



# Age-Inclusive Employer Toolkit

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## Age at Work



The Responsible  
Business Network  
Northern Ireland



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# AGE-INCLUSIVE EMPLOYER TOOLKIT

The age demographic of the workforce is changing – with 64% of workers in Northern Ireland aged 50-65<sup>1</sup>, is your business ready for change?

Employment and vacancy numbers have hit an all-time high, and the onus is on employers to support and include older workers. In a survey<sup>2</sup> of 1,640 employees aged over 50, 63% of those working said they were interested in getting help and advice on work options for the future.

This Age-Inclusive Employer Toolkit provides information and innovative ways to support your business to **retain**, **retrain** and **recruit** older people. It is divided into four sections: **Finance**, **Health and Wellbeing**, **Work/life Balance** and **Workplace Practices**.

This toolkit provides background evidence, relevant case study examples, and key recommendations and considerations to help your business be as age-inclusive as possible.

## THE BENEFITS

- Retention of skilled and experienced workers
- Increased age diversity and multigenerational working
- Reduced recruitment costs
- Increased brand value and a greater understanding of older customers' needs
- A wider talent pool with experience and wisdom to pass to new staff
- A staff body that represents all sections of the community and creates a diverse working environment
- A healthier workforce, reducing staff absence rates and ill health, and providing scope to discuss and manage employee health and wellbeing

*Two Toolkits are available – this one for employers, and a Mid-Career Review Toolkit for individuals. Both have been developed based on information from a consultation with employers and individuals, carried out by Business in the Community NI, in partnership with the Department for Communities and published in October 2019.*

*An executive summary of the Mid-Career Review Toolkit Consultation Report can be found at [www.bitcni.org.uk/ageatwork](http://www.bitcni.org.uk/ageatwork).*

<sup>1</sup> PWC Golden Age Index

<sup>2</sup> Mid-Career Review Employee Survey respondent, June 2019

# CONTENTS

## 4 HOW THIS TOOLKIT WORKS

## 5 WORKPLACE PRACTICES

### 6 Recruit

### 9 Retrain: Skills, Training and Development

### 14 Retain: Valuing Skills and Managing Talent

## 16 FINANCE

### 17 Pensions

### 18 Savings

## 19 HEALTH & WELLBEING

### 20 Health and Financial Wellbeing

### 21 Physical Health

### 23 Mental Health

### 26 Menopause

### 28 Health, Wellbeing and Disability Support

## 30 WORK/LIFE BALANCE

### 32 Flexibility

### 36 Carers

### 38 Partial Retention and Retirement

## 43 NEXT STEPS

## 44 NOTES

# HOW THIS TOOLKIT WORKS

For an employer to be truly age-inclusive, they should consider a whole person models; focussing on the employee rather than the employer.

A potential way of moving your organisation to a more integrated approach to staff management is to centre it on the three-step programme of positive HR practices **Recruit, Retrain** and **Retain**. Analysing these against the sections of the Age-Inclusive Employer Toolkit structure shown below: **Finances, Health & Wellbeing, Work/life Balance** and **Workplace Practices**, can bring significant benefits.

Although primarily developed for older workers, this toolkit contains recommendations for good practice that can be utilised and applied to all staff, regardless of age.

Using this model, the toolkit will explore each of the four areas identified below, providing qualitative and quantitative background information, followed by a number of key recommendations and considerations for each sub-section.



**MYTH:** Older workers don't learn as quickly or as well as younger workers

**REALITY:** This isn't true at all, and it's fairly well-known now that the fastest growing group of internet users is over age 50. As long as you take into consideration the different learning styles of your employees, older workers can learn just as quickly as younger workers. Taking the time to understand the ways of learning that work best for your workforce benefits everyone. (facetofacehr.com)



# WORKPLACE PRACTICES



## WORKPLACE PRACTICES

Tacit ageism in the workplace is a concern for many employees who feel that opportunities for promotion, training or new projects are reserved for younger people. This can begin with recruitment, influenced by the language used in job advertisements or the tests used by employers to attract new groups of people with particular skills to an organisation.

A multigenerational workforce can bring many benefits to an organisation. These may include the transfer of skills and knowledge, healthy blend of ideas, a reduction of absenteeism and turnover of staff, and an insight into the customer base of that age profile. Some organisations have even reported a reduction in recruitment costs through the retention of older workers.

### RECRUIT

Employing older workers can bring many benefits to your business. According to NI Business Info<sup>3</sup>, these can include:

- **Experience and knowledge** – older workers bring life experience as well as accumulated knowledge from many years of working. You can tap into these strengths to help overcome workplace challenges and identify business opportunities
- **New ideas and opportunities** – if you are developing new ideas or searching for new business opportunities, an age-diverse workforce can prove helpful in weighing up the potential risks and benefits. Such foresight can help suggest new ideas or efficient ways of doing things
- **Focused workers** – older workers are likely to analyse business tasks from a measured or calculated point of view rather than from an emotional one. This, in turn, can lead to fewer mistakes
- **Problem solving** – older workers, with their experience, maturity and often calming influence, can help solve problems that may arise in the workplace, whether they are difficult business decisions or workplace conflicts
- **Positive role models** – older workers can be a positive influence on younger or less experienced workers. They often perform well in training or mentoring roles
- **Resilience** – older workers are likely to have experienced difficult times throughout their working life. As such, they are often resilient when faced with a business challenge
- **Commitment** – on average, older workers report higher job satisfaction and are less likely to switch jobs. A reduction in staff turnover can create stability in the workforce and is more cost-effective than recruiting and retraining new staff
- **Adaptability** – older workers are likely to have experienced frequent changes during their working careers, so often adapt well to the need for new skills and changing technology
- **Responsibility** – older workers are inclined to take on roles that require a level of responsibility, such as management positions, and are often willing to accept accountability if things go wrong
- **Customer service** – older workers usually place value on customer service, which can help you similarly maintain a focus on providing a quality service

### CASE STUDY: UK CIVIL SERVICE

With a target for the UK Civil Service to be the most inclusive employer by 2020, the Department of Work & Pensions (DWP) is aiming to lead the charge with multi-generational teams, career conversations, flexible working arrangements and through offering financial planning and Occupational Health support for staff. A quarter of DWP staff work part-time or make use of flexible working patterns to accommodate caring responsibilities or health requirements. A Carer's Passport is used to help staff with caring responsibilities request flexible working patterns, have access to paid leave (up to five days immediately), unpaid leave, and leave to deal with unforeseen emergencies. A mid-life 'MOT' has also been piloted to help staff plan their future in work and DWP has reviewed its recruitment activity to ensure it is using age-friendly strategies.



<sup>3</sup> [www.nibusinessinfo.co.uk/content/advantages-employing-and-retaining-older-workers](http://www.nibusinessinfo.co.uk/content/advantages-employing-and-retaining-older-workers)

## Recruitment: recommendations and considerations

- Ensure that external marketing promotes an age inclusive and diverse workforce
- Think about where you advertise. Use traditional and social media platforms, community and business networks to capture all age groups
- Think about the words you use in your recruitment. Avoid using age-restrictive language such as 'young graduates' or 'mature person'
- Ensure that you provide equivalencies in your application pack when you ask for qualifications
- Support your managers to be age-aware, through training on subjects such as unconscious bias and equal opportunities
- Make a public statement about your commitment to recruit the best possible people, regardless of age
- Launch 'returnships' to harness and build on the skills and knowledge of people re-entering employment after a period of absence
- Monitor recruitment, progression and redundancy rates by age to identify areas of under-representation in your workplace:
  - \* Monitor the ages of applicants, short-listed candidates and successful recruits, to identify and address any unintended age bias
  - \* Measure those results against meaningful statistics for your employment sector, and the job market as whole, to indicate if your recruitment programme is successful in equality terms
- Create different models of interviews for people who may not have experience in recruitment processes
- Address barriers to the recruitment of older people. For example, ensure that everyone involved in recruitment receives unconscious bias training
- Offer apprenticeship schemes to older workers
- Issue a confidential monitoring form, which will not be seen by the review panel, for job applications, rather than including age on an application form
- Offer vacant positions as job-shares where possible
- Take advantage of Business in the Community's *Still Ready for Work* training and placement programme as an alternative recruitment model, to help support people aged 50+ back into work

## What people said about recruitment

Every employee who engaged in the Mid-Career Review focus groups had a story of ageism in job applications and interviews. They related tales of being 'too qualified', of a palpable air of dismissal once they took their seat in the interview room, or, of being told their qualifications were not relevant.<sup>4</sup>

*Technology and automation can play an important role in prolonging working lives, particularly for people with health conditions.*<sup>5</sup>

*Older workers value opportunities for learning, mentoring others and career progression.*<sup>6</sup>

*HR departments must refer senior leaders to the bottom line: a failure to recruit and retain older workers will lead to a 'brain drain' of knowledge and skills to the long term detriment of the organisation.*<sup>7</sup>

*The key driver of supporting people to work for longer is to improve the quality of work. Improving employment practices for older workers will make the workplace better for everyone.*<sup>5</sup>

*Perception of discrimination appears to be highest with regard to recruitment and the promotion of jobs, as opposed to issues within the workplace, such as status and training. Indeed, the majority of people both under and over 65 believe that older people are being discriminated against in employment and recruitment situations.*<sup>7</sup>

“ *I have been looking for a new job for the past two and a half years, and have been unsuccessful. I am applying for jobs that meet my skill set. I'm doing good interviews and usually get first reserve. I am 57 years old and have never had a problem finding work in the past, but I feel that my age is now going against me.* ”

<sup>4</sup> Mid-Career Review Employee Survey respondent, June 2019

<sup>5</sup> *A silver lining for the UK economy?*, Centre for Ageing Better, February 2018

<sup>6</sup> *What do older workers value about work and why?*, Centre for Ageing Better, February 2017

<sup>7</sup> *Working Longer in Northern Ireland: Valuing an Ageing Workforce*, COPNI, 2014

### QUICK FIX

Review the imagery, language and places you advertise to make sure adverts are open to all

### POLICY OR PRACTICE CHANGES

Set recruitment targets and measure your success – capture data on applications, interviews and successes

### STRATEGIC DIRECTION

Use your recruitment repositioning as a key point in your employer of choice strategy



## Support for recruitment

### Still Ready for Work Programme

This programme provides training, pre-employment workshops and support for those older workers not currently in employment or seeking a change of career. Following a two-day, intensive training programme designed to build confidence and skills, participants will undertake a **two-week-minimum work placement**.

Benefits to host organisation:

- Professional and personal development for existing staff
- Increased job satisfaction for staff members
- Demonstrates your commitment to your local community
- Cost-effective recruitment
- Increased staff diversity

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### The Equality Commission

The Equality Commission provides training on fair recruitment practices. These cover:

- Recruitment, selection and the law
- Developing an effective policy and procedure for recruitment
- Avoiding common mistakes when recruiting
- A practical examination of key aspects of the recruitment and selection process (including job documentation and reasonable adjustments)
- Examples of good practice

Visit [www.equalityni.org](http://www.equalityni.org) for more details.

## CASE STUDY: SSE – AN AGE-INCLUSIVE RECRUITER

In 2018, SSE signed up to the Inclusive Culture Pledge and has since been investigating ways in which it can make incremental improvements to nurture an inclusive culture. One area identified was recruitment. SSE reported that, “without even realising it, the way we describe ourselves, or the way we read a job application, can have dramatic effects on encouraging or discouraging diversity within organisations”.



SSE encourages the use of different recruitment processes that help remove unconscious bias, by providing a recruitment platform that skips details such as name, age, gender and photographs of applicants. It also promotes initiatives that match disabled job seekers with employers and platforms that list quality flexible roles to attract candidates with caring responsibilities.

[www.the-sse.org/news/how-can-we-create-a-more-inclusive-recruitment-process/](http://www.the-sse.org/news/how-can-we-create-a-more-inclusive-recruitment-process/)



## RETRAIN: SKILLS, TRAINING AND DEVELOPMENT

A key component of valuing your workforce is to ensure they are fully trained and developed to the best of their ability. Many would argue that as part of the employment relationship, it is incumbent on companies to ensure that their employees have the means to keep up-to-date, so they can stay active, contribute and provide value.

