



Helping employers support their working carers

Findings and recommendations





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Foreword



Simplyhealth

As social care is climbing higher on the nation's agenda, the question of how we support our working carers has never been more relevant.

We have an ageing population and more people are having to juggle work and caring. We know that in the UK around one in nine working people care for someone else. This, however, is just the tip of the iceberg as these are people who would recognise themselves as carers, there could be as many as one in two* who provide care more generally and don't see themselves as carers and don't receive formal support.

These unpaid, or informal, carers play a vital role caring for our ageing population, however our research shows they often feel isolated and lonely, both in and out of work. To make our health and social care system sustainable we need to better support them in this role.

This is why we've partnered with the Work Foundation to bring together a range of charities, policymakers, academics and working carers to spark a wider discussion on social care and what it means to be a carer. The workshop aimed to look at what potential policy interventions could help employers support working carers to enter, remain in and progress at work.

At Simplyhealth we've identified that working carers often find it difficult to know where to turn to for guidance and emotional support and feel that even mentioning this at work could lead to them being disadvantaged or overlooked. It seems employers are well positioned to play a vital role as part of a holistic approach to supporting working carers that will have a positive impact on both the individual and the company they work for.



As an employer, as well as a supporter of millions of people and thousands of companies with their health and care needs today, we feel that we are well placed to add a unique perspective into these discussions and future policy.

It was good to see so many people from across different sectors coming together to share their views. Clearly this is an issue gaining awareness and traction. I found it to be a productive discussion with a range of valuable contributions made that have been shared in this report to support the ongoing conversation.

Raman Sankaran

Chief Commercial Officer – Growth & Innovation Simplyhealth

Foreword



The Work Foundation

We know that combining paid employment with informal care can be challenging.

But the fact that many working carers are choosing to leave the workforce prematurely, often to their own personal or financial detriment, rather than continuing to juggle their professional and care responsibilities, indicates that there is an urgent need to review current workplace practices. As outlined in the following pages, this would not only benefit working carers and the vulnerable people for whom they care, but also employers, the economy and the wider community.

The labour market is evolving at a rapid rate; not only is the workforce ageing, but our elderly population is growing. Whilst this demographic shift is recognised in the Fuller Working Lives and Industrial Strategies, the strict eligibility criteria for state-funded support, and the limited availability of private care services, means we are increasingly reliant on informal carers. As more and more people provide some form of care during their working lives, employer recognition of the difficulties they face will be imperative to mitigate the impact on employee health, retention rates and business productivity. But employers alone will not be able to institute the cultural, organisational and structural changes needed to effect long-term reform. For any work-based solutions to be sustainable, they must be co-produced by interested parties.

Policymakers, the third sector and the public are amongst those with a vested interest and a role to play. Held in partnership with Simplyhealth, our workshop last year was attended by a range of participants crossing sector and industry boundaries, each with a unique perspective to share. As you will see, integral to the recommendations proposed, aimed at policymakers and employers, is the need to promote flexible working practices, where possible, whilst ensuring their introduction does not disadvantage any group. New technology could revolutionise our approach to work and the way caring responsibilities are managed outside the home, and it was suggested that this should be explored.



Participants broadly agreed that the correct balance must be drawn between what employers are expected to offer and what they could realistically introduce. The unique nature of individual care journeys, as well as business size, sector and industry, must be considered so arrangements can be personalised to meet the needs of individual carers and reflect employer capacity. Employers, especially smaller businesses with limited resources, could benefit from the curation and sharing of good practice. But, whilst a range of options were discussed, the need to address public misconceptions about caring was considered the keystone in bridging the gap between the support carers need and what is available. A better public understanding of the contribution made by working carers could help normalise conversations about their pressure points, in and out of the workplace.

There have been positive developments since our workshop. The Government has convened a Flexible Working Taskforce with industry, which is currently considering how "genuine flexibility" can be introduced at work. But the comprehensive list of recommendations outlined in this report is testament not only to the complexity of the question of how we support working carers, but also how employers can be supported to provide suitable assistance. We will continue to share our expertise to ensure the provision of good work for all and inform the ongoing debate.

Lesley Giles

Director, The Work Foundation



The need to support working carers is urgent

- Our population is ageing
- More people are juggling work and care
- Working carers are of huge value to the economy
- Lack of support for working carers is affecting company productivity
- Support is needed in the workplace to help working carers balance work with caring

We held a workshop to discuss working carers

- How carers could secure, remain in, progress in and return to work
- How employers could support their working carers
- How government and policy interventions could help employers to support working carers

The personal focus

Working and caring puts employees under physical and mental stress. Some are forced to quit their jobs or take lower paid roles. The result is reduced financial stability for working carers. now and in retirement. At the same time, carers are increasingly likely to have health problems of their own, due to the deteriorating health of the nation and the physical and mental strain of being a carer. It's more often women who provide care, which compounds the current, high profile gender pay disparity and leaves them further exposed.

The business focus

With the Government distracted by Brexit, the public purse strapped and more workers having to care for elderly relatives, it may fall to employers to support working carers. It makes business sense to do so. The alternative is losing talent to stress, absenteeism, health issues and financial pressures. This incurs costs such as hiring new staff and agency workers. Support for working carers improves productivity, morale and workplace culture - boosting the bottom line.

The political and social focus

Social care budgets are shrinking. The State Pension age is being pushed up on the assumption that we're all living longer, although evidence shows life expectancy is stalling. More traditional carers (women and the over-50s) are working, so they're less available to care. Brexit may mean fewer care workers and higher health costs. The Government recognises a need to act and will publish a green paper on reforming social care for older people by this summer.





Workshop findings

What challenges face carers in the workplace?

- Time off work
- Bereavement
- Unpredictability
- Financial strain
- Performance
- Promotion
- Rigid hours
- Guilt
- Stress and anxiety
- Workplace culture
- Lack of understanding about caring

Who are the most vulnerable groups?

- Lower-skilled/paid workers
- Self-employed workers
- Women
- SMEs
- 50-60-somethings
- Jobseekers

What challenges face businesses in supporting carers?

- Resources
- Cost of absence
- Cost of carer-friendly policies
- Unpredictability
- Impact on colleagues
- Productivity

What could be done in the workplace to support carers?

- Government guidance
- Peer-led best practice
- Training for managers
- Workplace culture
- Accreditation
- Carer champions
- Flexibility

What challenges face policymakers in supporting both employers and carers?

