



THINKING AHEAD

EXPLORING SUPPORT PROVIDED BY EMPLOYERS
TO HELP STAFF PLAN FOR THEIR FUTURE

REPORT

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*Thinking Ahead: Exploring support provided by
employers to help staff plan for their future*

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SUMMARY

This project explores what large employers are doing to support employees in their mid-life through to retirement, to examine the delivery of interventions, and explore the business context that led to interventions.

The research used a qualitative methodology and consisted of depth interviews with 25 large employers, five stakeholders and five training providers.

The findings are not intended to be representative or generalisable to all employers, or to be indicative of the scale of employer activity on this agenda. However, they do provide some useful insights into current practices.

HOW ARE EMPLOYERS SUPPORTING EMPLOYEES IN THEIR MID-LIFE TO RETIREMENT?

The support employers offered to employees from mid-life through to retirement varied between organisations, depending on organisational priorities. There were three content areas that employers were active in: finances; health and wellbeing; and careers and working life. It was more common for employers to be delivering support for employees in relation to their finances and health and wellbeing, than careers and working lives. There were a few examples of holistic support, encompassing all the themes addressed, but largely interventions tended to be narrowly-focused. The delivery modes were:

- **Changes to employment policy and practice** which were the context for interventions. Employers discussed their importance in relation to flexible working, and the role of the line management system in supporting effective and consistent practice.
- **Information, awareness raising and education:** At a basic level, employers sought to raise awareness and provide information to employees. This extended to skills development to support employees navigate transitions in some workplaces.
- **Strengthening capability to support others,** for example training employees to be career coaches or mental health first-aiders.
- **Networks and peer support.** Some employers united colleagues with a common interest or concern to discuss their experiences, provide support to each other, and feedback any organisational issues. Networks could be face-to-face or virtual.
- **Service provision.** Employers contracted with a range of service providers. These included providers of health and wellbeing services, and training providers.

WHY ARE EMPLOYERS DELIVERING SUPPORT?

Employers sought outcomes through the interventions including increased uptake of learning/development opportunities; better employee engagement; higher staff retention; reduced staff absence rates and ill-health; and increased productivity. They are delivering support due to:

- **Changes to pensions:** Employers considered that the age profile of their workforce could change and that employees needed support to navigate changed circumstances. They considered whether employees would retire at different ages than previously, the changing affordability of retirement, and if working lives were extended, the increased need to manage health and engagement at work effectively.
- **Supporting the health and wellbeing of the workforce:** Health and wellbeing was a priority for the majority of employers and viewed as critical to commercial success.
- **Being an employer of choice:** Employers described many of the interventions as an employee benefit. The business case for being an employer of choice related to the recruitment and retention of employees, productivity and supporting existing employees to work effectively, and treating employees with fairness and respect.
- **The retention of (valued) skills:** Employers were particularly motivated to retain expert staff, whose skills and experience they had invested in, and to consider ways to transfer knowledge over a transitional period as employees approached retirement.
- **The changing profile of the workforce:** Employers variously discussed the changing skills and age profiles of their workforces, and other aspects such as changes to employees' caring responsibilities, and their health and fitness.

HOW COULD FURTHER EMPLOYER INVOLVEMENT BE ENCOURAGED?

The effects of the existing drivers for change in workforce composition are likely to continue, and overall employers indicated they would like to do more. In trying to encourage them to build on and develop existing practices, considerations could include:

- **Increase understanding about longer working lives:** As people extend their working lives it would be worthwhile to build the evidence base in order to understand from an employer and employee perspective the influences on working lives, health at work, productivity, engagement and motivation, and ability to (re)train.
- **Promote inclusive approaches:** Employers felt that interventions should be available to support all employees who found it relevant to their circumstances. It was not helpful to limit access or target them based on age alone. Life stage, rather than age, might therefore be an effective way to engage employers about interventions.
- **Helping staff to have more holistic conversations in the workplace:** Regular career conversations could offer a way of open discussions around transitions and flexible working for employees at all life stages, and give space for the consideration of health, and finances, alongside careers and skills development.
- **Working with business focus on skills and health:** Employers focused on the skills and health profile of their workforce rather than age. While there are undoubtedly substantial demographic changes, a focus on the messaging of interventions to improve health and skills may chime more readily with employers' strategy.
- **Gap in the market?** Support for employees could be better joined up and more rounded. One option would be a mid-life review, with a holistic initial assessment, leading to various provision, and signposts/referrals to specialists.

1

INTRODUCTION AND BACKGROUND

1.1
BACKGROUND

The UK's working population is ageing. The proportion of the population aged between 50 and state pension age is predicted to increase from 26 per cent in 2012 to 35 per cent by 2050, representing approximately eight million people (Government Office for Science, 2016). An estimated 650,000 people in the UK turn 65 each year (CBF, 2018), and many leave the workforce before this age: the employment rate currently falls from 86 per cent for 50 year olds, to 65 per cent for 60 year olds and 31 per cent for 65 year olds (Government Office for Science, 2016). However, the number of employees aged 65 and over has been increasing. There were 1.19 million people aged 65 and over in work in the period May to July 2016, compared to 609,000 in the same period a decade earlier (ONS, 2016). According to PwC's annual Golden Age Index (PwC, 2017), the UK ranks 19th out of 34 countries in its employment rate of older workers. Older workers can add value to businesses: they build up an extensive bank of experience, networks, and knowledge, particularly if they have stayed within the same organisation for an extended period (Franklin et al., 2014). With an ageing population, employers need to draw on the skills and experience of older workers to avoid loss of labour, knowledge and skills. In addition, working longer can improve the health and wellbeing of individuals and bring employer benefits in terms of specialist knowledge and experience (DWP, 2017).

The pensions landscape significantly changed in recent years. Most notable among these changes are the removal of the default retirement age and the equalisation and raising of the State Pension age; it will rise to age 66 for both men and women by 2020, over a two year period beginning November 2018. Further increases will raise the State Pension age from 66 to 67 between 2026 and 2028. In parallel, the number of years of National Insurance contributions to receive the full state pension has increased from 30 to 35 years. Furthermore, automatic enrolment into a workplace pensions has been introduced, as have greater Pension

Freedoms, giving people more control over what they can do with their pensions. There have also been significant changes to employers' occupational pension schemes in response to deficits in private pension funds, and many employers offering defined benefit schemes are moving to defined contribution schemes.

The introduction of the **right to request flexible working** to all workers with at least six months of continuous service is another legislative change of relevance to this project. These legislative pensions and employment changes have created a 'period of uncertainty' between when work ends and retirement begins (Phillipson et al., 2018). The choices made by individuals in this period are framed within public policy and organisational contexts, as well as personal preferences and circumstances, including affordability. The changes have and will create different incentives to retire for different cohorts of employees and have created uncertainty for individuals about their options and how they need to plan for them.

It is therefore useful to understand the current support provision for employees in order to most effectively engage more employers on this agenda. There have been a number of notable policy and project developments to encourage employers' support for employees in their mid-life to retirement in the workplace:

- **Fuller Working Lives:** aims to encourage people to stay economically active for longer. The strategy set out a number of recommendations, developed in partnership with employers, to 'retain, retrain and recruit older workers' and the work is being taken forward by a group of employers, led by the Government Business Champion for Older Workers (DWP, 2017). In relation to retention, recommendations included that employers should: encourage flexible working for carers, together with practical support; engage older workers through listening forums and diversity network groups; analyse employee skills and provide re-skilling advice;

1. Reverse mentoring refers to an initiative in which older workers are paired with and mentored by younger employees on topics such as technology, social media and current trends.

actively transfer knowledge between generations and encourage mentoring (including reverse mentoring¹); and provide retirement transition preparation for employees. The recommendations about retention, included that employees' aspirations to retrain are included in workplace career reviews, and that older workers are included in training and development opportunities (DWP, 2017).