Sadly, research appears to demonstrate that older age groups are much less likely to have opportunities for training, development and progression. In a survey across business sectors, published in *Older, but none the wiser*:

### ONLY 28% OF BUSINESSES SAY THEY ARE PLANNING TO ENSURE THE SKILLS OF OLDER PEOPLE REMAIN UP TO DATE.

Change is constant, and never more so than in the world of work. It is rare that a job is still being done in the same way it was a decade ago. With 35% of current jobs in the UK at high risk of computerisation over the next 20 years, this fast pace of change is expected to continue.

However, as the job evolves so too does the worker, through an accumulation of skills learnt via training and experience.

Concerns that increasing use of Artificial Intelligence technology may usurp workers seems to be unfounded, with the suggestion that it is more likely to displace them to other roles. A study entitled *Automation NI – the future of work states that ‘whilst automation may replace some jobs and tasks, it will also present opportunities in the form of highly paid jobs, more efficient processes and products, reduced risk and increased accuracy.’*<sup>8</sup>

In planning for the future, literacy, numeracy and the ability to use technology remain a constant. In addition, there is a premium placed upon oral comprehensions, problem sensitivity, expression, reasoning, critical thinking and flexibility which are ‘human’ skills, and not as easy to replace or replicate.

However, in order to move to other roles, workers must be upskilled and trained to capitalise on changes in the work environment. Adaptability is key to this approach in order to ensure that workers, and particularly older workers, do not lose out. Underpinning this change is an assurance that skills are recognised and training is offered fairly.

### Benefits

The benefits of training and development are huge:

- There is strong connection between staying in a job and having access to a good range of educational programmes
- Employees develop new skills
- The company gets much better value from an employee who has the right training for the job
- Employees of all ages stay in the job for the same length of time after training

*The productivity potential of older workers is not impaired by age but by obsolete skills. These can be corrected by educational programmes.*<sup>9</sup>

*Employees rate achieving greater recognition and respect more highly than promotion. Receiving additional professional development and training is also viewed as more rewarding than moving up a level or getting an improved job title. An awareness of this should prompt employers to fully explore the breadth of their career development practices, both during internal career review meetings and when hiring.*<sup>10</sup>

Many older workers are just as keen to develop their skills as their younger colleagues. However, it is possible that they are not asked to attend training as often as their younger colleagues. Older workers will also have more experience learning and developing within a work environment, making them well suited to benefit from any future training opportunities.

Very few staff regularly update their CV or take stock of their skills. It appears that annual appraisals focus on performance and associated outputs from the previous year, and less on meaningful discussion of skills development – particularly if the job remains constant and experiential learning is accepted as the main means of developing.



<sup>8</sup> Research Bulletin 18/7 – Automation NI – the future of work, September 2018

<sup>9</sup> Healthy Work in an Ageing Europe, ENWHP, 2006

<sup>10</sup> What workers want report 2017, Hays, 2017

## Skills Audit: recommendations and considerations

A Skills Audit is a great place to start for all workers to assess and record their skills, self-identify development needs, and note their successes. It is particularly useful for older workers for four reasons:

- It encourages workers to consider previous jobs, and to capture long-held experiences
- It is a means of updating those experiences and describing them in the context of current job demands
- It makes workers consider the soft skills that may previously be unappreciated, identify their benefits and include them in development, promotion and mentoring opportunities
- It helps identify skills gaps and encourages identifying solutions for development

### Promotion

- How are you checking and measuring promotion opportunities? Could these opportunities be used as a tool for understanding how to improve your processes?
- Do you keep figures on how many older people are promoted? Do these figures reflect the age profile of your workforce?
- How do you show support for workers who are content with their current level of responsibility and do not seek promotion?
- What other tangible rewards do you offer that demonstrate that a person's skills are noteworthy?

### Employees told us...

“ I feel the emphasis in my workplace is placed upon on the young trainees, not the experienced staff who keep the place running.”<sup>11</sup>

Workers consistently expressed concerns around tacit ageism and not being included in new projects, training or being considered for promotion. The reported impact was a hesitancy in volunteering for new activities or tasks as they feared not being able to do it the first time, and the failure being attributed to age. Some workers also expressed the fact that they love the position they are in, however, when they voiced their desire to remain in that post and not seek promotion, they were deemed to be 'marking time'.

Most had never considered a Skills Audit but thought it was a very positive way of taking stock of skills, paying attention to skills growth, building confidence and making a plan for future development.

Promotion is often seen as the main benchmark of success, both by the company and by the worker, and is generally taken to signify more money, responsibility and respect. However, given that it is impossible to promote everyone who is good at their job, this creates a conundrum.

*Individual employers need to develop a range of people management practices to enable workers at different stages of their careers to continue to contribute to their full potential and maintain job satisfaction and engagement. Chartered Institute of Personnel and Development (CIPD) research suggests that a coherent strategy on managing and supporting an age-diverse workforce should incorporate the following:*

- *Creating a talent pipeline*
- *Building line management capacity*
- *Invest in training, development and performance management*
- *Supporting for employee health and well-being*
- *Creating more flexible work practices*<sup>12</sup>

The good news is that promotion is only one way of demonstrating that a person is good at their job. Other methods can include:

- Facilitating lateral moves to support the development of the worker and other teams
- Focus on skills growth in areas where the worker excels
- Capture worker skills, allowing them to take the lead in recording their specific skills in organisational manuals, or passing these skills on to others via workshops
- Set up information transfer meetings – gather a specific group of people to discuss a problem and come up with a collective solution. Share this solution via the organisation's communication channels, including the names of those who were involved
- Offer mentoring opportunities
- Involve the worker in induction training to help the experienced worker think about what is important in the role, recognising their own skills and passing on a set standard of delivery

Often, out of circumstance rather than design, companies have teams of people who all fall within a very narrow age band. It is vital that this scenario is avoided and that multigenerational teams are actively sought.

<sup>11</sup> Mid-Career Review Employee Survey respondent, June 2019

<sup>12</sup> Avoiding the demographic crunch: labour supply and the ageing workforce, CIPD, June 2015

## Intergenerational working

The benefits of intergenerational working include:

- Prevents self-perpetuating bias where everyone in the team has the same experiences and opinions
- Encourages different perspectives based on different personal experiences
- Promotes greater understanding and respect between generations
- Brings people who may not usually work together in a purposeful way
- Makes team members appreciate different skills and experiences in achieving goals
- Delivers a more rounded product for a broader audience

The pitfalls of failing to create intergenerational teams are:

- Your team could experience the same life demands around the same time which restricts flexibility amongst the team
- There is a marked tendency to favour younger teams with projects that are labelled 'innovative' or 'new' which could be discriminatory
- There is a failure to implement a succession plan when a worker leaves, particularly one that is planning retirement.
- Ad hoc mentoring, from experienced to less experienced staff, is limited
- The institutional memory of a project or a development is not seeded into the next cohort of workers, leading to a loss of skills to the company

## Intergenerational Working: recommendations and considerations

- Do you have a redeployment register for your staff so that they can continue to grow and learn?
- How do you capture skills development?
- Is there a reward scheme or recognition for problem solving or innovating?
- Have you considered the benefits of inter-generational working?
- Is there guidance for line managers on multigenerational working?

There are a number of key strategies, decisions and actions that can be taken at a corporate level to effectively support older workers.

### 1. Treat age in the same way as you treat gender, disability, religion and race

Public authorities will be aware of Section 75 and work to ensure duties are met. There is still much to be done for all those covered within the Section 75 list but there have been implicit and explicit changes in the last 20 years, for gender, disability, religion and race. In particular, data on these categories is captured and analysed for improvements, with resulting changes to both attitude and action. It is time that age is approached in the same way.

If you are not measuring issues in relation to age, then you are unlikely to improve them.

### 2. Train your line managers

The Chartered Institute of Personnel and Development (CIPD) says that around half of line managers in all firms are not trained to manage age-diverse teams and are therefore not equipped to deal with some of the challenges that inevitably arise in some cases.<sup>13</sup>

Good line management should include:

- Empathy and understanding of the needs of older workers
- An awareness of the impact that unconscious bias has on allocation of work, feedback and promotion etc
- Robust appraisals that not only consider the

previous year, but plan the following one

- Conversations about career changes and how to get there
- A clear programme of development for the whole team that demonstrates a whole career commitment to each worker
- Skills audits and updating skills as a routine and repeated endeavour, not an annual paper exercise

### 3. Talk about retirement

Given the abolition of the State Retirement Age, companies are understandably wary of talking about retirement. However, these are only treacherous waters if the person is being singled out based on their age. If retirement is part of the line management efforts described above, and is a conversation held with everyone in the spirit of making informed choices at the right time, then it is a positive conversation. It is enormously helpful if the attitude of retaining staff and being flexible in support of pre-retirement choices is routinely communicated.

*Regularly asking all employees a question such as 'what would you like to be doing work-wise in the next two to five years' can help overcome concerns about singling out certain age groups for what might be considered to be 'pre-retirement' conversations, or might be taken as suggesting the employee is considered as likely to retire. Promotion and ongoing training opportunities should not be limited by age.<sup>13</sup>*

<sup>13</sup> A New Vision of Older Workers: Retain, Retrain and Recruit, Dr Ros Altmann CBE, March 2015

## CASE STUDY: LANDMARC SUPPORT SERVICES



Landmarc Support Services is an age-friendly employer with an intergenerational workforce – the youngest employee is 19 and the oldest is 74! Just under two thirds (63%) of its workforce is over 50, which is a result of the organisation proactively recruiting military personnel who have already completed a successful career. The business uses family-friendly, flexible working and health surveillance policies to empower line managers to make business decisions that enable age-friendly working patterns. As a result, the highest percentage of part-time working can be seen at the younger and older ends of the scale. A quarter of over-65s work part-time.

With 58% of all training completed in 2018 undertaken by over-50s, Landmarc has created a culture where employees of all ages can teach, share and learn from one another, and an environment that is rich with experience and maturity. Customer satisfaction is running at 99.6%, with consistent positive feedback. Staff turnover is low at 11%, keeping recruitment costs low and productivity high.

### Apprenticeships

12% of apprenticeships started in 2012/13 in the UK were by those aged 45-59\*. The role of apprenticeships in supporting older people into new and different career paths is sorely overlooked and financial provision remains a barrier. However, there is much organisations can do to encourage older workers to take on apprenticeships in the future.

### Employers told us...

Employers told us that all skills and development opportunities are extended equally to all. It is challenging to give additional support to older workers that does not unfairly disadvantage other employees.

In relation to career planning, it was evident that little to no monitoring is taking place within organisations on the age profile of promotion or training. Organisations cited concerns around appearing ageist if they aimed training or promotion at one age group or another. However, employers recognised the benefits of retaining the wealth of knowledge built up by older workers. This was particularly important to organisations with front-facing staff dealing with an older customer base as their knowledge and experience provided those customers with a sense of security and a feeling that they 'were in a safe pair of hands'.

One company discussed that over 50s made up 10% of its workforce but only 1% of resignations. This helped with organisational stability.

## CASE STUDY: THE CO-OPERATIVE GROUP – OLDER APPRENTICESHIPS

To create a diverse working environment which represents all sections of the community, the Co-Operative Group decided to open its apprenticeship scheme to all ages. Since doing so in 2017, it has taken 393 apprentices between the ages of 50-59, and 62 apprentices aged 60+. Its oldest apprentice is 67 years of age!



### Training and development

#### QUICK FIX

Conduct a skills audit of the entire workforce, to identify skills gaps and future training needs

#### POLICY OR PRACTICE CHANGES

Establish a policy on training and development with clear goal of equal access for all staff

#### STRATEGIC DIRECTION

Ensure that training and development opportunities are allocated fairly and monitored to ensure balance

## CASE STUDY: BARCLAYS – BOLDER APPRENTICESHIP PROGRAMME

Following a downfall in the numbers taking up apprenticeship roles and an acknowledgement that it needed to understand its customer demographic better, Barclays launched the Bolder Apprenticeship Programme in 2015 to include everyone who would not normally be offered an apprenticeship (those over 24 years old). Through this programme, the bank has reported an increase in its brand value; a greater understanding of the needs of older customers; expanded its talent pool; and saved **£2 million** in recruitment costs.