- Complexity created by business size, industry and ownership
- Enforcing legislation
- Destigmatising care
- Cost for business

What policies could improve outcomes for carers in the workplace?

- Dedicated carers' employment rights
- Increasing public awareness of the contribution made by carers
- Public-private sector initiatives

There is a need to consider and develop workplace solutions that work for all interested parties.

Recommendations to support working carers



Employers

- Introduce carer champions
- Set up carers' support groups and forums
- Share good practice
- Train managers
- Offer online resources/counselling/helplines
- Commit to flexible working
- Identify the unique needs of individual employees and offer targeted support
- Use technology for flexible working/ remote telecare
- Run workplace awareness campaigns
- Adapt working parent solutions



Policymakers

- Work with local authorities and charities
- Introduce employment rights like carer's leave
- Encourage flexible working
- Promote the value of carers in the workplace
- Guidance on discussing caring responsibilities in interviews
- Accredit employers who support working carers
- Set up a carers' committee
- Run public awareness campaigns
- Review benefits for carers



There is an increasing sense of urgency surrounding adult social care and how the nation will support an ageing population, as seen by the Government's announcement of a social care green paper on care and support for older people.

Since the Government set up the Carers in Employment Task & Finish Group in 2013, progress on eldercare has been disappointingly stop-start, with a growing mismatch between social care budgets and the implications of an ageing population.

But, given recent and anticipated developments, 2018 looks set for a change in pace. The year started with a Cabinet reshuffle and the extension of the Secretary of State for Health's title, so that it now includes 'Social Care.' He has stated that "supporting carers and families" is one of the seven key principles guiding the Government's approach to the proposals in the forthcoming green paper,¹ which is expected to be published by this year's summer recess.²

We know that there are currently a lot of carers in the UK. According to official statistics, one in nine people are combining work with paid care.³ However, the number of people providing care for a loved one could be much higher as many carers do not identify as such and therefore do not receive support. But what's the bigger context of ageing and health, and the impact it has on individuals, companies and the UK economy?

It's important we have a better understanding of this situation so that we can anticipate the future and determine what is needed to support the nation's health.

What this report is about

We held a workshop in partnership to promote a discussion about the challenges facing working carers, identify ways to support them and consider how to create and improve opportunities to help people juggling work with caring to enter, remain in, progress in and return to work.

The event brought together a range of voices, including charities, employers, government bodies, academics and working carers. And a series of short talks were delivered by a range of speakers, including Professor Dame Carol Black, Principal of Newham College, University of Cambridge, and former expert adviser on health and work to the Department of Health, the Department for Work & Pensions and NHS England. You can see the full list of the organisations who attended on page 17.

This report details the background, objectives and findings of the event, plus recommendations for policy and employment good practice.



Our data and thinking

Concerns about the impact of the ageing population, and what this means for us at home and at work, have been growing for some time. What follows are the main points that we've learned and why we think it's crucial to act.

I wasn't doing nightshifts for the money.
I was doing it for my dad. I worry more about him in the day shift.
A working carer⁴

66 Supporting people to combine work and care has now become an economic as well as a social imperative. There are significant costs to individuals and families, to employers and business and to the wider economy of carers feeling that they have few options other than to leave work.??

Carers in Employment Task & Finish Group⁵



Take a look around the workplace. Can you tell which of your colleagues juggle work with caring responsibilities? What do we know about these people - the stresses and strains of caring for a loved one, the pressures of holding down a job, the effect on their personal lives and futures?

Here are some of the facts



- There's an expectation among older people that family members should provide care - 57% of over-75s think families should play a greater role in caring for the UK's ageing population⁸
- Carers feel there's a stigma attached to caring for an older loved one, making it hard for them to open up to colleagues or managers⁹
- Providing informal care to older adults can have a significant effect on the caregiver's mental and physical health¹⁴

I've felt like the weakest link in my team due to being too tired to do fast-changing, mentally-demanding work effectively.

Gill, a working carer⁶



The data confirms what we suspected - that combining work and care is incredibly tough.

Some people manage to juggle the conflicting roles, while others find it impossible and end up quitting jobs or moving to less pressured (lower paid) positions. Isolation in the workplace is a particular concern. Do their colleagues really shun working carers, is this a carer guilt complex talking or do carers not feel able to talk about this at work?

The lack of flexibility in many workplaces means that many carers leave the workforce prematurely, reduce their working hours or take on a more junior role that may not get the most from their skill set.

Health impact

Despite popular belief, the trend where the next generation lives longer than the last is coming to an end. Projections by the Institute and Faculty of Actuaries show that, since 2011, life expectancy has stalled. Men aged 65 can now look forward to another 22.2 years, down from 22.8 in 2013, and for women the change is down a whole year, from 25.1 years to 24.1.¹⁶

These drops in mortality may be attributed to reductions in spend on care and health, plus the deteriorating health of the population as a whole, with obesity and diabetes on the rise. The prevalence of obesity rose from 15% in 1993 to 27% in 2015¹⁷, while the number of people living with diabetes has more than doubled since 1996.¹⁸

So, even before you consider the impact of caring on carers' personal health and wellbeing, informal carers will likely have health problems of their own with less time to focus on them. (those who frequently provide care - see page 16 for a full definition) agree that they have changed or reduced their hours to be able to care, with 35% agreeing they have taken a step down at work.¹⁵

Our research found that 44% of 'committed carers'

Emotional strain is a big part of the story, one that affects working carers' mental health, wellbeing and relationships. This is compounded by the subsequent impact on carers' physical health and financial security.

Financial impact

Along with declining health and life expectancy, there's the impact that caring can have on people's financial security. If we think about the one in five unpaid carers who leave or turn down a job because of their caring responsibilities, these people are unable to pay into a pension, and so they could have less money at retirement or be unable to retire at all. The Independent Review of the State Pensions Age says that carers are "likely" to have lower private pension savings, which "may reduce their ability to cope with State Pension age changes."¹⁹ A report by Proulx & Le Bourdais²⁰ confirms that working carers would see a loss in their income during their working lives. This says nothing for the missed opportunity to take part in training courses and social occasions that could help someone progress their career and earn more.



What does it mean for people who provide care?

It's a cruel irony that these people, who may live less long and less well than the generation before them, are expected to care for that older generation.

Given that more women than men take on caring responsibilities, it's worth noting that more women are likely to experience reduced health and wealth.



The UK's one in nine people who juggle paid work with unpaid care save the British economy almost £60 billion each year.

