

Staying On

THE AGE OF SUCCESS

Wise ways to mind the skills gap

OUR DUTY OUR ADVANTAGE

How and why to employ ex-Forces personnel

Top tips

for retaining and recruiting employees with experience

THE MULTIPLE BENEFITS OF A MULTIGENERATIONAL WORKPLACE

by the people who work in one

TIME FOR A MID-LIFE MOT?

John Cridland tells us more

“
The only thing that can limit me is opportunity

A returner shares her story ”

Women's
Business
Council



Government
Equalities Office

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The story behind **STAYING ON**

Lynne Atkin is a Women's Business Council member and its lead for Staying On. She's also HR Director for Barclays UK and Head of Employee Relations at Barclays Bank PLC, with over 25 years' HR experience working within the energy and financial services sectors.

This Staying On publication has been developed by Barclays in collaboration with the Women's Business Council, with valuable input from other UK businesses and Women's Business Council members.

Staying On takes the form of an agile set of tools, guidelines and best practices that provides business leaders, managers and HR professionals with insights on how to optimise attracting and recruiting older talent. It also looks at understanding how to support female talent to continue to fulfil their potential and grow.

This is a change programme that will define the 'new normal' in terms of the way we all work longer and later in life as 'traditional' life stages evolve.

From the Editor

For a long time, organisations have focused on young generations as a way to bring in new talent. Recruitment trends emphasise the hiring and retention of millennials, despite the fact that our population is formed of multiple generations and that the workforce is ageing. We are also seeing changes in the needs of the workforce, with more workers needing time out of work for various reasons at different points in their career. How can we ensure we are not missing or excluding this talent?

This publication aims to give some answers to that question. We have looked into a variety of research on the topic, connected with employers who have a multigenerational workforce, interviewed experts about their research, and spoken to individuals who have started a second – or third, or fourth – career. We have explored the different ways of forming and maintaining a multigenerational workplace, along with its challenges and opportunities. And we've brought to life the personal experience of taking your skills into a new role.

A multigenerational workforce has its business benefits, too. A report from the Chartered Institute of Personnel and Development found that knowledge sharing and enhanced customer service were seen as key benefits of age-diverse teams.¹

Personally, I am passionate about diversity in the workplace and proud to introduce this publication. I hope you will be as inspired by its content as I am. If we are able to put the right processes in place and drive change in our organisational culture, we will keep making advances and create truly age-diverse and multigenerational organisations.



Holly Rankin
Editor
HR Director, Barclays UK

1. Managing an age-diverse workforce: What employers need to know, CIPD (2015)

THE AGE OF CHANGE

As we head towards a major skills gap in the UK, properly utilising the experience and expertise of older workers will yield huge benefits all round.

BETWEEN 2012 AND 2022

12.5 MILLION JOBS WILL OPEN UP AND
1.9 MILLION MORE WILL BE CREATED¹



THE OPPORTUNITY

By 2050, 35% of the working age population will be aged between 50 and the state pension age – an increase of