- **Mid-life career review (MCR):** MCRs were piloted as a publicly-funded service, managed by NIACE with the National Careers Service and Unionlearn. They are a tool to explore whether employees' skills continue to match their job demands, or whether a change in tasks or career is required. MCRs aim to enable employers to: facilitate further utilisation of skills and experience; identify training opportunities; map out career progression; and identify the agile working environment that will support all employees (BITC, 2016). The Cridland review (2017) of the State Pension Age extended this and conceptualised it as a 'Mid-life MOT' to provide workers with holistic advice, covering careers, health and finance, to support their transition to retirement. Most recently, access to a MCRs has been recommended to be a part of an employer-led mentoring service for businesses (Women and Equalities Committee, 2018).
- Calouste Gulbenkian Foundation's (CGF) **Transitions in Later Life (TiLL)** five-year programme: TiLL aims to counter the lack of support available for people in mid-life to plan holistically, and to 'future-proof' against chronic health and social issues in later life, based on the view that people will have better wellbeing in later life, if they are supported by their employers to plan and prepare for their emotional needs in retirement, as well as their finances.

The issues affecting the ageing population cannot be addressed in silos. For example, the productivity of the ageing population will be influenced by the skills and health (both mental and physical) of older workers, as well as caring responsibilities (Government Office for Science Foresight, 2016). In developing support for an ageing workforce there is a need for a co-ordinated response rather than addressing issues in isolation.

1.2 RESEARCH AIMS

This project aimed to scope and explore what (if anything) large employers are doing to support employees in their mid-life through to retirement. Its objectives were to:

- identify what employers are doing to support employees and why, and examine the delivery and efficacy of interventions;
- explore the business context that led to interventions being developed.
- The areas of interest related to two primary themes:
 - interventions for planning and preparing for later life, including financial and careers and working life;
 - health and wellbeing.

They included practical financial and career-based support, as well as examples of holistic support, taking a whole-person approach including psycho-social support and transitions, both in and out of work. The study did not focus on flexible working, work-redesign, or the role of line managers, although clearly these are influential in the effective support of employees in their mid-life through to retirement phase.

1.3 METHODS OVERVIEW

The research used a qualitative approach and sought to provide depth of understanding about whether and how employers are active in supporting employees in the mid-life to retirement phase, and to understand their practices and motivations. The findings were not intended to be representative or generalisable to all employers, or to be indicative of the scale of employer activity on this agenda.

Depth interviews were undertaken with:

- human resource (HR) directors (or equivalent) from 25 employers, supplemented with interviews with HR managers in three employers;
- representatives from five training providers offering services to support employees planning and preparing for later life and/or with their health and wellbeing;
- five interviews with wider stakeholders, including researchers specialising in this area.

Employers were recruited using purposive sampling based on: a database of IES member organisations, the networks of the project experts, and supported by calls for participation via social media, and approaches to employers with publicised practice.

The achieved sample covered a diversity of organisations, including a mix of public, private and voluntary sector, and a broad range of industries, including manufacturing; financial and business services; retail and catering; health and education. Further detail about the achieved sample is given in the Annex, Table 1.

Content-driven analysis of the qualitative data was undertaken, exploring themes and points of similarity or difference between cases. This was supported by an analysis meeting with the research team, project experts, and representatives from the Centre for Ageing Better, Calouste Gulbenkian Foundation, and the Department for Work and Pensions, to explore the findings and consider the implications for policy and practice.

2

FACTORS INFLUENCING INTERVENTION CHOICE

This chapter describes the contextual factors influencing employers' choice of interventions. Employers in the sample were at different stages on their journeys to implementing interventions to support their employees in their mid-life to retirement phase. Some had implemented interventions; some wanted to extend and develop the interventions they offered; and others were still exploring the issues. There were three content areas that employers were active in: finances; health and wellbeing; and careers and working life. In the sample, it was more common for employers to be delivering support for employees in relation to their finances and health and wellbeing, than careers and working lives. There were a few examples of holistic support, encompassing all the themes. The ways in which interventions were delivered cut-across themes, with some similar delivery mechanisms used across several. The context and delivery of interventions is discussed in detail in Chapter 3, but can be grouped into changes to employment policy and practice; information, awareness raising and education;

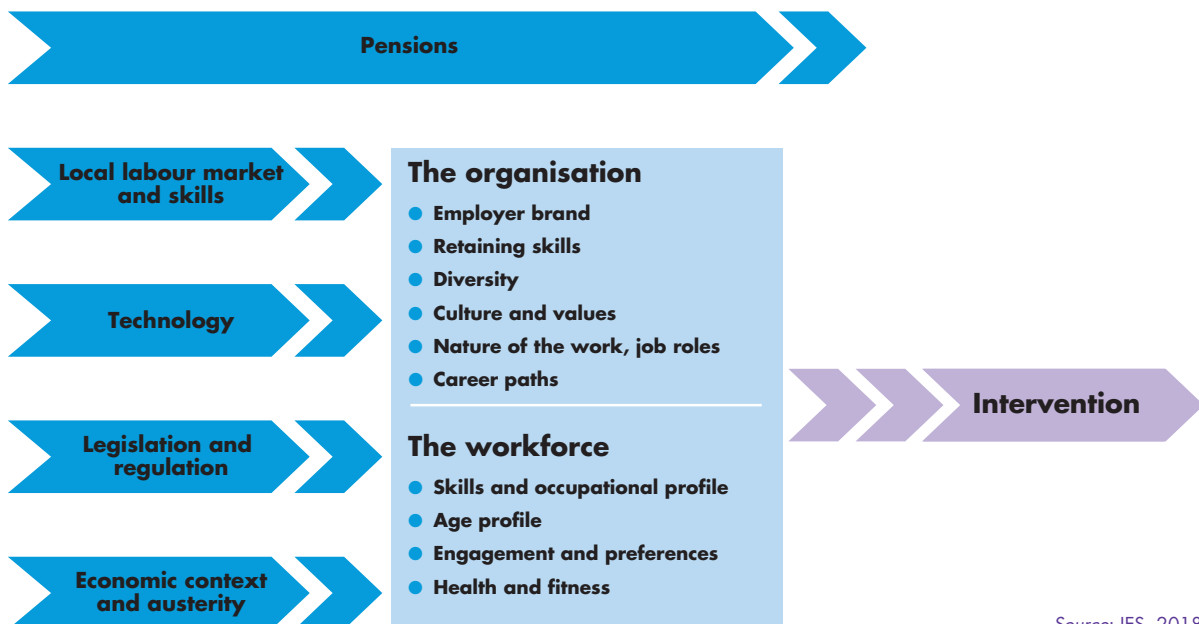
strengthening capability to support colleagues; networks and peer support; service provision. The outcomes desired through interventions were:

- increased uptake of learning and development opportunities;
- better employee engagement and satisfaction;
- higher staff retention and lower staff turnover;
- reduced staff absence rates and ill-health;
- increased productivity.