Sustaining our health and care system in the face of an ageing population is higher than ever on the political agenda. As we await the Government's green paper on social care, we're confronted with a complex and growing conundrum.



- By 2036, over half of local authorities are projected to have 25% or more of their local population aged 65 and over²¹
- The UK has gone through the longest period of recession in recorded history, and today our economy ranks 15th in the G20 growth league²³
- Household incomes are falling, as average wage growth lags at 2% behind inflation at 2.9%²⁴
- 43% of unpaid carers have a gross household income of under £30,000 a year²⁵
- The number of carers in the UK is increasing – in the 2011 census, 5.8 million people in England and Wales identified themselves as carers, compared with 5.2 million people in 2001²⁶
- The UK's one in nine people who juggle paid work with unpaid care save the British economy almost £60 billion each year, according to a new analysis of ONS figures²⁷
- Britain has seen unprecedented cuts to government departments – either reduced budgets or cutbacks in real terms – while more than half of local councils see adult social care as their most pressing issue²⁸



The figures are concerning, and clearly there's a need to act now.



The Government's position

In their 2017 General Election manifesto, the Conservatives acknowledged the need to make particular provision for carers in the workplace, recognising that the "majority of care is informally provided, mainly by families."²⁹

There are promising signs

The Conservative Party pledged two things in their 2017 General Election manifesto: firstly, to promote returnships after long absences from work due to caring. Consequently, in August 2017 the Government Equalities Office announced four new returner schemes across the public sector,³⁰ aiming to provide people who have taken career breaks the opportunity to refresh their skills and build professional networks. This was followed in March 2018 by the announcement of a £1.5m fund to support people back into work in the private sector following time out for caring.³¹ Secondly, the party pledged to introduce statutory leave for carers.

Whilst identification of the need to support working carers and those returning to work is encouraging, the impact offering unpaid leave may have is questionable. Unlike statutory maternity leave, time off work for carers would be without payment, which could make it financially unrealistic for many people and impact people's pensions. It would also remove employees from the workplace rather than enable them to continue working while caring, even if this is their preference. Indeed the Government has recognised that most working age carers "wish to stay in touch with the jobs market, not just for their financial wellbeing, but also to enhance their own lives and the lives of those they care for."³²

Whilst the creation of the Department of Health & Social Care could be considered a sign of the Government's intent to prioritise the development of a fully-integrated system, the fact that the budget for social care remains with the Ministry of Housing, Communities & Local Government complicates the situation. The Health & Social Care Secretary has stated explicitly that the needs of carers will be "central to our new social care strategy" and that if the Government can make it easier to juggle working and caring responsibilities "then that is what we should do."³³ With the green paper set to have a "clear strategic focus on unpaid care,"³⁴ the Government has confirmed it will not be bringing forward a new carers' strategy. Instead, as stated in the Improving Lives Policy Paper, an action plan for carers, considering carers' views, will be published ahead of the green paper. This will set out a cross-government programme of targeted work to support carers over the next two years³⁵ ahead of the introduction of any wider reforms following the Government's consultation.

More widely, there is an understanding of the need to support the ageing workforce and working carers across government. Fuller Working Lives: A Partnership Approach³⁶ recognises the benefits to business of a multigenerational workforce and of supporting working carers to remain in employment. It outlines several recommendations developed by businesses to help employers support older workers, including those with caring responsibilities, to stay in work.

Furthermore, the Government has identified that the ageing population and workforce bring many challenges that could "reduce the size of our workforce and lead to lower productivity."³⁷ It is encouraging that both the Industrial Strategy and the Government's response to the Taylor Review, Good Work, recognised the need to support workers with caring responsibilities, and outlined the Government's commitment to promoting workplace flexibility (with carers cited as potential beneficiaries).

Significantly, Good Work identified the need to "promote genuine flexibility in the workplace,"³⁸ along with plans to work with industry on its implementation. A Flexible Working Taskforce, co-chaired by the Chartered Institute for Personnel & Development (CIPD),³⁹ has already been established by the Department for Business, Energy & Industrial Strategy to promote wider understanding and introduction of inclusive flexible work and working practices.



But there's some inertia

Proposals to fund social care tend to pivot around the question of the extent to which this is the responsibility of the state or the individual. The response to the Conservative Party's 2017 General Election manifesto pledge to have older people and their families pay more of the costs of social care – referred to in the media as a "dementia tax"⁴⁰ – underlined the emotive nature of this issue and the difficulty of reaching political and public consensus on a proposal for social care reform put forward by a single political party. The Conservatives will now bring forward proposals regarding how social care can be funded in the long term in the upcoming green paper. But these discussions are not new.⁴¹

After initially supporting a proposal from the Dilnot Commission in 2011 to cap the amount an individual would have to contribute to their social care costs (set at £72,500, compared to the Commission's recommendation of £35,000), the Government decided in December 2017 to scrap the idea, with proposals for funding to be considered in the Government's upcoming green paper.⁴²

The trouble is that green papers are proving slow to bear fruit, with several false starts and lost momentum over the years. Indeed, the Health & Social Care Secretary has explicitly stated that he can "feel the weight of stalled reform" on his shoulders given that, in the last 20 years, there have been five green or white papers, numerous policy papers and four independent reviews into social care.⁴³ The joint inquiry into the long-term funding of adult social care, launched by the Communities and Local Government and Health Select Committees, recognises that whilst there is "agreement on the urgent need for reform, this has not translated into action or consensus on how it should be achieved."⁴⁴ The inquiry stipulated that submissions should focus on the following two issues: how social care can be funded sustainably in the long term (beyond 2020), bearing in mind in particular the interdependence of the health and social care systems, and the mechanism for reaching political and public consensus on a solution.

Whilst, ahead of the publication of the green paper, the inquiry is aiming to "identify funding reforms which will command broad consensus" to enable the Government to make "swift and tangible progress in this area," recognition that "numerous reports, commissions and Government papers" have been published on this topic over many years is indicative of the complexity of this issue and the difficulties the Government will face in reaching widespread agreement on reforms.



We need action and consensus to help working carers **now.**





The Brexit effect

As if the challenge wasn't significant already, Brexit is proving both a distraction to ministers and a blow to the economy, with the contentious nature of debate around the terms of the UK's departure creating further instability.

