

Executive summary

May 2016

Creating longer, more
fulfilling *working*
lives: Employer practice in
five European countries



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About IES

IES is an independent, apolitical, international centre of research and consultancy in HR issues. 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.

Acknowledgements

This report is the culmination of a CIPD research project, carried out by IES on behalf of the CIPD, investigating how employers can best manage an increasingly older workforce in the context of their health and well-being and care responsibilities. It is a comparative study covering five European countries: the Czech Republic, Denmark, France, Germany and the UK. The team at IES who co-ordinated the research was led by Andrea Broughton. The researchers in the five countries included Jakob Falk Bom, Anna Fohrbeck, Renata Kyzlinková, Štěpánka Lehmann, Frédéric Turlan and Katrin Vitols. Rachel Suff, Ben Willmott, Mark Beatson and Dianah Worman provided helpful comments throughout and drafted the employer-focused policy recommendations.

Executive summary

Background

The increasing age of Europe's population and workforce has become a major policy focus, both in the UK and at European level, over the past few years. The fact that an ever-greater proportion of Europe's workers are classified as older workers creates a number of challenges in the area of employment and social policy. These include an increasing strain on pension systems, in particular in countries that operate 'pay-as-you-go' arrangements, where those in work fund the pensions of those who have retired.

From an employment point of view, one challenge – and opportunity – is how to optimise older workers' active participation in the labour market and extend their working lives. An ageing and slowly growing population means that European employers cannot rely on large numbers of young people entering the labour market and they will increasingly need to tap into the skills and talents of older workers to boost productivity. Employers need to develop an appropriate and attractive employment offering for older workers that addresses a wide range of workplace factors, not only to increase their labour market participation for economic reasons but to enable people to carry on leading fulfilling lives with an element of work if they wish.

Workers in particularly difficult or dangerous jobs tend to retire earlier than their counterparts in other types of work, but the majority of individuals work in jobs that could be continued well beyond 50 – and 60 – with a little

thought and some adjustments to tasks and work environment. Other challenges faced by older workers include a lack of opportunities to retire gradually, exclusion from training and negative perceptions of older people among the workforce as a whole.

In this report, we focus on the main policy and practice issues that national governments and employers need to consider if they wish to retain their older workers in some key areas, such as:

- health and well-being
- support with caring responsibilities
- working time
- managing retirement
- countering prejudice and fostering an age-diverse culture.

This research examines the policy frameworks and initiatives on offer to support older workers in five European countries: the Czech Republic, Denmark, France, Germany and the UK. In order to carry out a comparative analysis, these countries were chosen for their different industrial relations, employment and social welfare systems (including pensions systems) in addition to their contrasting social and cultural norms, collective bargaining structures and social dialogue cultures.

National government measures to support older workers

The national governments of all five countries in this study have been proactive to varying degrees in supporting older workers to remain in the labour market for longer. National policy measures

include legislation, working groups to look at the issue of older workers (Czech Republic), initiatives to encourage employers to retain older workers and measures to curb early retirement and to ease the transition into retirement. Some of the initiatives in place across the five countries may not be tailored directly to older workers but tend to be available to all workers. However, in practice many such initiatives benefit older workers in particular. In other cases, there are measures specifically targeted at older workers: in Denmark, for example, the initiative 'Better Work Life for Older Workers' gives companies guidance on how to put into place a series of meetings, mapping exercises and clarification activities aimed at retaining employees aged 55 and over.

Other approaches include 'Initiative 50 plus' (www.perspektive50plus.de), created in Germany in 2006. The initiative was developed in parallel with legislative measures to gradually increase the retirement age, and summarised existing and new measures to improve employment opportunities for older people. In France, the Government has adopted a legislative approach to encourage the labour market participation of older workers. Measures introduced over the past decade focus on issues such as pensions and retirement, with a restriction on early retirement in the public sector.

In the UK, meanwhile, the former Coalition Government launched its 'Fuller Working Lives Initiative' in 2014, setting out a framework for action to bring about change to enhance older people's well-being and an adequate retirement income, as well as a more productive labour market. The current government is progressing this agenda, and the framework sets out the actions it has taken, and intends to take, to help people benefit from fuller working

lives. The Coalition Government also created the former role of a Business Champion for Older Workers, tasked with fostering cultural change regarding later-life working, which resulted in recommendations to government to retain, retrain and recruit older workers. In 2014, the Government extended the statutory right to request flexible working to all employees, a measure which it is hoped will help older workers to manage a more flexible route into retirement in terms of their working hours. Phased retirement has been a feature of the UK employment landscape for some years, although access to such an arrangement is dependent on individual employers providing and promoting it.