2.1 CONTEXTUAL FACTORS

Employers described a variety of factors forming their business context and influencing their design and delivery of interventions, illustrated in Figure 1. The importance of each factor varied between employers, and each is discussed in turn.

FIG 1: The business context for interventions to support employees, mid-life to retirement



Source: IES, 2018

Employers reported that the **changes to pension provision** had affected the affordability of retirement for some employees and would extend the working lives of employees in coming years. The extent of this effect and organisational impact would be realised over the next ten years or so. Employers were mindful that the age profile of their workforce could change significantly, and some were starting to consider the implications for the organisation and workforce and any interventions that might be required to support them with these changes. Most employers had been active in providing their employees with support to develop their financial understanding for many years, and interventions were relatively well-established. Yet, many employers said employees lacked financial awareness about pensions, and since the abolition of mandatory retirement age there was confusion, as one public sector employer explained: employees *'are floundering a bit when they have to now invent their own retirement age: how to make that decision and how to communicate that reason [to the employer]'*. There is therefore an increasing business case for supporting employees to understand their options, and to provide information to support younger employees to save adequately for retirement.

Changing technology was described by several employers as another influence on their organisation and workforce; they highlighted the likely future impact on the working practices of their organisations. While changes in technology can be seen as external to organisations, the method whereby and rate at which they are adopted, as well as the implications for job roles, are internal decisions. Some employers discussed the potential influence that artificial intelligence and robotics could have on the nature of work in their organisation, reducing the need for physical strength and manual working; and if these technologies reduced the need for human work, this could reduce the number of jobs. These potential changes were reported to be likely to affect certain roles and/or groups of employees more than others.

Another issue framing the business context for interventions was complying with **legislation and regulation**. Employers focused particularly on ensuring the health and safety of employees, acknowledging that the types of work employees do can affect their health. Hence, they set out a responsibility to minimise any negative health impacts of work, and to look for 'early signs' in order to intervene ahead of any significant issues.

A further issue discussed by some of the employers was the economic context and drive for **efficiency in public sector** organisations as a result of spending constraints and austerity. This drive for efficiency was only mentioned by public sector employers and threaded through their strategy and operations as they looked to reduce costs.

Several employers discussed the importance of being seen by both their employees and the wider population as a 'good employer'. They reported that their **employer brand** and organisational sense of corporate social responsibility was an important motivator for their policies and interventions. Many employers actively worked to improve and promote their employer brand by providing interventions to support the health and wellbeing of employees and in planning and preparing for later life. Interviewees discussed the business case for being a good employer, which reflected both where they saw themselves now, as well as where they wanted to be. The business case included:

- **Recruitment:** to attract new employees. For example, one public sector employer discussed the importance of their employer brand and offer as part of recruitment because they felt that the salary they could offer was not always comparable to equivalent roles in the private sector.
- **Productivity:** supporting existing employees to work effectively (eg be fit and healthy). As one described: *'The business arguments are around the ethos we want to create for the business. We want to see really good productivity and to be known as a good employer and to get that needs a commitment to our people.'* – Private sector, Utilities
- **Treating all employees with fairness and respect:** employers were mindful that their 'good employer' offer should be systematic and available to all employees who needed support because they believed that employee engagement was positively influenced when employees saw colleagues in different situations being treated well. More generally, there was a need to respond and adapt to employees' changing circumstances.
- **Retention:** retaining staff, skills and knowledge in the workforce; demonstrating an understanding of and responding to employees' circumstances and responsibilities outside of work; and supporting them through transitions.

Retention of staff and skills in the workplace was also viewed separately, outside employer brand, as critical to ensuring that the organisation had access to the necessary skills and expertise in the workforce. Some employers discussed the considerable length of time it took for an employee to become fully productive in their role. For example, one private sector manufacturing employer said that it took employees between three and four years to become fully productive and able to use the specialist equipment. This required significant investment in training, and therefore retaining these workers was vital to getting a financial return on their investment. There was a sense that older employees were more likely to need skills development in the context of changing technology than younger employees. Yet, generally employers believed there were risks to confining discussion of these skills to workers in the mid-life to retirement age demographic. One provider explained that the employers they support *'aren't thinking in terms of age, they are looking at skills'*. They felt that the organisations they work with recognise the benefits of equipping employees of any age with the skills required for successful transitions.

Some employers had a workforce strategy which sought to actively promote **diversity in the workplace**. There was recognition that having a diverse workforce, in terms of age and many other dimensions, had business benefits such as a broad range of skills, capabilities, knowledge and experience, and could help the organisation to better reflect its customer base. Employers sought to ensure workforce diversity by supporting and facilitating employees at all life stages to work, such as those with caring responsibilities.

The promotion of workplace diversity was just one element of **workplace culture** and values. Alongside this, employers discussed other elements that could influence their interventions. These were organisation-specific, and included attempts to counter perceived ageism by ensuring that all workers had access to training and development. Some employers expressed a willingness to tackle the perceived stigma of mental health conditions in the workplace and recognised that some employees may feel reluctant to discuss their mental health and seek support. These employers perceived that the benefits of a healthy workforce (eg low absence) could be achieved by encouraging workplace conversations about mental health. Lastly, a private sector employer in utilities described a cultural difficulty resulting from the removal of the default retirement age, with the workplace culture more restricted and less open to conversations with employees about retirement plans and planning, due in part to fear of age discrimination.

The **nature of the work, job roles and career paths** within the organisations were a central part of the business context and shaped the design of employee interventions. For example, a private sector employer in the utilities industry had a large proportion of its workforce working remotely, and believed they needed to increase connectivity among employees to combat isolation. This employer had promoted a network-based intervention. Other employers discussed the requirement to travel for business, and shift working, which had implications for workforce health and wellbeing. While some employers, such as a private sector health organisation, described clear career paths for different roles *'so that employees can see what is on the horizon for them'*, others said that the nature and structure of the job roles in their organisation meant that career paths were not always available, limiting the careers support they could offer to employees.

The **profile of the workforce** was also discussed as an important contextual factor. Employers variously discussed employees' **skills** profile, their **age** profile and likelihood of having caring responsibilities, the perceived **engagement** with the organisation and their job performance. Some employers recognised that particular job roles were undertaken predominantly by employees within a certain age demographic, and were mindful of how changes, such as those related to pensions, might affect the age profile of the workforce in future if they could not afford to retire at ages they had previously. Several employers, particularly those who had employees undertaking manual work, discussed the effects of the changing **health and fitness** of the workforce on their organisation. In general, they observed that their workforce was getting heavier and less fit and this could impact on their ability to perform their work effectively. A private sector employer from the Transport and Communications sector reflected that there remained many unknowns about how the health of older employees might affect productivity and the organisations' ability to adopt new technology; as the workforce ages, this employer said they would face new challenges as it was not known what workers in their 60s were capable of: *'We need more psychological and physiological evidence of what people of different ages in our industry can and cannot do.'*