We can expect fewer social care workers

Concerns have been raised about the effect of Brexit on Britain's social care workforce, which relies heavily on EU workers whose future is now unclear.⁴⁶ Over the past decade, the proportion of European migrants in the social care workforce has increased, with more than 80% of migrant care workers coming from Europe in the first part of 2016 alone.⁴⁷

In 2016-17, 7% of the care workforce were non-British EEA nationals.⁴⁸ Since Brexit, there has been a 64% increase in the number of EU migrants seeking to confirm their right to residency or citizenship,⁴⁹ showing the depth of concerns migrants have over their status and future.

A report by Independent Age looks at the potential loss of care workers given various Brexit outcomes. It puts the shortfall at between 350,000 workers (best case scenario) and 1.1 million workers (worst case) by 2037.⁵⁰

Aside from the possible lack of workers in the future, a significant effect is being felt on their realtime morale.⁵¹ It doesn't bode well for attracting or retaining care workers in the here and now, especially given there are already concerns about the recruitment and retention of care workers. With the National Audit Office (NAO) stating that the Department of Health & Social Care is not doing enough to create a sustainable social care workforce,⁴⁸ the potential impact of Brexit could significantly compromise the formal care support available to assist informal carers and those for whom they care. 66 The impact of the UK's vote to leave the EU could have major implications for health and social care, not least because it has ushered in a period of significant economic and political uncertainty at a time when the health and care system is facing huge operational and financial pressures.

Helen McKenna, The King's Fund, June 201645

We may have less funding

According to a new paper published in The Lancet, the NHS stands to lose money after Brexit, both through direct revenue streams (since 2001, the NHS has received €3.5 billion from the European Investment Bank) and as a result of a potentially weakened economy, which could leave the Government with less to spend on health.⁵²

Added to that, a potential increase in the cost of medicine once free trade with Europe ends, and the need to recruit more staff if fewer EU nationals are able to work in the UK, has led to the Economist Intelligence Unit estimating that NHS costs could actually go up by £7.5 billion a year.⁵³

Though funding for health continues to grow, it's a downward rate of growth at just 1.2% in real terms since 2009/10, as compared to an average 4% above inflation for some 60 years before then.⁵⁴ NHS Providers, which represents 98% of hospitals, mental health, community and ambulance trusts in England, has called on the Government to accept that the NHS can no longer deliver what is required of it within current funding.⁵⁵

With these pressures, it's understandable why there have been calls from within government for some of the anticipated 'Brexit dividend' to be spent on funding the NHS, even though no promises have yet been made to this effect.⁵⁶

If a 'Brexit dividend' is earmarked for health only, this may limit funding available for other departments, impacting adult social care, which is predicted by the Local Government Association to have a funding gap of £2.3 billion by 2020.⁵⁷



Informal carers turn to work

Away from Parliament, a social shift could have a significant effect as we find increasing numbers of over-50s in employment. Recent data has shown that over-50s now make-up 31% of the entire UK workforce, compared to just 21% in 1992.⁵⁸ With three in five carers being over 50 years old,⁵⁹ the growth of this age group working, and working for longer, has an impact on their time available to provide unpaid care.

A similar swing reflects a rising number of women in the workplace,⁶⁰ and therefore there are fewer women than before with the same hours available to provide unpaid care.

What does it mean for people who need care?

If there are more workers among women and the over-50s two groups that traditionally cared for ageing parents - who's going to look after these older loved ones?

And, if Brexit means a potential shortage of care workers and an increase in health costs, what's going to happen to our fragile social care system?









of 'committed' carers are distracted from day-to-day work due to their caring responsibilities

As you can see, the economic story looks grim. Employment levels are high, with more people (and more previously non-working carers) working longer than ever.⁶¹ Aside from the problems this poses for the Government and social care, it calls for drastic change in the workplace. There's no escaping the growing need for eldercare, so we need an open conversation about workplace solutions to help employers and employees meet this challenge together.

Businesses estimate that around 16% of their workforce is made up of those with eldercare responsibilities, and this number is expected to grow in the next 5-10 years.⁶²

- Most working carers are in their 40s to 60s, when they're more likely to hold high-value leadership roles as senior managers and directors⁶³
- Working carers are distracted from day-today work due to their caring responsibilities

 either making phone calls or doing online research – say 65% of 'active' carers and 76% of 'committed' carers⁶³
- Simplyhealth research estimates that, for a company of 10,000 employees, lost productivity due to caring could amount to £1.1 million a year⁶⁴
- Home/family/carer responsibilities remain among the most common causes of short- and long-term absence from the workplace⁶⁵

What these figures show is that working carers are of huge value to the workforce, especially when you consider that most are of an age when they're more likely to be skilled and experienced employees and managers. Losing them, either permanently or due to long-term absence, will be difficult for those businesses that ignore or miss the signs of stress among their people. Those who spot the signs, and act on them, have the potential to make the best use of talent while boosting staff morale, culture and productivity. They may also improve their reputation as a quality employer, which both helps to win the battle of hiring and retaining the best people and reduces costly turnover and training of employees.

Beyond the many benefits for individual businesses, supporting working carers could help to strengthen British industry, something which may be crucial ahead of our formal departure from the EU.

It can also save the public purse at least £1.3bn a year⁶⁶ – a figure based on lost tax revenue and the increased cost of Carer's Allowance if today's working carers left employment.

Active carers, as defined by Simplyhealth research, may not recognise themselves as 'carers' officially, but they do a lot for an older loved one on a regular basis. This includes running errands, doing the weekly food shop and generally checking in to make sure that they're OK.

Committed carers are actively involved in the care of an older loved one and recognise themselves as carers. They plan their week around the needs of their older loved one; their schedule isn't their own. The level of stress and effort required to care can make committed carers feel forced to leave their job.



What were our objectives?

Having recognised that the number of working carers in the UK is increasing, and that there are difficulties associated with caring whilst working, we held a workshop on the 6th November 2017 to discuss the challenges facing working carers when trying to secure, remain in, progress in and return to work.

The purpose of the discussion was to identify a range of recommendations for policymakers and employers to support carers in the workplace. In particular, we wanted to determine the groups of people who are most vulnerable to exclusion from the labour market as a consequence of their caring responsibilities; the barriers employers of all sizes have to overcome to implement carer-friendly policies; and if and how public policy interventions could help employers to assist working carers as part of a sustainable carer support network.

Event format

The workshop was well-attended by 25 expert stakeholders from 17 organisations across the public, private and third sectors, including government and non-government bodies, think tanks, charities, businesses and trade associations.