\*Fuller Working Lives – A Framework for Action, June 2014



## Training and Development: recommendations and considerations

- Provide training on relevant policies and make these accessible to all employees
- Ensure opportunities are well advertised and available to all employees
- Ensure that any training is tailored to suit all ages
- Monitor the age profile of employees attending training or availing of internal processes
- Ensure that the selection for training opportunities is equitable and fair
- Provide training to line managers
- Provide age-awareness training to all staff
- Offer opportunities to retrain and move around in the company – particularly to manage agility, stress, or physically demanding roles
- Develop a mentoring or skills development programme
- Incorporate training and development as part of the appraisal process for all staff
- Use employees who have successfully completed training as role models, to encourage less willing employees
- Regularly review the training needs of all employees
- Evaluate training and development to make sure that employees benefit as much as possible
- Consider offering apprenticeships and work experience opportunities to people of all ages
- Upskill everyone. Do not just target one group!

### What people said about retraining

*I can't quite believe I am in my 50s, and already feel that my career is over.<sup>14</sup>*

*At 58, I don't believe I am regarded as promotion material.<sup>14</sup>*

*There is a tendency for people to assume that because you are older you would not be interested in promotion and training opportunities.<sup>14</sup>*

*I would like the opportunity to become a mentor to pass on the knowledge and skills I have accumulated over 42 years of working.<sup>14</sup>*



<sup>14</sup> Mid-Career Review Employee Survey respondent, June 2019

## RETAIN: VALUING SKILLS & MANAGING TALENT

*Almost half of businesses say that the ability to manage talent will be one of the top drivers of change in their business in 2020.<sup>15</sup>*

*Employer behaviour is key to retaining older workers who are more likely to stay in work if they think their work matters, the employer supports them, and their needs are taken seriously.<sup>16</sup>*

*Employers need to be more creative in finding ways to recognise length of service. They could ask the employee to lead on key initiatives or be involved in an advisory role. Time in lieu, bonus payments, or allowing the employee to shape the organisation in some way could be a reward. These recognise tenure and contribution over the years.<sup>17</sup>*

### Mentoring

*Older workers look for employment that is meaningful, flexible, intellectually stimulating, sociable, age-inclusive and offers adjustments needed for health conditions and disabilities. They are also more likely to stay in work if they think their work matters, their employer supports them and their needs are taken seriously.*

*Older workers value opportunities for learning, mentoring others and career progression. These factors support a positive work/life balance and strengthen connections to employers, colleagues and customers. Fulfilling work helps to promote self-esteem, confidence, engagement and performance.<sup>18</sup>*

Workers consistently report that being valued is a key motivator for staying in employment, more important than opportunities for promotion.

However, despite many companies saying that they promote mentoring, there seems to be a significant gap. *Culture Completes the Full Package*, an extensive survey by Hays, says that 60% of employers say they offer mentoring and 47% of employees say they would like it, but only 23% of employees say they receive it.

Mentoring does not have to be an age-related activity. Just as apprenticeships are viewed as an opportunity for the young, mentoring seems to be fixed on older people handing down wisdom. However, if you have a positive and vibrant mentoring programme that focuses on skills and abilities, then there is scope for a variety of skills and experience swaps between colleagues of any age.

### Benefits

Mentoring is a long-term, future-focused relationship that is mutually beneficial to both mentor and mentee. The mentor brings experience, wisdom, skills, judgement and education to the relationship. The mentee brings a thirst for knowledge, energy and questions. Carried out properly, the relationship transfers knowledge, energises approaches to processes, passes organisational wisdom, and solves problems.

Mentoring is great for the company because it transfers inherent standards and culture, and is the epitome of tailored training and development.

<sup>15</sup> *Is 75 the new 65? Rising to the challenge of an ageing workforce, The Economist, 2014*

<sup>16</sup> *A silver lining for the UK economy?, Centre for Ageing Better, Feb 2018*

<sup>17</sup> *Mid-Career Review Employee Survey respondent, June 2019*

<sup>18</sup> *What do older workers value about work and why? Marvell and Cox, February 2017 published by Centre for Ageing Better*

<sup>19</sup> [www.thirdsector.co.uk/volunteering-older-people-will-worth-15bn-2020/volunteering/article/1288192](http://www.thirdsector.co.uk/volunteering-older-people-will-worth-15bn-2020/volunteering/article/1288192), *Third Sector, April 2014*

### Volunteering

*The value of volunteering by older people in the UK is expected to be worth more than £15bn by 2020, according to the Commission on the Voluntary Sector and Ageing.<sup>19</sup>*

### Benefits

Supporting your staff to take part in volunteering is proven to offer a range of business benefits, including the following:

- It delivers powerful community engagement, helping your business to develop an understanding of the social issues affecting your staff and customers
- It can enable staff to get out of the office and participate in physical exercise, improving physical and mental health
- It provides cost-effective soft skill and team building development by encouraging staff to work together in a new environment
- It supports charities, increasing pride amongst staff and improving employee engagement
- It raises your profile as an employer committed to responsible business

Business in the Community Northern Ireland (BITCNI) provides practical opportunities for companies to get involved in volunteering and is a great way to team build, engage with the local community and develop new skills. For further information on BITCNI's volunteering opportunities, please visit [www.bitcni.org.uk/programmes/cares-northern-ireland/](http://www.bitcni.org.uk/programmes/cares-northern-ireland/)

## Retention: recommendations and considerations

- Carry out a Skills Audit of your workforce to assess if any further training needs are necessary
- Ensure that an adding value component is incorporated into your work strategy
- Line managers to carry out regular appraisals with staff
- Consider the best way of sharing the existing skills of workers
- Think about the culture of your organisation and how it supports staff and retention
- Ensure that the benefits of retraining staff are widely understood among the workplace
- Invest in existing members of staff and save on recruitment and induction costs
- Establish a system of supportive and responsive line management, including performance reviews that flag up and tackle challenges early, and engage employees of all ages in regular dialogue about career progression
- Ensure all line managers are offered adequate training and guidance relevant to managing and supporting the careers of people at all ages and life stages
- Support employees in managing their own career trajectories through access to tailored career coaching, advice, training and development opportunities
- Monitor access to training and development by age to identify any under-representation
- Re-skill your workforce to futureproof the modern economy, including retraining in key digital skills
- Broaden the range of career pathways within your organisation to introduce more opportunities for greater personal fulfilment and social purpose
- Adapt training and development to the needs of an age-diverse workforce
- Proactively offer training to fill any skills gaps employees might have and be open to additional training request
- Develop a mentoring programme for all staff
- Provide volunteering opportunities





FINANCE





## FINANCE

Finances are central when thinking about working life after 50. Life decisions such as changing jobs, taking a promotion, working less, or the age at which to retire all hinge on the foundation of financial clarity.

In the Age-Inclusive online survey and the employee discussions, the topic of financial wellbeing dominated. The main concerns centred on the lack of understanding of pensions structure and jargon, the impacts of government changes to the state pension age, and having enough of a financial picture to be able to make decisions relating to retirement.

Being 'financially well' is being in control of individual outgoings, savings, and planning for the future to ensure that an individual has the ability to:

- Pay bills on time and within an individual's means
- Deal with unexpected expense
- Plan for the future to meet long term goals

### Good to Know

*For each extra year in work, an average earner could have around £25,000 extra income and increase their pension pot by around £4,500 (4%).<sup>20</sup>*

Employers told us that they are afraid of overstepping a line where private matters are up for discussion and well-meaning attempts at support could be viewed as intrusive, or worse, labelling older workers as potential retirees.

There are strong parallels to how companies approach conversations on health and wellbeing. A decade ago, the topic of health was considered to be private and potentially intrusive. Then companies became aware of the benefits of a fit workforce, and workers welcomed support from employers. Now companies have hit their stride in providing a large variety of supportive measures that are very effective but respect privacy.



## PENSIONS

*12 million people of working age in the UK are heading towards inadequate retirement incomes<sup>21</sup>*

In July 2017, the government accepted The Cridland Review recommendation that the State Pension Age should rise to age 68, initially scheduled to be achieved by 2046, over the two-year period 2037 to 2039.

From 1 February 2018, it became compulsory for employers to enroll eligible staff into a workplace pension.

The changes are predicated in government policy that pension ages should proportionally match the average time spent in retirement in the last ten years (32.87%), thus necessitating an earlier date for the rise to 68.<sup>22</sup>

Individuals can check their own personal State Pension Age at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)

### PENSION AGE GUIDE

November 2018	65
October 2020	66
2026-2028	67
2037-2039	68

It must be made clear that support for workers on pension planning is about thinking of the future. It is not a means to push people to use pension savings too early but to encourage saving, check opt-outs, understand how much is needed in contributions to reach goals. How this message is communicated is a key part of the organisational approach.

“ *Uncertainty over pension age and what entitlements I have makes planning hard.*<sup>23</sup> ”

<sup>20</sup> *Employer Toolkit: Guidance for Managers of Older Workers, Age Action Alliance*

<sup>21</sup> *Fuller Working Lives – A Framework for Action, June 2014*

<sup>22</sup> *State Pension age review, (CBP-06546), House of Commons Library, Djuna Thurley and Richard Keen, August 2017*

<sup>23</sup> *Mid-Career Review Employee Survey respondent, June 2019*

## Pension: recommendations and considerations

- **Think 'Pension Month'**  
Think about introducing a 'Pension Month' – pick the best month for your corporate calendar and get everyone talking about pensions. Open it to all employees with the message that its always the right time to get on top of your pension planning
- **Be Pension Wise**  
Consider including a link to Pension Wise – government advice on contribution pension options. You could include this on your intranet, or an alternative channel, for all employees to access [www.pensionwise.gov.uk/en](http://www.pensionwise.gov.uk/en)
- **Get advice from those in the know**  
Consider making time for employees to access specialist guidance from Pension Wise over the phone, or asking Pension Wise to come to your company to talk to your workforce
- **Know what your pension statement means**  
Hold a session with the workplace pension provider that explains what your pension statement means
- **Information push**  
Ask your workplace pension provider to give one-to-one updates on pensions, and to provide text for an article to be communicated internally
- **Bust that Jargon**  
Link employees to a jargon buster and spotlight a term for every day of Pension Month via email, intranet or in your company bulletin
- **Advice NI**  
Link to Advice NI for background information on pensions [www.adviceni.net](http://www.adviceni.net)
- **Direct to you**  
Provide a link to NI Direct on Pension benefits [www.nidirect.gov.uk/information-and-services/pensions-and-retirement-planning](http://www.nidirect.gov.uk/information-and-services/pensions-and-retirement-planning)
- **The pensions that time forgot**  
Spotlight the Pension Tracing Service as a way of telling your employees to find out about older and forgotten pensions
- **Bring in the experts**  
Consider inviting a financial adviser to speak to your workforce

## SAVINGS

“ Why is it good for business if employees save? 1 in 3 employees say they are distracted at work by financial concerns.<sup>24</sup> ”