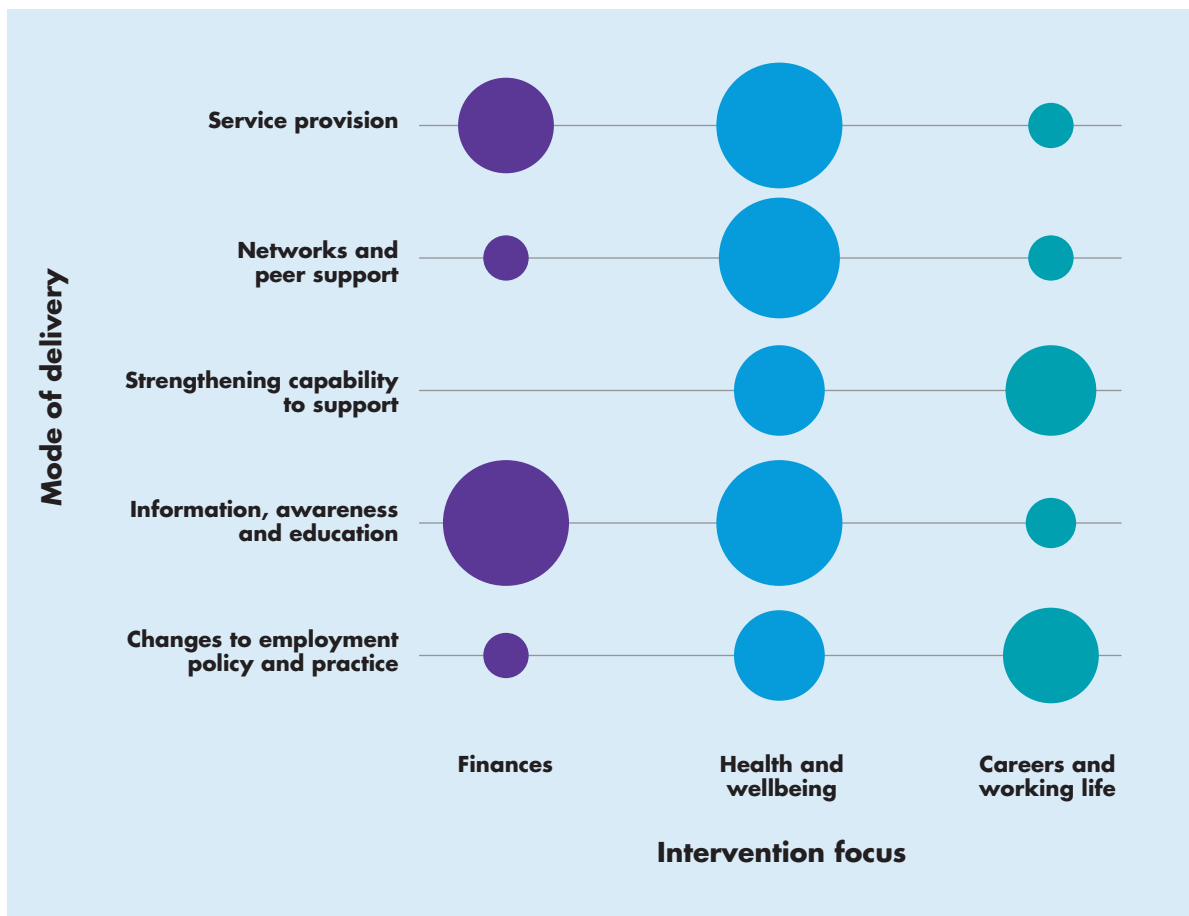
3

CONTENT AND DELIVERY OF INTERVENTIONS

This chapter focuses on the content and delivery of interventions that employers offered to their employees to help them to plan and prepare for later life and to support their health and wellbeing, first, in terms of their focus and second in relation to their delivery mode. Along the bottom axis Figure 2 shows the main content themes that employers delivered interventions on: finances; health and wellbeing; and careers and working life. The ways in which interventions were delivered cut-across these themes, with some similar delivery mechanisms used across several themes, although not

always. These are: changes to employment policy and practice; information, awareness raising and education; strengthening capability to support; networks and peer support; and service provision. This chapter explores what employers were delivering on each of these themes and the ways in which they did so, providing examples. The circles indicate the presence and scale of the interventions. In the sample, it was more common for employers to be delivering support for employees in relation to their finances and health and wellbeing than to support their careers and working lives.

FIG. 2: The focus and delivery mode of interventions



Source: IES, 2018

3.1 INCLUSIVE INTERVENTIONS

To engage senior managers and gain buy-in for interventions, HR Directors said it was important to focus on the business case, links to business and employment strategy, and the problems that the organisation and its senior management team were trying to solve. Many employers valued inclusivity and diversity and did not want to be seen to 'segment' support or make assumptions about the support different age groups require. In these cases, 'age-neutral' interventions were prioritised and made available to all employees as a 'pick and mix system based on individual needs', driven by the overall strategy or business issue they were trying to address. Age issues would not be addressed separately from the drivers expressed in the strategy, as this public sector employer discussed: *"It is more the case that we think about the employee life cycle and think about what types of support might be useful. We don't really have interventions that are specific to older workers, more interventions that may be useful to them and are likely used by them given the proportion of older workers in the workforce"*.

However, employers acknowledged that some issues are more likely to affect workers from mid-life onwards and that interventions targeted at everyone may be taken up by some groups of the workforce more than others. Indeed some interventions aimed primarily at older workers, such as pre-retirement planning, may also end up benefiting the wider workforce if participation is extended. There were a few examples of employers trying to extend training and development opportunities to all qualified and relevant employees, removing age restrictions to programmes such as apprenticeships and graduate schemes.

3.2 INTERVENTION FOCUS

The ways in which employers in the sample discussed their support for employees to plan and prepare for later life can be broadly grouped into interventions focusing on supporting finances; health and wellbeing; and careers and working life. The area of focus in each of these varied between employers, depending in part on the links to their business context, strategy, and the affordability of any procurement and external service delivery. In addition, as discussed in Chapter 2, some employers said aspects of their business context, such as lack of in-company career paths or ability to offer flexible working limited the extent to which they could offer support career-based interventions for employees.

- **Financial education:** Many employers in the sample, across a range of industries, discussed supporting their employees with their awareness and understanding of financial issues. At the most basic level, this consisted of explaining the company pension, and some employers noted that their pension providers offered information sessions about pensions for employees in their schemes. As well as pension providers, Employee Assistance Programme providers could be a source of support for employees planning and preparing for later life. The exact nature of the information they provided and the services they offered varied between employers, but there were examples of retirement planning, dealing with finances after death, emergency care plans, how to make a living will, and many others areas focused on times when employees might be dealing with changes in their financial circumstances.
- **Health and wellbeing:** this was important for all the employers in the sample, and most employers were active on this theme to some degree. Alongside providing information, for example about healthy lifestyles, some supported networks for employees living with specific health conditions or caring for a family member. Recently, in recognition of workplace stress, and from a desire to combat the stigma of mental health conditions in the workplace, a few employers had trained and configured staff as mental health first-aiders. Some aspects of employer interventions offered on this theme were delivered by external providers, such as via an Employee Assistance Programme (eg a 24 hour helpline) or the offer of a *Healthy Heart Check* and subsequent health and nutrition advice.

- **Careers and working lives:** There was less evidence among the employers of interventions to support careers and working lives. Some believed that they supported career transitions via their standard policies and procedures (eg relating to flexible working and via line management systems). There were some examples of networks aimed at bringing together employees at specific points in their career (eg early career or retirement). There was an example of an employer who had created an online resource that mapped the career pathways across the organisation and identified 'job families', providing information to support employees to identify their transferable skills and change job roles within the organisation should they want or need. Lastly, some employers had trained employees as career coaches to offer support to colleagues.