Alongside Simplyhealth and The Work Foundation, the organisations and groups represented at the event were as follows: the Advisory, Conciliation and Arbitration Service (Acas), the Association of British Insurers (ABI), the Bank Workers Charity (BWC), the Carers Trust, the Centre for Ageing Better, the Department for Work & Pensions (DWP), the Employment Related Services Association (ERSA), the Institute for Employment Studies (IES), Macmillan Cancer Support, Mind, the Society of Occupational Medicine and the House of Commons' Work & Pensions Select Committee.

The event opened with a series of short talks delivered by a range of speakers with diverse expertise and offering invaluable insight into this topic.

- Lesley Giles, Director, The Work Foundation
- Professor Dame Carol Black, Principal of Newnham College, University of Cambridge, and former expert adviser on health and work to the Department of Health, the Department for Work & Pensions and NHS England
- Professor Keith Brown, Director, National Centre for Post-Qualifying Social Work and Professional Practice (NCPQSW), Bournemouth University
- Nicola Hamilton, Policy Lead on Carers, Fuller Working Lives, Department for Work & Pensions
- Raman Sankaran, Chief Commercial Officer -Growth & Innovation, Simplyhealth
- Joanne Webb, a working carer, who has held senior positions at Disney and DreamWorks



Speakers highlighted the invaluable contribution made by informal carers to the country's care network, whilst also recognising the challenges many people face when trying to combine paid work with caring. The general consensus was that there is a need to work collaboratively to develop and implement sustainable workplace solutions, co-created by a range of interested stakeholders, to help carers more effectively balance work with caring in the long-term.

Discussion

The talks helped to set the issue in context and generated debate ahead of a breakout session, during which participants split into three groups to discuss six key questions before sharing their conversations with the room. The questions focused on the challenges facing working carers, including identification of the most vulnerable groups of carers, and how employers and policymakers can help to support them. The outcome of these discussions, including the implications for policy and workplace practices, are outlined in the findings section.



The outcomes from the workshop are summarised below, with the six key questions discussed by participants helping to structure the findings. The questions focused on three groups: working carers, employers and policymakers, with responses grouped together accordingly under each heading.

Working carers

What are the main challenges for individual working carers to securing, remaining in, progressing in and returning to work?

Participants identified several significant barriers which working carers have to overcome to combine paid work with care. These revolved primarily around employers' and colleagues' perceptions and the emotional, physical and financial challenges associated with caring.

Carers who have either taken a break and are looking to return to work, or who want to remain in work but in a position with less responsibility and fewer hours, faced several obstacles to finalise suitable working arrangements. For those wanting to remain in work, but in a slightly changed role, the biggest challenge was simply raising this subject with managers. Once this hurdle is cleared, difficulties typically arise when trying to integrate the new role into the existing organisational structure and placing it alongside other colleagues' roles.

Working carers may also be concerned about the negative impact such a request could have on their career progression and management's perception of their dedication. Indeed, participants bemoaned the prevailing culture in many workplaces where the number of hours spent working, and physically present in the office, is considered indicative of commitment and loyalty, instead of placing focus on performance indicators and results (e.g. such as in sales and recruitment roles). These workplaces are particularly challenging and unfairly disadvantage working carers.

It was suggested that employers are generally unwilling to accept that people who've previously worked in senior roles are happy to take on more junior or lower skilled roles that do not make the best use of their skill set. It was agreed that this is essentially a missed opportunity for employers who would benefit from working carers' skills and expertise at a relatively lower cost, whilst enabling working carers to remain in contact with the labour market. It also means that the options available to working carers to balance work with caring are limited. The unpredictable nature of caring roles, and the need for flexible working arrangements to accommodate caring responsibilities, present a significant challenge to employers and carers. Working carers may need to take time off work immediately, or at very short notice, which can have an impact on the workload of colleagues, who may feel like they have to 'pick up the slack.' As a result, carers may feel like they are either neglecting their work responsibilities - and placing pressure on their colleagues - or their care responsibilities, which can lead to feelings of guilt.

Sourcing external support to organise care around working responsibilities can be difficult for working carers. The cost of private care support can make it unaffordable and inaccessible to many. Consequently, many carers have informal arrangements with neighbours, friends or family members to help them with their caring responsibilities. However, the lack of formality can lead to unpredictability, with the need to rely on others causing working carers stress and anxiety. Additionally, bereavement, which is a significant part of the caring journey, can have a considerable emotional impact on working carers, ultimately disrupting their working lives.

Finally, the financial implications of caring, now and in the future, were identified as a big challenge for working carers. Working carers who want to work fewer hours will inevitably earn less and this may have long-term implications, e.g. reduced savings or pension contributions, which can impact the provisions they are able to make for their own future. Equally, carers contemplating returning to work must consider whether their wages will cover the cost of care support and, ultimately, if this is financially feasible.



Who are the most vulnerable groups, among both employees and employers, and how could they be supported?

Employees working in low skilled, low paid jobs were generally identified as the most vulnerable groups in the workforce. Time off to care is simply unrealistic for these groups due to financial constraints and because they are less likely to be in roles that would allow them the flexibility they need to care. Employers of people in these groups have little motivation or drive to implement carer-friendly policies, such as flexible working, because these workers are more easily replaced than high skilled workers. Participants suggested that further down the skills scale, flexibility can benefit the employer more than the employee, leading to poor job security, the risk of exploitation and a lack of certainty for those who really need it (e.g. through zero-hour contracts).

Self-employed workers were also identified as a potentially vulnerable group. While they may benefit from flexibility (relative to those employed by an organisation) they can be more isolated and have less access to both peer support networks and practical support to help them juggle their work with caring. So-called 'bogus' self-employed workers working in the 'gig economy' were considered to be particularly vulnerable as they tend to earn little (and therefore do not have any genuine flexibility to arrange their work commitments around caring), have no job security and limited capacity to make provisions for their future (either through personal savings or a pension). People who have been out of work for a period of time due to caring, and who wish to return, are particularly vulnerable as they will need to explain the reason for their absence from the workforce.

Employees working for small and medium-sized enterprises (SMEs) may be unfairly penalised because SMEs might be largely dependent on one or two key individuals whose roles cannot be sufficiently covered by colleagues in their absence. They may also lack the budget and resources to implement specific carer-friendly policies. Dependency on specific individuals is likely to be less of an issue – although still a significant one – in larger organisations.

