Age in the Workplace
Retain, Retrain, Recruit

The Centre for Ageing Better received £50 million from the Big Lottery Fund in January 2015 in the form of an endowment to enable it to identify what works in the ageing sector by bridging the gap between research, evidence and practice.
The Age at Work Leadership Team provides strategic guidance and supports the Business in the Community age campaign. Each senior level member of this group uses their expertise and experience to influence the national debate, shape the agenda for action and identify the ways in which business can innovate and act to bring about the required change.
Executive Summary

Age in the Workplace
Retain, Retrain, Recruit

Our population is ageing, but employment isn’t working for many people over 50. While some can choose to retire, too many people are pushed out of work through redundancy or ill health, or because they need to balance work and care.

The number of people aged 65 and over has grown by almost half over the last 40 years, and now makes up nearly one fifth of the population. By 2050 it is expected to nearly double, to around 19 million.

Between 2012 and 2022, an estimated 12.5 million jobs will be opened up by people leaving the workforce, and an additional 2 million jobs will be created – yet only 7 million younger people will enter the workforce to fill them.

This shift in demographics needs to be harnessed by business.

Enabling older people to stay in work will bring benefits to all. If half of the one million older workers currently inactive but keen to work were to move into employment this would increase GDP by up to £25 billion a year.

Business Case

Why should business take action on age at work?
With an ageing population, older workers are our future workforce.

• People and skills: Older workers are vital for the future of the economy. Between 2012 and 2022, we will face an 7.5 million skills gap – retention of older workers will be vital. Support for older workers results in increased loyalty and retention, improving productivity and reducing recruitment costs. The average cost of recruiting and training a new member of staff is estimated by CIPD at £6,000.

• Bridging the empathy and insight gap: A workforce that reflects your customer demographics will have invaluable insight into the products and services that will be most successful.

• Cross-generational innovation: Age-diverse workplaces benefit from a range of experiences, ideas and ways of thinking. There are huge opportunities for businesses to harness the knowledge and creativity of multiple generations.

Our call to action for business is based on our research, on the collective insights of the senior business leaders and practitioners who have worked with us, and on our own knowledge and expertise.
Retain, Retrain, Recruit

We have adopted the Retain, Retrain, Recruit mantra advocated by Government.

What you can do:

Retain

Retention is critical to business. Employers must engage and retain the people with the skills their business needs, now and in the future.

- Carry out age/skills audits to assess which operational areas will be under greatest pressure.
- Give employees the support they need for robust financial planning for later life.
- Enable remote working or flexible hours to support people working longer.
- Understand and tackle age bias in the context of your own organisation.
- Support people through later life transitions – becoming a carer, developing a health condition, bereavement.

Retrain

The skills and knowledge that the economy needs are changing rapidly, which presents opportunities as well as challenges. Retraining can provide a route back into employment for many of the Missing Million. Providing learning and development for older workers is a good investment.

- Carry out age/skills audits to assess which operational areas will be under greatest pressure.
- Give employees the support they need for robust financial planning for later life.
- Enable remote working or flexible hours to support people working longer.
- Understand and tackle age bias in the context of your own organisation.
- Support people through later life transitions – becoming a carer, developing a health condition, bereavement.

Recruit

Harnessing the skills and experience of the one million people aged 50 to 64 who want to return to work could bring huge benefits to UK businesses. It is also important that older workers can move between employers to progress and develop their careers. Age must not be a barrier to the best candidates for jobs.

- Ensure training includes good practice guidance and age-neutral language and unconscious bias.
- Make a public commitment to recruit the best people, regardless of age.
- Broaden the range of career pathways within your organisation, including using apprenticeships.

Our comprehensive recommendations, analysis and examples are available in the full report which follows.
Foreword

by Andy Briggs

The UK has an ageing population, therefore we have an ageing workforce. Couple that with the rise in the state pension age and the fact that most people are not saving enough for their retirement, and you can expect to see more and more people staying in employment until they are close to 70.

This shift in demographics needs to be harnessed by businesses, not feared. In the past, assumptions may have been made about those aged over 50 – they start to wind down and look towards retirement, they can no longer work as hard as they did in their younger years, they do not want career development opportunities… the list goes on.

Having recently turned 50 myself, I can safely say that none of those assumptions are correct.

Today, someone aged 50 has potentially another 20 years of work ahead of them. That is a long time to ‘wind down’ and not progress their career.

Older employees bring with them experience – a trait no business can do without. That is why I wanted to get involved with the Age at Work campaign being run by Business in the Community. Being over 50 should not mean you are destined for the scrapheap and companies should be doing all they can to retain, retrain and recruit the over-50s.

This publication is intended to demonstrate some of the pitfalls and highlight good practice in UK business at the moment. I hope you find it useful and you are able to take some inspiration on how to create a diverse and inclusive workforce.

A number of people have made valuable contributions to this report. Our particular thanks go to the leaders of Business in the Community’s Age at Work Retain, Retrain and Recruit workstreams, Martin Jones (Home Instead Senior Care), Helen Webb (Co-Operative Group), Alison Robb (Nationwide Building Society) and David Blackburn (FSCS).

Andy Briggs
CEO, Aviva UK & Ireland Life
Chair, Business in the Community Age at Work Leadership Team
Being age friendly should be a marker of every successful organisation. Older workers enable businesses to retain skills and talents, have a diverse multi-generational workforce and better understand their customers (many of whom are of a similar age). Older workers have often built up years of experience and yet many employers are not making the most of this talent. They are either ignoring the opportunity of recruiting and retaining older workers or do not know how to create age friendly workplaces.

That is why the Centre for Ageing Better is partnering with Business in the Community to strengthen the business case so more employers understand the benefits of an age friendly workplace, to learn from what leading employers are doing, and to spread those practices that work widely.

The Centre for Ageing Better is an independent charitable foundation working to help everybody enjoy a good later life. We strengthen, share and apply evidence around how people can age better. We bring fresh thinking to the challenges and opportunities that everyone faces as more people live longer.

We know that being in fulfilling work increases our chances of a good later life. Our research with Ipsos Mori in 2015¹ found that work gives meaning and purpose, provides social contact and keeps us active. As we live longer it is likely many of us will have to work for longer. We want to ensure that people are able to make informed decisions and have control over where, when and how they work in later life.

And yet many people are involuntarily out of work. In our study, of those people aged over 50 in England that had retired, 13% had done so due to ill health and 7% because they were made redundant. Despite the removal of the default retirement age, 25% reported retiring primarily because they had reached state pension age. Some of these people would be better off working, not only for financial reasons but because of the social benefits. Interestingly one in five people who are officially retired go back to work within five years of retirement.²

This report shows that there are a number of employers who do understand the benefits, both to their employees and to their organisation, and they are making progress. We hope other employers across the country learn from these examples.

We want every employer to recognise the benefits that older workers can bring to their workplaces. As well as the talents and experience they bring to businesses, helping people to remain in work will give them a better chance of enjoying a good later life.

Dr Anna Dixon
Chief Executive, Centre for Ageing Better

¹ Centre for Ageing Better (2015a)
² WHERL (2016)
Introduction
By Rachael Saunders

Our population is ageing, but employment isn’t working for many people over 50. While some can choose to retire, too many people are pushed out of work through redundancy or ill health, or because they need to balance work and care.

Business in the Community’s age campaign is here to support the recruitment, retention and retraining of older workers to tackles the dramatic fall in labour market participation, and make the most of the talent and knowledge of our ageing population.

The number of people aged 65 and over has grown by almost half over the last 40 years, and now makes up nearly one-fifth of the population.

The shift in demographics has been taking place for some time, but the impact is now tangible, and is accelerating. The number of people aged 65 and over has grown by almost half over the last 40 years, and now makes up nearly one-fifth of the population. By 2050, it is expected to nearly double, to around 19 million. This has huge implications for society as a whole, and for business in particular: between 2012 and 2022, an estimated 12.5 million jobs will be opened up by people leaving the workforce, and an additional 2 million jobs will be created – yet only 7 million younger people will enter the workforce to fill them.