Among employers in our sample, interventions tended to be narrow in their focus; yet there were a few examples of holistic interventions, such as in a public sector local government organisation, where employees could take part in workshops covering all three themes (finances, health and wellbeing, and careers and working lives) and discuss and consider the relationships between these and their personal situation as a whole. A provider described a workshop-based intervention commissioned by an employer to retain the skills of senior staff in the organisation. It focused on career in later life, and its content and coverage was tailored to each group of participants. It was targeted at employees who wanted to continue their career with the same employer, as well as those who were starting to think about leaving the workforce. Ahead of workshop sessions, participants had a face-to-face, one-to-one consultation that was holistic and confidential; this asked people to start thinking about where they were now, where they wanted to be in five years, and about the transitions that they might want to make in that time. The discussion covered finances and financial planning, and considerations of future financial needs as well as the health and wellbeing of the individuals. As a result of the consultations, workshops were tailored to the needs of participants and covered tailored inputs on finances, health and wellbeing, and careers and working lives.

3.3 THE MODE OF DELIVERY

There were a number of different ways in which interventions were delivered, and some organisations used the same delivery method for most content, discussed in turn below.

3.3.1 Changes to employment policy and practice

Employers discussed their interventions in the context of their wider employment policies and practices, and particularly the role that the **line management system** had in supporting effective and consistent practice. They suggested that their standard policies and practices around **flexible working** supported the life transitions of their employees. A few organisations focused recent efforts on trying to increase and embed flexible working within their organisations, and worked with organisations, such as Timewise, to do this.

Interventions were intended to build upon and complement existing processes and ways of working. Organisations' policies and practices were dynamic, and could also be influenced and updated following interventions. For example, an employer started a network to provide a forum for support and discussion about menopause in the workplace. An outcome from the network was the development of a guide for line managers about managing employees going through the menopause.

3.3.2 Information, awareness raising and education

A second group of interventions sought to provide information, increase awareness and develop skills. This ranged on a spectrum of raising awareness of issues and providing information, to providing education and developing employees' skills to be able to navigate various life stages and transitions effectively.

Many employers said that their pension provider offered services to employees in the scheme (ie running information sessions). One described that their pension provider had an online portal explaining to employees how much they needed to save for the future. Examples of interventions to give employees information and to raise awareness included campaigns related to health-related issues or conditions, such as the menopause or mental health, as well as providing more detailed online resources and materials, for example about managing pressure and dealing with distress in the workplace.

Other interventions focused on developing the skills of employees, either to provide them with the tools to prepare for later life and/or manage their health and wellbeing effectively. These interventions tended to involve structured time away from the job and could be delivered by either existing staff or external providers. Examples included:

- A *Future Directions* workshop for senior staff within five years of retiring, where employees discussed the psychological implications of stopping work and considered how they might best use their time and skills.
- A workshop session for employees to consider their skills and experience. This employer offered the session more widely, and included all employees who were making a transition or leaving the organisation, either as they were soon to be retiring or (considering) leaving the organisation for another job, or if they were being made redundant. The session, led by an external company, provided support for employees to consider their skills, whether they needed to reskill and future career options.
- A digital literacy intervention, aimed at upskilling employees in their use of technology, both within and outside of the company IT systems. One of the purposes was to try to increase employees' digital competence because the organisation had noticed that training take-up (much of which was provided online), was lower among older employees, and wanted to try to remedy lack of digital skills as a barrier to training participation. The intervention was provided as a series of workshops.
- Pension planning workshops. One employer had sessions entitled: Why do you need a pension? How do you plan a pension? What are the pension options? When can you retire?
- One provider in the sample described a recently developed intervention largely delivered in public sector organisations to date. It was called 'Changing gears' and aimed at people in their mid-life to support them to build resilience, take stock and consider changes. The programme of six sessions was developed with a co-design group, consisting of people (not employers) who were either retired or thinking about retirement. This group encouraged a financial element to be included. The provider plans to market the intervention to employers in future.

In other organisations, financial education and support for employees extended beyond retirement and pensions to earlier in life and to wider financial planning, as the following example of a private sector employer in the transport and communications sector illustrates. The employer ran a suite of financial

education programmes, pitched at different financial stages in life, and offering varied depth based on the complexity and nature of the choices employees are making at each stage. While the programmes broadly mapped to age, participation was not restricted on the basis of age.

- 'Planning for your financial future' – taken up mainly by employees in their mid-career, and with an emphasis on savings and pension. The session lasted around three hours.
- 'Planning for retirement' – taken up primarily by employees aged 50 or over, and focusing in depth on pension options, state pensions, and retirement readiness. This session lasted around four hours.
- 'Coming up to retirement' – this programme was focused on life-career planning rather than purely finance and could involve partners too.

Mid-life development reviews were discussed by one provider, and were being delivered in a number of employers through union learning representatives (ULRs). The mid-life development reviews, built on the MCR activity, and covered life as well as work skills. These were aimed at employees applying for a promotion or for new roles, who were being made redundant, or for whom the physical demands of their job had become too much and wanted to consider whether to retrain. The ULRs used a skills card sorting pack, developed as part of the MCR pilots, with individuals as part of these reviews.

Providers emphasised the importance of adapting provision to the context of the employer and employees so that their needs drive the intervention design. As one provider said: *'There is a huge amount of flexibility, which is vital to deliver a programme which is effective and useful for the employer, adapting to the context is vital for delivery'*.

3.3.3 Strengthening capability to support others

Some employers had provided training to a group of staff to enable them to support other employees. As noted earlier, a few reported that they had trained workplace **mental health first-aiders**, who could help and support colleagues presenting with issues such as stress, anxiety or depression. For example, a private sector utilities organisation had decided to provide an internal mental health first-aid service in response to observed high levels of sickness absence and stress. Trained staff wore a different coloured lanyard in order to be identified and could support employees during work time.

A public sector organisation had trained a network of internal **volunteer career coaches**. The internal network had been established some years ago, but more recently had waned as the staff originally trained had left the organisation. The employer believed they could do more, more consistently, to support employees in managing their career. As a result, the organisation changed some of their performance management policies and practices to steer line managers to have regular career conversations with their direct reports. To facilitate this, the organisation provided managers with career conversation workshops, and they continued to buy membership of a coaching pool service, which provides access to a coach outside the organisation should an individual need it (see Section 3.3.4).

3.3.4 Networks and peer support

Networks were a frequently used intervention approach by employers to support employees with planning and preparing for later life, and/or to support their health and wellbeing. There were examples of **face-to-face networks**, and also **virtual networks**, facilitated by digital platforms. One example was a bespoke platform to promote health and wellbeing, both providing information on health and nutrition and connecting employees, such as those with specific health conditions.

The focus of these groups was typically driven by employees and they were relatively dynamic, as they were self-sustained; when interest faded, or key members of the network left the organisation, networks could lose momentum and cease. A private sector organisation in financial services described over 26 networks that ran across their operations. Each was themed and discussed the specific needs of employees within the network, and fed any issues and/or solutions back to management. Several employers in the sample discussed the relatively recent emergence of networks and peer support groups relating to the menopause, and one the recent emergence of a carers' network.

There were also examples of employers using networks and peer support to assist the transition of former employees into retirement. Some established networks of retired employees, and involved them post retirement in alumni events, work social events, and sometimes to support significant events in the organisations' calendar.

Finally in relation to networks, an employer described being part of a **network of over twenty local employers** that supported a coaching and mentoring pool. Each organisation paid a membership fee and provided trained coaches to the pool, who hold Institute of Leadership and Management Level 5 qualifications. The coaches provide their profile online and employees of the organisations in the pool requiring support are matched to a suitable coach. The coaching role is an addition to employees' day job; as such they usually only see one person at a time. Employees could access a coach from the pool for a range of reasons, including support with managing a career transition.