8 MILLION PEOPLE²

THE CHALLENGE

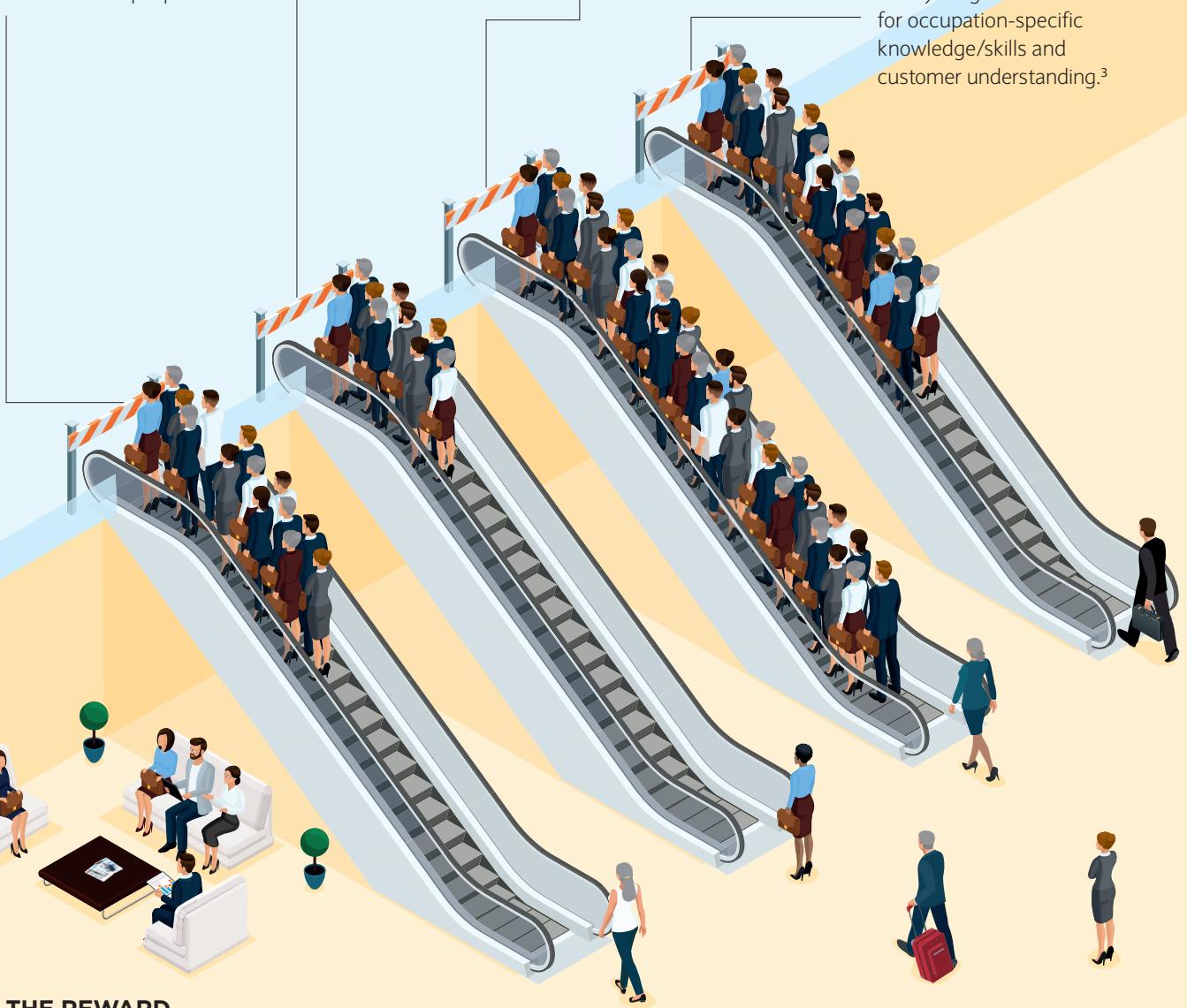
45% 33% 85% 61%

of people out of work in their 50s would like to re-enter the workplace, along with 10% of retired people.¹

of over 50s named age as the main barrier to them re-entering the workplace.¹

of managers score over 50s highly for occupation-specific knowledge and skills.¹

of over 50s have low or very low potential to progress, according to their managers, despite scoring higher than younger workers for occupation-specific knowledge/skills and customer understanding.³



THE REWARD

£80 BILLION

potential boost to UK GDP if the UK increases its older worker employment rates to those of Sweden, estimated by PwC.⁴

Sources:

1. UK Commission for Employment and Skills, *Working Futures 2012-2022*, Evidence Report 83 March (2014)

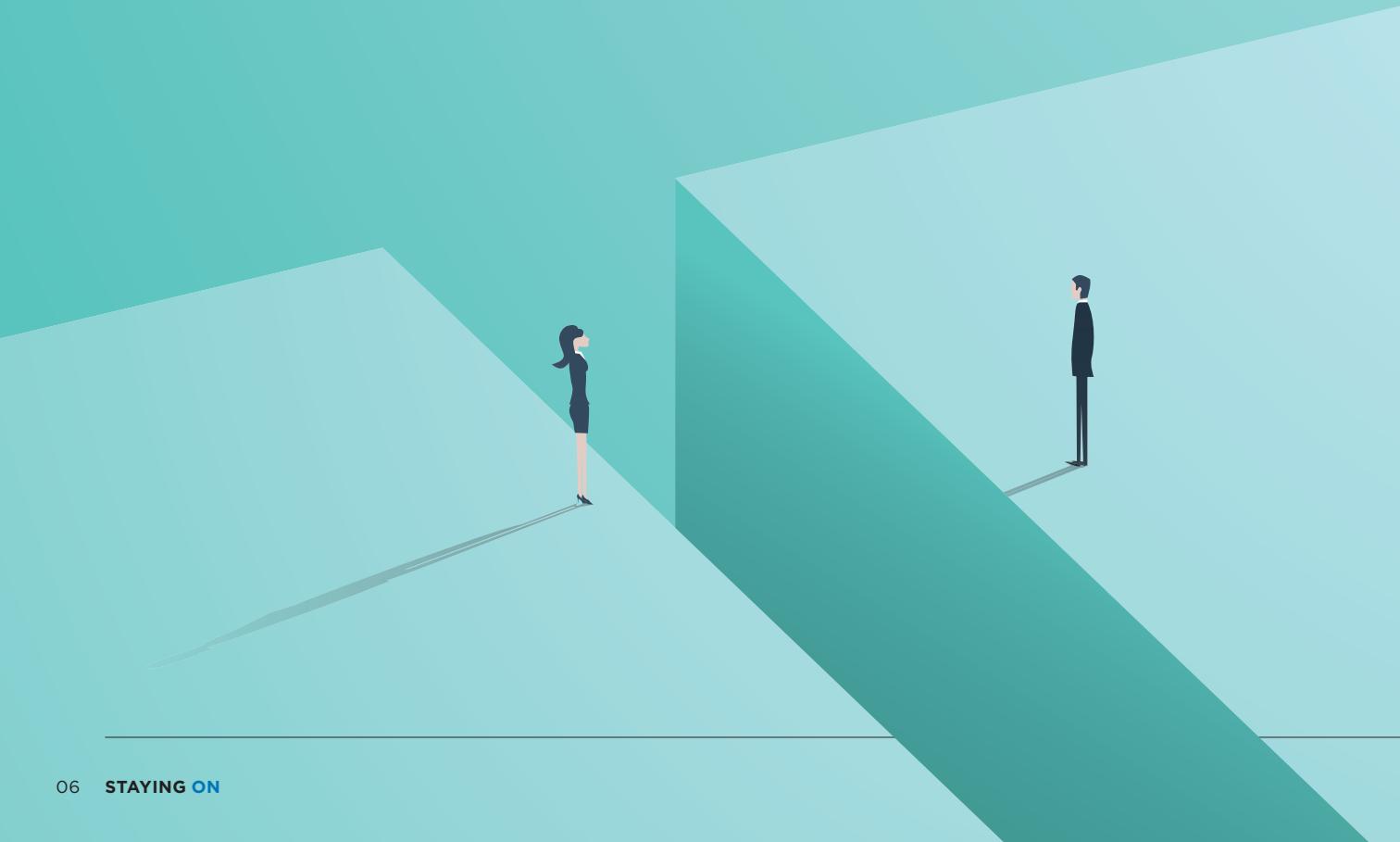
2. *Future of an Ageing Population*, Government Office for Science (2016)

3. Institute of Leadership and Management. *Untapped talent: Can over 50s bridge the leadership skills gap?* (2015)

4. PwC Golden Age Index, PwC analysis (2017)

Older & Wiser

Filling the skills gap with experience



Between 2012 and 2022, an estimated 12.5 million jobs will open up in the UK and 1.9 million more will be created.¹ Now's the time to harness the wealth of talent older workers possess, giving us the best chance to address the approaching skills gap.