Employers

What are the main challenges for employers, large and small, to support and retain working carer employees?

Participants agreed that the impact working carers have on an organisation varies dependent upon its size. Larger organisations, for example, can use agency workers or contractors to fill gaps in the workforce, which can mitigate the impact of employee absences. However, smaller organisations may not have the budget to afford this support, which means the impact of employee absences can be more significant.

The general consensus was that the correct balance must be drawn between the size of an organisation, its resources and what it would be feasible for it to implement to support working cares. Carer-friendly policies should reflect the size of the organisations in which they are introduced since this will dictate what can realistically be offered and what will be most effective. There is a need to examine what mechanisms can be put in place to enable SMEs to support working carers given the limited resources at their disposal.

What could be done in the workplace to support working carers and promote a change in workplace culture?

Participants broadly agreed that the development and introduction of a framework for best practice and guidance could potentially help employers to provide appropriate support for working carers. In particular, it was felt that this could play a significant role in promoting a supportive workplace culture. This should be embraced by senior management and organisations; viewed as an opportunity to promote genuine employee wellbeing, rather than regarded as a mere statutory obligation with minimum effort expended to ensure it's fulfilled. Line managers and human resources employees could be given special training to equip them with the tools and skills necessary to understand the unique nature of caring journeys and how to support working carers.

Online forums and peer-led support networks aimed at employers could provide a platform for employers to seek advice and share examples of best practice across different organisations (of different sizes) and sectors. This form of information sharing could be particularly useful for SMEs, who may lack the resources to develop bespoke approaches to supporting working carers.

Findings



The introduction of 'working carer champions' in the workplace would help increase the visibility of caring and raise awareness of the challenges associated with being a working carer. It would also help to promote an open discussion across the workforce about why it is important to support working carers and what employers can do to achieve this end.

It was agreed that ensuring all employees (as far as possible) can benefit from flexible working is extremely important. However, it was also recognised that this will be easier to implement in some organisations than in others due to size, sector and industry. Technology was cited as a resource that could be used to facilitate flexible working arrangements and there was broad support for organisations exploring how this could potentially help working carers to manage their work and care responsibilities.

The idea of a 'carers mark,' or some form of formal accreditation, for organisations indicating that they are essentially carer-friendly was popular among participants. Analogous employer schemes, such as the UK Government's 'Disability Confident' scheme, allow organisations to differentiate themselves from competitors and demonstrate an ethical and explicit commitment to their employees and consumers alike of promoting workplace equality.

Participants felt that there is potentially a role for a mediating organisation or body to sit between employers and employees to help raise subjects that working carers may find difficult to disclose or discuss, such as reducing responsibilities and working hours. An organisation similar to Acas, but catering specifically for working carers, could fulfil this role. This would, to some extent, help to destigmatise conversations about caring in the workplace and help both parties reach amicable agreements that are mutually beneficial and co-produced.

Finally, it was felt that the good 'business case' for retaining employees should be more widely promoted. Organisations should recognise that the cost of replacing and training employees with either temporary – agency – or permanent workers is more costly than retaining existing employees and should therefore always be avoided if possible. Demonstrating an explicit commitment to retaining employees by offering personalised support to ensure a healthy work/life balance can also help with the acquisition of talent.

Policymakers

What challenges face policymakers in supporting both working carers and employers and shaping employment practice?

The general consensus was that there is a need to increase awareness of what constitutes caring in order to destigmatise the caring role and what it means to be a carer. At present, widespread lack of understanding of, and misconceptions about, caring is inhibiting open conversation, with working carers reluctant to disclose their caring responsibilities to their line managers and colleagues. It's important to raise awareness of what constitutes caring so that people who are carers can utilise support that is available.

The size of an organisation is a significant factor that must be considered. Smaller organisations may struggle to implement carer-friendly policies, such as flexible working practices, owing to a lack of resources and capacity, whereas this may be more feasible for larger organisations with dedicated HR departments, bigger budgets and larger workforces. The industry in which the employer operates is also important. The nature of the work they do and, in particular, the role the working carer performs, means some employers may not be able to offer flexible working arrangements, such as flexitime and working from home. Additionally, carers' needs may be different depending on the nature and extent of their individual care responsibilities.

Participants considered whether the Government should legislate to force the introduction of mandatory 'carer strategies' in workplaces (and if this approach would help to meet the unique needs of carers), or if a softer approach should be taken to encourage and incentivise voluntary good practice (such as through showcasing examples of good employer approaches and promoting the good business case for supporting working carers).



How can policymakers support working carers and their employers?

Participants generally agreed that it would be in the best interest of all parties – employers, employees, the Government and the economy – if solutions could focus on enabling working carers to remain in the workplace, where possible. It was suggested that there is a need for carers to be recognised as a distinct and potentially vulnerable group of people in need of specific protections. However, there was also some debate as to whether carers should be 'singled out' for particular treatment, or if emphasis should be placed on treating all employees as humans with unique needs that can only be met through individual engagement, personalised support and flexible approaches.

It was suggested all employees should be supported throughout their careers, with a need to consider what specific, targeted assistance is required at times when they may be particularly at risk of dropping out of the workforce. Given the personal nature of each care journey it was recognised that there is no 'one-size-fits-all' solution.

As part of this discussion, participants highlighted the fact that caring is a gendered issue; it is mainly women who take on caring roles and working carers are primarily women. Debate focused on if the fundamentally gendered nature of this subject should dictate the support developed and provided (i.e. if it should target women), or if attempts should be made to challenge gender stereotyping and to broaden understanding of this issue to position it as a societal problem that can affect anyone at some point during their lives. Carers have a legal right to a community assessment under the Care Act 2014, taking into account whether they are currently in employment or seeking work. However, it was suggested that these assessments should be more closely connected to employment. Greater consideration needs to be given to the impact caring can have on particular roles and the type of roles informal carers are looking for, so that individuals can be offered more targeted support (both whilst seeking work and whilst in work).

The question of how support should be provided to have the greatest positive impact was also considered (i.e. whether local or national government was best-positioned to provide it). Participants highlighted the work being done in this space by the Greater Manchester Combined Authority, which is developing an early intervention service to support people who are at risk of falling out of the labour market, or who are newly unemployed (within the last six months) and may face barriers in returning to work, due to a health condition or disability. This initiative, called the Greater Manchester (Working Well) Early Help Programme, is designed to offer targeted support to individuals at an early stage, and could enable a range of people who may otherwise leave employment, including informal carers, to stay in the workforce for longer.