3.3.5 Service provision

Most of the employers in the sample discussed the services provided by their **Employee Assistance Programme (EAP)**, which assisted employees with personal problems and/or work-related problems that may impact their job performance or health and wellbeing. Some employers also liaised with **external health and fitness providers** to offer their employees access in the workplace (eg during lunchtimes) to health, fitness and wellbeing classes, such as yoga, and mindfulness.

Interventions and service delivery could also be centred on technology. A private sector employer in the retail industry had recently **developed an app** to provide employees with support on mindfulness, centring, and meditation, and encourage them to undertake these practices in the working day. These employers aimed to build a company culture and ethos that you may need to 'go slow to go fast'. Other employers provided employees **access to specific equipment or tests** to help them monitor and manage their own health and wellbeing, for example healthy heart-rate machines, or cholesterol tests - the results were not shared with the employer. An employer in the voluntary sector offered all employees access to a healthy heart check by an external provider. Take-up was greatest amongst older employees.

3.4 ENABLERS AND BARRIERS TO INTERVENTIONS

Closely linked to their business concerns and strategies, employers discussed enablers and barriers to the delivery of interventions.

The **skills and attitudes of staff** in various job roles were an important factor. Senior managers, staff in HR and learning and development roles, line managers, and employees could be the seed for an intervention, but to succeed, interventions needed the support of all stakeholders in the organisation. At the top, senior managers needed to believe in the importance of the issues being addressed and the links to the business case and strategy. Employees in HR and learning and development roles, and line managers, needed to be effective at marketing the interventions, increasing awareness among employees for whom they might be relevant, and supporting and enabling them to participate (ie allowing employees to attend workshops in work time). Several employers noted that some employees may need encouragement to see that an intervention is relevant to them (at their current life stage). In general, employers wanted to move away from a 'cure not prevention' way of working, and to encourage their (younger) employees to engage with planning and preparing for later life, and managing their health and wellbeing throughout their career. Some interviewees also noted that staff in these positions needed to have the confidence and capability to plan, design, and procure (if relevant) solutions in order to support needs. Employees also needed to recognise the value of interventions and to see the relevance to their situations, and this was one reason for engaging with and involving employees in developing solutions. As one employer described, *'Ask people what they want – it is usually very pragmatic, reasonable and low cost. Most importantly it comes from the workforce, so you know you are implementing something they want.'* In line with a desire to be seen as inclusive, several employers suggested that a narrative of interventions around 'older workers' would not work well in their organisations because of a perceived reluctance among employees to identify themselves as part of this group. Employers found it more effective to offer interventions to all employees, or to target them, but not restrict them on the basis of age. There is a risk, however, that without active encouragement take-up of interventions may not encourage diversity.

The **extent to which different employees and teams worked** together could affect whether or not they were holistic. In the employers in the sample, members of staff had responsibility for different aspects of the planning and preparing for later life, and health and wellbeing agenda. For example, some HR staff focused on diversity, others on learning and development, and some covered the health and wellbeing of employees, while others had responsibility for overseeing pensions. Therefore, employers are likely to require cross-team working to bring aspects of this agenda together.

Whilst there was generally a desire to accommodate employees' flexible working requests, there were differences in how readily organisations believed they could accommodate flexible working and/or the redesign of jobs within their **structure and operations**. For example, some described how they required groups of employees to work as part of a 24/7 shift system, or to travel. However, a private sector employer in the retail sector, supporting 40 per cent of its employees to work part-time, explained that they were embedding flexible working into all job descriptions and advertising all roles on a flexible basis ie they were moving away from offering flexible working on request, but seeking to design it in to job roles. Other employers said their organisational structure affected the opportunities for employees to change job role within the organisation. For example, a private sector employer in the manufacturing industry, said production staff made up the majority of employees, and other job roles were in short supply. This meant that opportunities to change role within the business were limited which influenced the extent to which the business could actively support employees to consider career change and provide career interventions.

The **costs of interventions** varied, but generally, costs and resources were not raised as a specific issue by employers in the sample. Some interventions required no additional budget beyond internal staff costs to deliver, whereas others, especially those that were developed and provided externally, required investment from a specific budget. Some public sector employers indicated that recent cost reduction measures had limited the budget they had to support such interventions, which meant they leaned towards those that could be developed and run by existing staff and resources.

3.5 IDEAS AND INSPIRATION

Employers indicated that there was no lack of information about how they could support employees to plan and prepare for later life, particularly financially which was of most concern to employers, or regarding how to promote the health and wellbeing of employees. None had experienced difficulties accessing relevant information, however, employers had tended not to seek information about how to support employees to plan and prepare emotionally and psychologically for transitions, such as retirement. Employers looked to multiple sources both within and outside their organisation when gathering ideas and inspiration around prospective interventions. Both internal and external sources of ideas and inspiration were equally trusted and listened to.

Externally they engaged with a range of charities, research organisations, employer networks and professional associations, and government groups and bodies such as: Mind; Chartered Institute of Personnel and Development (CIPD); Employers Network for Equality & Inclusion (ENEI); The National Institute for Health and Care Excellence (NICE); Local Enterprise Partnership (LEP) Networks; Institute for Occupational Safety and Health (IOSH); and Business in the Community (BITC). Contracted service providers of employee benefits, such as providers of Employee Assistance Programmes (EAP), or employer pension providers could also be an external source of support and ideas.

Within their organisations, employers reported inspiration stemmed from their employees, based on their expectations of them as an employer and reflecting the circumstances they were facing; and in some instances from trade unions, for example via ULRs. Involving employees and responding to their suggestions was considered particularly beneficial by interviewees, as they believed staff ideas were directly linked to the workplace challenges, and would promote higher take-up and increased employee engagement.

3.6 EVALUATION OF INTERVENTIONS

Employers found it challenging to isolate the impact and effectiveness of interventions, and therefore did not evaluate them in most cases beyond measuring take-up and gathering feedback from participants (via questionnaires or informal discussions). When employers monitored key metrics, such as sickness absence, they were aware a number of other factors that could affect change in these measures. For example, a private sector organisation monitored sickness absence, and found it challenging to identify causation between an intervention and reduced absence: while recent sickness absence statistics showed a trend that absence for musculoskeletal health conditions was falling, at the same time absence for mental health conditions had increased. The interviewee noted that it was impossible to know whether this meant that mental health conditions were on the increase, or whether reporting absence due to mental health had become more acceptable. There were no examples of employers measuring the direct return on investment of interventions. Many described logic to the support they provided, linked to the business case, but cited no quantitative evidence to demonstrate impact. One employer used a 'ready reckoner' on costs and returns for their health and wellbeing programme. A public sector organisation which supported the health and wellbeing of the workforce, reported that they had justified the organisational investment using national research from other contexts to make this argument to senior leaders.