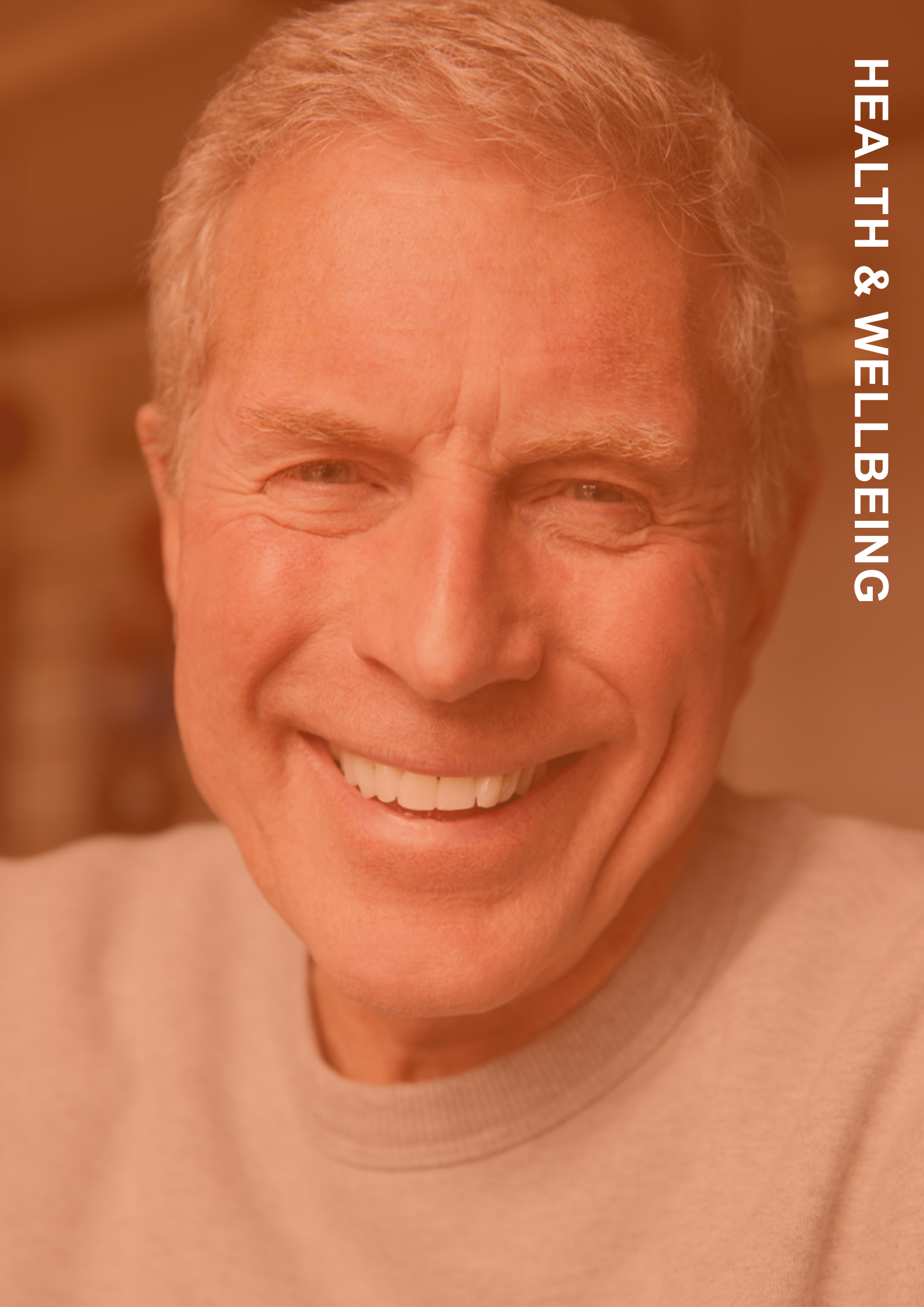
It is important that employers support older workers to remain in work in order to help them have enough income, stay connected and have a fuller working life. Therefore, it is important that employees are equipped with the necessary skills to be financially well in relation to future planning, savings and income.

## Savings: recommendations and considerations

- Invite a local bank to visit your workplace to give a talk about financial wellbeing
- Invite a financial wellbeing advisor to facilitate a workshop in your workplace
- Provide reputable online resources that provide a financial health check
- Provide information from the Money Advice service that provides information on a range of services including:
  - \* Home buying
  - \* Making the most of your money
  - \* Children's savings
  - \* Retirement
- Provide staff with information on the Age UK Money Matters services that can be found at [www.ageuk.org.uk/northern-ireland/information-advice/money-matters/](http://www.ageuk.org.uk/northern-ireland/information-advice/money-matters/)

<sup>24</sup> Metlife, UK Employee Benefits Trends Study 2017 (reported by HSBC)

**HEALTH & WELLBEING**





## HEALTH & WELLBEING

While we would all love to have perfect health into the later years of our lives, sometimes that is not the case. Ill-health is one of the main reasons for employees leaving the workforce before they want to. However, good management of health-related situations can help employees remain in the workplace for longer by providing opportunities for conversations to take place and, if necessary, action to be taken.

### Employers told us...

Lots of good work is being done by employers, through strategies and initiatives, to help employees be fit for life and to remain at work. These include: policies and local arrangements for carers; putting reasonable adjustments in place to make it easier for employees to remain in the workplace; and health fairs and annual check-ups. Employers can also direct employees to external agencies for further information. These strategies and initiatives are supported in part by a programme of activities to encourage good physical health. It is important that those with disabilities are included as a central part of support provided to the staff.

Organisations also seem aware of the issues experienced due to the menopause. Some have policies in place while others are currently drafting policies or guidance. While organisations have policies in place, refresher-training needs to be delivered more often to make local managers aware of what

is available and how flexible they can be. This also appears to be the case for carers – while policies exist and local managers received praise, refresher training would be useful to assure consistency of approach.

### Why should you invest in the health of employees?

The benefits of having a healthy workforce include:

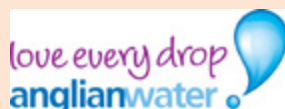
- Increased productivity
- Less absenteeism
- Reduced turnover

Even though some older people may have a long-term disability or illness, many can continue in work with effective management. Whether this requires small physical adjustments, flexible working arrangements, or actively managing those who do have health concerns or a disability, addressing health issues can ensure lower staff turnover and result in fewer sick days.

### CASE STUDY: ANGLIAN WATER – MENTAL WELLBEING AND FINANCIAL SECURITY

The wellbeing of Anglian Water employees is part of a holistic approach to ensuring that everybody's physical, mental, social and financial health is the best it can be. Anglian Water developed a Wellbeing strategy based on commissioned research to determine the key issues affecting health and wellbeing of its 5,000 staff members. With an 80% response rate to the survey, this targeted internal campaign aimed to identify the biggest reason for sick absence.

Anglian set about normalising discussions on mental health in the workforce. Recognising that stress and anxiety can be a result of poor financial wellbeing, the company offers low-cost loans to employees, as well as a loyalty savings scheme. Since its launch, 300 applications have been made for loans, 60% of which (more than 180 employees) have been helped to consolidate debt, and about a third of staff have visited the partner website for information on financial wellbeing.



### HEALTH AND FINANCIAL WELLBEING

#### QUICK FIX

Create a space on your internal communications channel to promote Health and Financial Wellbeing

#### POLICY OR PRACTICE CHANGES

Develop a programme promoting Health and Financial Wellbeing that reaches all members of staff

#### STRATEGIC DIRECTION

Set goals for 100% of employees that are linked to Health and Wellbeing efforts, and measure the outputs against retention



It is essential that workers not only have access to Occupational Health and wellbeing measures but any measures introduced are seen as integral to work and accessible to those who need it, rather than special measures that single out the worker unduly.

There is evidence that longer working lives have beneficial effects on individuals' physical and psychological wellbeing...

*Research has found that early retirement is common but often unplanned, with the most common cause (accounting for one third of early retirements) being illness and disability.<sup>25</sup>*

*The quality of work and the level of support available to manage health conditions are key determining factors predicting whether older people remain in work or not.<sup>26</sup>*

*Workers really want early intervention, prioritising solutions and healthy workplaces.<sup>27</sup>*

## PHYSICAL HEALTH

“ I think regular health screening should be part of the workplace routine.<sup>28</sup> ”

### CASE STUDY: ROYAL AIR FORCE

With a retirement age of 55, the Royal Air Force reviewed how to retain older staff towards the end of their careers, and made structural and policy changes to extend an area of its service from 55 to 60. In order to do this, it provided extensive medical and dental care, 24 hour gyms with personal trainers on hand to deal with conditions related to ageing, such as arthritis, and lower impact fitness training to slow down the effects of age-related health conditions. It has increased the retention of staff over 55 and changed beliefs around how long people can serve with the Air Force, and when they should retire.



### What people said about Physical Health

*I think greater consideration needs to be given to the health issues affecting people in their fifties, and how employers acknowledge and deal with those.<sup>28</sup>*

*I would like to continue working as long as I am fit and able, to keep my mind active until such times my family becomes a priority.<sup>28</sup>*



<sup>25</sup> *The National Positive Ageing Strategy: Positive Ageing Starts Now, Department of Health, RoI, 2014*

<sup>26</sup> *A silver lining for the UK economy?, Centre for Ageing Better, Feb 2018*

<sup>27</sup> *Fuller working Lives – a framework for action, June 2014*

<sup>28</sup> *Mid-Career Review Employee Survey respondent, June 2019*

## Physical Health: recommendations and considerations

Measures you may want to consider for your staff, as part of a health programme.

### Checking on your health

- Provide a contact list of external agencies that provide health checks
- Consider specialist charities who provide free checks and advice for concerns such as BMI, blood pressure, breast screening, or sleep advice
- Include a monthly article from a health organisation in your corporate communication channel
- Hold a health fair that brings together a number of different agencies for information and advice
- Hold a session from a dietician on healthy food for a healthy life

### Improving your health

- Encourage staff to move throughout the day by taking part in a lunchtime, or after work, 10 minute power walk
- Encourage teams to participate in a charity fundraising event that challenges them to get moving
- Organise classes that take place during lunch or after work. Yoga and pilates are very popular and both are very good as a counter-balance against a sedentary lifestyle
- Promote out-of-work sports clubs via posters in your office
- If you have a company canteen, advertise a healthy option on the menu every day

### New experiences

- One-minute wonder – it takes less than a minute to stand up, stretch, sip, sit and go! Everyone should regularly stretch their muscles (there are lots of examples online), drink some water, sit in the correct position, and then get back to work again. Get a team in your company to do it as a unit every hour for a week and report back through the corporate communication channel about the difference it made to their work and health
- Activity of the month – provide a taster session of a different sport or active hobby each month, for any employee to attend. Try things that are not usually done by your workers, and include activities that encourage movement but don't require high levels of athleticism. For example, walking, football, or static netball

### Corporate solutions to workplace challenges

- Incorporate walking meetings into your management approach
- Consider standing desks for your workspaces
- Investigate tech solutions that record your conversation, and type up the transcript so you can move around and reduce the time sitting at your keyboard
- Make a space available for showering at work so that your workers can take part in sport and vigorous activities before work or at lunchtime.
- Consider finance schemes to help employees buy bikes for travelling to work
- Create a space where bikes can be securely stored during the working day
- Provide pedometers to staff taking part in corporate challenges.
- Ask a dietician to talk to your work team and challenge each to make a single change in diet for one month – report back through the corporate communication channel about the difference it made to their health
- Consider some in-house competition – have lunchtime competitions that incorporate physical activity
- Invite expert speakers on health and wellbeing issues to speak to staff about best practice wellbeing and initiatives

## MENTAL HEALTH

The Mental Health Foundation says that good mental health is characterised by a person's ability to fulfil a number of key functions and activities, including:

- The ability to learn
- The ability to feel, express and manage a range of positive and negative emotions
- The ability to form and maintain good relationships with others
- The ability to cope with and manage change and uncertainty

### Employees told us...

Focus group attendees expressed concern about their mental agility and acuity for taking on new tasks; mental health and lack of willingness to deal with undue stress; physical health and being fit for work; and the pressure of caring responsibilities. Local managers received high praise for helping workers overcome some of these issues with local arrangements.

### Mental Acuity

When asked, many older people reported a fear of losing their mental acuity as they get older. Certainly, being as mentally sharp as possible is central to being ready for the demands of the working day. Research shows that decline is not an inevitable part of ageing, and that thinking skills may improve with age.

However, it is very important to stay sharp. There is a wealth of material and information on staying sharp on the Age UK website, at [www.ageuk.org.uk/information-advice/health-wellbeing/mind-body/staying-sharp/](http://www.ageuk.org.uk/information-advice/health-wellbeing/mind-body/staying-sharp/)

### Confidence

*21% of individuals aged 60 and above in Northern Ireland have low self-confidence which is demonstrated by a belief in not being able to succeed in specific situations or accomplish task. Low self-confidence has a huge impact on how an individual approaches goals, tasks, and challenges.<sup>29</sup>*

### Stress

Companies have a duty to assess the risk of stress-related ill-health arising from work activities under the Management of Health and Safety at Work Regulations 1999, and to take measures to control that risk under the Health and Safety at Work etc Act 1974.



<sup>29</sup> NISRA PFG 2016-21 Measurement Annex – Confidence of the population aged 60 years or older (as measured by self-efficacy), November 2018

### Support for line managers

Managing and supporting an employee who is experiencing poor mental health can be challenging. Where mental health issues meet the conditions of a disability, there are legal protections that support workers, but stigma and misunderstanding can get in the way. However, there are some basic things that a line manager should remember and can do:

- It is not your job to identify a person's medical condition
- Don't put people with poor mental health into a situation of having to disclose medical information they are uncomfortable in imparting. However, regularly encourage all your staff to read the health support material and underline that your door is always open to provide practical help and support, or identify the alternative support personnel who are available in your organisation
- If your worker comes to talk to you about the impact that mental health is having on their work, listen to what your worker has to say. Give them time, make eye contact, treat it seriously, and don't spend time telling them what you know about mental health – every person's experience is different
- Tell them that you recognise that every person's mental health experience is different. Ask what the worker needs by way of support
- Put the straightforward things into place as soon as possible, but discreetly
- For the more complicated or far reaching support requests, tell them that you will take time to revisit the policy and see what else you can do to support them. A manager should:
  - \* Read the policy
  - \* Take the worker's more complex support needs to HR for advice
  - \* Consider a reasonable adjustment if that is possible
  - \* Reach a decision and document it – either institute a solution or tell them that this support cannot be reasonably be provided
- Revisit the issue regularly. Check in with the worker to see how they are managing, discuss the impact of the changes and consider their need for further support.
- Use regular management processes, such as reviews, to check in on the worker



## Mental Health: recommendations and considerations

Moving around and getting regular exercise is an important part of mental health, so suggestions for physical health are all part of the solution.