What this means is that over the next decade there will only be enough young people to fill about half the vacancies that become available. Unless we have a clear, strategic response, many employers will find that it becomes increasingly challenging to recruit and retain the talent they need.

A year ago we launched, with the International Longevity Centre-UK, a series of three reports called The Missing Million which addressed the issue of the 1 million people aged between 50 and 64 made ‘involuntarily workless’, pushed out of employment through a combination of redundancy, ill health or early retirement. We know that older people who lose their job are just as likely as other age groups to look for a new one. This is not a group ready to be written off, but it is more difficult to get a job when you are over 50: 47.2% of people aged 50 plus and unemployed have been out of work for 12 months or more, in contrast to 34.3% of all adults.

Age bias and discrimination have an impact within organisations as well. We no longer have a default state retirement age, but the established social norms that have been entrenched over a long period of time are difficult to address. Not everybody will choose, or be able, to work longer. We must tackle bias so that recruitment and progression are fair.

3 ONS (2015)
4 UKCES (2016)
This report sets out the barriers and obstacles to fulfilling work in later life, and describes the opportunities we have identified to drive real change. Our recommendations are based on our knowledge and expertise, our Missing Million reports, and the collective insights of the senior leaders and practitioners who have shaped them with us. We are still in the early days of driving real change on age at work, and our recommendations are still being tested.

We have defined the social injustice that we are determined to tackle, and the role that business can play in response. Now Business in the Community’s Age at Work Leadership Team, chaired by Andy Briggs, CEO, Aviva UK & Ireland Life, is leading the way in developing and testing solutions. We have adopted the government’s Retain, Retrain, Recruit mantra, and have three corresponding work streams, collaborating with the Centre for Ageing Better as a key partner, to drive real change.

Business in the Community member organisations have allowed us to share their stories in this document, alongside those of the Leadership Team. I am grateful to all of them. I hope that their innovative and important work will inspire others.

The most important commitment any company can make is to listen to your older workers, and understand their hopes, aspirations, and their experience of your organisation. Then look at the data on the age profile of your workforce. Use this document and connect with the campaign to collaborate in finding answers to the question of what comes next.

Rachael Saunders
Age at Work Director, Business in the Community

Source: ONS Labour Force Survey (Q1 2014) and author’s calculation, Business in the Community Missing Million

Graph 1: Employment rate by type of employment and by age
The business case

Why should business take action on age at work? With an ageing population, older workers are our future workforce. Businesses that operate with foresight and planning will see rewards.

There are three key components to the business case on age at work:

**People and skills:**
Older workers are vital for the future of the economy. Between 2012 and 2022, an estimated 12.5 million jobs will be opened up through people leaving the workforce and an additional 2 million new jobs will be created, yet only 7 million new younger people will enter the workforce to fill these jobs.5

It is vital to business that we change the world of work now, to encourage and enable people to continue working in to later life, to avoid skills gaps and ensure that business can continue to benefit from the skills and knowledge of our whole population. Productivity is consistent across age groups.

Support for older workers results in increased loyalty and retention, improving productivity and reducing recruitment costs. The average cost of recruiting and training a new member of staff is estimated by CIPD at £6,000.6

**Bridging the empathy and insight gap:**
With an ageing population, more industries will find that their customers are ageing too. A workforce that reflects the age profile of your customers will help you deliver the best possible customer service, as your people will relate to your customers. A workforce that reflects your customer demographics will have invaluable insight into the products and services that will be most successful.

**Cross-generational innovation:**
Age-diverse workplaces benefit from a range of experiences, ideas and ways of thinking.7 There are huge opportunities for businesses to harness the knowledge and creativity of multiple generations.

The business case for action on age at work is clear. It is as powerful as the business case for action on gender, race and across equality issues. Now business must take action.

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5 UKCES (2015)
6 CIPD (2012a)
7 CIPD (2015a)
Cross generational benefit at McDonald’s

McDonald’s, the restaurant chain, is increasingly being recognised for the quality of its employee training and education programmes. More than three-quarters of McDonald’s employees are under the age of 25, and the company is also a major provider of work experience places to schools.

However, these preconceptions of youthfulness overlook the diversity of the workforce. Under the company’s ‘Hire the Smile’ philosophy, recruitment takes on the basis of attitude rather than experience or qualifications. So it is not unusual for young people to work with colleagues who are old enough to be their grandparents, a factor that is rooted in the company’s belief that a generationally diverse workforce really does add value to the bottom line.

Research by McDonald’s in partnership with the Centre for High Performance HR at the Lancaster University Management School has shown that the best-performing restaurants have the highest mean age for employees. Restaurants employing at least one person over the age of 60 reported levels of overall customer satisfaction that were more than 20 per cent higher than in stores with nobody over the age of 50.

“There is a clear business case around having a diverse workforce, and older workers are very much part of that. There is also a business imperative to try to reflect our customers. As a life and pensions company, we find that many of our customers are much more at ease speaking to an older worker.”

Sue Chittock, Insight and Diversity Consultant, Aviva

Building empathy at Skipton Building Society

Following an “empathy audit”, Skipton Building Society developed an empathy awareness programme, which aims to improve employees’ understanding of the needs of customers and colleagues, potentially from different generations. This supports the Society’s core customer proposition For Life Ahead, helping people with their later life planning. Skipton has continued to improve its financial position with consistently strong trading results, and was ranked 7th in the KPMG Nunwood Customer Experience Excellence Survey in 2015 in which empathy is one of the six key indicators. It also improved its ranking in The Times Top 100 Companies to Work For.

Cost-saving at Centrica

Centrica recognises a clear link between engagement, performance and retention. By supporting flexible working for workers with caring responsibilities, the company has engaged and retained the high quality knowledge, skills and talent the organisation needs to thrive. Centrica estimates that the support available to its people has saved the company around £4.5 million in absence-linked costs, along with another £2 million on recruitment.
Retain

Business in the Community’s *Missing Million: Recommendations for Action* report highlighted the reasons why a million older workers are forced out of work or retire before they would have chosen to. Retention is the best route to tackling the drop-off in labour market participation for people over 50.

Retention of your skilled workforce is critical to business. You need to engage and retain the people who have the skills your business needs, now and in the future.

Employers can make adjustments to roles and working patterns to enable older people to stay in work. This will avoid the expense of recruiting and training new talent, and reduce the risk of losing your skilled older workers to a competitor.
Financial planning

At current savings rates, many employees may not have the secure retirement they have hoped for. Businesses have a role to play in helping them make better decisions.

Public policy and societal expectations of pensions and retirement are changing. In the past the state retirement age and, for some, defined benefit pension schemes, would have given a clear timeframe for retirement. That has now changed. Age is a significant determinant in the way employees manage savings and investments, because different cohorts will have different expectations shaped by changing legislation and pension provision. Businesses can support employees to achieve a clear-sighted view of the financial future ahead of them – and the part that their career can play in it.

The Department for Work and Pensions (DWP) estimates that around 12 million adults currently below state pension age are at risk of having an inadequate retirement income. DWP figures show that by retiring at 65 instead of 55, an average earner could have over £200k in extra income, and increase their pension pot by 60%.8

Women are at a particular disadvantage, because they are more likely to have worked part-time or given up work for some years to care for children, affecting their pension contributions and the income they will receive when they retire. Women on average receive considerably less income from occupational pensions and other personal income such as a private pension or other investments.9 Single male pensioners receive, on average, £367 a week from retirement income compared to female pensioners who receive £306 a week, according to the ONS.

What you can do

• Review and clarify your workplace pension scheme communications to make sure people understand exactly what they will receive. Make sure you are communicating clearly and not using complex jargon.
• Recommend authoritative forecasting tools to help people plan financially for their retirement.
• Develop and promote role models for each generational cohort to demonstrate successful planning and choices.