4

CONCLUSION

4.1 WHAT ARE EMPLOYERS DOING TO SUPPORT THEIR EMPLOYEES IN THEIR MID-LIFE TO RETIREMENT?

The support that employers offered to their employees in the mid-life through to retirement phase was diverse and varied between organisations, depending on their organisational priorities. There were three content areas that employers were active in: finances; health and wellbeing; and careers and working life. In the sample, it was more common for employers to be delivering support for employees in relation to their finances and health and wellbeing, than careers and working lives. There were a few examples of holistic support, encompassing all the themes addressed. The ways in which interventions were delivered cut-across these themes, with some similar delivery mechanisms used across several. These were:

- **Changes to employment policy and practice:** While not necessarily interventions themselves, policies and practices provided the context for interventions, and employers discussed their importance in relation to flexible working, and the role of the line management system in supporting effective and consistent practice across the organisation.
- **Information, awareness raising and education:** At a basic level, employers sought to raise awareness of issues and provide information to employees. This extended to providing education and skills development to support employees in their navigation of various life-stages and transitions in some workplaces.
- **Strengthening capability to support.** Some interventions sought to develop the skills and build the capability of employees to support their colleagues. Examples included career coaches and mental health first-aiders.
- **Networks and peer support.** Some employers united colleagues with a common interest or concern to discuss their needs and experiences, provide support to each other, and feed any emerging organisational issues back. Networks could either be face-to-face or virtual.
- **Service provision.** Employers contracted with a range of service providers. These included Employee Assistance Programme (EAP) providers, providers of health and wellbeing services, and training providers.

In the sample, it was more common for employers to be delivering support for employees in relation to their finances and health and wellbeing, than careers and working lives

4.2 WHY ARE EMPLOYERS DELIVERING SUPPORT?

Employers identified a number of reasons why they sought to support their employees in their planning and preparing for later life, and their health and wellbeing. These included:

- **Changes to pensions:** As a result of changes including the rise in the State Pension age, and removal of the default retirement age, combined with shifts from defined benefit to defined contribution pension schemes, meant that employers believed the age profile of workforces could change considerably. They were starting to think about the implications for their workforce and how they could support employees, for example, whether employees were going to retire at different ages than in the past, the affordability of retirement (and variations between different groups of employees), and where working lives were extended, an increased need to manage health and engagement at work effectively.
- **Supporting the health and wellbeing of the (older) workforce:** Health and wellbeing was a priority for the majority of employers. Employers believed that the health, safety and wellbeing of the workforce were critical contributors to future commercial success. Employers were relatively confident that interventions to promote health and wellbeing would have a positive return on investment, as they believed that a healthy and happy workforce would be more productive.
- **Being an employer of choice:** Employers described many of the interventions as an employee benefit. The business case for a strong employer brand and being an employer of choice related to the recruitment and retention of employees, productivity and supporting existing employees to work effectively, as well as treating employees with fairness and respect.
- **The retention of (valued) skills:** Employers were particularly motivated to retain expert staff, whose skills and experience they had invested in, and to consider ways to transfer knowledge over a transitional period as employees approached retirement.

- **Advances in technology:** Employers anticipated future advances in robotics and artificial intelligence which could change the nature of work and, for example, reduce the need for physical strength and manual working in some industries. Affected employers discussed the potential changes to the skills they valued among the workforce and a requirement to prioritise 'digital literacy' in order to support and enable all workers to feel confident and happy using technology.
- **Deploying people effectively:** Where an employee's circumstances had changed, for example they had developed a health condition, employers wanted to ensure that the employee was deployed effectively, within their organisation if possible as this would retain knowledge and experience relevant to the organisation.
- **The changing profile of the workforce:** Employers variously discussed the changing skills and age profiles of their workforces, and other aspects such as changes to the employees' caring responsibilities, as well as to the levels of health and fitness among their employees.

The business case for supporting employees was important, and the nature and design of interventions needed to be specific and sensitive to organisations' priorities and culture. While employers sought to influence key business metrics, such as sickness absence or staff retention, they evaluated interventions largely based on attendance or take-up data, alongside qualitative feedback assessing whether it had made a difference to employees and in turn to other key elements of the business drivers for involvement (eg employer brand). Employers were time-constrained and used heuristics and rules of thumb to prioritise interventions. The research did not identify any examples of employers assessing their return on investment directly on interventions, and in part this may be because the outcomes from some interventions are likely to take several years to materialise.

The business case for supporting employees was important, and the nature and design of interventions needed to be specific and sensitive to organisations' priorities and culture

4.3 HOW COULD FURTHER EMPLOYER INVOLVEMENT BE ENCOURAGED?

Employers in the sample tended to offer support to employees on planning and preparing for later life, and their health and wellbeing, and they tended to value and recognise the importance and the benefit of these for their business and employees. The sample was qualitative and sought to engage with organisations that were active or considering this agenda, so this is not likely to be typical of all employers.

Support tended to be more prominent and established in relation to finance and health and wellbeing, and less developed in terms of supporting careers and working lives. Interventions tended to be narrow in their focus, rather than holistic and using a whole person-centred approach, although in discussion of the issues there was recognition that the myriad of issues around transitions and later life are inter-connected for employees. Employers were generally receptive to considering how to support their employees on this agenda. They wanted to understand the issues from their business perspective and were mindful of considering implications for their employees. The effects of some of the existing drivers for change on workforce composition, such as pension reforms, are likely to continue in coming years. Employers were starting to consider the implications of these changes and the effect on their workforce, and overall there was appetite among employers to do more to support their employees' planning and preparing for later life, and health and wellbeing.

In trying to engage with employers on this agenda, and encourage them to build on and develop their existing practices, consideration should be given to:

- **Increasing understanding about longer working lives:** Individuals working beyond historic retirement ages is new in many occupations. As people extend their working lives it would be useful to build the evidence base of knowledge and practice through research and dissemination in order to understand from an employer and employee perspective the emerging and changing influences on working lives, health at work, productivity, engagement and motivation, and ability to (re)train. For example, more information may be needed about the health of older people at work and how productive they can be.
- **Promoting inclusive approaches:** Employers strongly felt that interventions should be available to support all employees who found it relevant to their circumstances and life stage. It was not helpful to limit access or target them based on age alone. Life stage, rather than age, might therefore be an effective way to engage employers about interventions. Indeed it reflects employer views that employees of varying ages may have caring responsibilities or health conditions, and the likely increased diversity of retirement ages in future. Interventions targeted at everyone may especially benefit older workers, but also interventions initially started for older employees (eg pre-retirement planning) may end up benefitting the whole workforce. The idea of 'inclusion' (ie making work feel welcome for everyone) seemed more prominent in the minds of employers than 'diversity'. Addressing the needs of employees in their mid-life to retirement phase may fit into employers' inclusion strategy, or equally under broader strands of their mainstream employment or people strategy such as skills, attraction/retention, or wellbeing.
- **How to best build on existing momentum:** There are a number of drivers that are becoming more pertinent and together make it more likely that employees will want/ need to remain in employment, and that employers will want to enable that to happen. From an employer perspective, changing skills needs and an increased emphasis on employer branding in the digital age, among other reasons, are making them more inclined to support a mixed age workforce. There is increasing discussion on this agenda among employers, such as via the *Fuller Working Lives* strategy, and employers in the sample recognised that their peers are increasingly active. From the perspective of employees, changes to the pension landscape mean that many will want or need to work longer. Therefore interventions to support employees in their mid-life through to retirement are likely to be welcomed by both employers and employees.