People are living longer, healthier and more productive lives. As a result, many are choosing to work beyond state pension age and often have skillsets that can't necessarily be matched by younger or less experienced counterparts. With such clear advantages and a skills gap on the horizon, it's vital to harness the benefits of a group which includes some of our most experienced and talented workers. In fact, a recent independent review into the state pension age went as far as to say that older workers will be "essential to tackling skill shortages".²

Global President of Mars Food, Drink and Multisales, points out the inherent value in having a representative workforce: "Our consumers span all generations – so to be relevant to them, we need to understand them and have relationships with them. We have found that the best way to do that is to have all generations represented in our company."

The headline statistics clearly support the argument for creating employment opportunities that target older talent. There's also a particular need to focus support on enabling women to work later in their careers.

The skills gap is not a problem that will solve itself.

According to findings in the PwC Golden Age Index, there's the potential for an £80 billion boost to the UK GDP if we can make the most of the growing portion of older workers,³ raising our employment figures to match Sweden's – one of the study's frontrunners. And since there are currently about 3.6 million people out of work (economically inactive and unemployed) between the ages 50–64,⁴ the talent is certainly out there.

In an age where connecting and relating with a wide spectrum of customers on a personal level is crucial, older employees play an important role in helping companies communicate with their entire customer base. A workforce that is representative of your customer demographic has invaluable insight into the products and services that will be most successful. Fiona Dawson, the

Women are three times more likely than men to leave their job for caring duties. Once out of work, it's harder to get back in, particularly in later life. Data from the US revealed that only 74% of professional women will rejoin the workforce in any capacity. Of that 74%, only 40% return to full-time work and, more often than not, to a more junior role.⁵

The skills gap we're facing is not a problem that will solve itself. Real change is needed to address age bias and discrimination, particularly in helping women get back to work later on in their careers. If we invest in retaining, retraining and recruiting from the vast and under-utilised talent pool of older workers in the UK, there is an incredible opportunity to benefit individuals, the communities we live in and our economy as a whole. ●

Sources:

1. *Age in the Workplace: Retain, Retrain, Recruit* (2016)
2. *Independent review into the state pension age, Smoothing the transition*, Final report March (2017)
3. PwC Golden Age Index, PwC analysis (2017)
4. ONS: Employment, unemployment and economic inactivity by age group (2017)
5. *Women returners: the £1 billion career break penalty for professional women* (2016). PwC research in conjunction with the 30% club and Women Returners



the **CHALLENGES** *of age diversity*

What is the biggest challenge facing businesses with the concept of a multigenerational workforce that includes 'older' workers?

To gain some insight, we asked representatives from a range of organisations that are committed to age diversity for their thoughts.



Fiona Dawson
Global President,
Mars Food, Drink
and Multisales

Many times, assumptions and judgements are made toward an 'older' workforce such as: your learning agility decreases as you age, you don't have the energy to keep up or you can't keep up with technology, and so on. These preconceptions are not only wrong, but they can greatly damage the opportunities for older workers.



Emma Nabb
HR Manager,
BAE Systems

We need to ensure that we meet the needs of different generations to enable them to perform at their best and support them in any differences in working styles/preferences and so on. We want to appeal to their differing needs and styles so they feel valued and listened to, and can work in a way which suits their needs, as well as providing benefits that will attract and retain them.



Israel Bryan
Diversity and
Social Programme
Manager, Skanska

The construction industry is growing and has a huge skills gap in the middle tier. Our industry historically has had an ageing workforce, largely because there are many niche disciplines you only become aware of while working in the sector and that there isn't a distinct entry route into. We have a lot of people in their 60s and 70s in these kinds of roles who have a wealth of experience, but that presents the problem of trying to retain and transfer their knowledge.