Five things your organisation could do to promote positive mental health:

### 1. Help staff get informed

- Provide a contact list of mental health agencies
- Consider a session on mindfulness for all staff
- Feature articles by famous people on their mental health challenges – it helps to break the stigma to know that others struggle too
- Include a significant proportion of information on mental health at a health fair or on the internal website

### 2. Change old routines

- Encourage staff to take time out to talk to a colleague, a family member or a helpline if they are feeling low
- Getting exercise can help shake the sluggish feeling that often comes with poor mental health
- Suggest that staff members take some time out of the usual routine to do something new – a new book, a different lunch, companions on the lunchtime walk, or listening to different music
- Encourage staff to eat well at regular intervals and drink some water
- Ensure staff know to ask for help when they need it

### 3. Build confidence

- Encourage staff members to make a list all the new things they have taken on in the past two years – new tasks, working with new colleagues, new skills and new hobbies
- Suggest staff take a fresh look at their work to remind themselves of the things that they accomplish every day
- Encourage employees to use the employee toolkit, or attend one of the Age at Work Age-Inclusive workshops
- Encourage staff to consider a unique aspect they bring to their job, for example, responsibility for a specific process, and suggest they write it up or train others to deliver it
- Review the current work handbook and consider if it needs to be updated with new procedures or improved working practices that have been developed more recently

### 4. Encourage new experiences

- Encourage staff to try something completely new. For example, learn a few words in another language, or learn how to repair a plug

### 5. Introduce Workplace Initiatives

- Consider introducing workplace champions to support those in need
- Consider hosting relaxation or mediation classes at lunchtime
- Consider introducing walking meetings – great for stimulating the brain and getting the creative juices flowing!

## Corporate solutions to workplace challenges

- Institute training for everyone on positive mental health
- Appoint a mental health champion
- Create a positive mental health plan
- Train and appoint Mental Health First Aiders in the workplace
- Institute training for your line managers on living with poor mental health
- Manage your corporate culture so it is focused on inclusion and diversity and not based on an outdated 'survival of the fittest' meme
- Provide external services, such as confidential telephone support, for workers who are worried about mental health
- Talk about mental health
  - \* Put up articles on your intranet
  - \* Ask for staff tips on actions for helping to improve or maintain positive mental health

- \* Label activities as being good for mental health in the same way you say things are good for physical health, your brain, or your happiness
- Actively manage stress – if you can anonymously do so, collect data on it and find solutions to the points at which it appears
- Educate your line managers on the difference between the positive aspects of tasks and targets on improving performance, and the corrosive pressure of unmanageable workloads and unrealistic deadlines that lead to stress
- Encourage line managers to introduce confidence-building measures into their teams – laud success, share experiences and encourage intra-team learning.

Business in the Community offers a range of services that support businesses in relation to Mental Health. To find out more visit

[www.bitcni.org.uk/programmes/mental-health/](http://www.bitcni.org.uk/programmes/mental-health/)

## CASE STUDY: COSTAIN

COSTAIN

With the statistic that 50% of construction workers suffer from mental health issues, Costain decided to treat mental illness in the same way as it would physical illness. Staff wellbeing has become a strategic boardroom issue during the past five years for the company, which works across the energy, water and transport sectors. In 2018, the company's strategy started to take shape at the heart of all operations, focusing on mental as well as physical and social wellbeing. The wellbeing strategy has several goals – halving the amount of lost time as a result of wellbeing-related issues; maintaining an employee engagement score of more than 70%; and retaining the best people, so that staff turnover is less than the industry average. All senior managers must complete mental health awareness training and the business now has more than **300** mental health first aiders – that's one for every 15 employees.

### What people said about Mental Health

“ *The speed in which work is carried out, considering advances in technology, can add to pressure and stress as I get older.*<sup>30</sup> ”

*Although physical abilities diminish with age, older workers possess a wide range of skills and abilities which are key to today's economy. Many skills and abilities, and especially communication, organisational and social skills, only mature in the latter half of life. Others, particularly mental ability, rarely diminish with age.*<sup>31</sup>

*17% of the 55 to 64 year olds in the EU of 15 states mention 'illness or disability' as the main reason for stopping their last economic activity.*<sup>31</sup>



<sup>30</sup> Age-Inclusive Employee Survey respondent, June 2019

<sup>31</sup> Healthy Work in an Ageing Europe, ENWHP, 2006

## MENOPAUSE

A natural part of ageing, all women will experience the menopause. While menopause usually occurs between 45 and 55 years of age, it can affect women much earlier and for much longer. Most women will experience menopausal symptoms, some of which are severe and have a significant impact on working life. Depending on the work profile of your company, it is likely that a significant number of your employees are currently experiencing menopause. It is a gender and age-related issue.

### Menopause: recommendations and considerations

#### Advice for workers

Managing menopause is a conversation to have with health care providers in order to make well-informed and personally appropriate decisions. However, there are practical steps individuals can also take to manage symptoms of the menopause at work.

- Wear light and layered clothing, in breathable fabrics, that help cope with unexpected fluctuations in temperature
  - Bring a water bottle to work and have it at hand at all times
  - Get up and move around regularly, for a minute or two at a time, to help manage energy levels
  - Use breaks as an opportunity to take a walk or get some fresh air
  - To help with concentration, set realistic deadlines and schedule tasks into more manageable timeframes
  - Consider mindfulness as a means to promote confidence, feel calmer and become less stressed
- #### Advice for line managers
- Remember that it is not a line manager's job to identify someone else's medical condition
  - Don't put menopausal women into a situation of having to disclose medical information that they are uncomfortable in imparting. Regularly encourage all staff to read the health support material and underline that the door is always open to provide practical help and support or identify the alternative support personnel who are available in your organisation
- If a worker comes to talk to you about the impact the menopause is having on her work, listen to what she has to say. Give her time, make eye contact, treat it seriously and don't spend time telling her what you know about menopause – every woman's experience is different
  - Tell your employee that you recognise that every woman's menopause experience is different. Ask what she needs by way of support
  - Put the straightforward things into place as soon as possible, but do so discreetly. Depending on your company policy, this should include things like:
    - \* Provide ready availability of drinking water
    - \* Open windows, or offer opportunities to sit next to open windows, or away from radiators
    - \* Encourage the employee to get up and walk around periodically
  - For requests that are more complex, tell her that you will take time to revisit the policy and see what else you can do to support her
    - \* Read the policy
    - \* Take the worker's more complex support needs to HR for advice
    - \* Reach a decision – either institute a solution, or tell her that this support cannot be reasonably be provided and give reasons as to why
    - \* Revisit the issue regularly, check in with the worker to see how she is managing, assess the impact of any changes and discuss the need for further support

### Corporate options for your menopause policy

- Develop a policy or guidance document on managing menopause, or include any provisions needed into your company's over-arching health guidance
- Advertise the availability of the policy widely to all staff
- If your employees wear uniforms, then consider how work wear can be altered to help manage temperatures
- Provide readily available drinking water to all employees
- Institute a review of the room temperature and ventilation of your premises
- Ensure that the room temperature and ventilation can be changed in workspaces easily or, if not, the request to change it can be processed easily and without demanding reasons
- Provide fans as part of over-arching your health efforts
- Provide guidance to managers and staff on opportunities to step away from the workspace to manage discomfort – every workplace is different so work out the scope of that for your company
- Be flexible on when the working day begins, this may need to be a little later as a way to manage tiredness

Business in the Community's 'The Menopause & Me Digital Toolkit' is a useful resource for both employer and individuals and can be found at [www.bitcni.org.uk/programmes/the-menopause-me-digital-toolkit/](http://www.bitcni.org.uk/programmes/the-menopause-me-digital-toolkit/)

Training for staff and line managers in relation to the menopause can also be provided. To discuss training options, please contact [stephanie.reid@bitcni.org.uk](mailto:stephanie.reid@bitcni.org.uk), or call (028) 9046 0606.



## CASE STUDY: QUEEN'S UNIVERSITY BELFAST

Queen's University Belfast has worked with its own researchers and academics to deliver talks to staff on health and wellbeing issues. A major success has been Menopause sessions, developed and delivered by academics from the School of Medicine, Dentistry and Biomedical Sciences. By utilising the expertise of its own staff to enhance the staff wellbeing offer, the University is simultaneously promoting its own research excellence, and enhancing its reputation within the academic sector, with positive implications for its brand reputation as an employer of choice.

### What people said about Menopause

*There is no consideration given to women over 50 going through the menopause. We have legislation for pregnancy, working parents, parental leave, and carer's leave, but the menopause is something that most women will go through whilst in work. I think the working environment is not making adjustments considering the number of older women who now remain in work.<sup>32</sup>*

*I think sleeping patterns for women going through the menopause should be highlighted to employers as this can impact on their working day.<sup>32</sup>*

*It is difficult to know what health impacts will affect my ability to continue to do my job. No consideration is given to women experiencing difficulties during the menopause. This is not an option for discussion even though it may have a detrimental impact on work.<sup>32</sup>*



<sup>32</sup> Mid-Career Review Employee Survey respondent, June 2019

## HEALTH, WELLBEING & DISABILITY SUPPORT

A robust programme of health and wellbeing strategies which supports workers does a great deal of the heavy lifting in fulfilling legal obligations to keep workers safe and protected.

The Disability Discrimination Act (DDA) requires that employers introduce reasonable adjustments in respect of applicants and employees who are disabled. This is with a view to ensuring that disabled people are not disadvantaged and enjoy equality of opportunity in employment.

There are a number of factors that employers should consider when determining what is a reasonable adjustment for people who are disabled.

These include the:

- Effectiveness of the adjustment in preventing disadvantage
- Practicality of the adjustment
- Financial/other costs required, and the extent of any disruption it may cause
- Nature of the employer's activities, the size of the undertaking and the effect on other employees
- Adjustments made for other disabled staff
- Extent to which the disabled person is willing to co-operate

For further information, and to download resources, visit [www.equalityni.org](http://www.equalityni.org)

There are a number of questions that a company can ask of itself in helping manage ill-health:

- Is there a disability?
- Is this due to preventable work-related conditions?
- What health and wellbeing measures are available that can be used to support this worker?
- Has the company asked the employee if there is anything it can proactively do to support the worker remaining at work?
- If the ill-health has resulted in absence, has this been effectively managed? Effective management includes:
  - \* Regular and positive contact
  - \* Staff member is updated with relevant corporate information
  - \* Employer is clear on the absence policy and its guidance
  - \* All requests to facilitate a return to work are considered
  - \* Records are kept up-to-date
  - \* Taken advice from HR where appropriate
- Is flexible working possible, and is it an option in helping manage the ill-health, and either continue working or facilitate a return to work?
- Are the individual's capabilities well matched to the job responsibilities?
- What reasonable adjustments can be made to assist in either continuing to attend work, or to facilitate a return to work?
- Is there anything else that can be done to help this person manage their ill-health and either continue working, or return to work?

### Access to Work (NI)

Access to Work (NI) is available to overcome the practical problems caused by disability. It offers advice and help in a flexible way that can be tailored to suit the needs of an individual in a particular job in relation to getting to and from work.

It can also contribute towards the additional approved costs that arise. Personal and business benefits are taken into account in all cases. Access to Work (NI) can help towards the cost of:

- Communication support for deaf people, or people who have a hearing impairment, and need a communicator with them at interview
- Provision of special aids and equipment to suit particular work needs arising from disability
- Adaptations to premises and equipment in the workplace to help an employee with disabilities
- Support if practical help is needed because of a disability, either at work or getting to and from work
- Support when a person with a disability incurs extra costs in travelling to and from work because of disability
- Support to assist employers where other additional costs arise because of disability – for example, extra 'in-work' travel costs, or provision of disability awareness training

Find out more on NI Direct by visiting [www.nidirect.gov.uk/articles/access-work-practical-help-work](http://www.nidirect.gov.uk/articles/access-work-practical-help-work)

### Employees told us . . .

Employees expressed frustration about the length of time it took to get an Occupational Health (OH) appointment. This frustration was not with the NHS processing but rather that they could see a fairly simple solution that could be put in place, which was most likely also to be suggested by OH, but a long absence from work was necessary in the interim pending the appointment.