Further, in 2015 the Government introduced a 'Fit for Work' service. Although available for all employees and not targeted at older workers, the service will nonetheless support this group of workers and will give workers with long-term health problems the support they need to stay in or return to work, including free GP (doctor) referral for an occupational health assessment for employees who have reached, or expect to reach, four weeks' sickness absence. Employers can also refer employees after four weeks' absence. The UK Government's well-established Age Positive initiative (www.gov.uk/government/collections/age-positive) brings together resources to support employers on effectively managing an ageing workforce, including an employer toolkit that gives guidance to managers of older workers in areas such as recruitment, retraining and retention, legal requirements, knowledge management and flexible working arrangements.

Social partner involvement

Many European countries have a strong tradition of social partnership – that is, groups such as government and employer and

employee bodies, such as trade unions, working co-operatively to develop and implement employment policies at a national and sectoral level. The extent to which the social partners are involved in measures to support older workers depends on the overall role and engagement of the social partners in policy-making in the individual countries. In Germany, social partners play an active role in policies to support older workers via input into tripartite forums (involving government and employer and employee representative bodies) and the conclusion of agreements at sectoral and company level. In contrast, in the Czech Republic examples of social partner involvement in this issue at sectoral level are rare, although there is an example in the textiles sector.

In France, the Government adopted legislation in December 2008 obliging the social partners to conclude company agreements on the employment of older workers. This means that the issue is now on the agenda for company-level negotiations, although there is some discussion as to how meaningful these discussions are in reality. In the UK (where there is not such a strong tradition of social partnership at a national level), trade unions and employers are still involved in a range of policy initiatives aimed at supporting older workers, albeit in a more limited capacity than in some other countries, with many measures developed and implemented at a workplace level. Further, trade unions and the Trades Union Congress (TUC), as well as third-sector organisations such as Age UK, the Age and Employment Network (TAEN), which is now part of the Shaw Trust, and the Age Action Alliance play a notable and proactive role in supporting older people in the labour market. Many

of these bodies actively campaign in this area and seek to exert positive influence on the support provided to older workers through approaches such as awareness-raising and the development and dissemination of guidance material.

Innovative organisation-level policies to support older workers

More and more employers are becoming aware of the need to retain their older workers and there are many examples of interesting initiatives undertaken by individual organisations across the five countries studied in this research. For many employers, the business case for retaining older workers is growing and this is evident in all of our case studies. In Denmark, for example, an increasing number of companies are turning their attention to how they can retain their older workers. Some Danish employers have formal policies and research has found that the majority of companies have some sort of arrangements in place for their older workers. Many companies hold 'senior conversations' with their older employees which examine the individual's plans for the future. The conversation covers issues such as job content, working time, personal and professional development goals, strengths and development needs, future challenges, and thoughts on how the company can best support them. The rationale is that by undertaking individual and tailored senior conversations, the employer can make the right adjustments and thus prevent the loss of a valuable employee.

In the Czech Republic, meanwhile, Škoda Auto's 'senior programme' is rooted in a company-level collective agreement negotiated between management and trade unions on an annual basis. The collective agreement includes six

basic provisions concerning the working conditions of employees who have worked for the company for a continuous period of 30 years. These are aimed at retaining active employees in active employment and sustaining and supporting the health of employees and include provision for the transfer of senior employees to other suitable positions if, because of a medically certified health condition, the individual loses the ability to perform their work over the long term.

Age management is also a priority at Steelite International in the UK, as managers are directly affected by skills shortages and the challenges facing an ageing workforce, and therefore highly aware of the need to support older workers and retain their skills. Regular appraisal meetings provide a forum for discussing employees' needs and plans. All employees are asked about their plans for the future as part of the process, which provides a non-discriminatory way of addressing older workers' changing requirements or instigating a pre-retirement conversation. The company has an age management policy, and line managers receive guidance on age management and avoiding age discrimination, with most choosing to participate in dedicated training.