Overall there was appetite among employers to do more to support their employees' planning and preparing for later life, and health and wellbeing

- **Helping staff to have more holistic conversations in the workplace:** While age diversity in the workforce is much more accepted by employers and many recognised benefits beyond their legislative duties to ensure open and fair recruitment and employment, the development of interventions to support mid-life to retirement transitions are much less common and few programmes offer holistic coverage of the associated issues. Some employers reported they believed that removing the default retirement age had made it more difficult for them to have conversations with their employees about retirement, as they feared being age discriminatory. Employers might benefit from advice on what is legally permitted in relation to age-related conversations. Furthermore, rather than view this workplace transition in isolation, consideration could be given to making ‘career conversations’ more a part of everyday work, both for employees nearing retirement, as well as employees at other life stages. Regular career conversations could offer a way of open discussions around transitions and flexible working for employees at all life stages, and give space for the consideration of health, and finances, alongside careers and skills development too.
- **Building line managers’ capability and confidence:** While not a direct focus of this research, the findings illustrate the importance of line managers and the role of HR in supporting them, to enable employees to continue working (effectively) when making life transitions. Line managers need to be confident and supportive of interventions, able to have career conversations, and adept at creating solutions that enable flexible working, redeployment of staff, redesign of work, and encourage learning and development. Line managers also have a role in supporting employees, signposting them to relevant interventions and building an inclusive workplace culture.
- **Industry specific messages about retention and flexible working:** The drivers for engagement with interventions will vary between employers. While employer brand and being an employer of choice was important for many employers, they were largely competing with and looking to benchmark themselves against employers in their industry. The skills profile of their workforce, the level of investment made by the organisation to create a ‘skilled employee’, and the extent to which employers feel that they can readily recruit will affect their drive to retain staff. In occupations where employers view staff as easily replaceable and quick to train, such as retail, retention may be less important, and other factors, such as representing the customer base, may instead inform the drivers for this group. More generally, flexible working emerges as a key enabler to support people working longer, and organisations need to consider how best to implement this. Some industries are further down the road of flexible working than others. For example in manufacturing organisations, the notion of flexible working for employees was felt to be more challenging, given the need to have 24/7 operations. There is also a key distinction between employer-driven flexible working and employee-driven flexible working, and the perception among some employers that they cannot accommodate employee-driven flexible working within their practices.
- **Working with business focus on skills and health:** Employers did not always view their own organisations’ situation in the context of an ageing population, and for this reason, it was not overtly part of the considerations explored as part of the business context (see Chapter 2). Employers were more focused on the skills and health profile of their workforce rather than age; although these were often inter-linked - the age dimension was a secondary consideration. While there are undoubtedly substantial demographic changes, and a larger proportion of the (potential) workforce will be aged over 50 in coming years, a focus on the messaging of interventions to improve health and skills may chime more readily with employers’ thinking, and link into their business strategy. By leveraging these elements first, then the age profile of the workforce could be influenced as a secondary outcome. This approach could be undertaken alongside work to increase employers’ understanding of an ageing population and changing aspirations, such as via the BITC diversity benchmark, and *Fuller Working Lives* strategy.

- **How important is demonstrating the ROI of interventions?** Employers stated that interventions needed to link to their business strategy and priorities, but they did not necessarily need to see that interventions created a specific return on investment (ROI). Most were content to assess the value of their investment in terms of qualitative employee feedback, as well as take-up and participation rates, which they said indicated an inherent value to employees and affected drivers such as employer branding and retention. Tracing outcomes, for example, the impact of financial support on employee savings rates may be most appropriate.
- **Gaps in the market?** Three overarching themes have emerged as relevant to supporting employees in their mid-life to retirement phase: finance; health and wellbeing; and careers and working lives. Pension providers and EAPs were commonplace, and the support they offered was usually limited to the remit of finance and health and wellbeing. There was not an equivalent service procured by large employers to support their employees' career development. This was largely undertaken in-house, for example by trained employees, line managers, or ULRs, supplemented by training providers or external careers coaches on occasion. To deliver effective services on each theme requires specific expertise. While the issues affecting employees in their mid-life to retirement phase should be addressed holistically, support could be better joined up between strands of different delivery. One option would be a mid-life review, with a holistic initial assessment, leading to several different sets of provision and signposts and referrals to specialists, depending on the issues individuals wish to act on. Some interviewees discussed the requirement for services to be impartial, across all these themes, and that any conflicting employer and employee visions (eg staying with an employer/retraining for another career) were best discussed with a neutral third-party. What worked well, across all three themes, were interventions that combined a mix of external and internal organisational perspectives, and an understanding of opportunities within the company, for example to make adaptations at work with regards to health, to re-design work or retrain given the career structures, or considering finances within the specifics of the company pensions scheme. It is the nature of these issues that employees often need specific information as well as general advice; a mix of external, impartial advice but with insider knowledge. This is difficult to organise, and requires a twinning of external and internal stakeholders.

While the issues affecting employees in their mid-life to retirement phase should be addressed holistically, support could be better joined up between strands of different delivery

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ANNEX

DETAILED SAMPLING APPROACH AND ACHIEVED INTERVIEWS

The research team primarily sought to engage employers that were active and/or interested in this area, and were seeking examples of interventions targeted specially at employees in mid-life onwards, as well as those that were available to all employees but that may have particular benefits for workers in their mid-life onwards. Organisations that were considering these issues, but who did not yet deliver support, were also in scope. The focus was primarily on organisations with 250 or more employees, although smaller organisations with interesting practices were not excluded. Only organisations operating from within the UK, primarily England, were in scope.

Linked interviews with an employee responsible for strategy, as well as an employee that was responsible for implementation to cover the detail required by the research were undertaken in three organisations.

TABLE 1. The achieved employer sample

| Sector/Industry | No of achieved interviews |
|-------------------------------------|---------------------------|
| Private sector | 12 |
| Public sector | 11 |
| Voluntary sector | 2 |
| Central government | 6 |
| Local government | 3 |
| Utilities | 3 |
| Transport and Communications | 2 |
| Financial services | 2 |
| High tech manufacturing/engineering | 2 |
| Education | 1 |
| Health | 1 |
| Retail | 1 |
| Defence | 1 |
| Conservation | 1 |
| Food manufacturing | 1 |
| Public administration | 1 |
| Total | 25 |

Source: IES, 2018

ABOUT THE CALOUSTE GULBENKIAN FOUNDATION

The Calouste Gulbenkian Foundation is an international charitable foundation with cultural, educational, social and scientific interests. Based in Lisbon with branches in London and Paris, the Foundation is in a privileged position to support national and transnational work tackling contemporary issues. The purpose of the UK Branch, based in London, is to bring about long-term improvements in wellbeing particularly for the most vulnerable, by creating connections across boundaries (national borders, communities, disciplines and sectors) which deliver social, cultural and environmental value.

ABOUT THE INSTITUTE FOR EMPLOYMENT STUDIES

IES is an independent, apolitical, international centre of research and consultancy in public employment policy and HR management. It works closely with employers in all sectors, government departments, agencies, professional bodies and associations. IES is a focus of knowledge and practical experience in employment and training policy, the operation of labour markets, and HR planning and development. IES is a not-for-profit organisation.

ABOUT THE CENTRE FOR AGEING BETTER

The Centre for Ageing Better is an independent charitable foundation, bringing about change for people in later life today and for future generations. It draws on practical solutions, research about what works best and people's own insight to help make this change. Ageing Better shares this information and supports others to act on it, as well as trying out new approaches to improving later lives.

The Centre for Ageing Better received £50 million of National lottery funding from the Big Lottery Fund in January 2015 in the form of an endowment to enable it to identify what works in the ageing sector by bridging the gap between research, evidence and practice.

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