People typically underestimate their life expectancy by at least four years.10

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8 DWP (2014)  
9 ONS (2013/14)  
10 ILC UK (2015)
Section 1: Retain

Skills gap

The UK market is facing an unprecedented skills gap as the number of young people entering the workforce fails to keep pace with those leaving.

Between 2012 and 2022, if current trends continue, 12.5 million people will retire and a further 2 million new jobs will be created, but only 7 million young people will enter the workforce. This leaves a skills gap of 7.5 million jobs. To address this, businesses urgently need to encourage and enable older people to continue working in later life.

This issue will affect every sector and every part of the country, but some will face a bigger challenge than others. Action is particularly urgent in sectors where a larger proportion of workers are over 50 and which see a significant fall in the employment rate among those aged 60-64. They include education, health and social work, defence and public administration, transport and storage, manufacturing and construction.

Around one in seven employers (14 per cent) experienced skills gaps within their establishment. This equates to approximately 1.4 million staff who were not fully proficient (five per cent of the UK workforce).

What you can do

- Carry out age/skills audits to reveal which operational areas will be under greatest pressure, and which particular groups of workers within your company need the closest attention. Where does retention most need to improve?
- Start the conversation with these workers now to help you and them to plan for the future and ensure you are implementing training and development opportunities that close your skills gap.

Passing on skills at Steelite

The ceramics industry relies heavily on skills which are passed down through generations. Steelite International has put in place a number of initiatives to support people to work longer to stem the loss of valuable knowledge and experience.

These include:
- Training and lifelong learning opportunities tailored to the over-50s
- No upper age limits on apprenticeships and graduate programmes
- Investment in occupational health and assistive technologies where needed
- Flexible working and phased retirement

Steelite has experienced five years of record sales. The company attributes this success to the commitment and passion of its workforce and the transfer of skills through intergenerational working.

“Employees who have been with the business for a long period are often invaluable and can offer a fountain of knowledge of the business for their respective area and wider afield.”

Louise Griffin, Group Head of HR, Steelite

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11 CIPD (2012b)
12 CIPD & ILC-UK (2015)
13 UKCES (2015)
Planning for a soft landing at Unipart

Unipart is keen to retain relationships with older staff, many of whom have a deep knowledge of the company and its way of working. Some older employees reduce their hours gradually to enter retirement with a ‘soft landing’, while a number of retired staff have returned part-time or in different roles, to maintain their relationship with the company.

“We want to keep people’s skills in the business if we can. It’s about having individual conversations with people about changing working patterns, responding sympathetically and planning ahead.”

Deborah Astles, HR Director

Removing retirement at Nationwide

Nationwide was the first major UK organisation to change its employment policy so that employees could work until the age of 75. In 2011, it removed the retirement age completely. All employees are entitled to stay in employment on the same terms and conditions. There are no procedures or ‘gatekeeping’ criteria to follow, and benefits such as private health insurance remain in place.
Section 1: Retain

Transitions

Retirement is one of life’s major transitions. Decisions taken around the end of full-time work will have a significant impact on the quality of later life, including financial stability as well as physical and emotional wellbeing.

Although there no longer is a compulsory retirement age in the UK, a large number of the 650,000 people that turn 65 each year choose to leave full-time work at this time, yet many receive no financial guidance or support.14

Financial preparation for retirement is important. The Centre for Ageing Better found that 47 per cent of those who find it difficult to manage financially said they were able to bounce back quickly after hard times, compared to 80 per cent among those who were financially comfortable.15

Organisations can start to be more imaginative in supporting their people to manage that transition, from using community volunteering to gradually scale down a career and maintain social networks, to offering specific advice and support, and a space for individuals, sometimes with their families, to consider their options.

There are inequalities in those who are able to manage major life changes, including retirement. Understanding these inequalities helps organisations to provide targeted support. Groups who are most at risk include semi and unskilled manual workers, casual workers and those dependent on welfare; those with a long-standing physical or mental disability, illness or impairment; and black and minority ethnic groups.15

Those with a more positive attitude to retirement live, on average, 4.9 years longer than those with negative attitudes.16

What you can do

• Consider a mechanism to keep people in touch with work, even when they are no longer on your main payroll.
• Support people through employee volunteering, or through brokerage to take up non-exec positions in the NHS or voluntary sector.
• Provide training and advice to equip people with the information and personal resilience that they need to manage significant life changes.

Jaguar Land Rover

Jaguar Land Rover has launched a Retirement Transition Initiative (RTI), in collaboration with the Shaftesbury Partnership, to equip people aged over 50 with the information, networks, resilience, and opportunities to enter later life with confidence and purpose. The main programme is delivered via a two-day residential workshop to approximately 30 participants – including partners/spouses. It consists of peer-learning activities, socialising opportunities, discussions and information sessions on a wide range of subjects. The workshops are often the first opportunity people have had to focus on their future and the prospect of retirement.

As a direct result of RTI participation:
• 63% of participants have started planning their finances
• 36% have reconsidered when they retire
• 25% plan to earn once they start drawing a pension
• 29% have discussed their options with their employer
• 25% plan to volunteer

“We have spent more time discussing our feelings about retirement this weekend than we have over the previous 30 years.”

14 ONS (2011)
15 Centre for Ageing Better (2015)
16 Lakra et al (2012)
Lloyds ‘maximises’ the value of older workers

Marek Tribedi, a senior IT manager at Lloyds Banking Group, is the founder of MAXIMISE, a network for experienced colleagues. He was inspired to start the network when somebody offered him a seat on a crowded tube train: he was 54. “It made me stop and think, ‘Is that how I appear to other people?’” he says. “And my next thought was – I’m not ready for that yet!”

Everyone he spoke to, including senior executives, embraced the idea. In 2015, MAXIMISE held listening sessions in 20 locations across the UK attended by over 400 Lloyds employees. The feedback highlighted three areas of focus: financial planning, agile working and “leaving a legacy” (including charity work, mentoring and knowledge sharing). More than 3,000 Lloyds employees are now signed up to the MAXIMISE newsletter, and the network has run events and inspired a number of pension clubs around the country, where people shared advice and sources of support.

“When I heard about what Marek was trying to do when he launched MAXIMISE, I was immediately convinced by the potential immense value that such a network could bring to individuals, Lloyds Banking Group and very importantly the communities around us. The hundreds of years of experience in business and life that we could tap into to generate this value was obvious.”

Emile Sanchez, Director of Consumer Finance & Divestment CIO

Flexible financial planning at Skipton Building Society

Skipton Building Society has developed an internal programme to support colleagues at different life stages. This includes workshops on topics such as pension and retirement planning, mini financial reviews, free wills, and discussion of flexible working options, particularly for colleagues approaching the latter stages of their career.

Removing retirement at Nationwide

Having abolished set retirement ages within its own business, Nationwide has also introduced a more flexible approach to retirement in its mortgage products. Mortgage assessments are based on the customer’s anticipated retirement age rather than the state pension age (up to a maximum age of 70). The maximum age for mortgage maturity has just been increased by Nationwide from 75 to 85, which is the highest age among high street lenders.
Section 1: Retain

Flexible working

Flexible working policies and a supportive culture can help employees to stay in work longer.

Many older workers would benefit from some flexibility for family or community commitments, to help manage a health condition or to allow them to manage a more gradual transition into a next phase of life. This would enable more people to continue working, and to get back into work.

In 2010 68% of those unemployed between 50-64, and 85% of those inactive over 65, said that greater availability of flexible and part-time work would help them return to work. Conversely, ‘overemployment’, where people work more hours than they would like to, is most common among older workers: in 2014 15% of workers aged 50-64 and 13% of workers aged over 65 stated that they would like to work fewer hours for less money, compared to 6.6% of workers aged 25-34 and 10% aged 35-49.

