and Demos, 2024](#)), economic modelling of the value of adult careers advice/guidance ([Phoenix Insights, 2025](#)) and our Careers can change campaign. In public engagement research – designed to give people the time, space and information to reimagine how we can live our longer lives well – one of the five priorities which members of the public identified was 'free independent career advice at any age' ([Phoenix Insights, 2022](#)).
25. **Lifelong learning, training and skills.** Traditionally, learning, training and skills policy has tended to focus on young people and those in the early stages of their careers. But in the context of an ageing population and longer working lives, lifelong access to learning and skills will become increasingly important. However, people in their 50s and 60s are less likely to access learning, training and upskilling compared to other age groups ([Learning and Work Institute, 2024](#)). Better access to lifelong learning, training and skills development would benefit individuals, employers and the economy overall via higher employment and higher productivity. We have previously recommended that training, retraining and upskilling should be centred as a vital tool for businesses to grow and succeed ([Phoenix Insights, 2022](#)). Forthcoming research commissioned by Phoenix Insights and conducted by Learning and Work Institute provides causal evidence that participating in learning/training raises an individual's likelihood of being in employment (Learning and Work Institute and



Phoenix Insights, forthcoming).

26. **Enabling more people to save for longer via longer working lives.** Phoenix Insights research shows that many people are undersaving in their pensions and are not on track to reach their expected retirement income. Modelling shows that over half of defined contribution (DC) savers retiring between 2025 and 2060 are expected to be either 'undersavers' or 'financially struggling' ([Phoenix Insights, 2024](#)). These groups are either not saving enough for the retirement they expect, or are on track for incomes below the minimum standard for their retirement as set out by the Pensions and Lifetime Savings Association's widely-used adequacy benchmark, the Retirement Living Standards. Enabling longer working lives therefore has an important role to play in helping people to save more for retirement and ensuring people's future financial security.

## How does the productivity of older workers compare to those who are younger? How might the productivity of older workers be improved?

27. There is no consistent evidence that workers in their 50s and 60s are less productive than younger age groups. For example, a systematic literature review of over 70 papers concluded that "overall, there was no difference in productivity between older and younger workers" ([Viviani et al., 2021](#)). Although long-term health problems are more prevalent among older age groups, overall "in most jobs, declining health or functional capacity has minimal impact on job performance or safety" ([BMA, 2016](#)). Age-related cognitive decline is not generally marked before the age of 70, and only an estimated 5% of people aged 65+ show signs of cognitive impairment ([BMA, 2016](#)).
28. There are, however, some specific mechanisms by which the productivity of people in their 50s and 60s could be improved:
- Changing job, industry or career.** Workers moving between jobs, industries and/or careers can be referred to as 'labour market dynamism'. A more dynamic labour market can contribute to raising productivity across the economy by reallocating labour from less productive to more productive firms ([Resolution Foundation, 2023](#)). However, workers in their 50s and 60s move between jobs and between industries less frequently than younger workers ([Resolution Foundation, 2022](#)). In response to this, we have argued for enabling more people to access careers advice and employment support via an 'Employment Advice Guarantee' for all ([Phoenix Insights and Demos, 2024](#)) and have explored the economic value of providing careers advice to adults. For example, careers advice/guidance could help better match people's skills and people's jobs: closing the skills mismatch gap with France by 20% could boost annual UK GDP by £15 billion ([Phoenix Insights, 2025](#)).