Shaun Meekins
Head of Operations,
Apprenticeship
Programmes,
Barclays UK

We know our client base is made up of customers from many different generations, communities and backgrounds. That is why we recruit talent reflective of the customers and communities we serve, and ensure that age is not a barrier. We deliver programmes that welcome those returning to work, such as apprenticeships for older-generation returners and initiatives for ex-Forces personnel. The more diverse our workforce, the greater connection we have with our customers, which is better for society and our economy.



Julianne Miles
Co-founder and Managing Director of Women Returners

There is an ingrained bias against people who have been out of the workforce, and there is a challenge in integrating someone who has taken a career break into a team because it does take a bit of time, effort and resource. I think we need to get past the feeling that every new team member has to hit the ground running and be completely up to date technically. We should recognise that it is just as valuable to have somebody who has really strong skills and experience and will take a little time to get back up to speed – it's about having a longer-term perspective. Also, there is sometimes a misconception that older workers are replacing graduates. We need to recognise the value of more diverse teams in terms of age, gender and perspective.

These challenges and misconceptions are worth overcoming, with an age-diverse workforce bringing valuable benefits to businesses.

Turn over to find out more.

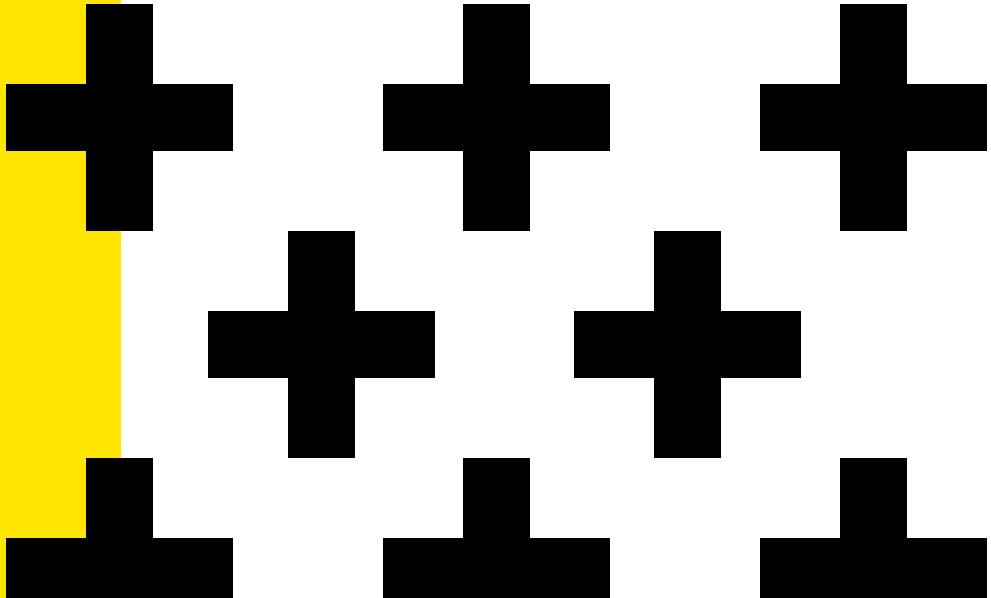
In recent years we have seen something of a sea change in employer attitudes to the contribution of older workers... there is increasing recognition of the need to retain the skills and productivity of older workers. There is also growing understanding that, with an ageing population, older workers are essential to tackling skill shortages.

Source: Smoothing the transition, Independent Review of the State Pension Age (2017)

the **BENEFITS** *of a* *multigenerational* *workforce*

Age diversity brings a wide range of soft and hard benefits to businesses.

To find out more, we asked key individuals across a variety of sectors why a multigenerational workforce is important to their business.





Deidre Michie
CEO,
Oil & Gas UK
Member of WBC

Having a workforce with a diverse range of ages brings different perspectives, skillsets and expertise to the table. All are extremely valuable. Oil & Gas UK employs a number of people who have joined us straight from university and they come with fresh ideas and, often, fresh perspectives on ways of working. They are lucky to get great guidance and mentoring from our staff who have been in the workplace for longer, but who, in turn, are fortunate to benefit from the new energy and thinking that can come from a younger recruit.



