

Article

Reasons for workers aged over 50 years leaving employment since the start of the coronavirus pandemic: wave 2

Motivations of those aged 50 to 65 years leaving work during the coronavirus (COVID-19) pandemic in Great Britain from March 2020, why they left and whether or not they intend to return. Main findings from wave 2 of the Over 50s Lifestyle Study.

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Release date:
27 September 2022

Next release:
To be announced

Table of contents

1. [Main points](#)
2. [Increase in economic inactivity in those aged over 50 years](#)
3. [Developments from wave 1 to wave 2](#)
4. [Age as a factor](#)
5. [Health as a factor](#)
6. [Access to support as a factor](#)
7. [Skills as a factor](#)
8. [Job appeal as a factor](#)
9. [Financial Resilience](#)
10. [Retirement expectations and the cost of living](#)
11. [Over 50s Lifestyle Study \(OLS\) data](#)
12. [Glossary](#)
13. [Data sources and quality](#)
14. [Related links](#)
15. [Cite this statistical article](#)

1 . Main points

In the period from 10 to 29 August 2022, based on adults aged 50 to 65 years in Great Britain (GB) who have left or lost their job since the start of the coronavirus (COVID-19) pandemic and not returned to work:

- The majority (66%) owned their homes outright, and were more likely to be debt free (61%) compared with those who left their job since the pandemic and returned to work (42% debt free).
- Financial resilience varied by age: those aged 50 to 54 years were significantly less likely to be debt free, excluding a mortgage (49%), compared with those aged 60 to 65 years (62%), and more likely to have credit card debt (39%, compared with 24%).
- More than half (55%) of those aged 60 to 65 years were confident or very confident that their retirement provisions would meet their needs, compared with just over one-third (38%) of those aged 50 to 54 years.
- Age was also a factor when considering whether to return to work; the younger cohort were more likely to say that they would consider returning to work (86% for those aged 50 to 54 years, 65% for those aged 55 to 59 years and 44% for those 60 to 65 years).
- Adults aged 50 to 59 years were more likely to report mental health reasons (8%) and disability (8%) as a reason for not returning to work when compared with those aged 60 to 65 years (3% and 3%, respectively).
- Adults aged 50 to 59 years (14%) were also more likely to be currently looking for paid work, compared with adults aged 60 to 65 (6%).
- Among those who would consider returning to work (58%), the most important factors when choosing a paid job were flexible working hours (32%), good pay (23%), and being able to work from home (12%).
- Among those currently in work, access to support may be a factor in retaining the workforce with those who have never left the workforce more likely to have access to employer support than those who left work.
- Around 1 in 5 (18%) said they were currently on an NHS waiting list for medical treatment; this rose to 35% for those who left their previous job for a health related condition.

2 . Increase in economic inactivity in those aged over 50 years

Recent [Labour Market](#) data has shown that adults aged over 50 years in the labour market continue to drive the increase in inactivity. [In May to July 2022 there were 386,096 more economically inactive adults aged 50 to 64 years than in the pre-coronavirus \(COVID-19\) pandemic period \(December 2019 to February 2020\).](#)

People experiencing long-term sickness and students have driven the rise in economic inactivity in the latest period compared with the previous three months, with long-term sickness now at a record high.

The Over 50s Lifestyle Study (OLS) was designed to gather more information from adults aged 50 and over to better understand their motivations for leaving work and whether they intend to return. Wave 1 was conducted in February 2022, while this article will look at the results of wave 2, conducted in August 2022.

Throughout this article and unless otherwise stated, we refer to adults aged 50 to 65 years that have left or lost their job since the start of the coronavirus pandemic and have not returned in the reference period.

Estimates in this report are based on data collected between 10 and 29 August 2022 ("wave 2"). Where possible, comparisons are made with data collected between 8 and 13 February 2022 ("wave 1").

3 . Developments from wave 1 to wave 2

In wave 1, we learnt that those in the younger group (aged 50 to 59 years) had more complex and varying reasons to leave the labour market than those aged 60 to 69 years, who were twice as likely to retire from paid work.

When looking at those aged 50 to 59 years, we found that in August 2022:

- one-quarter (25%) of adults said they left work for retirement, slightly lower than wave 1 (28%)
- slightly more adults wanted a change in lifestyle in wave 2 (18%) than those in wave 1 (14%)
- a much higher proportion of adults aged 50 to 59 years said they would consider returning to work in wave 2 (72%) than in wave 1 (58%)
- in wave 2, a higher proportion of those aged 50 to 59 years would consider returning to work for the money (65%) than in wave 1 (56%)
- for all adults aged 50-65 regardless of employment status, fewer adults reported to be very or somewhat worried about the coronavirus (COVID-19) pandemic in wave 2 (46%) than in wave 1 (67%), while non-working adults reported more increased worries about the cost of living in wave 2 (55%) than in wave 1 (45%).

It is worth noting that the Over 50s Lifestyle Study (OLS) is a cross-sectional survey. This means that different respondents have answered each wave of the questionnaire and therefore changes are not directly comparable.

4 . Age as a factor

Among those who left work since the start of the coronavirus (COVID-19) pandemic and had not returned when surveyed in August 2022 over 3 in 10 (36%) adults left to retire. This was dominated by the older cohort with nearly a half (48%) of aged 60 to 65 years retiring. One-third (33%) of those aged 55 to 59 years, and around 1 in 10 (9%) of those aged 50 to 54 years retired.

Adults aged 50 to 54 years were more likely to leave work due to stress (19%) or not feeling supported in their job (17%), compared with those aged 60 to 65 years (10% and 8%, respectively).