Supporting the health and well-being of older workers

In most of the countries studied in this research, the majority of initiatives targeted at older workers fall under the category of supporting the health and well-being of older workers. This is not surprising given that health issues can be a major influence on people's attitudes to remaining in work. Poor health can be a key cause of early retirement, although, conversely, good health can also act as a prompt for older workers to leave the workforce

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and pursue other interests while they are fit and healthy. Therefore, it is important that employers don't have pre-conceived ideas about older workers' health, while at the same time being aware of workplace adjustments they may need to make to support some older workers to remain in work.

A number of our employer case studies across the five countries provide employees, and specifically older workers, with tailored health and safety consultations and programmes. The precise nature of these arrangements varies according to each individual company, although they are all tailored in some way to the needs of the workforce. For example, one of our UK case study companies, Steelite International, provides targeted health and well-being support for its workers, including access to a monthly on-site occupational health (OH) clinic; the OH service develops tailored support plans for individual employees which may comprise workplace adjustments, additional equipment, training, changes to working hours, or adjustments to an individual's role. This approach has allowed workers with health problems to return to, or remain in, work at Steelite.

There are also many examples of companies moving their older employees to different roles, adapting their workstations or allowing them to work more flexible hours or reduce their working time. In the construction sector, workers face particular challenges as they grow older and find that they cannot continue with work that is physically demanding. In one of our case studies, a large Danish construction company, a number of initiatives have been introduced to support older workers. These include increased flexibility in working hours and tasks, task rotation, conferences where older workers

are informed about available career opportunities and health checks.

Helping older workers with care responsibilities

Many older workers have ageing parents or relatives or spouses who need some degree of care, and responsibility for organising, or even carrying out, this care is increasingly falling on these workers as the population ages. In general, it is women who tend to carry a disproportionate burden of responsibility for care. A significant proportion of workers – the so-called 'sandwich generation' – may be coping with caring for young children and elderly or ill parents or partners. This demographic shift is creating an extra pressure on these workers, who have to balance their own working life with the care needs of parents or relatives. There is an increasing recognition that employers and the economy cannot afford to lose working carers, notably those in the group aged 40- and 50-plus, who face the greatest care demands, but are also key to the labour force because of their experience.

This issue is slowly gaining profile among policy-makers and employers, and there is growing recognition at an EU level, and in all five European countries that form the basis of this study, that more action is needed on the part of governments and employers to help workers in this position. With the exception of Denmark, where there is good state care provision, support for workers with eldercare responsibilities is in its infancy. Employers have in general not developed well-rounded policies in this area – although we have found some excellent examples of good practice among some employers in our case study research.

The relatively good level of state provision in place for eldercare in Denmark means that the families of older people typically do not have to arrange and manage care for them. Danish studies have shown that only a minority of elderly citizens who need care rely on personal help from their family members or other members of their social networks, because the state provision is comprehensive. However, some economists in Denmark note that, in the longer term, the Danish economy will also be under pressure because of the ageing of the Danish population and this trend will eventually bring pressure to bear on the system as it currently stands.

Providing help for older workers with care responsibilities should be a priority for employers. However, while a growing number of employers recognise that more support is needed in this area, many do not know what kind of provision will effectively support workers whose care responsibilities can be unpredictable and fluctuate considerably. Providing working carers with flexibility in their working hours would help many to balance their caring and work duties. Often, small changes can make all the difference to helping working carers reconcile work and care. The kind of working time flexibility that is provided, and how it is implemented in workplaces, will vary according to the collective agreements in place as well as any statutory provision that exists and a company's operations. However, some of our case study organisations in this report demonstrate that some employers are willing to invest considerable creativity and resource in facilitating older people's work-life balance in the later stages of their career.

It is clear from our study that organisations will need to think more imaginatively, and consult

their employees who have caring responsibilities, about the kind of support that could be provided within the needs of the business. While formal policies are important, supportive colleagues and line managers are also a central influence on the level of support received by working carers. Other approaches could include developing a dedicated policy outlining the support that the organisation provides, introducing unpaid or paid leave for carers, setting up a carers' network, and raising awareness and openness about the needs of working carers in the business. Organisations that fail to provide a supportive working environment for working carers risk losing valuable talent and skills at a time when both are set to become an increasingly valuable commodity.