- b. **Improving job satisfaction to support productivity and workforce retention.** A recent paper analysed 339 studies and found a strong correlation between employees' satisfaction with their company and employee productivity ([Krekel, Ward and De Neve, 2019](#)). This suggests that improving job satisfaction would not just be good for workers, but would also boost the performance of businesses and the economy overall. Job satisfaction is particularly important for people in the later part of their working lives since stopping work is more likely to be a realistic option financially. Although job satisfaction is influenced by many different factors, we think that flexible and part-time working are important enablers for higher job satisfaction among people in their 50s and 60s ([Phoenix Insights, 2024](#)). This can be for a variety of reasons including health, caring responsibilities and wanting time for other activities. When flexible working and/or part-time working improves job satisfaction, this can in turn support higher productivity and workforce retention.
- c. **Lifelong learning, training and skills.** Better access to lifelong learning, training and skills can help to improve human capital, which contributes to higher productivity ([Resolution Foundation, 2023](#)). However, people in their 50s and 60s are less likely to access learning, training and upskilling compared to other age groups ([Learning and Work Institute, 2024](#)). Better access to lifelong learning, training and skills development for people in their 50s and 60s could benefit individuals, employers and the economy overall via higher productivity.

26. When considering the productivity of workers in their 50s and 60s, it is also important to consider differences by industry/sector. For example, Phoenix Insights research shows that the average age in some industries such as manufacturing and transport & storage is above the UK average ([Phoenix Insights, 2024 – slide 21](#)). Finding ways to help businesses in these industries to become more productive will therefore by necessity be partly about improving the productivity of workers in their 50s and 60s.

## What incentives regarding workforce participation by older individuals are created by the various existing tax and pension arrangements?

27. People who work at and beyond State Pension Age (SPA) stop paying employee National Insurance Contributions (NICs), although employers continue to pay NICs on workers' earnings. Economic modelling would see this as a tax incentive to continue working, but there are some reasons to doubt its effectiveness. First, awareness is relatively low: in a recent survey, only half of people aged 54 to 64 were aware this tax incentive exists ([DWP, 2024](#)). Two in five (39%) people retire before reaching SPA, limiting the effectiveness of a post-SPA tax incentive to continue working ([Phoenix Insights, 2024 – slide 22](#)). It is also unclear to what extent people's decisions about work after reaching SPA are actually influenced by tax incentives. Some



research suggests other factors, like job satisfaction, are more important than tax incentives for people in their 50s and 60s when making decisions about work ([Demos, 2023](#)).

## What policies should the Government pursue to encourage and support people to remain in the workforce later in life? How can the recruitment and retention of older people be supported?

28. **To improve policy focus on the challenges and opportunities for workers in their 50s and 60s**, we recommend that the government should:

- a. Create a cross-departmental strategy for 50+ workers, recognising the unique challenges and opportunities for this diverse demographic group and covering policy areas including recruitment, retention, training and health (issues which cut across departments' areas of focus including DWP, DBT, DfE, DHSC and HMT)
- b. Adopt specific outcome targets for the employment rates for the 50-59 and 60-66 age groups, which have been developed by the Centre for Ageing Better ([Centre for Ageing Better, 2025](#)) and which build on the existing Get Britain Working outcomes recently published by DWP ([DWP, 2025](#))

29. **To support flexible working and part-time working**, we recommend that:

- a. The government should aim to make all forms of flexible working the norm and reduce the number of reasons a business can refuse a request (building on the changes to how employers need to respond to flexible working requests included in the Employment Rights Bill)
- b. The government should encourage employers to review their workforce data and develop targeted support for recruitment, retention and retraining of under-represented groups
- c. Employers should actively adopt and sign the [Age-friendly Employer Pledge \(Flexible After Fifty report, 2024\)](#)

30. **To support working carers**, especially those in their 50s and 60s:

- a. The government should make five days of paid Carer's Leave a statutory right
- b. Where possible, employers should go further and offer 10 days of paid carer's leave – Phoenix Group provides 10 days paid leave to its colleagues who are carers
- c. Employers should offer flexible working arrangements which support working carers to balance work and caring responsibilities