Leadership, role models, effective communication, support for line managers and tackling stigma are important when implementing flexible working policies. Older workers in particular should be encouraged to consider the benefits of flexible working, which may not have been an option for them during the earlier part of their working lives.

What you can do

- Enable remote working or flexible hours, to support people working longer.
- Support employees in managing their own careers through access to tailored career coaching, advice, training, and development opportunities.
- Develop and recognise new models of career success that allow for periods of plateau and career breaks or sabbaticals related to caring commitments or personal development.
- Introduce flexible benefits, with options for people at different stages in their lives.

Many businesses already have flexible working policies in place, including remote working. One in three workers, equating to 10 million people, work from home at least some of the time, and half of all organisations will have adopted this way of working by 2017.

In 2010 68% of those unemployed between 50-64 said that greater availability of flexible and part-time work would help them return to work.

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17 EHRC (2010)
18 ONS (2014a)
19 The Work Foundation (2015)
Line managers

Line managers are the key to culture change, but many need support to enable them to manage older workers effectively.

Older workers would rather have a broad conversation about their future careers with their line manager than go through official HR channels. In turn, it is the line managers who have direct and practical responsibility for managing the career progression of their employees.

The challenge is that, while 85% of managers surveyed by the Institute of Leadership and Management (ILM) in 2015 acknowledged the high level of skills of older workers, 61% said they saw little potential in progressing them further.

Line managers are likely to require training and support to catalyse change. Key areas to cover will include coaching, career conversations, unconscious bias, agile working and skills development. Businesses who have a firm commitment to line manager training and progression, and to an age-friendly workforce, should naturally be employing line managers who are themselves over 50.

What you can do

• Establish a system of supportive and responsive line management, including performance reviews which flag up and tackle any challenges early, and engage employees in regular dialogue about career progression.
• Ensure all line managers are offered adequate training and guidance relevant to managing the careers of people at all ages and stages of their careers.
• Review the age range of your line management population.

Preventing bias against older leaders at Nationwide

Nationwide’s data showed that fewer older workers were being put forward for leadership programmes than would be expected. The building society now provides training on unconscious bias for all people managers and by introducing self nomination for their Future Leader Programme. Mandatory online training on equality and diversity also includes specific reference to age.

Individual conversations at Unipart

For Unipart, good management is about knowing your people and responding to their individual needs. As part of the company’s work on mental health, managers are trained to look out for changes in an individual’s behaviour or performance, and to open up conversations with them. While not specifically age related, this practice can help managers to make adjustments and offer support for many of the issues facing older workers.

85% of managers acknowledge skills of older workers, but 61% see little value in progressing them further

21 ILM (2015)
Older workers are more likely to be carers and may need support to balance their professional and caring responsibilities.

Three in every five people will be carers at some point in their lives – and many will find it hard to integrate the role with the demands of a job according to Carers UK. The peak age for caring is 50-64: one in five people in this age bracket are carers.

Some employers are understanding and flexible when it comes to carers; too many are not. Too many people are forced out of work due to care. Carers UK estimates that more than two million people have given up work at some point to care for loved ones and three million have reduced their working hours. According to the CIPD only 25% of employers surveyed had a formal written carers policy and 38% had no policy or plans to develop one.

Employers who show that they value and support carers will benefit from increased engagement and loyalty in return, leading to increased staff retention, deeper engagement and improved productivity.

Nationwide has expanded the support it offers working carers. The company has used focus groups and staff surveys over the last 12 months to identify carers’ needs, to further develop its range of flexible working policies and train managers on providing support. A working carers’ network is being launched, accompanied by a ‘carers’ week’ communications campaign. Nationwide’s programme is designed to support carers of all ages: as with other diversity and wellbeing policies, benefits for older workers are often a result of general good people management.

What you can do

- Introduce a carers’ network to provide peer support for carers and allow you to gain insight into the needs of your workforce.
- Introduce a carers’ champion to tackle stigma and increase carer visibility.
- Introduce carer’s leave.
- Embed carers into company policies on work-life balance, health and wellbeing, family and absence.
- Introduce elder care as an employee benefit.

1 in 5 people aged 50-64 are carers

1 in 5 people aged 50-64 are carers

Section 1: Retain

Financial Services

Age in the workplace: Retain, Retrain, Recruit

22 Carers UK (2014a)
23 CIPD (2016)
24 Carers UK (2014b)
The benefit of experience as a carer at Home Instead Senior Care

At 70, Judi Waymouth found herself with two spare days a week having had her hours reduced at a local antiques dealer. Rather than taking it easy she set about finding something to fill the time and soon landed the perfect role – as a caregiver for Home Instead Senior Care in Exeter and East Devon.

Judi, who had previously worked as an estate agent and a model, before owning her own antiques shop, was initially unsure about making the switch to caregiver. However, what started off as a job to fill the spare hours swiftly became Judi’s primary focus and three years on she’s working six days a week looking after older people in their own homes.

Said Judi: “I have lots of things in common with the people I look after and I think my age is a definite advantage there. I know the same recipes that they used to love making themselves, I know how to help them look after their gardens, and I can reminisce about the past with them.

“I feel I’m better suited to this work now than I would have been when I was young. I think I would have been embarrassed by the personal care side then, but it takes a lot more to embarrass me now.”

“Age really is no barrier to working in the caring profession. Judi is a fantastic example of someone who wanted to keep working and has actually found her age is beneficial when caring for older people. We have two other ladies who are also in their seventies working for us as caregivers and they are all very valued members of the team.”

Vanessa McGlade, owner of Home Instead Senior Care Exeter and East Devon

A culture for carers at Centrica

Centrica has created a culture which helps employees combine work with caring responsibilities. Staff who are also carers are supported with up to a month’s paid leave, altered working hours, mentoring, line manager training and a 1,000-strong carers’ support network (1 in 36 of its workforce). The company also signposts employees to external support organisations.

Centrica believes that there is a direct link between engagement, performance and retention. By supporting carers, the company has engaged and retained the high quality knowledge, skills and talent the organisation needs to thrive. Estimates from the company are that the support available to carers has saved the company around £4.5 million in absence-linked costs, along with another £2 million on recruitment.

“Policies and practices that support carers are crucial to the resilience and success of our business. However, it is not only carers who need support. Managers need to be aware of the issues working carers face, and to understand what is available to balance the needs of the business with those of the carer and other members of their teams. It is about knowing your employees and working flexibly with them to find solutions.”

Ian Peters, Managing Director, Centrica
Section 1: Retain

Age bias in progression

It is important to ensure that assumptions about age, including abilities and ambitions, do not block progress at work.

While age discrimination in the workplace is illegal, preconceptions about older workers persist: that they are too cautious, resent taking orders from younger workers, cannot or will not do physical or demanding work, or are not interested in training, promotion or development.25

In fact, nine out of ten workers over 50 want to make progress in their careers.26 Denying older workers that opportunity through bias, whether conscious or unconscious, is detrimental to staff retention and company performance.

Age discrimination can also have a negative impact on workplace cohesion. In a survey for the DWP, three times as many respondents believed that having a manager in their 70s was “completely unacceptable” compared to a boss in their 30s (15% versus 5%).27

What you can do

• Understand age bias in the context of your own organisation.
• Use your internal communications tools to demonstrate your commitment to making the most of older workers, and to confront negative stereotypes.
• Ensure that your unconscious bias training includes age.

Project Twilight at The Co-operative

The Co-operative is working with researchers from the University of Salford to better understand the needs and motivations of workers at different stages of life. Project Twilight is looking at societal trends and The Co-operative’s own data on its employees, to ascertain what specific policies, processes and incentives are needed to keep older workers engaged and to retain their skills and knowledge.

Avoiding age bias at Aviva

We are working hard to make sure none of our employees are affected by this bias. When it occurs, it is often done with the best of intentions. A manager may genuinely believe they are doing the right thing by not offering a development opportunity to an older member of the team – perhaps not wanting to put them in a position to take something on they don’t want to.