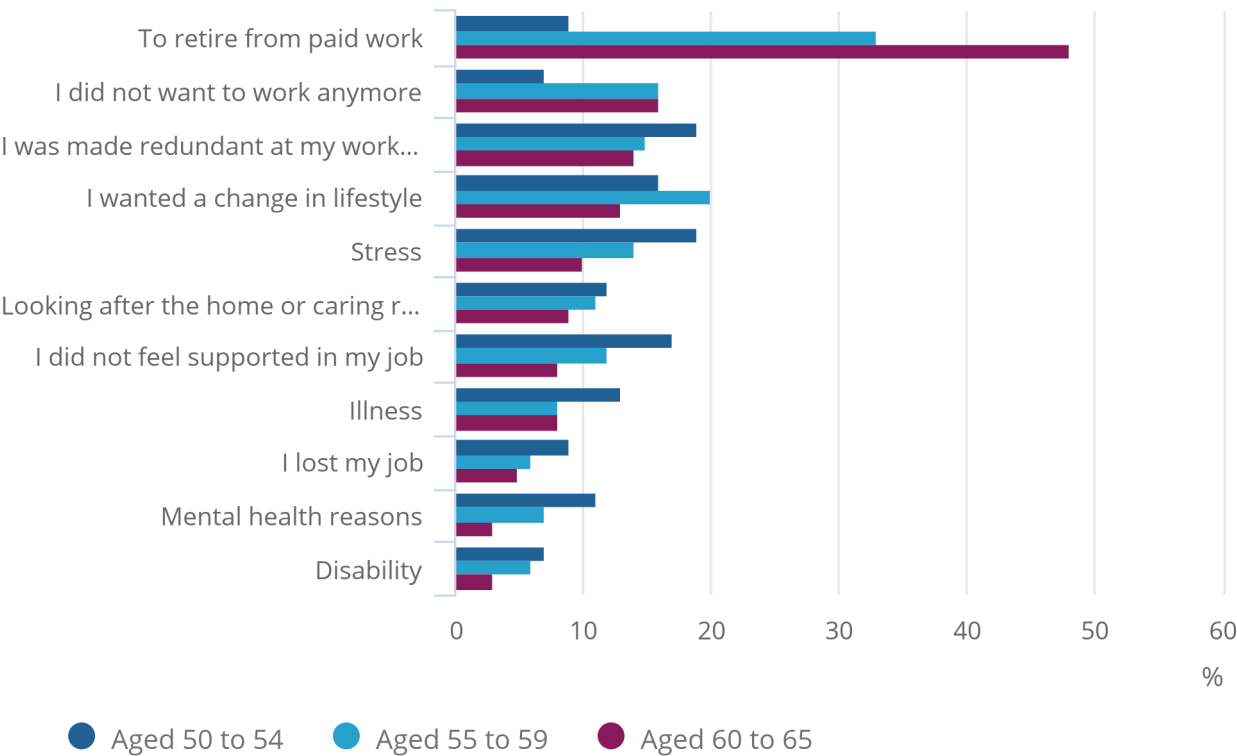
Those aged 50 to 54 years were less likely to be debt free (49%), excluding a mortgage, and were more likely to have lost their job (9%) or be made redundant (19%).

Figure 1: The older cohort were more likely to leave work to retire, while the younger cohort were more likely to report stress and lack of support as factors for leaving

Reasons for leaving paid work by age group, Great Britain, 10 to 29 August 2022

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Reasons for leaving paid work by age group, Great Britain, 10 to 29 August 2022



Source: Office for National Statistics (ONS) – Over 50s Lifestyle Study (OLS) wave 2

Notes:

- 1. Base: All adults aged 50 to 65 years who have left or lost their job since the start of the coronavirus pandemic (March 2020) and have not returned.
- 2. Respondents were able to choose more than one option.
- 3. The chart includes the most popular response options. Other response options were included in the survey.

5 . Health as a factor

Those who had left work since the coronavirus (COVID-19) pandemic and had not returned were more likely to have a physical or mental health condition or illness (51%) than those that left since the pandemic and returned to work (43%).

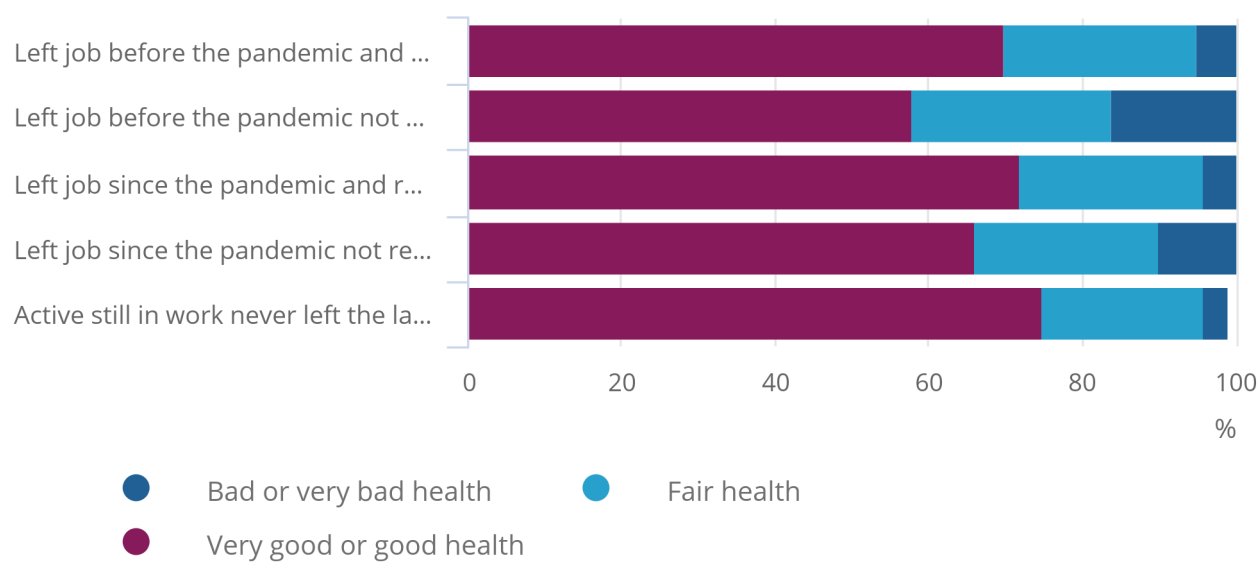
Among those who have a condition or illness lasting 12 months or more, almost one-quarter (24%) said their condition or illness reduces their ability to carry out day to day activities a lot. This was 10% for those that left since the pandemic and had returned to work.

Figure 2: Those who are currently not working are more likely to report bad health than those currently in paid work

Those who have reported how good or bad their health is by sub-group, Great Britain, 10 to 29 August 2022

Figure 2: Those who are currently not working are more likely to report bad health than those currently in paid work

Those who have reported how good or bad their health is by sub-group, Great Britain, 10 to 29 August 2022



Source: Office for National Statistics (ONS) – Over 50s Lifestyle Study (OLS) wave 2

Notes:

1. Base: All adults aged 50 to 65 years.
2. Not all categories are included in this graph; therefore, the total percentage may not sum up to 100%.