Local authorities – particularly those, like the Greater Manchester Combined Authority, that benefit from the devolution of health and social care – may be better-placed to pilot new initiatives than Whitehall policymakers. They are more likely to have the freedom and flexibility to trial innovative approaches that could have the potential to be expanded and replicated nationally (if shown to be successful).

Workshop summary

As you can see, our discussion findings demonstrate cross-sector recognition of the pressures facing working carers, and a genuine appetite to work collaboratively to promote change. Several areas were identified where policy interventions could have a positive impact on the support offered to working carers, including the introduction of rights to enhance carers' access to flexible working arrangements.

What is clear is that there are considerable gains that can be made from establishing a sustainable support network for working carers. Not only will this benefit working carers and their families, but there is a strong business and economic case for ensuring that combining paid work with care is a realistic proposition. Employers and policymakers have a key role to play in influencing change, but they must work together to ensure that any reform introduced works for all interested stakeholders and is underpinned by public awareness of the importance of caring. And this need for collaborative, partnership-working is reflected in our list of recommendations.



Collaboration is key, but intervention is complex and will call for a holistic approach to supporting working carers.

Factors to consider include carers' needs for their own personal health and wealth, along with employers' business requirements and political issues such as Brexit, NHS and social care funding and demographic change.

There are also the needs of different types of businesses, depending on their size, industry and resources, and the needs of different groups of workers, including women, the over-50s and lower-earners.

As part of this ongoing conversation, we've outlined a number of recommendations for employees, employers and policymakers to consider.

Employees

To be clear, this report is about finding ways policymakers and organisations can support working carers; we don't believe the onus is on working carers themselves. Aside from the moral standpoint, not all organisations are open to new ways of working and don't have cultures that allow for honest conversations with their employees. To that end, this section is intended purely as an 'ideal situation', where working carers feel comfortable in the workplace, where they have good relationships with their line managers, and where they feel able to take action.

- Speak to HR and line managers to let them know of any caring responsibilities, where they feel able to do so. Carers lack visibility in the workforce, so it's important to raise awareness of their caring roles through day-to-day conversations. This not only enables line managers to support carers at work, but it also enables businesses to gain a better understanding of the number of carers in their workforce and helps colleagues to understand and appreciate the pressures carers face. This all works to promote a better culture of support and understanding.
- Step forward as a carer champion see page 23.
- Set up a carers' peer group or support forum see page 23.





Employers

Our recommendations for employers should not be taken as a one-size-fits-all solution. Instead, their feasibility will depend on the nature of working and caring roles. The following suggestions are meant only as 'best-case' scenarios, which assume the support and guidance of the Government.

- Introduce carer champions. This would raise awareness of working carers and destigmatise caring. It would reassure other working carers that they're not alone and encourage them to share experiences. It would be especially helpful if carer champions held senior positions at work. This would send the message that supporting working carers is of high importance in the organisation.
- Set up carers' peer groups or support forums, where carers can share experiences and advice. Businesses could signpost staff to external support forums.
- Share examples of good practice with other organisations. This would help businesses to implement carer-friendly initiatives, while promoting the skills and qualities that carers bring to the workforce.
- Provide an online resource, through company employee benefit schemes or HR services, to help carers source practical advice and expert support on topics including care, legal and financial information.

- Offer online or telephone counselling, through services like Employee Assistance Programmes.
- Train line managers on how to identify and support carers, including bespoke approaches. Educate them that working carer roles do not mean lack of commitment at work. Training could be offered as part of diversity and inclusion programmes, and would promote a culture of open discussion about individual carers' needs.
- Commit to flexible and remote working.
- Explore how technology could help working carers and the workforce more generally. For example, employees could use telecare services to remotely monitor their loved ones or arrange care support, thus reducing the need to take time off work.
- Run workplace awareness campaigns. This would help those providing care duties to identify as carers, access the support they need and feel less isolated at work. It would also destigmatise caring, normalise conversations about caring and engender an understanding of the diversity of carer journeys.
- Be open to employee requests to take on fewer hours or less senior roles. Employers could benefit from the expertise of these working carers and get good value for money.





Policymakers

Recognition of the need to support working carers is gaining traction in the political sphere. However, given the number of people combining paid work with care looks set to rise, we need a coherent strategy that focuses on the introduction of targeted policy solutions that will help safeguard the wellbeing of carers in the long term.

- The Department for Work & Pensions (DWP) could work more closely with social care departments in local authorities as part of the carers' assessment process so as to identify local job opportunities. It could also review local initiatives as part of an action to develop an evidence base of good working practices to support the work done in other locations.
- Introduce dedicated carers' employment rights, such as statutory leave, as recommended in The Independent Review of the State Pension Age (Mar 2017) and pledged by the Conservatives in the last General Election. This would depend on the resources of both individuals and individual businesses. For example, some carers/companies can't afford to take/offer unpaid time off work. Any leave entitlement should enable carers to remain in/return to the workplace, where possible, and to receive support during their absence.
- Work closely with businesses to promote the evidence-based value of retaining carers in the workplace. The Government should collect and share examples of good practice, and provide guidance to employers for example, how to create support groups/carer champions/awareness campaigns/access to information to initiate change in workplace culture.

- Issue guidance to both employers and prospective employees on how caring could be discussed during interview stage. This would be especially helpful for smaller organisations, which may lack the HR expertise and resources to introduce dedicated carer-friendly policies.
- Develop an accreditation scheme, similar to the Disability Confidence scheme already in place. This would give employers advice and guidance on supporting carers in the workplace. It would also encourage good practice and reinforce the idea that carers are valuable members of the workforce.
- Establish a carers' committee with the Department of Health & Social Care, made up of charities, employers and unions, to advise the Government on ways to support working carers, while recognising the needs of businesses.
- Work with charities, such as Mind, the Carers Trust and Age UK, on policy guidance and best practice.
- Launch a public awareness campaign to increase national understanding of the importance of working carers in light of our ageing population and workforce - the contribution made by carers and the diversity of caring journeys. This would also dispel any misconceptions about who's a stereotypical carer and what constitutes caring.
- Establish regional networks for SMEs to share best practice in supporting working carers.



We realise there are no definitive answers to supporting working carers, and the individual nature of care journeys means flexibility is central. What's important is that all workers feel supported at each stage of their care journey and regardless of their level of commitment, be that a few hours a month or full-time caring.