The process for support measures for those who have been ill or injured, and who wish to return to work or to maintain their attendance, appears to be a challenge. The problem is twofold: firstly, that any Occupational Health or external consultation takes a long time, and secondly, that a reasonable adjustment can be literally anything and it is sometimes impossible to accommodate.

Employees told us that requesting something to help them remain in, or return to, work felt like a big ask. The general consensus, when voiced, was that the process was opaque, the terms unclear, and that most information came from colleagues who had been through the same experience.

## Disability: recommendations and considerations

- State your commitment to equality and inclusion clearly in your policies
- Provide a feedback function for those who experience challenges working in your company as a result of a disability so that you may develop and improve
- Consider an access champion who can help other staff think about barriers and how to eliminate them
- Provide training for all staff on disability awareness

### Support measures

There is a mismatch between the workers' experiences of having to push to have measures put in place and the employers' experience of being asked for things that are expensive or unnecessary.

- Include your policy on measures to support work attendance or return clearly in your policy handbook
- Separate reasonable adjustments, that are a matter of legal compliance and determined on a case-by-case basis, from the worker support measures which you can routinely provide as needed
- Consider putting a list of the worker support measures that your company can put into place on

your internal staff intranet or forum. These include the straightforward accommodations that can be made to assist with positive and healthy workplaces such as:

- \* A suitable chair with appropriate support
  - \* A higher/lower desk
  - \* A lamp
  - \* A device to increase volume on the telephone
  - \* A larger computer screen
  - \* A fan
  - \* A Mouse or keyboard apparatus to suit posture
  - \* Short breaks away from the work station
- Appoint an access champion, someone who can help a worker request changes
  - Promote measures such as flexible arrangements as part of your return to work and maintaining attendance policy, and give it comparable importance to the provision of equipment
  - Consider including information on adjustments already made and measures taken to support staff, in your health and safety checks and reporting

## What people said about Health, Wellbeing & Disability Support

*Access to an Occupational Health service is effective in preventing health problems from escalating and therefore represents value for money for the employer.<sup>33</sup>*

*It is vital to raise the levels of health and increase the provision for support for those with disabilities in order to extend their working lives in a fair way.<sup>34</sup>*



<sup>33</sup> *Working Longer in Northern Ireland: Valuing an Ageing Workforce, COPNI, 2014*

<sup>34</sup> *Mid-Career Review Employee Survey respondent, June 2019*



WORK/LIFE BALANCE



## WORK/LIFE BALANCE

Research tells us that work/life balance is an important factor to all workers, but older workers in particular are much more likely to consider the benefits of creating a working pattern and conditions that fit more harmoniously with other components in their life.

Balance is a key component in the retention of older staff and should be given significant attention at a corporate level as part of a rewards and recognition programme.

### CASE STUDY: DANSKE BANK GRANDPARENTS LEAVE

Danske Bank

Danske Bank recognise that grandparents play a vitally important role in helping with the upbringing and childcare of the younger generations in their family. We also know that people are retiring later, and that we have many working grandparents who juggle work with granny or grandad duties. Whilst there is no statutory right to time off, Danske Bank supports grandparents to be able to balance work and family commitments. With this in mind, it introduced a new form of leave in 2018 – Grandparents Leave. This type of paid leave is in addition to annual leave and special leave for emergencies. The time can be taken to help with childcare, celebrate the new arrival of a grandchild or just to enjoy time with grandchildren.

#### What people said about Work/life Balance

*Historically, workforce agility (or flexibility as it is more commonly known) has been largely positioned as an employee benefit, part of the employee value proposition rather than a way for companies to meet their strategic business goals in a challenging business environment. That needs to change – this can be about benefits to business, as well as employees. Business leaders, rather than simply HR, should lead the development of agility practices, starting with a clear understanding of the needs of the business and their workforce.<sup>35</sup>*

*“ I feel that I have a lot to contribute in what is a very ‘young’ age profile workplace, but I need to have more focused training to help me meet the demands of the workplace. The skills I bring are different to younger people. I struggle with taking longer to pick up new technology. I have caring responsibilities too, so don’t have much time to spend on work-related topics when I am not in work. I have found that I have an insight into problems that younger people do not always have, and this is not always recognised. Moving to a new area of work is difficult because employers see someone older and possibly slower to pick up new things. Part-time is also a disadvantage and employers fail to see potential if investment is made. Maturity and stability are great assets to any business or team, and I am hoping to increase my hours as my caring responsibilities lessen over time.<sup>36</sup> ”*

*Just 18% (of businesses surveyed) expect to adapt their structures so that older workers who cut their working hours or responsibilities can retain their status in the business or feel valued.<sup>37</sup>*



<sup>35</sup> The Agile Future Forum

<sup>36</sup> Mid-Career Review Employee Survey respondent, June 2019

<sup>37</sup> Older, but none the wiser? The implications of an ageing workforce in the UK, The Economist, April 2014

## FLEXIBILITY

The right to flexible working is underpinned by the Flexible Working Regulations (Northern Ireland) 2015 and The Employment Rights (Northern Ireland) Order 1996. Often a legal imperative brings reactive change in order to ensure compliance, however, there are real opportunities to embrace the possibilities that flexibility brings, and reposition your organisation as an employer of choice.

After 26 weeks of employment every employee has the statutory right to request flexible working. If an employer accepts such a request, it therefore becomes a permanent change to their contractual terms and conditions unless agreed otherwise.

Flexible working can take many forms and can include homeworking, temporary contract, flexitime, part-time or job share. Equal promotion of flexible working should be offered to all staff, and employers should develop clear procedures on how members of staff can apply for flexible working.

### Employers told us...

Employers told us that flexibility was a challenge and it appears that difficulty was in trying to graft agile solutions onto current work practices in a reactive way rather than taking the opportunity to rethink at a corporate level about how to be more proactive.

Part of that conversation was that flexibility for all workers was a relatively new concept that created hesitancy in how to manage unfamiliar and potentially significant demands.

However, there have been successes in work situations that may have appeared to be difficult to have flexibility. For example, employers engaged in face-to-face customer service provision could not accommodate alternative location options, but they have surged forward in offering altered shift patterns and part-time work. In fact, in some cases, it created opportunity for increased opening hours and improved provision.

### The three big fallacies

#### 1. Flexibility is only possible in big companies

Flexibility may be a little easier to accommodate quickly in big companies if you are swapping like-for-like roles, but some consideration of the components of a job can lend itself to flexibility regardless of company size.

#### 2. Flexibility is not possible in service industry roles

Certainly, businesses have opening hours, some have face-to-face point of service components that are strictly timed, or tasks so interconnected that staff need to be physically in attendance at the same time. However, there are a large amount of service industry roles, for example, telephone support, that can be done remotely, and have a wide choice of opening hours that could let workers fit in their hours, or have technical solutions that don't require the full team in attendance at the same time.

#### 3. Flexibility is expensive

Staff are still paid for the work they do on a pro rata basis and so do not cost proportionally more. Plus, there is significant research that flexibility results in heightened job satisfaction and company loyalty. This means the company retains an able worker and does not incur the expense of recruitment.

### Flexibility – some corporate considerations

Flexibility can be a challenge. It appears that there are two large barriers. The first is trying to fit a traditional nine-to-five job into a format requested by the worker that does not work – flexibility is required of both worker and company. The second is a fear that accommodating one request will open the door to an unmanageable avalanche of requests with the result that some cannot be met, and this may be perceived as unequal.

### Start with Yes!

The most successful companies have held the attitude that they will say 'yes' to flexible working, try to find solutions as much as possible to any problems, until there is an insurmountable reason to say 'no'.

### What can flexibility include?

The definition of flexibility can itself be very flexible but broadly includes the following factors:

- **Location** – the place where work is performed could be different. This commonly means working at home but could also mean somewhere else on the company premises, at another company location, or in a business workspace.
- **Hours** – the times for working could be changed, usually to a new set arrangement, but may also include some flexibility of times. These include:
  - \* fewer or part-time hours
  - \* compressed or condensed hours (for example, working five days over four longer shifts)
  - \* variable hours
  - \* flexitime
  - \* shifting start and end times outside the previous limits
  - \* Task-based working (for example, allocating four hours each week to complete a task that can be undertaken at any time, as long the submission deadline is met)
  - \* self-rostering
  - \* shift-swapping
- **Roles** – that a role or expectation is changed or removed. This may be instituted to support a worker who is recovering from illness, or where there is an ability issue. It may need sensitive handling and support from HR to manage positively.
- **Physical environment** – physical surroundings are chosen to help manage negative elements in the workspace. This is used to help a worker manage



and reduce stress, minimise noise or light pollution, or generally improve the environment and help more effective work.

- **Travel** – often linked closely with location, this option is designed to reduce the amount of time spent commuting. It is often cited as a key work/life balance issue for older people.
- **Unpaid leave/gap years/career breaks** – where the worker takes an arranged absence from work for a set period of time. This can be very useful for older workers who are considering options and are unsure of whether to partially or fully retire, or those who are keen to develop a portfolio career. The free time gives a sense of what full retirement may feel like.

### Benefits of Flexible Working

*Employees of all ages who are able to work flexibly are more likely to be positive about their job (NIESR 2017).<sup>38</sup>*

WORKER	COMPANY
Opportunity to continue their career	A skilled worker
Gratitude to employer for their flexibility	A loyal worker
A greater sense of ownership and control of their job	A committed worker
Better harmony and wellbeing	A healthier and less stressed worker
More time to deal with pressing personal responsibilities	A more relaxed worker
Better work/life balance	A positive worker
Better opinion of the company	An ambassador for the brand

### CASE STUDY: MERCER ‘AUTONOMY AND FLEXIBILITY’



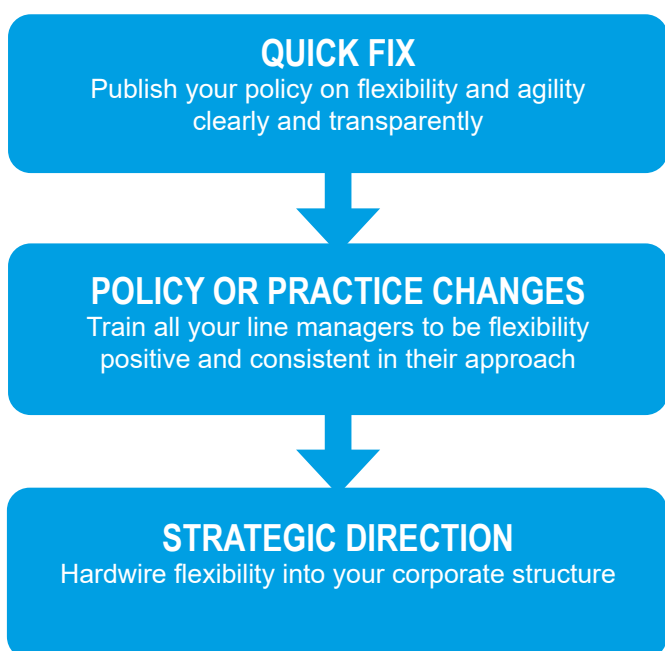
Mercer has implemented a flexi-time schedule allowing for early or late starts and finishes, compressed working, job sharing, remote working, and part-time working. Working at alternative locations is also an option. Managers have been trained in a ‘start at yes’ approach to flexible working requests, to adopt and support flexible working patterns.