Mental health and disability were more common reasons for not returning to work for the younger aged group. Adults aged 50 to 59 years were more likely to report mental health reasons (8%) and disability (8%) as a reason for not returning to work when compared with those aged 60 to 65 years (3% and 3%, respectively).

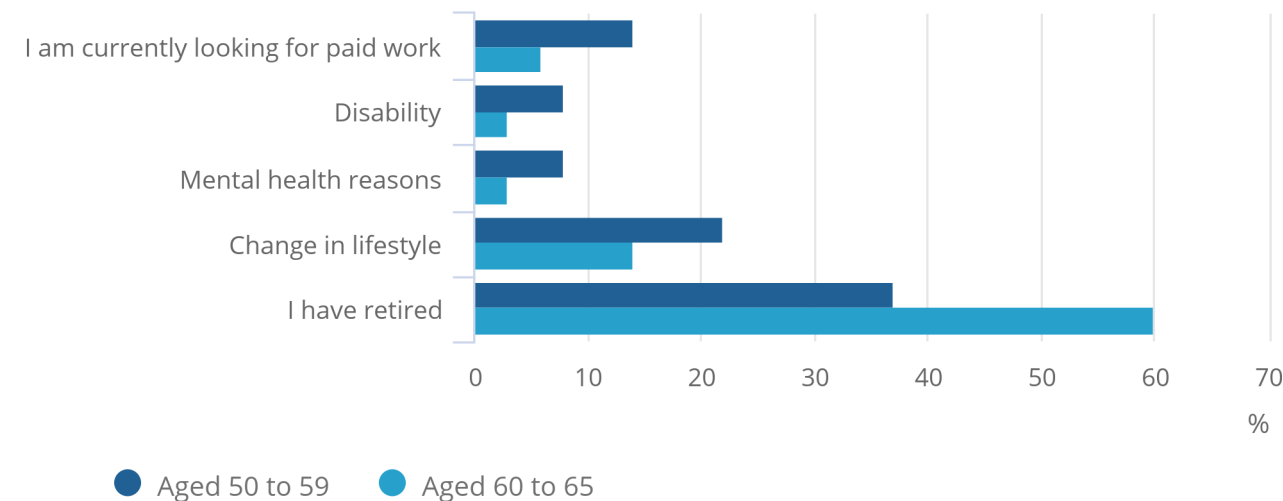
When asked for reasons why they had not returned to work, those aged 50 to 59 years were more likely to say they were looking for work (14%) than those aged 60 to 65 (6%).

Figure 3: Mental health and disability was a more common reason for not returning to work for the younger-aged group

Reasons for not returning to work by age group, Great Britain, 10 to 29 August 2022

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Reasons for not returning to work by age group, Great Britain, 10 to 29 August 2022



Source: Office for National Statistics (ONS) – Over 50s Lifestyle Study (OLS) wave 2

Notes:

- 1. Base: All adults aged 50 to 65 years who have left or lost their job since the start of the coronavirus pandemic (March 2020) and have not returned.
- 2. Respondents were able to choose more than one option.
- 3. The chart includes response options where there is a statistically significant difference between the response groups "aged 50 to 59 years" and "aged 60 to 65 years". Other response options were included in the survey.

Among adults aged 50 to 65 years that left work since the start of the coronavirus pandemic and not returned, just under one-fifth (18%) said they were currently on an NHS waiting list for medical treatment. Slightly lower proportions were reported for those that had returned to work, having left either before the pandemic (11%) or since the start of the pandemic (15%) and those that remained active in the workplace (12%).

Similar proportions were reported for men (17%) and women (19%), and across age bands (18% for those aged 50 to 54 years, 19% for those aged 55 to 59 years, and 16% for 60 to 65 years).

Among those who left their previous job due to a health-related condition (stress, mental health, illness, or disability), the proportion on an NHS waiting list increased to 35%. A similar proportion (36%) reporting a health condition as a reason for not returning to work said they were on an NHS waiting list.

A higher proportion of adults were on an NHS waiting list if their health condition lasting 12 months or more reduced their ability to carry out day to day activities a lot (52%), when compared with a little (27%) of the time.

6 . Access to support as a factor

Access to support may be a factor in retaining the workforce. We asked adults currently in paid work about the type of support they receive at their workplace.