Other suggestions

In the process of compiling this report, and in an ever changing context, we feel there are other potential options for supporting carers in the workplace.

Employers

- Regain workers. For some, the intensity of caring for a loved one will force them to leave their job. But sadly, that caring requirement will likely end. Keep in contact with these people and offer them opportunities to get back into work once their situation has settled. Phased returns into the workplace could help to ease them back in.
- Extend flexible working. Introduce a 'flexible by default' policy, dependent on business size, industry and sector, where staff can request flexible working at the point of recruitment.
- Provide access to alternative care services. These services could act as back-up help for employees whose normal care arrangements let them down, providing access to a professional paid carer to cover an emergency or where there are no other options available.

Policymakers

• Carer's Allowance. Review Carer's Allowance and other welfare benefits to better reflect the contribution carers make to the economy and public good. Benefits must enable working carers to stay in paid employment.





"Supporting working carers to sustain employment and to gain progression in their career is challenging. The solutions are complex and necessitate businesses, statutory services, government and the individual to play their part."⁶⁷

Association of Directors of Adult Social Services, June 2017

The picture is worrying

There are increasing numbers of older people needing care. However many of their carers will see deteriorations in their own health and financial situations as they age. Brexit could mean a lack of paid care workers and higher health costs, while there's no certainty that our post-Brexit economy will generate the extra funds needed to improve social care.

But we have a hopeful outlook

The Government recognises the problem and appears committed to finding solutions, with carers recognised as a valuable component of a sustainable social care system. It is anticipated that a carers' action plan will be published shortly, which will outline support for carers in the short-term ahead of any wider reforms made following proposals put forward in the social care green paper.

We've all got a role to play

To put in place a sustainable support system for working carers, we need to work across organisational and industry boundaries. It is only through partnership-working that targeted, realistic and effective assistance will be introduced to ensure the unique needs of carers can be met. Underpinning this, the public must develop an understanding of the important role carers play, and the role they are likely to play in the future, to ensure carers' needs are met.





The question of how we care for our ageing population, including how we plan for our own future care, is complex.

At present, we know informal carers make an invaluable and much-needed contribution to the country's care network, with many balancing work with care. We also know that this can be challenging on a daily basis. The preceding pages outline the barriers many working carers must overcome when trying to enter, remain in and progress in work. But the situation looks set to worsen. Not only is the proportion of our elderly population growing but this, combined with concerns about the capacity of the state and private care sector to meet demand, means we're likely to see increasing numbers of employees taking on informal caring duties. And if their needs are not accommodated, this could impact business.

Whilst the Government's commitment to exploring flexible working practices is welcome, the difficulties faced by many working carers, and the proliferation in informal care, is the result of a combination of factors.

Poor working conditions for care workers and the sense that this type of work is not valued is stifling recruitment and retention, making the sector unstable and unable to satisfy demand. Those caring for the elderly are predominantly in their 40s and 50s, many of whom will be balancing work and caring for elderly relatives with raising children. Their ability to make provisions for their own future care, such as through their pension contributions, can be compromised if they need to leave the workforce unexpectedly or take reduced hours whilst also financially supporting adult children. In short, it's a perfect storm, with working carers expected to help perform the role of anchor.

As we await the publication of the social care green paper, we need a candid national conversation about the key role informal carers play in helping our elderly and alleviating pressures on state-funded services. We must also engender an understanding of the economic and cultural benefits to employers of retaining working carers.



Only once their value is truly understood will informal carers be appreciated as integral components of any proposed model for sustainable social care reform, instead of dismissed as the default solution; individuals making personal choices that should be managed privately. Only then will they be offered comprehensive support to manage competing life commitments, with the provision of work-based solutions not only promoted, but normalised.

But they will need support, especially from the formal care sector; we need a new partnership in society whereby both informal and formal carers are really valued by the whole of society as they support and care for our loved ones, often some of the most vulnerable members of society.

The workshop session was fruitful and the policy recommendations it generated are testament to the strength of insight and expertise shared. Additionally, that the topic attracted representatives from across different industries and sectors is encouraging since progress will only be possible through collaborative working. But we are only at the start of a discussion that will last some time about how we adapt as a nation to fulfil our growing need for social care and to support working carers.

Professor Keith Brown

Director

National Centre for Post-Qualifying Social Work and Professional Practice (NCPQSW)

Centre for Leadership, Impact & Management Bournemouth (CLiMB) Bournemouth University



Simplyhealth

For 146 years we've been helping people to make the most of life through better everyday health. In 2017 Simplyhealth and Denplan united under one Simplyhealth brand and today we're proud to be the UK's leading provider of health cash plans, Denplan dental payment plans and pet health plans.

We help over three million people in the UK access the health and care products, services and support that they need, when they need them and at a price they can afford. We also help over 11,000 employers to safeguard the health of their employees.

We're proud to donate 10% of our pre-tax profits to health-related charitable activities every year, and this amounted to £1.13 million in 2017. Our Simplyhealth Great Run Series partnership raised an additional £42.6 million for charity.

We know from our research that carers play a significant role in caring for our elderly, but that many carers experience difficulties sourcing the practical information they need. In 2017, and having worked with a range of employers, we launched Care for Life, a comprehensive online, work-based solution, which enables users to personalise complex care information and facilitates access to expert support and practical guidance, including legal advice and information about local services.

In addition to practical advice, carers need emotional support. The Simplyhealth Care Community is an online, peer-led forum, powered by HealthUnlocked, through which carers can seek advice and share their concerns. The community is free to join so that it is universally accessible to all those who wish to use it during any stage of their caring journeys.



For further details, please visit: www.simplyhealth.co.uk/ careforlife

The Work Foundation

Through its rigorous research programmes targeting organisations, cities, regions and economies, now and for future trends; The Work Foundation is a leading provider of analysis, evaluation, policy advice and know-how in the UK and beyond.

The Work Foundation addresses the fundamental question of what Good Work means: this is a complex and evolving concept. Good Work for all by necessity encapsulates the importance of productivity and skills needs, the consequences of technological innovation, and of good working practices. The impact of local economic development, of potential disrupters to work from widereconomic governmental and societal pressures, as well as the business-needs of different types of organisations can all influence our understanding of what makes work good. Central to the concept of Good Work is how these and other factors impact on the wellbeing of the individual whether in employment or seeking to enter the workforce.



For further details, please visit: www.theworkfoundation.com

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