<sup>38</sup> A silver lining for the UK economy?, Centre for Ageing Better, Feb 2018

## Flexible Working: recommendations and considerations

- Enable home-based working or flexible hours, to support people working longer. With the state pension age rising over time, it is crucial to rethink conventional career trajectories.
- 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
- Include agile working and talent management as a key strategic priority
- Conduct a business profile to analyse the flexible working makeup of the company
- Adapt a positive internal and external message for flexible working
- Approach flexible working with an open mind
- Create an environment in which workers feel comfortable asking about flexible working, or put processes in place to allow requests to be made for flexible working
- Include flexible working in appraisals
- Ensure managers are trained in how to manage flexible working



### For your consideration...

BEFORE	AFTER
Consider each individual request on a case-by-case basis	Set a commitment to support flexible working and outline some of the immediate measures that could be taken
Information is not readily available	Feature the flexibility of your organisation in recruitment. Ask workers with flexible arrangements to consider sharing their story on the company intranet, or main communication channel
It is the employee's responsibility to start the process	Deliver talks or online videos about the company's approach to flexibility. Point to the forms online and encourage a soft start to the process by chatting to the line manager
Implicit attitudes to certain jobs and grades being open to flexibility and others not so	Flexible working requires flexible and open attitudes – track your figures and publish a flexible working report for your staff
Attitudes of line managers	Training, modelling good examples of solutions, a quarterly discussion on actions taken, centrally track requests and decisions, encourage line managers to work flexibly

## CASE STUDY: AVIVA

As one in nine of Aviva's staff are carers, they developed a pilot called #WeCare in partnership with Mercer, Employers for Carers, Department of Health, Age UK and Carers UK. This pilot provides 35 hours paid leave a year for appointments; 35 hours paid leave per year for emergencies; extended carer leave; unpaid leave for up to four weeks a year; flexible working; and use of the 'Carer's Passport' to allow carers to retain flexibility should they change roles or managers. The benefits for Aviva? Staff have reported that they are more likely to stay with Aviva and recommend working there to others. Line managers feel able to deal with discussions about caring responsibilities and flexible working.



## What people said about Flexibility

*Less than one fifth of employers (18%) plan to let older workers cut their hours without feeling less valued.<sup>39</sup>*

*Employees over the age of 50 are most likely to say that working part-time or flexible hours would encourage them to delay retirement. Workplace flexibility from the point of hire onward is crucial to help people manage both health conditions and caring responsibilities.<sup>40</sup>*

*Technology can also help many to work remotely, an often overlooked component of flexible working (Centre for Ageing Better/IES 2017).<sup>40</sup>*

*The UK's comparative advantage in knowledge-intensive industries... (has) a growing emphasis on high-skilled labour and less reliance on low and middle-skilled employment. At the same time there is likely to be a continuation to the shift towards part-time and self-employment as individuals – and particularly older individuals who account for a growing number and share of total employment – demand greater flexibility... older consumers will also shift the demand for future products and services.<sup>41</sup>*

*As the effects of an ageing and shrinking workforce make themselves felt, businesses expect employees to look more closely at the quality of their working lives. One third expect more of their employees to want job sharing, part-time working, portfolio careers and the opportunity for phased retirement.<sup>42</sup>*

*Having a chronic health condition, accompanied by general ageing, means there needs to be more flexibility offered so that I can remain in work, and this is very difficult.<sup>43</sup>*

*Being able to work one day per week from a remote location is very beneficial for balancing working full-time with caring for my disabled husband. I am the primary wage earner and care giver, so flexibility in working arrangements will be very beneficial as we both age and health may deteriorate.<sup>43</sup>*

*I think that there should be more flexibility around working from home and reasonable adjustments etc. These should be standard. The individual should not be the one to have ask and push from them. Generally there should be more respect and appreciation of what over 50s can bring to an employer and to be treated accordingly.<sup>43</sup>*



<sup>39</sup> Older, but none the wiser? The implications of an ageing workforce in the UK, *The Economist*, April 2014

<sup>40</sup> A silver lining for the UK economy?, *Centre for Ageing Better*, Feb 2018

<sup>41</sup> Avoiding the demographic crunch: Labour supply and the ageing workforce, *CIPD*, June 2015

<sup>42</sup> Is 75 the new 65? Rising to the challenge of an ageing workforce, *The Economist*, 2014

<sup>43</sup> Mid-Career Review Employee Survey respondent, June 2019



## CARERS

There are 213,980 carers in Northern Ireland (source Carers Trust) and this figure is estimated to grow by 40% over the next two decades. Balancing working and caring responsibilities is a real challenge. It is no surprise that caring, along with persistent health conditions, are the main reasons for leaving work before an ideal retirement age.

However, research tells us that supporting your employees in balancing the demands of care and work pays dividends in worker loyalty and retention.

Employees consistently told us that line managers were very good at helping manage the balance of work and caring. The implication was that this was a local arrangement and not necessarily a corporate approach. There were many examples of inconsistency in decision making that could cause bad feeling.

A few spoke of the gratitude conundrum; where a line manager had moved mountains to accommodate an employee's needs, only for those to change a few weeks later and the employee felt uncomfortable coming back and making another change.

Employees reported being very grateful for the opportunity to continue working in changed circumstances and most relied on flexible working to make that happen.

### Employers told us...

Employers told us that supporting workers with caring responsibilities was easier if they had a clear picture. However, a clear approach to supporting carers was generally not in place.

*Private sector employers in particular are less likely to provide flexible working arrangements for working carers (CIPD 2014).<sup>44</sup>*

### What are the main concerns of older workers?

*As mum gets older, I will need to support her more and eventually provide some caring duties, so need to be able to reorganise my work to fit around this.<sup>45</sup>*

*Getting the balance right. Managing the responsibilities of a senior management role along with managing elderly parents and children at university, and probably my older children getting married and having their own children.<sup>45</sup>*

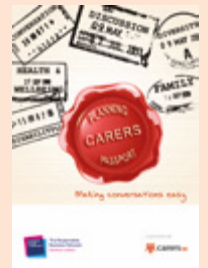
*Health problems that make working full-time hard, caring responsibilities that require flexibility.<sup>45</sup>*

*There is absolutely no flexibility in my position which makes it extremely difficult caring for parents which may mean I have to give up my job.<sup>45</sup>*

### THE CARER'S PASSPORT

Business in the Community and Carers NI have produced a Carer's Passport. This helps guide employees on discussions with their employer. The Carer's Passport is a simple document that helps employees think about what they need to do in order to deliver their caring responsibilities, considering the impact on their work, as well as inviting discussion from their manager on ways to work through their commitments. Not every organisation uses the Carer's Passport, but it is helpful as a discussion tool to frame thinking at a time of great change and when facing challenging issues.

To request a copy of the Carer's Passport, email [deirdre.morrissey@bitcni.org.uk](mailto:deirdre.morrissey@bitcni.org.uk)



“ I need information and support from my employer on how to keep up with the demands of work when I am a carer for elderly parents, teenage children, and starting to feel older myself.<sup>34</sup> ”

<sup>44</sup> A silver lining for the UK economy?, Centre for Ageing Better, Feb 2018

<sup>45</sup> Mid-Career Review Employee Survey respondent, June 2019

## Carers: recommendations and considerations

- Adopt the Carer's passport and make it available to all staff as a tool for decision-making and agreement.
- Consider a carer's forum for those with caring responsibilities to chat, provide mutual support and advice.
- Convene a group of managers to discuss solutions and share decisions in the interests of a consistent approach.
- Create a system that reviews caring arrangements on a short, medium and long-term basis.
- Link to information on the corporate communication channel on Carer's Credit and Carer's Allowance [www.nidirect.gov.uk/articles/carers-allowance](http://www.nidirect.gov.uk/articles/carers-allowance)
- Link to the leaflet Advice for Carers – a practical guide, published by Age UK [www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig13\\_advice\\_for\\_carers\\_inf.pdf](http://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig13_advice_for_carers_inf.pdf)
- Publicise the Age NI Advice Service on **0808 808 7575** for help and advice on caring.
- Introduce carer's networks and carer's leave as an employee benefit.
- Appoint Care Champions to increase visibility of carers and role model the balancing of work and care.
- Prioritise workplace wellbeing policies on preventative action and reasonable adjustments for people with health conditions and/or disabilities.
- Embed carers in family-friendly and work/life balance policies and in health and wellbeing initiatives.
- 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.
- Business in the Community's 'Supporting Carers in the Workplace: A practical guide for employers' can be found at <https://age.bitc.org.uk/sites/default/files/bitc-age-toolkit-supportingcarers-may2019.pdf>

## CASE STUDY: FSCS MAKING THE MOST OF MID-LIFE

Committed to creating an inclusive workplace where the skills of different ages are valued, FSCS's intergenerational people team holds regular one-to-ones for all team members, mid-life career conversations for those over 50, and develops bespoke personal development plans. All jobs at FSCS can be carried out flexibly, at home, in condensed hours, or with flexible start and leave times. Staff choose where they want to work and the equipment is provided to help facilitate this. The results of these changes are evident with 95% of claims processed within published timescales, and a 23% reduction in the cost of claims processing. Meanwhile, customer satisfaction is at a record 83%, compared with 59% in 2017! Investment and support have driven up employee engagement too – from 60% two years ago, to 72%, and 85% say they feel proud to work at the company.



## PARTIAL RETENTION AND RETIREMENT

Retirement has become a challenging subject as employers, in respecting legislation to support longevity, are not having conversations about future plans – it is time to reframe thinking on this to support both the worker and the organisation.

Talking about retirement and changing work patterns helps the employer to manage transitions, succession plan and potentially retain knowledge. Crucially, it helps the company understand its workforce planning, recruitment and capacity needs.

And when the time comes to finish work completely, discussing employee plans means that companies help its workers plan a very positive retirement.

The ability of someone to do their job is rarely age-dependent; there is no need to assume that an older worker is less effective or less motivated than a younger colleague. In fact, many older employees may have grown and developed in the workplace as a result of training and experience. An efficient and productive mixed-age workforce makes sense for many organisations.

Older workers bring:

- **Experience** – they have worked on this area and most probably at lower grades as they developed their skills
- **Reference** – they are on hand to support those who have not had the same length of experience
- **Problem-solving** – they have experienced problems and are likely to be driven to solve them
- **Responsibility** – they tend to have high levels of personal responsibility
- **Relationships** – they have likely established strong relationships with customers who have come to respect you
- **Adaptability** – this age group has seen significant changes in technology, workplace practice and delivery, and evolved to manage challenges effectively and achieve results
- **Organisational memory** – they may have been employed the first time an organisation faced a similar challenge and so have an insight into how to solve it
- **Organisational attitude** – they have experienced the challenges that the company has weathered and are likely to be attuned to the corporate culture

### Making the decision to retire

People retire for wide variety of reasons that are as numerous and diverse as the individuals themselves. For some it is a fixed date they had previously set in mind, for others it is a set of circumstances or opportunities that have led them to this point.

<sup>46</sup> Fuller working Lives – a framework for action June 2014) and so there is scope to consider how these conditions can be managed or mitigated so that workers remain longer in employment.

<sup>47</sup> Employer experiences of recruiting, training and retraining older workers, January 2017

<sup>48</sup> DWP Survey, A new vision of older workers: retain, retrain and recruit.

In addition, there is evidence that:

*Reorganisation and technological shocks can provide an involuntary ‘push’ out of employment and occupational stress, repetitive or boring work, lack of autonomy, and lack of flexibility in terms and conditions can all play a part in an individual’s decision making in terms of leaving or staying the labour market.<sup>46</sup>*

What companies have been working very hard to do is ensure that the law is observed and that there is no explicit or implicit time bound cut-off point for retirement. In the efforts to do so, retirement is not discussed in the way it once was; innovative and useful solutions remain unexplored and it seems that:

*Most employers feel it is not their place to encourage someone to continue working.<sup>47</sup>*

Inadvertently, it appears we have reached the point, in the absence of proactive information and support, where the company’s message and how it is received is at variance.

What the company says in the spirit of support and observance of the law: **retirement is a decision and not an expectation.**

What the worker hears in the context of facing enormous life decisions: **you need to make a decision on retirement. Exploring options to continue work is not part of our conversation.**

In a recent Department of Work and Pensions survey, *11% of retirees say they do not really want to retire but they felt they had to, or were expected to.<sup>48</sup>*

It is possible that this feeling and expectation comes from within the workers’ own decision-making and not external factors, but companies could certainly do more to counter this message.

### Retiring is a process not an event

There is significant research that working is good for us. Besides the income, it can bring a sense of routine, achievement and usefulness. It creates a sense of purpose and brings us into contact with others, which is helpful in combatting loneliness and can support positive mental health. So, making a decision to stop working in an abrupt way may not be the optimum choice for any individual.