31. **To improve careers advice and employment support**, especially for people in their 50s and 60s, we recommend that the government should:
- a. Introduce an Employment Advice Guarantee for the new National Jobs and Careers Service. The Guarantee should give all adults in England the opportunity to access advice related to work, their job or their career. This would be a simple way of communicating the change announced in the *Get Britain Working White Paper* that the new National Jobs and Careers Service will be a “genuine public employment service” (HM Government, 2024).
  - b. Create a ‘digital front door’ to enable people to access the National Jobs and Careers Service as easily as possible. There is more detail on proposals for a ‘digital front door’ in the report *Open Door Policy* (Phoenix Insights and Demos, 2024).
  - c. Develop a new Careers Strategy for adults in England, including how the National Jobs and Careers Service will interact with the wider careers advice/guidance sector, and setting out a more proactive role for adult career advice/guidance in the emerging proposals for Skills England, the Industrial Strategy and other relevant policy programmes
  - d. Prioritise careers advice/guidance within the National Jobs and Careers Service, including via the 2025 Spending Review
  - e. Proactively target those who would benefit from careers advice/guidance – such as people facing redundancy, workers in declining occupations/industries, or disabled workers and those with long-term health conditions (Demos, 2024)
  - f. Invest in the workforce of the National Jobs and Careers Service, including qualified career advice/guidance professionals
  - g. Deliver the National Jobs and Careers Service within a local context, ensuring there is sufficient flexibility for frontline staff and managers to be able to collaborate effectively with Combined/Strategic Authorities, Local Authorities, employers and others
  - h. Change the funding model for the careers advice/guidance part of the National Jobs and Careers Service, away from short-term ‘payment by results’ and towards a model which incentivises the delivery of high-quality careers advice and sustained interaction over time (Phoenix Insights, 2024)
  - i. Track and publish outcomes data for the National Jobs and Careers Service, including outcomes for people in their 50s and 60s compared to other age groups
32. **To encourage lifelong learning, training and skills development**, we recommend that the government should:
- a. Ensure the Growth and Skills Levy is flexible so that funding can be used for a wide range of skills and development needs across the life course, and track how it is used including by age

- b. Continue to work with Combined/Strategic Authorities to give them the flexibility they need to adapt skills funding to reflect local needs, demographics and circumstances
- c. Review the language used when discussing learning opportunities for adults of different ages, in partnership with Combined/Strategic Authorities, employers, training providers and others. Rephrasing opportunities as 'upskilling', 'retraining' and 'on-the-job training' will help give people more confidence to engage in the second half of their working life.

33. **Combined/Strategic Authorities have an important role to play in supporting longer working lives,** including by engaging directly with local employers, as well as focusing on how skills, careers advice and employment support can be adapted to improve outcomes for people in their 50s and 60s, including through Local Skills Improvement Plans, Local Get Britain Working Plans and Local Growth Plans.
34. We recognise that some of these recommendations would require additional funding. One option for providing funding to support better longer lives could be to reinvest a proportion of the fiscal savings from raising the State Pension Age (SPA). The imminent rise in the SPA to 67 is expected to provide a net fiscal saving of £10.5 billion by 2029-30 ([OBR, 2025](#)). As an example, we have previously explored the idea of reinvesting 20% of fiscal savings whenever the SPA increases to support longer working lives and mitigate the negative impact on people facing the greatest barriers to work ([Phoenix Insights, 2023](#)). This would provide around £2 billion which could be used to support longer working lives via, for example, a 'Sustainable Work Fund'.

## What effects would greater workplace participation amongst the older population have on economic growth?

35. Centre for Ageing Better modelling has estimated the economic benefits of increasing the employment rate of the 50-64 age group from its current 71% to 75%: this could increase **GDP by £9 billion and increase Income Tax and NICs revenues by £1.6 billion per year** ([Centre for Ageing Better, 2024](#)).