“To make sure opportunities to develop are offered to all employees, we’re starting training programmes with our line managers on unconscious bias so people can recognise the bias they may have themselves. Once you can recognise this and are aware of it, you can make efforts to avoid using it when making decisions.”

Andy Briggs, CEO Aviva UK & Ireland Life

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25 Business in the Community (2015a)
26 ILM (2015)
Ill health is the single biggest factor pushing workers aged 50-65 out of the employment market. Those who leave early due to ill health are unlikely to return. 28 13% of people retire from work primarily because of ill health. 29 Of those who remain, around half are managing a chronic health condition. 30

However, age in itself is not the issue: there is little evidence that chronological age is a strong factor in people’s state of health, and even age-related declines in health tend to have little adverse effect on performance and productivity. While poor health is a major factor in shortening people’s working life, this is often more to do with poor management than the age of the worker. In a Europe-wide survey, around a quarter of workers aged 50-59 said that their work put their health at risk or negatively affected their health: painful positions, shift or night work and poor work–life balance were the main pressure they identified. 31

Businesses can support people with long-term physical and mental health conditions to stay in work, even in physically demanding roles. With improvements in health and technology, and increased automation, there are few jobs that the average 70 year-old cannot perform. 32

Occupational health and wellbeing policies are a vital aspect of good people management. Good work is an important factor in good health, just as working conditions can contribute to poor health.

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28 ONS (2014b)
29 Centre for Ageing Better (2015b)
30 ELSA (2012-13)
31 Eurofound (2012)
33 http://wellbeing.bitc.org.uk/all-resources/toolkits/mental-health-employers
Section 1: Retain

Multi-generational diversity

People of different ages and life stages bring a wide range of thoughts, ideas and experiences to their work. Organisations which make the most of this diversity are more successful.

There is a strong evidence base for innovation and productivity driven by a diverse workforce. Making the most of the range of life experience and different perspectives from people of different ages also adds real value. McDonald’s found that outlets employing one or more people over the age of 60 enjoyed a 20 per cent increase in levels of overall customer satisfaction.

Effective communication between employees of different ages and different skills leads to increased productivity, staff retention and lower absenteeism.

Jaguar Land Rover encourages older workers to share skills and knowledge with younger apprentices (see page 15). Younger people will also have skills and a different perspective to contribute. Such generational dialogue can improve employee engagement. Sodexo’s award-winning GenERAtions network (described on p23) is a good example.

When multi-generational diversity is embraced, older workers feel more engaged and valued, and are more likely to stay in work. Employers, meanwhile, reap real benefits from the skills and experience they are able to unlock for the rest of the workforce.

Social connections are one of the key elements that people value from work. If retired people do miss something about work, they are most likely to miss the ‘social interaction’ (36%). This is significantly higher than other financial factors (even when they are combined), such as missing ‘the income’ (8%) or missing ‘earning money’ (6%). It is also higher than other factors related to a sense of purpose such as ‘the feeling that I’m doing something useful’ (8%), ‘having something to do’ (4%), ‘having structure to my week’ (4%) and ‘getting out of the house’ (3%).

34 Centre for Ageing Better (2015)
Benefiting from intergenerational understanding at Sodexo

Sodexo’s GenERAtions employee network aims to promote understanding between generations. The company developed a board game, GenMatch, where players match statements about work motivation and style, technology and lifestyle to the relevant generations, accompanied by a communications campaign to encourage employees to join the network. In its first four months, GenERAtions attracted more than 300 members. It has helped to boost employee engagement, particularly among 20-30 year-olds (the company exceeded its 2016 target of 40% engagement with this age group), and led to the development of a relationship with Contact the Elderly, a national charity which tackles loneliness and social isolation among older people.

“The differences between generations can lead to misunderstanding and miscommunication but, in a workplace situation, if we raise awareness of those differences and harness people’s individuality, it can have a huge impact on the way we work together and help us perform better as a business.”

Debbie White, CEO, Sodexo UK & Ireland

What you can do

- Consider the diversity of perspectives and expectations that people of different generations can bring to your organisation.
- Create a work environment where intergenerational communication is encouraged and facilitated. Mentoring can help transfer skills and experience – in both directions.
- Include different age groups in project or task teams to provide new perspectives.
- Introduce an intergenerational network to improve cross-generational understanding and employee engagement.

Tattoos and technology at the RAF

“It is a strategic priority for the RAF to bring our people together across all communities and generations within a solid culture of inclusion. In my diversity and inclusion work I often talk about ‘tattoos and technology’ as two of my key issues that create an unnecessary divide between personnel. Tattoos, because some of our younger personnel have joined from a society which promotes self expression in contrast to those who have served for a number of years and technology, because the tools we all use to do our jobs are changing more quickly than before, and we need to think about how we use technology to bring people together, rather than emphasise difference.

I am proud to serve alongside some incredible individuals and see a key part of my work being the celebration and development of an intergenerational workplace that supports our shared Core Values and Standards.”

Wing Commander Sarah Maskel, Diversity and Inclusion Policy Sponsor, RAF
Section 2

Retrain

The skills and knowledge that the economy needs are changing rapidly, which presents opportunities as well as challenges. Retraining can provide a route back into productive and fulfilling employment to many of the Missing Million people over 50 who are out of work but want a job.

Research by Ashridge has found that HR departments are more likely to focus on ‘retirement planning’ but that the over-50s themselves were just as interested in planning for their career. Many respondents were interested in a sideways career move, and wanted training to support that change.35

Providing learning and development for older workers is a good investment, helping to fill skills gaps and improving retention and recruitment.

Mid-life career reviews

In a longer working life, people need the opportunity to consider what their careers can provide in later life.

Structured mid-life career reviews can support older employees to think through their options and plan for the future. In turn, businesses can fill skills gaps and benefit from people that have the clarity of focus that comes with having thought through your future options.

In 2013-14, NIACE (now part of the Learning and Work Institute) led the Mid Life Career Review pilot scheme for more than 3,000 people across England aged 45-64. The review offered guidance and support in areas such as employment, training, finance, caring and health. For many, it was the first in-depth career/life review they’d received, and the results speak for themselves:

- 1 in 3 took action as a direct result of their review
- 1 in 5 found work after being unemployed
- 1 in 3 felt motivated to find work, change career or take up learning opportunities
- 8 out of 10 felt it improved their self-confidence

What you can do

- Introduce mid-life career reviews, including access to learning and development where needs are identified.

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36 NIACE & BIS (2015)
Section 2: Retrain

Business transformation

Older workers are operating in environments and using technologies that would have been inconceivable earlier in their careers. Some may need support to help them adapt.

The world of work has changed radically since digitalisation, as have consumer expectations. Business models are changing rapidly, and it is vital that age does not become a barrier to adapting to the new reality.

Assuming that older workers are likely to be less digitally literate is itself a form of bias, and in many cases will be inaccurate. However, there are older workers who do need support to adapt to a rapidly changing workplace – a fact recognised by both HR departments and workers themselves. In 2015, Ashridge Executive Education found that ‘baby boomers’ were eager to develop their IT skills but feared being excluded from relevant training because of their age.37

What you can do

• Offer training in the use of different technologies for all workers. Ensure it is delivered sensitively so older workers with different learning needs are not embarrassed in front of peers and younger colleagues


Retirement transition at Carillion

Janet Dawson, Group HR Director of Carillion, is a great role model for us all as we think about career transitions. Janet's thinking was influenced by her leadership on gender diversity – a realisation that, if women find it challenging to progress in their careers, older women can find it even tougher and that must be the case for men too. Janet's own story of being appointed Group HR Director late in her career, was inspiring to women in Carillion – it is never too late to make a change in your career, roles or take on more responsibility – it’s about energy and contribution, not age. The response that Janet experienced was unusual. She had emails and calls from women who said that they had been so heartened by the thought that Carillion would take them seriously as older people. It struck home that Carillion needed to consider more deeply how people felt as they got older – both men and women, what they wanted from their careers and how Carillion should work with them.