56% of people aged 60-69 who are already retired would still like to be working, while an astonishing 44% of retirees in their 70s also say that they would like to work.<sup>49</sup>

Of those already retired, 49% of women and 33% of men say they would prefer to work part-time. Many people who retired would have preferred some time off and then to return to work part-time, perhaps in mentoring roles, or to learn new skills. Currently, the idea of retirement is usually a one-off decision, whereas the surveys suggest most people prefer to be able to retire more gradually. (DWP Survey)<sup>49</sup>

One third of Europeans say they would like to keep working after they reach their pension age. Two thirds say that part-time work combined with a partial pension would be more appealing than full retirement.<sup>50</sup>

## What makes employees work longer?

### Flexibility

Consistently, feedback and research shows that flexible working is a key driver in continuing to work.

*Employees over the age of 50 are most likely to say that working part-time or flexible hours would encourage them to delay retirement.*<sup>51</sup>

### Ability

Workers take pride in their achievements and the contribution to the company's success. Many workers will continue to work if they are able to do so. A key barrier is concern that the job may be too onerous to deliver effectively and so this may require consideration of tasks and roles, in order to expedite positive retention of workers.

*Job quality and role design can also help retain older workers. A quarter of all workers in the UK do not think that they could do their job over the age of 60, rising to one in three for lower-skilled manual jobs. Employers need to find innovative approaches to role design and use of technology to assist and enable people to remain in good quality work for longer.*<sup>52</sup>

### Rewards and recognition

Measures that explicitly place value on the worker's contribution is a key to career longevity. How this is manifested depends on the company and the context, but examples have included training programmes with partial retirees as experts, an active list of retirees who can cover leave and sickness for short periods (often known as bank staff or cover workers), spotlight their work and innovation in the company communication conduit and so on.

*Extrinsic rewards, recognition, job design, performance appraisal, flexible working, training and development opportunities, as well as pre-and post-retirement opportunities can impact on decisions to remain in the workforce.*<sup>53</sup>

### Autonomy

Research shows that workers tend to stay longer if they have a significant input into how the work is managed and how they add value to the company.

*Job quality can also be improved by giving older workers as much autonomy as possible about where, how, when, in what order and how fast they do their work. Above all, employers should talk to their older workers about their situations, goals, aspirations and capabilities, and explore how best they can be met – including providing opportunities for development as well as adjustments to enable people to maximise their contribution.*<sup>52</sup>

### To take it in stages

In companies where retirement has been taken as a conversation and a process, rather than a cliff-edge decision, workers seek opportunities to work longer. There is evidence that workers, given the choice, would prefer to work longer.

*The Department of Work and Pensions commissioned research, [published in Attitudes to over 50s in Fuller working Lives in 2015], to explore people's attitudes to retirement, to working longer and their experiences in the labour market. The results showed that nearly half of respondents still want to be working between the ages of 65-70 and 39% do not want to retire in the conventional manner but prefer to have a period of part time work before retiring fully.*<sup>49</sup>

### To avoid a cliff edge

There are indications that older workers are resistant to the idea of a cliff edge retirement where one day there are fully employed and the next they are full retired. Those with benefit of hindsight advise that a gradual retirement is much more positive route.

*The DWP survey shows that 'nearly two-thirds of over 50s do not believe that working full-time and then stopping altogether is the best way to retire. More than a third (36%) of those already retired say that their advice to others would be to 'consider switching to flexible or part-time work for a period first' before stopping work altogether.'*<sup>149</sup>

<sup>49</sup> A New Vision of Older Workers: Retain, Retrain and Recruit, Dr Ros Altmann CBE, March 2015

<sup>50</sup> Is 75 the new 65? Rising to the challenge of an ageing workforce, The Economist, 2014

<sup>51</sup> Attitudes to working in later life: British Social Attitudes, 2015, DWP, December 2016

<sup>52</sup> A silver lining for the UK economy? Centre for Ageing Better, Feb 2018

<sup>53</sup> Dealing with economic and demographic challenges: Workplace innovation practices as a timely and effective response to older workers' needs, Gkiontsi & Karanika-Murray, 2016

## Benefits of partial retention to an organisation

- Keeps skills in the company
- Allows for mentoring and development of less experienced colleagues
- Keeps quality at a set standard
- Reduces recruitment costs

## Advice for line managers

- Don't assume that everyone wants to retire
- Don't assume everyone wants to stay on
- Make future plans part of your regular appraisal and check-in processes
- Ensure employees know about flexible working options
- Encourage all older staff to attend an Age at Work Mid-Career Review workshop, to help make informed decisions



## Talking to an Employee about the Future

**QUESTION:** As an employer, may I speak to my employees about their future work plans and even discuss the plans that some of them may have regarding retirement?

**ANSWER:** Yes, as a general rule it is not unlawful for employers to do this.

It is best to do it, for example, during an appraisal meeting, for example, where you could ask all employees a general question, such as “*what are your future work plans?*”

If an employee, of their own volition, replies that they are thinking about options such as fully or partially retiring, then you and they may go on to discuss the subject.

You may also provide employees with information to enable them to fully consider and plan for their future.

**However, there are certain pitfalls that employers should try to avoid, to ensure that they do not unlawfully discriminate against any employee on the grounds of age.**

### Age Discrimination – The Law

The *Employment Equality (Age) Regulations (Northern Ireland) 2006* make it unlawful for employers, without lawful justification to discriminate against their employees on the grounds of age.

#### Examples:

It would be unlawful for an employer to forcibly retire an employee because they have reached the State Pension Age, or any other age, unless the decision can be lawfully justified, such as where there is a statutory mandatory retirement age for the work in question.

It is also likely to be unlawful to put pressure on an employee to retire because they are approaching or because they have reached a certain age, or where they have changed their mind about retiring after previously indicating that they were considering doing so, but where they have not yet given formal notice of leaving. (see note below for further information).

Therefore, employers should not:

- Raise or prompt a discussion about when an employee might retire by asking age-related questions, such as “when are you planning to retire?”
- Suggest that an employee should retire by making

derogatory age-related comments such as “this is a young man’s game” or “you are past it, grandad”, or suggest that the employee is too old for their current role and should consider reducing their hours or moving to a different job

- Make an older employee feel unwelcome, such as by: making unilateral, unfair and unjustified decisions to remove some of their work duties; to downgrade their status; to change their hours of work or to withhold opportunities for training career development; or to earn overtime and other benefits
- Make an older employee feel unwelcome by making unfair and unjustified criticisms of their work performance
- Suggest or force an older employee to retire as an alternative to applying other (fair) procedures, such as grievance, capability or disciplinary procedures, where circumstances justify it

## Good Practice

To facilitate discussions about employees' future plans, as an employer you should:

- Create an environment that enables all employees to comfortably discuss, or if they wish, to not discuss, without fear of suffering ridicule or penalty, their future work plans. To help with this:
  - Ensure that your equal opportunities (or, diversity or harassment) policies note that age discriminatory behaviour, of the kinds noted in the examples above, are not appropriate and will not be tolerated. Ensure that all members of staff are made aware of this
  - During staff performance appraisal meetings, ensure that all employees are asked a general question such as "what are your future work plans?". Ensure that appraisers know how to respond appropriately when an employee answers that they are considering options such as fully or partially retiring
  - Develop a flexible working policy and procedure. This should declare that you are committed to providing flexible working arrangements and fair and non-discriminatory treatment to those employees who use them, or wish to use them. The document should set out your procedure for considering employees' requests for flexible working arrangements and for implementing the decisions that you make. The procedure should also meet the minimum statutory requirements required by Part IXA, Employment Rights (NI) Order 1996 and its associated regulations
  - Inform all employees about the flexible working policy, and any options it includes around partial retirement

"Partial retirement" is a flexible working arrangement under which an employee on reaching a specified minimum age is permitted by the rules of their occupational pension scheme to draw their pension early whilst continuing to work in a "reshaped" job, usually by remaining in their current post but by reducing their hours of work.

Given that the rules of the pension scheme will restrict this opportunity to employees of a certain minimum age, such as 50 or 55 years, the option is related to an employee's age. However, so long as the restriction conforms to the conditions laid down in certain exceptions permitted by the Age Regulations, the restriction is likely to be lawful. That, in turn, would make it lawful for employers to discuss the option with employees who are interested in taking up the opportunity.

A separate issue for employers to consider is the flexible working aspect of a partial retirement request. Many other employees, including younger employees, may also wish to avail of flexible working arrangements for a variety of different reasons, such as to care for children or other family members. In the event that there is competition between employees of different ages for finite flexible working opportunities, it would be important for employers to consider all such requests in a fair and non-discriminatory manner and in accordance with the terms of a flexible working procedure.

For further information and resources on talking to employees about the future, please visit [www.equalityni.org](http://www.equalityni.org)

## Retirement: recommendations and considerations

- Have a corporate approach to retirement and support partial retention options
- Analyse what phased retirement options can be offered within your business
- Have conversations with your employees to support partial retention
- Include planning for the future as part of your appraisal process
- Promote partial retention internally
- Include partial retention as part of a flexible working strategy
- Ensure decisions on partial retention be changed as easily as other flexible working requests
- Create an environment that older workers feel that they can start conversations
- Provide training to line managers on partial retention, including effective management of tasks and day-to-day support
- Ensure employees know of that opportunities and services that they can avail of post retirement

## CASE STUDY: AVIVA MIDLIFE CAREER REVIEW

Aviva encourages detailed discussions between an employee and line manager on their goals and aspirations, options and potential next steps in their career. This helps the employer understand the needs of older workers, encouraging them to take ownership of their career and decisions, and identifying areas where Aviva could retain and support them. Line managers feel able to deal with discussions about flexible working, caring responsibilities and the career opportunities for 50+.





## What people said about Partial Retention and Retirement

*I'm a carer but I have hidden disabilities. I would like to ensure I'm capable of retraining and gaining support if my disabilities worsen. I like being able to work to support myself.<sup>54</sup>*

*The removal of the Default Retirement Age in 2011 has had the unintended effect of many employers becoming hesitant or unwilling to discuss age or retirement in the workplace. This has resulted in a lack of open and productive workplace conversations between employees and managers about future career planning for older working.<sup>55</sup>*

*Increased longevity allows employers to retain for a few years longer knowledge and skills that they would otherwise lose, but it also requires them to adopt a more flexible concept of retirement.<sup>56</sup>*

*More than one in five retirees say they wish they had worked longer (equivalent to 2.3 million people nationwide). 38% say they miss the social interaction of work, indeed far more than the 27% who say they miss the income. Around one in five (18%) say they miss the feeling they are doing something useful. 33% of those working aged over 70 said they did so because they enjoyed it. (DWP Survey)<sup>57</sup>*

*Many (companies) see phased retirement as an important option. "To maintain economic growth with a shrinking, ageing workforce, we need to embrace a parabolic career trajectory. You progress as far as you can, but at the end you take pleasure – and pride – in easing out rather than bailing out. As long as we hang on to this increasingly outdated idea of the linear career trajectory, anyone 'easing out' at the end of their career – out of choice or necessity – will risk being seen as some kind of failure.<sup>58</sup>*

*I am delighted that the equality legislation assists me to keep on working, otherwise I would have had to retire. I would have hated that, I love my job.<sup>54</sup>*

*I think a phased reduction of hours leads nicely into a natural retirement.<sup>54</sup>*



<sup>54</sup> Mid-Career Review Employee Survey respondent, June 2019

<sup>55</sup> A silver lining for the UK economy? Centre for Ageing Better, Feb 2018

<sup>56</sup> The Future of Work, The Agile Future Forum

<sup>57</sup> A New Vision of Older Workers: Retain, Retrain and Recruit, Dr Ros Altmann CBE, March 2015

<sup>58</sup> David Fairhurst, Chief People Officer, McDonald's Europe in Is 75 the new 65? Rising to the challenge of an ageing workforce, The Economist, 2014

## NEXT STEPS

An ageing workforce should not be viewed in isolation but should be taken into account with changes in the consumer market, the use of Artificial Intelligence and technology, the openness to flexibility and the value that experience brings as part of an interconnected environment.

Without doubt, those that lead the change, that seize the moment and communicate their intention to embrace the opportunities, and recognise and reward older workers while harnessing their abilities will be in the optimum position for talent management and workforce planning for the next 50 years.

### Next Steps: recommendations and considerations

- Carry out the Age-Inclusive Business Audit
- Develop and implement an Age-Inclusive action plan
- Conduct a skills audit of your workforce
- Arrange a free on-site Age-Inclusive workshop
- Request a free copy of the Age-Inclusive Toolkit
- Provide a placement via Still Ready for Work
- Keep informed about Age at Work resources, services and events

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