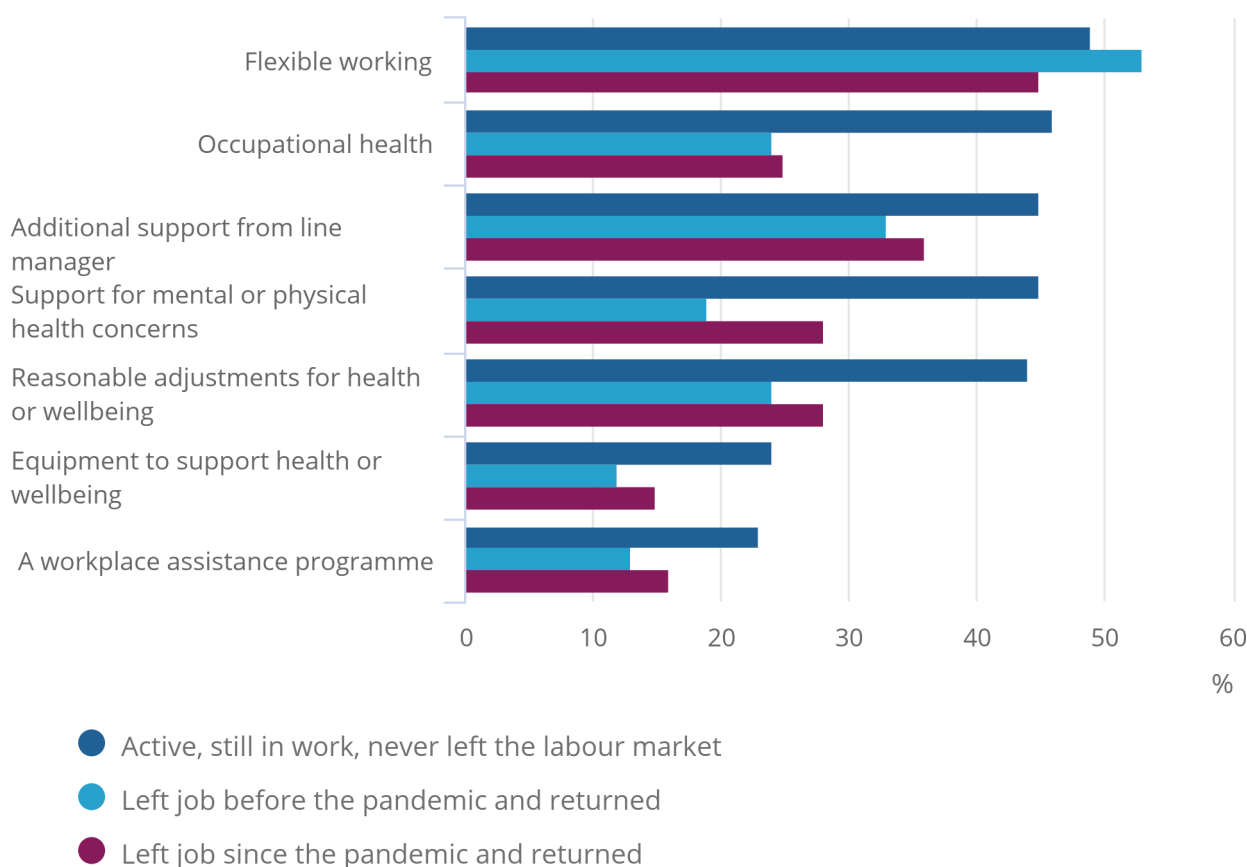
Those who have never left the workforce were more likely to say they have access to support from their employer (all categories, excluding flexible working) than those who left work (either before or after the coronavirus (COVID-19) pandemic) and have returned to work.

Figure 4: Those who had never left the labour market generally reported more access to employer support than those who had returned during the pandemic

Access to support for those currently working from their employer by sub-groups, Great Britain, 10 to 29 August 2022

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Access to support for those currently working from their employer by sub-groups, Great Britain, 10 to 29 August 2022



Source: Office for National Statistics (ONS) – Over 50s Lifestyle Study (OLS) wave 2

Notes:

1. Base: Adults aged 50 to 65 years who said they currently have a paid job.
2. Respondents were able to choose more than one option.
3. Not all categories are included in this graph.

Access to support in work appeared to be more likely in public sector employment than services and hospitality. The majority (95%) of people within the Civil Service and local government reported access to support with high proportions of people gaining access to: flexible working (80%), occupational health (71%), and reasonable adjustments for health and wellbeing (70%).

Over half (51%) of adults working in personal services (for example, hairdressers or tattooists) reported none of the above in terms of access to support, followed by 48% working in hospitality and 46% working in arts, entertainment and recreation.

More information can be found in our [related datasets](#).

7 . Skills as a factor

Around 8 in 10 (82%) adults who left work since the coronavirus (COVID-19) pandemic and not returned felt they had the right skills to get a new job. This compared with 74% of all adults aged 50 to 65 years.

Among those who left since the pandemic and not returned and would consider working in future:

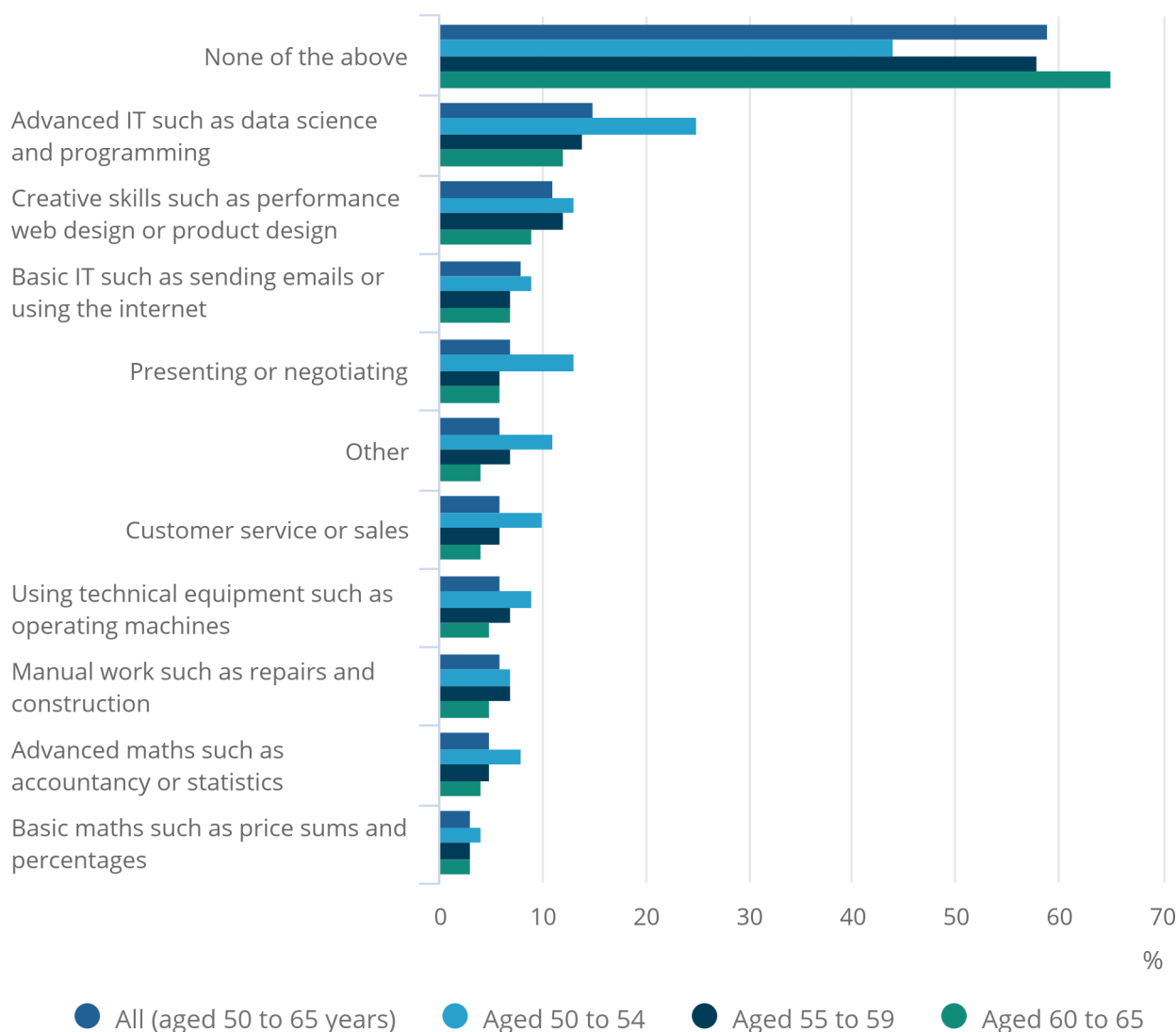
- the majority (59%) said that they would not like to improve on any of the suggested training
- 15% of all adults said they would like to improve on their advanced IT skills