Increasingly, Carillion has people working for it well beyond what we used to think of as normal retirement. One example is a highly experienced and effective pension specialist who works for Carillion three days a week as part of a three way job share that delivers two FTE roles in an area where finding people under 50 who understand the issues is very challenging.

Carillion are looking at an alumni register of people whose services it may want to access in the future but who have decided to step away from full-time work.

“We know that if we don’t create a culture and environment that enables a diverse and multi-generational workforce we are undermining the success of our businesses. We can all see and admire the progress made by some businesses to use this as a differentiator. The worse outcome would appear to be where it looks like age diversity has been embraced but in reality the age profile is a function of a lack of planning. In our experience it takes committed leadership, open mindedness from everyone and open channels of communication to ensure an effective age mix.”

Janet Dawson, Group HR Director of Carillion
Flexible support at St Leger Homes

St Leger Homes of Doncaster is a champion of the over-50s. The company, which provides housing services across Doncaster, has a positive approach to employing older workers which has resulted in reduced staff turnover and lower recruitment costs.

Recognising that many older employees struggled with health issues or caring responsibilities of their own, St Leger implemented the New Directions programme of initiatives to maintain and support an older workforce.

This included:
• Regular ‘career conversations’ to promote opportunities and support schemes
• Flexible support to retrain, enabling people to change career to remain in employment
• Redeployment Register for staff requesting alternative employment
• Flexible retirement scheme for employees who want to reduce their working hours
• Work experience scheme for tenants facing age as a barrier to employment

Susan Jordan, Chief Executive of St Leger, said that the company was committed to maintaining an age diverse workforce.

“We recognise and value the experience, skills and expertise our older employees offer. We are keen these are shared with our younger and developing employees. In addition, as the majority of our workforce live in Doncaster, recruiting and retaining employees helps support the local economy and delivers against our stated aim to build confident communities.”

Holistic support at FSCS

The Financial Services Compensation Scheme (FSCS) has introduced a new HR system which enables it to offer tailored services to different groups within the organisation. Having initially planned to focus on the learning needs of older workers, FSCS decided it should take a much more holistic approach. As well as looking at life at work, covering themes such as career development and retraining, FSCS will offer guidance and support on financial planning, health and wellbeing, and life at home – incorporating issues such as caring, writing wills and empty-nest syndrome.

Working with a group of employees who are over 50, FSCS is putting together a toolkit providing information and signposting towards external sources of support, and a programme of learning activities and e-learning resources around these issues. FSCS also plans to introduce reverse mentoring to give younger employees the opportunity to share their knowledge on issues such as policy changes, technology and social media.
Section 2: Retrain

Training

Older people are less likely to be offered training – but also less likely to take it up.

People over 50 are less likely to receive work-related training than their younger colleagues, and those over 60 significantly less. Just 11% of men and women over 60 received work-related training in the last year, compared to 27-30% of those under 50.38

Organisations need to reassess the training and development they offer to ensure that it is relevant to people at all life stages. They also need to consider the possible barriers that are preventing older people from taking up training opportunities, from embarrassment (should you carry out line management training if you have been a people manager for 20 years?) to line managers not seeing older workers as future leaders.

Many of the skills needs that employers have identified are the same skills that they believe older workers are more likely to have (see charts on next page).

Figure 1: Proportion of men and women reported receiving work-related training in the past 12 months38

<table>
<thead>
<tr>
<th>Age:</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-29</td>
<td>27%</td>
<td>27%</td>
</tr>
<tr>
<td>30-39</td>
<td>30%</td>
<td>27%</td>
</tr>
<tr>
<td>40-49</td>
<td>27%</td>
<td>30%</td>
</tr>
<tr>
<td>50-59</td>
<td>23%</td>
<td>26%</td>
</tr>
<tr>
<td>60-69</td>
<td>11%</td>
<td>11%</td>
</tr>
</tbody>
</table>

## The soft / people skills employers have identified as difficult to obtain from applicants

<table>
<thead>
<tr>
<th>Skill</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ability to manage own time and prioritise own tasks</td>
<td>50%</td>
</tr>
<tr>
<td>Customer handling skills</td>
<td>41%</td>
</tr>
<tr>
<td>Team working</td>
<td>36%</td>
</tr>
<tr>
<td>Managing their own feelings, or handling the feelings of others</td>
<td>34%</td>
</tr>
<tr>
<td>Persuading or influencing others</td>
<td>32%</td>
</tr>
<tr>
<td>Managing or motivating other staff</td>
<td>32%</td>
</tr>
<tr>
<td>Sales skills</td>
<td>27%</td>
</tr>
<tr>
<td>Setting objectives for others and planning human, financial and other resources</td>
<td>24%</td>
</tr>
<tr>
<td>Instructing, teaching or training people</td>
<td>23%</td>
</tr>
<tr>
<td>Making speeches or presentations</td>
<td>17%</td>
</tr>
</tbody>
</table>

Source: Employer Skills Survey 2015 (UKCES, 2015)

## The attributes employers perceive to be the main benefits of having workers aged 50 or over in their business

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>The experience of workers aged 50 or over</td>
<td>76%</td>
</tr>
<tr>
<td>The reliability of workers aged 50 or over</td>
<td>65%</td>
</tr>
<tr>
<td>Workers aged 50 or over can mentor/ provide on the job training to new workers</td>
<td>54%</td>
</tr>
<tr>
<td>The punctuality of workers aged 50 or over</td>
<td>51%</td>
</tr>
<tr>
<td>Loyalty to the company</td>
<td>50%</td>
</tr>
<tr>
<td>Good job specific skills</td>
<td>48%</td>
</tr>
<tr>
<td>Good communication skills</td>
<td>47%</td>
</tr>
<tr>
<td>Good customer service skills</td>
<td>43%</td>
</tr>
<tr>
<td>Motivation/self-motivation of workers aged 50 or over</td>
<td>42%</td>
</tr>
<tr>
<td>Workers aged 50 or over tend to be more even-tempered</td>
<td>39%</td>
</tr>
</tbody>
</table>

Source: Attitudes of Employers to Fuller Working Lives (DWP, March 2015)
Section 2: Retrain

Training continued

What you can do

- Proactively offer training to fill any skills gaps employees might have, and be open to additional training requests.
- Offer different opportunities by level/capability so, for example, someone less comfortable with technology does not need to be embarrassed.
- Initiate open conversations about lifelong learning needs.
- Showcase role models for continuous development and career shifts.
- Monitor access to training and development by age within your organisation to identify and address under-representation.

Training for all at IBM

The technology sector is constantly changing, so training and refreshing skills is particularly important for IBM. Every employee, regardless of age, is expected to complete at least 40 hours of training every year, and demonstrating skills development is part of all annual appraisals. Training is online, and all programmes are accessible to everyone.

Changing roles at BT

Chronic health conditions may prevent telephone engineers from continuing to carry out physical work in the field. BT offers the opportunity to retrain in other roles within the business, such as in call centres.
Section 3

Recruit

Around one million people aged 50-64 who are out of work want to find a job. If the employment rate in this age group matched that of those aged 35-49, it would add more than 5% to UK GDP, or £88 billion.³⁹

With the abolition of a default retirement age in the UK in 2011, there is the opportunity for businesses to benefit by harnessing the skills and experience of those people over 65 who are keen to continue in some form of paid employment.

47.2% of people aged 50+ and unemployed have been out of work 12 months or more
This is in contrast to 34.3% of all UK adults.

It is also important that older workers can move between employers, to progress and develop their careers. Unnecessary obstacles need to be eliminated.

³⁹ Business in the Community (2014)
Section 3: Recruit

Access to good work

Working beyond the state pension age should not have to mean being in insecure, low-paid employment: new routes are needed to access good work.