## Which countries can the UK learn from in facing the demographic transition to an older population?

### Employment

36. Japan is at the forefront of facing the demographic transition to an older population, with a median age of 49 (compared to the UK's median age of 40). Japan's overall population has been shrinking since 2010. In this context, rising employment among people in their 50s and 60s is playing a crucial role in Japan's economy. Japan now has one of the highest employment rates in the world for the 55-64 age group: 79% of this age group are in employment ([OECD, 2025](#)). This compares to 66% in the UK. The employment rate of the 55-64 age group in Japan has increased by ten percentage points in the last ten years: from 69% in 2014 to 79% in 2024. Although the Japanese labour market context is substantially different to the UK, this example shows it is possible to raise employment among people in their 50s and 60s as part of a response to an ageing population ([OECD, 2018](#)).
37. The UK can also learn from other countries with higher employment rates among people in their 50s and 60s. Measuring the employment rate for people aged 55-64, countries with a substantially higher rate than the UK (66%) include Sweden (78%), New Zealand (78%), Germany (75%), Netherlands (75%) and Switzerland (75%) ([OECD, 2025](#)).
38. Policies to enable higher employment among people in their 50s and 60s have included, in Germany, targeted employment support for people aged 50-64 delivered via German Jobcentres. This initiative involved individual counselling, employer engagement and wage subsidies ([Centre for Ageing Better](#)). In the UK, most employment support programmes have worse outcomes for people in their 50s and 60s compared to younger age groups, which strengthens the case for more specialist employment support for people in their 50s and 60s ([Centre for Ageing Better, 2025](#)).
39. Phoenix Insights research also highlights the importance of job satisfaction and attitudes towards work. In a survey of people aged 50+ in the UK, the USA and Germany, we found that job satisfaction is lower in the UK: for example, 58% of workers aged 50+ in the UK said they liked their job, compared to 73% in Germany ([Phoenix Insights, 2022](#)). Our research also shows that declining job satisfaction is a key indicator of how likely people are to drop out of the [workforce](#) ([Phoenix Insights, 2023](#)). Aiming to increase job satisfaction, via both policy and employers' decisions, could therefore support higher employment among people in their 50s and 60s.

### Access to lifelong learning, training and skills development

40. Phoenix Insights, in partnership with the International Longevity Centre, has explored what the UK could learn from **international examples of promoting lifelong learning**, especially for people in their 50s and 60s

([Phoenix Insights and International Longevity Centre, 2024](#)). The following are important features of successful international examples:

- a. A culture of lifelong learning – there is a need to overcome ageism and negative attitudes to learning in the UK
- b. A wide diversity of provision, with national government leading a cross-sectoral effort to provide lifelong learning opportunities
- c. Support for people to find the type of learning that suits them – several countries offer free, publicly-funded skills assessments, which can help people analyse their current skill sets and determine which skills are worth building on
- d. Increased investment in lifelong learning – by government, employers and individuals

41. In **Singapore**, lifelong learning efforts are carried out through the government's 'one stop shop', SkillsFuture. The SkillsFuture credit programme provides credits/vouchers to residents to use on SkillsFuture-approved programmes. All Singaporeans aged 25+ receive a S\$500 SkillsFuture Credit. To support mid- and late-career workers, the government has established a programme called the **SkillsFuture Level-Up Programme**. This provides a S\$4,000 SkillsFuture Credit specifically for Singaporeans aged 40 years and above to pursue a "substantive skills reboot and stay relevant in a changing economy" ([Government of Singapore, 2024](#)).
42. In the **Netherlands**, the national government and many municipal governments offer training vouchers (*Scholingsvouchers*). One specific scheme introduced training vouchers for unemployed adults aged 50+ to cover 100% of the costs of training up to a maximum of €1,000, supplied by private training providers. Over 18,000 people used a voucher to participate in training/learning. More widely in the Netherlands, an **increase in adults' training/learning participation has mostly been driven by older individuals**, whose learning participation rates have increased faster than among younger age groups ([OECD, 2021](#)).
43. In **Estonia**, training has been expanded and integrated into its public employment service. Training is available for unemployed people and, since 2017, people in employment who meet certain criteria, including being in the 50+ age group. A 2011 evaluation found that participating in training improved employment outcomes and raised wages, and that some demographic groups saw greater returns from training, including older participants ([OECD, 2021](#)).