Figure 5: Those in their early 50s were generally more likely to want to upskill than any other age group

Type of skill to improve by age group, Great Britain, 10 to 29 August 2022

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Type of skill to improve by age group, Great Britain, 10 to 29 August 2022



Source: Office for National Statistics (ONS) – Over 50s Lifestyle Study (OLS) wave 2

Notes:

1. Base: Adults aged 50 to 65 years who have left their job since the start of the coronavirus pandemic (March 2020) and have not returned.
2. Respondents were able to choose more than one option.

8 . Job appeal as a factor

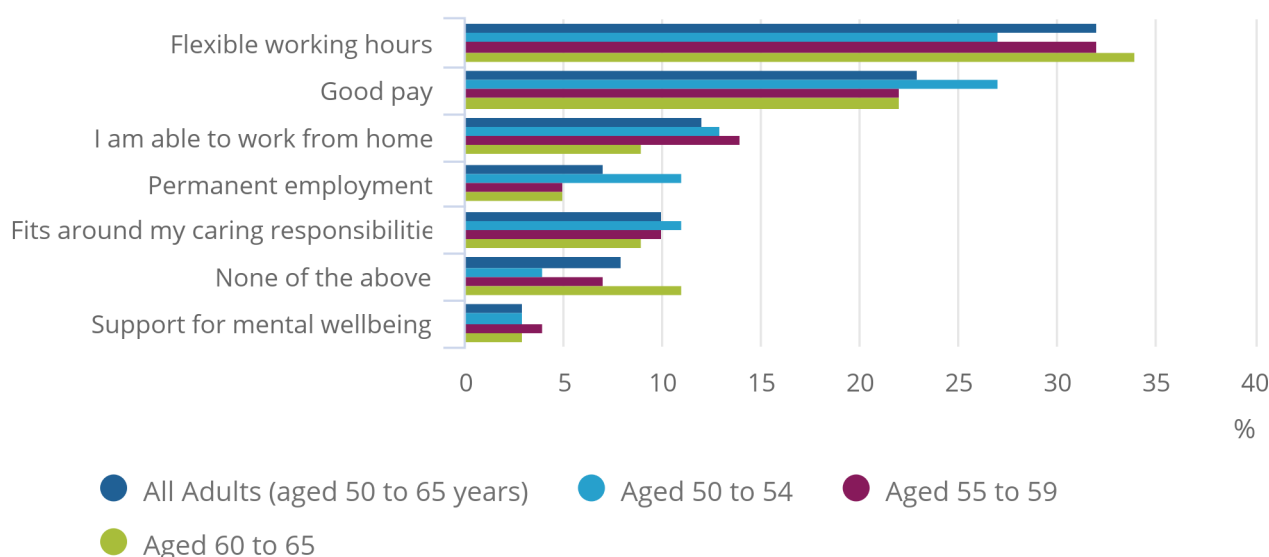
Among adults aged 50 to 65 years who have left their job since the start of the coronavirus (COVID-19) pandemic and would consider returning to work (58%), the most important factors when choosing a paid job were: flexible working hours (32%), good pay (23%), and being able to work from home (12%).

Figure 6: Good pay and permanent employment were more important for the younger cohort when choosing a job

Most important factors when choosing a paid job by age group, Great Britain, 10 to 29 August 2022

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Most important factors when choosing a paid job by age group, Great Britain, 10 to 29 August 2022



Source: Office for National Statistics (ONS) – Over 50s Lifestyle Study (OLS) wave 2

Notes:

1. Base: Adults aged 50 to 65 years who have left their job since the start of the coronavirus pandemic (March 2020) and have not returned.
2. Respondents were able to choose more than one option.
3. The chart includes the most popular response options. Other response options were included in the survey.

Flexibility in the workplace were also important factors to those currently in work. Among adults aged 50 to 65 years who said they currently had a paid job, the most common factors they considered important were their main job offering:

- Permanent employment (61%)
- Flexible working hours (48%)
- Enough money (47%)
- Ability to work from home (41%)

More people appeared to be taking up flexible working when returning to work, which may be due to more flexible working options since the coronavirus pandemic.

Among those who left work since the coronavirus pandemic and not returned, 18% accessed flexible working in their previous job, compared with 29% of those who left work after the coronavirus pandemic and have since returned.

Work intentions

For those who left or lost their job since the start of the pandemic and not returned.

While nearly 6 in 10 (58%) adults considered returning to work, over half (55%) of these had not looked for a job since leaving the labour market.

Among those who would consider returning to work:

- 41% said they weren't sure when they would like to return
- 16% said they would like to return in the next three months
- 12% said they would like to return in three to six months
- 8% said they would like to return in 6 to 12 months
- 4% said they would like to return in one year or more
- 19% said they were currently looking for work, which was more likely for those aged 50 to 59 years (21%) than those aged 60 to 65 years (15%)

Around a third (32%) said they would consider returning to a similar job; 37% a different job, while 31% said they had no preference.

The younger groups were more likely to say that they would consider returning to work (86% for those aged 50 to 54 years, 65% for those aged 55 to 59 years, and 44% for those aged 60 to 65 years).

9 . Financial Resilience

The majority of adults (66%) reported owning their homes outright (with 19% paying off a mortgage and 12% renting). It was more common for adults aged 60 to 65 (78%) to own their homes outright than those aged 50 to 59 (54%). A higher proportion of those who left the labour market and have not returned own their home outright (66%), compared with those who remained active in the labour market (40%).