Business in the Community’s *The Missing Million* shows that 30% of people working beyond the state pension age do so because they cannot afford to retire.\(^{40}\) They also face barriers when it comes to finding good work. For the Missing Million people between 50 and state pension age who are unemployed but want to work, it is hard to re-enter employment – while around a third (34.3%) of all UK unemployed adults have been out of work for 12 months or more, the figure rises to almost half (47.2%) above the age of 50.

The longer this goes on, the harder it gets. Skills and networks become increasingly out of date, while the psychological challenge becomes more daunting. Once an individual is in work, it is not easy to progress: only one in four low-paid workers escapes low pay over a 10-year period.\(^{41}\)

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**All-age apprenticeships at the Co-operative**

The Co-operative runs an apprenticeship scheme open to all ages. The oldest apprentice taken on so far is Robert Brown, 67. The former police detective sergeant recently joined Co-op Funeralcare in Canterbury. “After a 30-year stint with the police, I did wonder how I would find working in funerals, but I love it,” he says. “I only wish I’d done it sooner.”

Richard Lancaster, managing director of Co-op Funeralcare, says that people like police officers who have life experience as well as professional skills make ideal candidates: “Providing they possess compassion, empathy, excellent service and organisational skills, we can teach everything else on the job.”

To date the Co-op has taken on 393 apprentices aged 50-59, and 62 aged 60+. Lloyd Thomas, Group Apprenticeship Manager, says that the Co-op spends around half a million pounds a year on top-up funding for its apprenticeship programme, as many older applicants are not eligible for government support. However, he believes this is a worthwhile investment in recruiting the best people for the job.

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\(^{40}\) Business in the Community (2014)
\(^{41}\) Business in the Community (2015b)
Return to work opportunities at Barclays

Barclays’ own research revealed that half of unemployed people aged 50 and over want to work, but almost a third believe their age is a barrier. The company’s Multigenerational Programme explores new ways of working, including creating worthwhile opportunities for those who may have felt that their careers were over. An apprenticeship scheme offers new employment routes for older people, with more than a third of those recruited over 50.

The Return to Work programme enables senior women to resume their careers after time away from the workplace. In addition, ‘Silver Eagles’ recruited from retired Barclays staff provide role models for younger colleagues and older customers, particularly through digital skills sessions.

These initiatives have given older people greater financial independence and mental wellbeing, and increased intergenerational understanding within and beyond the workplace. Barclays has benefited too by expanding its talent pool, increasing brand value, and gaining greater understanding of older customers’ needs.

What you can do

- Improve job design and job security for low-paid workers, as called for in Business in the Community’s Beyond Pay report.
- Introduce age-neutral apprenticeships to create opportunities for older workers to find work and improve their skillset.
Recruitment

We can tackle barriers in the recruitment process for older job searchers.

Businesses should consider what steps they can take to remove any barriers in the way of the recruitment of older workers. For example, many over-50s who have not applied for a job for some time may not be familiar with online job applications and competency-based interviews. Those with less sophisticated IT skills may be excluded altogether from online recruitment.

Younger people are used to the idea of establishing their own ‘brand’ online, through social media and other channels, which is an increasingly significant part of a rapidly changing job-search environment. Some older people may need to be supported to access work in this new context.

Older people are also less likely to use some current recruitment channels so they might miss out on seeing many positions they may otherwise be able to fill. Rather than using the internet or recruitment agencies to search for jobs, some older people are more likely to use networks of people they know. One recent Recruitment & Employment Confederation (REC) survey revealed that 17% of businesses who only advertised job vacancies online found the approach discouraged older applicants. However, targeted social media and online recruitment can also be effective.

What you can do

• Consider potential barriers to older applicants in your recruitment processes.
• Investigate best practice in offline recruitment methods.
• Support your employees with digital literacy training.
• Extend the reach of advertised vacancies through additional marketing routes used by older people, such as open days in different venues or different media channels.

Community networks at Home Instead Senior Care

Community networks at Home Instead Senior Care is a franchise business providing senior care support in the home. Most of its 8,000 workers are over 40, and the oldest are in their mid-80s, sometimes older than the people they care for. The company finds Facebook a useful channel for recruiting older people, and also has a dedicated jobs website – www.homeinsteadjobs.co.uk – which prominently features profiles of older people who have gone on to have a second career as carers.

Home Instead Senior Care is also embedded in local networks like the WI and church groups. Martin Jones, Chief Operating Officer, said: “It’s a great way to find people who’ve had successful careers, who might not necessarily be looking for a job, but are keen to use their skills and experience productively.”

Reflecting our community at the Co-operative

“We need to be part of the communities where we operate, and that means representing all sections of the community, including all ages,” says Sharon Pegg, Inclusion and Diversity Manager for the Co-operative Group. “Without that diversity, we’ll lose customers. We’re training up staff with the skills and awareness to recruit more widely, reflecting our community and our brand ethics.”

42 REC (2015)
43 www.facebook.com/HomeInsteadSeniorCareLondon
No Desire to Retire at Aviva

Aviva has been targeting older job seekers through a campaign on No Desire To Retire, an online platform that connects people over 50 looking for work with employers looking for experienced staff.

The adverts celebrate the life experience of mature people, rather than job roles or skills, with the strapline ‘Our customers can benefit from your experience’.

You’ve already experienced it
You know it matters
Our customers can benefit from your experience.
Find out more.

You’ve spent years inspiring others
You know it matters
Our customers can benefit from your experience.
Find out more.
Encore careers

A job is no longer for life: as we live and work longer, many of us will have more than one career path.

Employers need to recognise this. Their employees will need alternative paths to take later in their careers, either within or outside the organisation.

What you can do

• Broaden the range of career pathways within your organisation, or in partnership with natural business partners, to introduce more opportunities for greater personal fulfilment and social purpose and/or career development.

• Implement mid-life career reviews to help people at particular milestones (for example, a number of years’ service, reaching an age such as 50) think through their options and provide space for broader conversations with managers about plans for the future.

• Review career aspirations, development needs and work-life balance as a part of regular line management conversations.

20% of people who have officially ‘retired’ in the UK return to some form of paid work within the first five years of retiring.44

The HitReturn programme45

Businesses do not have to face these issues alone: they may be stronger together. Centrica, Vodafone and Mars have teamed up to launch the ‘HitReturn’ programme to support experienced professionals to return to work after a long career break. The paid 12-week programme involves professional assignments and coaching, and takes place at the head offices of the three organisations involved. Participants are placed according to their skills and interests, and the businesses aim to create opportunities for all who successfully complete the programme.

Later life opportunities at Nationwide

“The day I started trying to engage the bin man in conversation was the day I knew I should go back to work,” says Jo Bankes, 73. She had retired from her job in HR in 2009, but soon found she was ‘climbing the walls’. Mrs Bankes was initially offered a part-time, short-term contract with Nationwide, but is now a full-time member of staff. “I want to keep working for as long as I can get up in the morning and come in,” she says. “When people retire they can get into a rut and lose confidence.”

44 Platts et al (2016)
45 www.hitreturn.co.uk
Returnships at Thames Tideway

People who have been out of work for a long time can find it hard to get back into a new career. Thames Tideway actively seeks to recruit professionals of all ages who have taken an extended career break by offering ‘returnships’ – paid internships for people who have been voluntarily out of the workforce for two years or more. The first seven returnees to complete the programme were all offered positions with the company.

The idea has now been endorsed by the Institute of Civil Engineers, which is partnering with a number of engineering companies to offer 10-12 week work placements for engineers who want to return to work.46 Returnships offer mentoring and skills updates, as well as helping people who have been out of work for some time to regain their confidence and find a route back into employment.

“One of the biggest pools of untapped talent is with professionals who have taken a break from their career, and then found it difficult to find work in their area of expertise because of the gap of relevant experience in their CVs.”