Working time

Adjustments to working time are a key element of policy-makers' and employers' strategies to support older workers across the five countries in this study. Changes and/or reductions to employees' working arrangements can help them to both manage care responsibilities and have a positive impact on their health and well-being.

In many cases, working time can be reduced, rendered more flexible, or broken up in different ways. Some employers across the five countries have specific policies in relation to the working time of older workers. For example, Arriva in Denmark offers all employees reduced working hours when they turn 60. The company also has a range of other types of flexible working arrangements, including job-sharing and a working time reduction scheme under which the employer carries on paying fully into the employee's pension scheme.

In the UK, flexible working is becoming more commonplace

among the workforce as a whole because of technological advances and the statutory right for employees to request flexible working. However, further research is needed to assess the extent to which the recent legislative change concerning the right to request flexible working is actively supporting older workers in workplaces across the UK, and to investigate more widely the kind of flexible working arrangements that could best support people to sustain a more extended working life.

Many people in the 50-plus age group may welcome the opportunity to wind down their working hours or responsibilities as they approach retirement for a variety of reasons. A number of older workers in particular are likely to face particular work-life balance challenges if they care for elderly or ill relatives, for example. Ill-health issues may also prompt a desire or need to reduce an individual's work commitments. Therefore, flexible working can play a vitally important role in extending working life for people in a wide range of circumstances.

Education and training

Education and training is a key area that needs addressing if employers are going to be in a position to enhance the retention of older workers. If the skills and competences of older workers are kept up to date, particularly in fast-moving areas such as IT, they will be better equipped to remain in work. There are a number of examples of initiatives from the countries studied that focus on the education, training and lifelong learning of older workers. For example, the Czech Government provides tax concessions for employers if they provide further training for older workers. Denmark, meanwhile, is among the EU countries with the highest level of participation in adult

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education and continuing training, competence development at work and liberal adult educational activities – all of which impact on the retention and employability of older workers.

At company level, older employees can benefit hugely from targeted training and redeployment to more suitable, alternative duties. In the case of some older manual workers, some of our employer case studies show that training in literacy and numeracy has helped these workers to function in different roles in the organisation.

Managing retirement

One of the major issues facing older workers and their employers is how to manage the transition into retirement. Some countries, including Denmark and the UK, have now abolished their default retirement age while a common trend is to raise the statutory pension age. Many countries have also curbed early retirement, realising that although this was a good solution in the short term to reducing headcount in the least disruptive way, it deprives the labour market of valuable resources and deprives individuals of meaningful paid activity.

The policies that employers have in place to help ease older workers' transition into retirement are crucial for supporting their ability to retire at a time, and in a way, that suits their needs. There are many schemes, at sectoral and company level, which enable employees to reduce their working time in the final years of their career and allow flexibility in how to achieve this. It should be remembered that everyone's circumstances and attitudes towards retirement are different and arrangements should be tailored to individual needs as far as possible. Arrangements such as

phased or partial retirement, and positive discussions about people's retirement plans, can encourage people to plan ahead for their retirement and balance their work and personal circumstances.

Countering prejudice and fostering an age-inclusive workforce

Older workers can experience prejudice and stereotypical attitudes – often in the form of unconscious, rather than overt, bias – from employers, colleagues and society in general. Often, these attitudes reflect misconceptions about older workers' flexibility, ability to learn and their general skills and qualification levels.

Workplace culture and practice can have a powerful impact on people's views and behaviour, but attitudes towards older people at work are likely to be based on deeply held and often unconscious beliefs that have their roots in much wider society. It can be challenging for employers to counter people's broader societal perceptions that begin to be shaped from the day they are born. However, if younger employees have negative perceptions of older colleagues, especially if they consider them a liability, these stereotypical attitudes and prejudices can act as a significant barrier to older workers' continued employment, as well as hindering effective intergenerational working. If these undercurrents exist in the workplace, management may not be aware or may not have the tools or knowledge to counteract them. Therefore, employers across Europe – and indeed in the five countries we focus on in this study – face a significant challenge in creating an inclusive and age-diverse culture where people of all generations feel comfortable and appreciated by management and their peers, regardless of age.