For those who are currently paying off a mortgage, one-third (33%) have 5 to 10 years left to pay until they own their home. Around one-quarter (24%) had 2 to 5 years to pay off their mortgage and 10% had under 2 years. Around 3 in 10 (29%) had 10 plus years to pay off their mortgage with the remaining 4% unsure.

Those who left work since the coronavirus (COVID-19) pandemic and have not returned were less likely to:

- have a personal loan to (9%) compared with those who left work since the pandemic and returned (17%)
- have a car loan (10%, compared with 19%)
- have credit card debt (27%, compared with 39%)
- have bank overdraft (5%, compared with 11%)

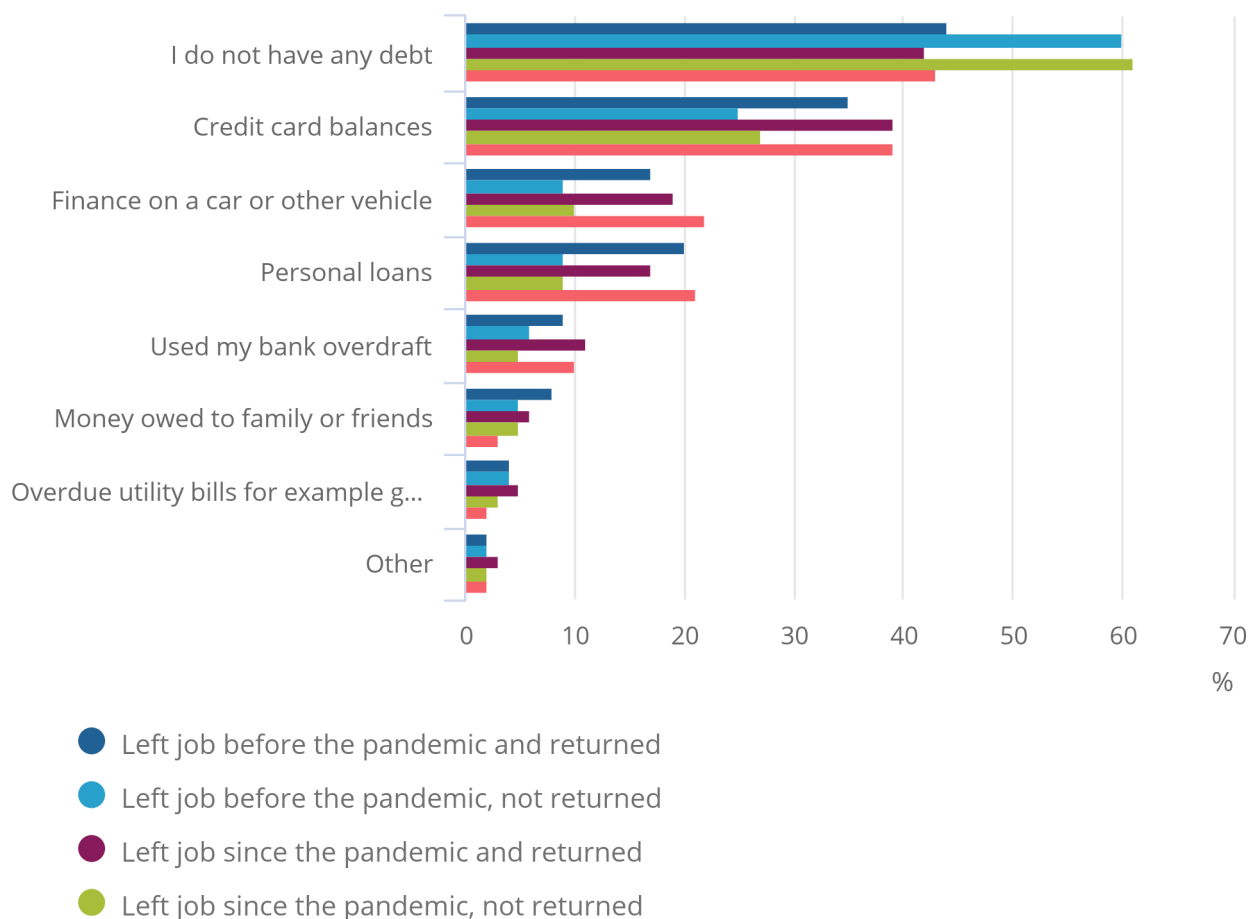
The same group were more likely to report having no debt, excluding a mortgage (61%, compared with 42%).

Figure 7: Those in work are less likely to say they have no debt than those currently not in work

Types of debt by sub-group, Great Britain, 10 to 29 August 2022

Figure 7: Those in work are less likely to say they have no debt than those currently not in work

Types of debt by sub-group, Great Britain, 10 to 29 August 2022



Source: Office for National Statistics (ONS) – Over 50s Lifestyle Study (OLS) wave 2

Notes:

1. Mortgages are not included.
2. Base: All adults aged 50 to 65 years.
3. Respondents were able to choose more than one option.

For those who have lost or left their job, 49% of adults aged 50-to-65 years use a private pension to fund their time out of work or retirement, increasing to 66% of those aged 60 years and over and just 7% for those aged 50-to-54 years.