Andy Mitchell, CEO, Thames Tideway

Bias

It is important to ensure that recruitment advertisements, job specifications and the recruitment process itself are not biased against older workers. Age must not be a barrier to the best candidates for jobs. Terms like ‘energetic’ imply a bias towards qualities perceived as youthful.

When researchers at Anglia Ruskin University applied for 1,836 jobs advertised over a two-year period using carefully constructed CVs they found that ‘older’ applicants were 4.2 times less likely to be offered an interview, despite having more experience and similar skills and interests. The bias was even more pronounced for women than for men.47

Job specifications may also unintentionally disadvantage older workers. Advertising a position as full-time may put off older people who want or need more flexible employment; Aviva has recently stopped identifying roles as full-time in order to prevent this.

What you can do

- Ensure your training includes good practice guidance on age-neutral language and unconscious bias.
- Make a public commitment to recruit the best possible people, regardless of age.
- If you use a recruitment agency, ask them to provide age-diverse shortlists.
- Do not include age on the application form, but issue job applicants with a confidential monitoring form which will not be seen by the review panel.

Aviva has made efforts to recruit older workers by reviewing the language and imagery in its marketing materials. A recent advertising campaign aimed to reach a more diverse workforce by appealing to people’s values, rather than technical skills. Straplines included Believe in being free to be me and Believe the sky’s the limit. The people in the adverts were shown from behind, leaving their age ambiguous. The campaign was successful in attracting a larger proportion of people over 50.

47 CIPD (2015b)

Financial Services

The sky’s the limit at Aviva

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Call to action

The first person who will live to 150 has already been born. This fact is a startling reminder that the realities of ageing are changing profoundly.

Businesses in the UK must respond.

Action is needed now to address the needs of both businesses and older workers.

This report contains examples of the first steps that businesses are taking. Age at work is a new area of focus for responsible business. Business in the Community will be working closely with the Centre for Ageing Better to build an evidence base and test interventions, to learn what is really effective to retain, retrain and recruit older workers.

A list of all the specific actions can be found at the end of this report.

The key steps that every business can take are:

• Listen to your older workers and understand their hopes, aspirations, and their experience of your organisation

• Review your data. Are you currently retaining, retraining and recruiting older workers?

• Work with Business in the Community to learn from the organisations showcased in this document, and collaborate for change
AGE IN THE WORKPLACE

Retain:
Retain the people with the skills your business needs, now and in the future.

Retain, Retrain, Recruit

By 2050, expected to double to 19 million

By 2022:
14.5m jobs and 7m younger workers = 7.5m jobs skills gap

By 2050, expected to double to 19 million

A new vision for older workers.
A clear opportunity for business.

Retrain:
Providing learning and development for older workers is a good investment.

Retraining through transitions

Recruit:
Age must not be a barrier to the best candidates for jobs.

Employment rates drop dramatically between 50 and 64

80% employment at 50 years old

35% employment at 64 years old

11 million people aged 65+ in UK

47% of unemployed over-50s out of work for 12 months or more

Employment rates drop dramatically between 50 and 64

Compared to 34.3% of all adults

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Conclusion

Our ageing population has already had a huge impact on western society, and will be transformative. The number of people aged 65 and over is expected to double to around 19 million by 2050.

This dramatic change obliges us to reconsider every aspect of our lives, from the provision of health and social care to the design of housing and transportation. There are huge opportunities if we are strategic in our response.

The implications for business are profound, affecting demand for goods and services, and changing the dynamics of the UK labour market. In the decade to 2022 an estimated 14.5 million jobs will be opened up as older people leave employment and new jobs are created. Yet only 7 million younger people will enter the workforce to fill these vacancies.

This report focuses on three key themes – Retain, Retrain and Recruit – and shares good practice, with recommendations for a more inclusive workforce in which employees in later life can continue to make a valuable contribution. Businesses can retain older employees by making adjustments to roles and working patterns to extend their working lives. Retraining helps existing employees find new roles and supports members of the Missing Million back into employment. And recruitment practices can be refreshed to remove biases and practical barriers that discourage older workers from offering skills and experiences that will benefit your company.

Enabling older people to stay in work will bring benefits to individuals, to society and to the UK economy. If half of the one million older workers currently inactive but keen to work were to return to employment it could boost GDP by up to £88 billion a year.

We encourage businesses to take action now, beginning by listening to your people. Then look at your data. Take inspiration from businesses who have already embarked on this journey and share your own experiences of what works well.

An intergenerational workforce holds the key to the success of your business. Listen to your employees and understand their hopes and aspirations. Help them prepare for later working life and you will be rewarded with their knowledge, skills, loyalty and experience.

The business case for diversity is beyond dispute. Now age in the workplace demands real, strategic focus and leadership.
## What you can do

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<tr>
<th>Retain</th>
<th>What you can do</th>
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| **Financial planning** | • Review and clarify your workplace pension scheme communications to make sure people understand exactly what they will receive. Make sure you are communicating clearly and not using complex jargon.  
• Recommend authoritative forecasting tools to help people plan financially for their retirement.  
• Develop and promote role models for each generational cohort to demonstrate successful planning and choices. |
| **Skills gaps** | • Carry out age/skills audits to reveal which operational areas will be under greatest pressure, and which particular groups of workers within your company need the closest attention. Where does retention most need to improve?  
• Start the conversation with these employees now to help you and them to plan for the future and ensure you are implementing training and development opportunities that close your skills gap. |
| **Transitions** | • Consider a mechanism to keep people in touch with work, even when they are no longer on your main payroll.  
• Support people through employee volunteering, or through brokerage to take up non-exec positions in the NHS or voluntary sector.  
• Provide training and advice to equip people with the information and personal resilience that they need to manage significant life changes. |
| **Flexible working** | • Enable remote working or flexible hours, to support people working longer.  
• Support employees in managing their own careers through access to tailored career coaching, advice, training, and development opportunities.  
• Develop and recognise new models of career success that allow for periods of plateau and career breaks or sabbaticals related to caring commitments or personal development.  
• Introduce flexible benefits, with options for people at different stages in their lives. |
| **Line managers** | • Establish a system of supportive and responsive line management, including performance reviews which flag up and tackle any challenges early, and engage employees in regular dialogue about career progression.  
• Ensure all line managers are offered adequate training and guidance relevant to managing the careers of people at all ages and stages of their careers.  
• Review the age range of your line management population. |
| **Caring** | • Introduce a carers’ network to provide peer support for carers and allow you to gain insight into the needs of your workforce.  
• Introduce a carers’ champion to tackle stigma and increase carer visibility.  
• Introduce carer’s leave.  
• Embed carers into company policies on work-life balance, health and wellbeing, family and absence.  
• Introduce elder care as an employee benefit. |
| **Age bias** | • Understand age bias in the context of your own organisation.  
• Use your internal communications tools to demonstrate your commitment to making the most of older workers, and to confront negative stereotypes.  
• Ensure that your unconscious bias training includes age. |
| **Health** | • Prioritise workplace wellbeing policies on preventative action and reasonable adjustments for people with health conditions and/or disabilities.  
• Explore adjustments to allow those managing health conditions to continue working, particularly in physically demanding manual roles.  
• Tackle stigma – from the menopause to mental health. Use the new Mental Health Toolkit for Employers48, developed by Business in the Community and Public Health England. |

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48 [http://wellbeing.bitc.org.uk/all-resources/toolkits/mental-health-employers](http://wellbeing.bitc.org.uk/all-resources/toolkits/mental-health-employers)
### Multi-generational diversity
- Consider the diversity of perspectives and expectations that people of different generations can bring to your organisation.
- Create a work environment where intergenerational communication is encouraged and facilitated. Mentoring can help transfer skills and experience – in both directions.
- Include different age groups in project or task teams to provide new perspectives.
- Introduce an intergenerational network to improve cross-generational understanding and employee engagement.

### Retrain

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### Recruit

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