On the positive side, many people spend a considerable proportion of their time at work, and the attitudes, policies, culture and management practice that they encounter there can have a significant effect on their perceptions about issues such as age diversity and the role of older workers. Policies aimed at supporting older workers and encouraging their continued participation in the workforce cannot be implemented in isolation – it is not about targeting one age group at the perceived expense of another, and employers will only succeed if they develop and implement initiatives to extend working life in the context of nurturing an age-diverse workplace.

Employer and management behaviour definitely has the scope to shape employee attitudes. One way to counter age-related prejudice in the workplace is to provide training for line managers, because it is typically managers who implement policies on a day-to-day basis and regulate access to support and adjustment mechanisms for older workers to enable them to extend their working lives. Another way of countering potential bias against older workers and foster an age-diverse workforce is to encourage their involvement in mentoring younger workers. In this way, their skills and experience are appreciated and valued by both the organisation and younger colleagues, helping to nurture intergenerational learning and inclusivity.

Conclusions and policy recommendations

Although each country is different in terms of its institutional framework, its history, its economy and its cultural norms and expectations, a range of common themes emerges from our comparative study. All countries recognise that there is a growing need to address the issue of how

to support older workers, given current demographic, social and financial trends. However, in most countries there is a lack of formal and cohesive policies on how to address this pressing employment imperative at an organisational level. In countries where the social partners play an active role in company-level policy formulation, such as France, legislative provisions that require the social partners to negotiate company-level agreements on supporting older workers have resulted in active engagement on this issue at company level.

Getting the balance right when managing older workers should be a key priority for employers because there are many different perspectives and policies that should be taken into account. Any policies and practices that an employer implements for one group of workers need to be balanced and aligned with the organisation's other people management policies and applied consistently and fairly across every section of the workforce. The employer's vision should be to develop an inclusive and age-diverse organisation with a culture that encourages collaboration at a multi-generational level.

The following recommendations focus on some key areas that have been highlighted by this research, but they are not exhaustive – there are many other workplace factors besides those covered in the study that employers need to consider if they are going to be in a position to create longer and more fulfilling working lives for older workers. Therefore, these recommendations should be regarded more as guiding principles that are a starting point for employers to develop a holistic policy to attract and retain the valuable skills and talent of older workers:

- 1 Workforce planning and age-diversity monitoring:** different sectors and individual organisations will have varying experiences and resourcing needs resulting from the ageing demographic. Every employer should collect workforce data on a regular basis so that it can understand the age profile of its workforce; for example, to what extent does it rely on older workers and what action does it need to take to attract a more age-balanced workforce? Organisations can only manage if they have accurate and detailed monitoring data for each part of their operations; this approach will help them to prepare for future resourcing needs and offer the appropriate, tailored support to individuals as they move through their careers.
- 2 Support employee health and well-being:** ill health is one of the main reasons that people leave the workforce early, but there is no reason why many people cannot carry on working for longer if they receive the right support, and employers are willing to make – often minor – adjustments to facilitate their ongoing participation in work. People working in physically or psychologically demanding jobs are most likely to feel that they cannot continue in their role and employers could be prepared to retrain or reskill in these circumstances. However, many people are in jobs that could be continued by people well into their fifties and sixties – and even their seventies – if employers are prepared to offer flexibility such as a reduction in responsibilities or working hours, and specific health and well-being support such as access to counselling, occupational health advice and health checks. Line managers are crucial in providing support for people's

health and well-being, effectively managing sickness absence and good rehabilitation for people with a chronic health problem, and spotting early signs of potential ill health.

3 More creative and cohesive provision for people with caring responsibilities: the high proportion of informal care provided by older workers (in four of the five countries studied here) means that employers need to do much more to help people balance work and caring responsibilities. Typically, the most effective type of support is likely to take the form of flexibility in working hours and/or the ability to take time off work – although sometimes these adjustments can be small scale and still make a significant difference to the individual's ability to reconcile their work and caring roles. Different countries have different types of provision in place on which to build, but employers could do more to tailor such arrangements to suit the needs of individuals. The often unpredictable demands that are placed on people when caring for a relative who is ill and/or old means that many organisations will need to think more creatively about the kind of support and flexibility that employees in this position may need. Employers could also consider providing other types of support evident in some of our case study organisations – such as access to practical, expert sources of advice, support networks and counselling services.