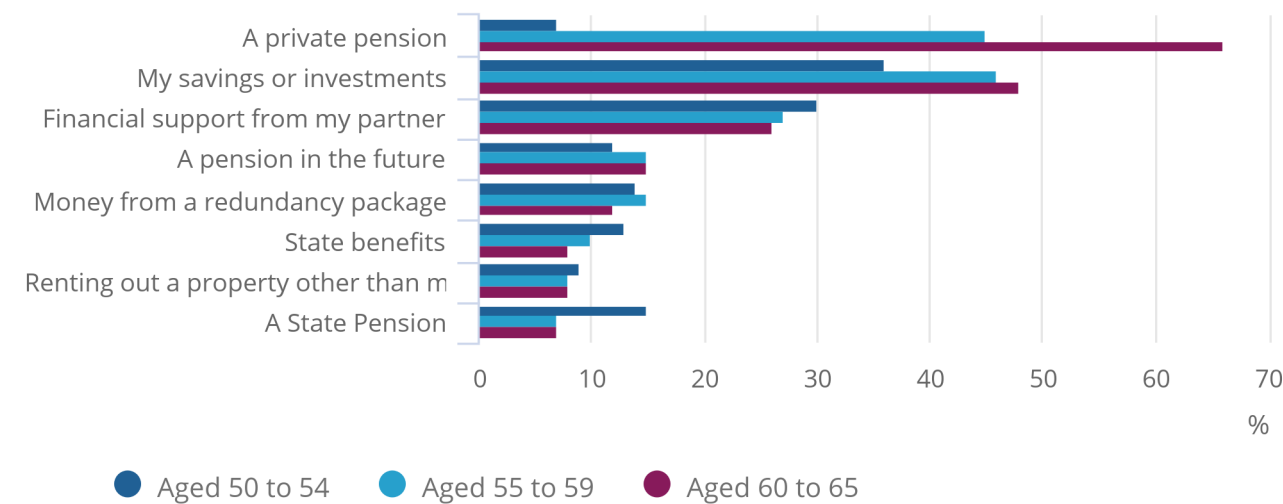
Other common sources of funding include savings or investments (46%) and financial support from their partner (27%). Men were more likely to use savings and investments to fund their retirement (51%) than women (41%), and women were more likely to receive financial support from a partner or family (37%) than men (16%).

Figure 8: Those aged 60 to 65 years were more likely to be funding their retirement or time out of work from a private pension (66%) than those aged 50 to 54 years (7%)

Sources of funding for time out of work or retirement by age group, Great Britain, 10 to 29 August 2022

Figure 8: Those aged 60 to 65 years were more likely to be funding their retirement or time out of work from a private pension (66%) than those aged 50 to 54 years (7%)

Sources of funding for time out of work or retirement by age group, Great Britain, 10 to 29 August 2022



Source: Office for National Statistics (ONS) – Over 50s Lifestyle Study (OLS) wave 2

Notes:

1. Base: all adults aged 50 to 65 years who have left or lost their job since the start of the coronavirus pandemic (March 2020) and not returned to work.
2. Respondents were able to choose more than one option.
3. The chart includes the most popular response options. Other response options were included in the survey.
4. Survey responses are self-reported and as such may be subject to respondent error. The proportion of those under State Pension age that reported to be funding their retirement with a state pension may be subject to this error but have been included on this chart to retain the true bases for the proportions reported for other options on the chart.

Household resilience

The majority of those who left or lost their job since the coronavirus pandemic and had not returned to work live with someone in their household as a couple (84%).

Of these:

- 51% said their partner was in work (30% full-time, 13% part-time, 8% self-employed)
- 40% said their partner was retired

The remaining percentage were not in paid work or retirement.

Among adults who told us that they relied on their partner for financial support, over half (54%) had a partner in work, either full-time (44%) or part-time (10%). Just over 4 in 10 (42%) were retired. The remaining percentage were in other non-paid work statuses.

10 . Retirement expectations and the cost of living

Half of adults (50%) reported that it is very or fairly unlikely that they will rely on some paid work in retirement. Of those aged 60 to 65 years, 61% are unlikely to rely on some paid work in retirement compared with 27% of those aged 50 to 54 years.

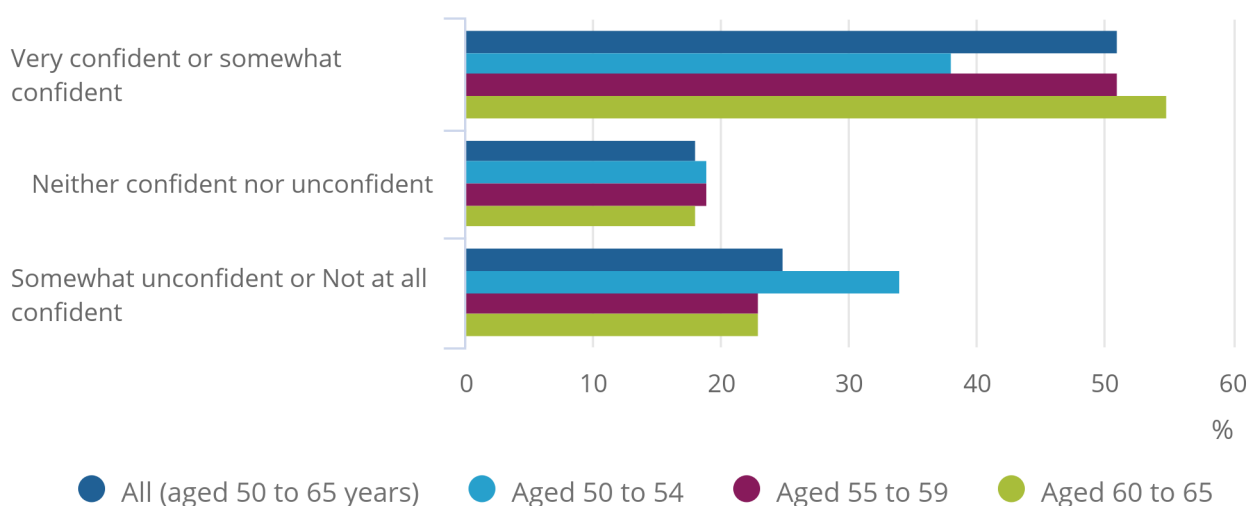
Confidence that retirement provisions will meet their needs increases with age. Just over one-third (38%) of those aged 50 to 54 years said they were very or somewhat confident that their retirement provisions will meet their needs, compared with more than half (55%) of those aged 60 to 65 years being very or somewhat confident that their retirement provisions will meet theirs.

Figure 9: Those in their early 50s are the least confident that their retirement provisions meet their needs

Confidence that retirement provisions meet their needs by age group, Great Britain, 10 to 29 August 2022

Figure 9: Those in their early 50s are the least confident that their retirement provisions meet their needs

Confidence that retirement provisions meet their needs by age group, Great Britain, 10 to 29 August 2022



Source: Office for National Statistics (ONS) – Over 50s Lifestyle Study (OLS) wave 2

Notes:

1. Base: all adults aged 50 to 65 years who have left or lost their job since the start of the coronavirus pandemic (March 2020) and have not returned.
2. Not all categories are included in this graph; therefore, the total percentage may not sum up to 100%.