4 More flexibility in working time: changes and/or reductions to employees' working arrangements can help them to both manage care responsibilities and have a positive impact on their health and well-being. Some people

in their fifties or sixties may simply want to reduce their work commitments and would welcome a change in their working hours to pursue other interests. In many cases, working time can be reduced, rendered more flexible, or broken up in different ways. Our case study data demonstrate the extent to which some organisations are prepared to go in order to retain valuable talent, devising a range of creative working arrangements to appeal to the varied needs of their older employees. While the exact format of flexible working arrangements would need to be acceptable to both the organisation's operations and its social partnership arrangements, if applicable, the flexible working arrangements outlined here should serve as inspiration for employers across geographical boundaries.

5 Providing training and development support: all employees, regardless of age, need training and development support to keep their skills up to date and enable them to plan the next stage of their career. Employers need to ensure not only that older workers are not overlooked when offering training opportunities but are given the chance to retrain and develop their skills to enhance their employability. Older workers need to continue to feel motivated and challenged in their role, and line managers are key to ensuring that people know they are still valued by the organisation. There are a number of tools and approaches available to employers, including performance management and development reviews. Employers could consider adopting a similar approach to Denmark's 'senior conversation', where managers have a sensitive and open discussion with older workers

about their expectations for the next career stage and/or retirement. A similar concept in the UK is the 'mid-life career review', which could be more widely adopted in the UK and beyond to support people's health and career in their later years of employment. However, there is no reason why these development discussions should not take place in the workplace at every phase of a person's career, but be tailored to suit individuals' working needs and aspirations as they progress through every stage of their working life.

6 Managing retirement: the policies that employers have in place to help ease older workers' transition into retirement are crucial for supporting their ability to retire at a time, and in a way, that suits their needs. It should be remembered that everyone's circumstances and attitudes towards retirement are different and arrangements should be tailored to individual needs as far as possible. Now that the default retirement age has been abolished in many countries, technically people can carry on working for as long as they wish, but this does not mean that employers should not take a proactive approach to supporting people in their plans as they approach the latter stage of their career. In the UK, for example, managers can be reluctant to raise retirement issues with employees for fear of falling foul of anti-age discrimination law, but it is important that managers feel able to have an open and honest discussion to support older workers. Arrangements such as phased retirement, and positive discussions about people's retirement plans, can encourage people to plan ahead for their retirement and balance their work and personal circumstances.

7 Building an inclusive and age-diverse culture:

no amount of policies to support older workers will be effective unless the employer introduces them within the context of fostering an age-diverse culture that values all age groups. This does not mean that employers shouldn't introduce bespoke policies to support fuller and longer working lives for older workers and increase their choices; however, a tailored programme for one age group could have implications for other sections of the workforce. Therefore, employers need to think through how certain policies and programmes targeted at one age group will impact on the whole workforce, and what kind of practices will encourage a culture that celebrates diversity across all age groups. Individuals carry with them beliefs that can be entrenched from an early age, and age stereotyping and prejudice exist in wider society, not just in workplaces. Although it can be challenging, employers can develop a working environment that fosters age diversity and does not tolerate bias based on age, even if it is unconscious. Training for managers and employees on unconscious bias can be one way of countering prejudice against older (and younger) people.

8 Tailoring solutions to suit individual need and training managers:

while it is important that employers' policies to facilitate older workers' participation at work are implemented fairly and consistently across the organisation, it is also important to remember that individuals' circumstances and attitudes can vary considerably. This is why it is not possible to make assumptions about older workers – even if some people's circumstances are similar, they could still have very different expectations about what they want from work in their later life. If an older worker is fit and healthy, for example, this fact could be a push or pull factor in relation to work. Therefore, as far as is possible within the needs of the business, employers should tailor working arrangements and support for older workers based on individual need, and managers should review individual arrangements on a regular basis to ensure they are still meeting individual need. The common thread running through all of these guiding principles is the role played by line managers. Ultimately, it is the relationship that an individual has with their line manager, and the level of support they receive, that is likely to influence their decision to stay or leave an organisation. Therefore, line managers should be appropriately trained to ensure that they are able to meet the needs of a diverse workforce, and are competent and confident to have sensitive conversations with people to discuss their needs and aspirations.

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