Affordability and the cost of living

Nearly half (49%) of those who have left work and not returned reported that their household savings have decreased since the start of the coronavirus pandemic.

Just under a quarter (23%) adults in our sample said that they could not afford an unexpected expense of £850. Those who left work since the pandemic and not returned were less likely to report that they could not afford this (19%) than those that left during the pandemic and returned to work (28%), in addition to those still active (23%). Recent data from [Public opinions and social trends, Great Britain](#) showed that 32% of those aged 50 to 69 said that they could not afford an unexpected expense of £850 between 31 August to 11 September 2022.

Among those who left their job since the pandemic, 9 in 10 (90%) reported a rise in their cost of living, slightly lower than all adults (93%).

For those who left their job since the pandemic, most reported increases in their gas or electricity bills (87%), the price of their fuel (87%) and the price of their food shop (96%). A smaller number reported increases in their rent or mortgage costs (11%) or their public transport costs (12%).

11 . Over 50s Lifestyle Study (OLS) data

[Reasons workers aged 50 years and over left and returned to work during the coronavirus \(COVID-19\) pandemic, Great Britain](#)

Dataset | Released 27 September 2022

Main estimates from the Over 50s Lifestyle Study for Great Britain, wave 2: reasons for leaving and returning to work during the coronavirus (COVID-19) pandemic. Includes data covering future plans, caring responsibilities, savings and sources of retirement funding, cost of living and partner working status.

[Reasons workers aged 50 years and over left and returned to work during the coronavirus \(COVID-19\) pandemic, wave 2 sub-group](#)

Dataset | Released 27 September 2022

Main estimates from the Over 50s Lifestyle Study for Great Britain, wave 2 sub-group: reasons for leaving and returning to work during the coronavirus (COVID-19) pandemic. Includes data covering future plans, caring responsibilities, savings and sources of retirement funding, cost of living and partner working status.

All Over 50s Lifestyle Study datasets used in this article are available on the [Related data page](#).

12 . Glossary

Economically inactive people

People not in employment who have not been seeking work within the last four weeks and/or are unable to start work within the next two weeks.

Retired people

A retired person is defined as anyone who describes themselves as "retired" or, anyone over minimum National Insurance pension age describing themselves as "unoccupied" or "sick or injured but not intending to seek work".

Self-employed people

Self-employed people are those who define themselves as working for themselves, rather than receiving a wage or salary from an employer.

13 . Data sources and quality

Over 50s Lifestyle Study (OLS)

This release contains data and indicators from the Office for National Statistics' (ONS) Over 50s Lifestyle Study to understand the experiences of adults aged 50 to 65 years.

Where differences between groups are presented in this article, associated [confidence intervals](#) are included in the [accompanying datasets](#) to indicate their significance.

Sampling and weighting

In the period between 10 to 29 August 2022 we sampled 43,250 individuals. These were selected from those who had previously completed the Labour Market Online Survey (LMO) and were aged between 50 and 65 years. The responding sample contained 23,490 individuals, representing a 54.4% response rate.

Adults taking part in the survey could be split into five groups:

- those who left work before the start of the coronavirus pandemic, and had returned to work (510 adults)
- those who left work before the start of the coronavirus pandemic, and had not returned to work (7,950 adults)
- those who left work since the coronavirus pandemic, and had returned to work (1,440 adults)
- those who left work since the coronavirus pandemic, and had not returned to work (2,350 adults) our report focuses on the experiences of this group
- those who are in work and have not left the Labour Market (10,840 adults)

Information on all groups of adults can be found in the Over 50s Lifestyle Study data. It should be noted that a small number of respondents reported "prefer not to say" for some of the questions stated above. Our survey does not include adults living in care homes or other establishments, so they are not included in our analysis.

Weights were adjusted for non-response and attrition. The weights were then calibrated considering the population distributions of sex by age, region, and employment group. Population totals for age, sex, and region were based on projections for July 2022.

14 . Related links

[Reasons workers aged 50 years and over left and returned to work during the coronavirus \(COVID-19\) pandemic, Great Britain](#)

Article | Released 14 March 2022

Main estimates from the Over 50s Lifestyle Study (OLS) for Great Britain, showing reasons for leaving and returning to work during the coronavirus (COVID-19) pandemic. Includes data covering future plans, caring responsibilities, savings and sources of retirement funding, cost of living and partner working status.

[Impact of coronavirus on people aged 50 to 70 years and their employment after the pandemic](#)

Article | Released 14 March 2022

Qualitative findings from semi-structured interviews on the Over 50s Lifestyle Study (OLS). Looking at the impact of the coronavirus (COVID-19) pandemic on the lifestyles of people aged 50 to 70 years in Great Britain since March 2020, including their employment status, financial circumstances, and health.

[Movements out of work for those aged over 50 years since the start of the coronavirus pandemic](#)

Article | Released 14 March 2022

The movement of people in the UK aged 50 to 70 years leaving the labour market during the coronavirus (COVID-19) pandemic and how this has changed for different sectors and demographic groups. Data from the Labour Force Survey.

[Over 50s Lifestyle Study Early Insights data, Great Britain](#)

Headline | Released 1 March 2022

Estimates of adults aged 50 to 70 years in Great Britain with breakdowns by different population groups. Analysis based on the Over 50s Lifestyle Study (OLS).

[Living longer: impact of working from home on older workers](#)

Bulletin | Released 25 August 2021

The shift towards working from home seen during the coronavirus (COVID-19) pandemic may help enable older workers to remain in the labour market for longer.

[Changing trend and recent shortages in the Labour Market, UK: 2016 to 2021](#)

Bulletin | Released 20 December 2021

Changing trends and shortages in the labour market and how this affects different occupations and demographic groups. We look at where workers have entered or left the workforce and how this has changed in recent years. Interactive data visualisations also allow detailed exploration of different measures and changing patterns.

[Labour market overview, UK](#)

Bulletin | Monthly

Estimates of employment, unemployment, economic inactivity, and other employment-related statistics for the UK.

15 . Cite this statistical article

Office for National Statistics (ONS), released 27 September 2022, ONS website, statistical article, [Reasons for workers aged over 50 years leaving employment since the start of the coronavirus pandemic: wave 2](#)