Erica Farmer
Group Learning
and Development
Consultant,
Centrica

It's all about reflecting the needs of our customers. It's important that they feel they can speak to somebody who they can relate to, whether that's someone who is a vulnerable person, someone who's an elderly customer, someone who has medical problems, someone with a young family or someone just out of education and setting up their house for the first time. Also, age diversity makes us resilient as an organisation – not just from an emerging talent-pipeline perspective but allowing people to grow their own careers.



Anna Cook
Director of
Customer Services
and Women, Sky

At Sky, we recognise a workforce composed of a diverse age demographic provides a competitive advantage as each generation can provide different experience, knowledge and viewpoints to our organisation. That's why we have schemes such as the free Get Into Tech programme. The programme is aimed at all women, regardless of age, but there is a focus on women returning to work after a career break. By doing this we are widening our talent pool, which will give us a better anticipation of our increasingly diverse customer base and what drives their spending habits.



Julianne Miles
Co-founder
and Managing
Director of Women
Returners

There are multiple benefits for a business in having women returners. Firstly they are gaining high-calibre, highly skilled, very experienced talent. These individuals bring in new perspectives and are really motivated. It enables organisations to fill skills gaps by accessing a relatively untapped talent pool. There is also recognition that older workers are bringing in different skills and complementary aspects to younger workers. They have maturity and experience they can draw on, which is hugely valuable.



Israil Bryan
Diversity and Social Programme Manager, Skanska

The diversity of thought really has been the differentiator to our business. Ultimately, if everyone is from the same environment, we all have the same approach to a solution. But by having people from different backgrounds and sectors, different ideas are brought to the table. It's really creating innovation and helping us adapt and evolve.

How could you bring benefits such as these to your organisation?

We've provided an overview of some initiatives that could help you do just that on the next page.

Ways to STAY ON



Thinking about how to enhance age diversity within your workplace? Initiatives such as these can help you to harness, recruit and retain the talents of employees across different generations.

Adult apprenticeships

- For unemployed or underemployed individuals with few qualifications but a wealth of life experience
- Includes employability training and work placements
- Provides an opportunity for an apprenticeship after the initial training and placement.

Apprenticeships information, case studies and top tips are on pages 14 to 19.

Ex-Forces personnel initiatives

- For service leavers or ex-Forces personnel of any rank, service or circumstance who want to enter a new civilian career
- Offers a work placement for a period of time tailored to the individual
- Insight days, mentoring and CV workshops participation prior to the work placement to support service leavers to match their military skills to civilian roles and support their transition.

See more ex-Forces information, a case study and top tips on pages 20 to 24.

Other initiatives



Returner programmes

- For people who want to return at a similar level after either a multi-year career break, or a period spent in a less career-focused role after a career break
- Offers a project-based role matched to the individual's experience and aspirations
- Combines mentoring, structured networking opportunities and workshops.

Further returner programme details, case studies and top tips are on pages 26 to 32.

Mid-life considerations

- A mid-life career review can be carried out to support workers in planning for the rest of their working lives
- Equality and diversity training can cover age, gender and the menopause
- Absence policies can be updated to record absence due to menopause transition as caused by any underlying health issue rather than repeated incidences
- Inexpensive changes can often be made to physical workplace environments to accommodate an individual's needs.

Read more about these considerations on pages 34 to 43.



Wellbeing programmes

To support employees with areas such as physical fitness, positive mindsets, developing strong social and family relationships, working well and their financial stability.



Agile working

Giving employees flexibility around when, where and how they work can help them fulfil all these roles more easily, balancing their professional and personal lives in a way that works more effectively.



Employee-led diversity networks

To promote and develop diversity, enhance peer support, give employees a collective voice, steer workplace policies, promote cross-location knowledge sharing and more.

Find out more about these initiatives and how to implement them on pages 44 to 46.

On Course

Tapping into transferable life skills

Apprenticeships aren't just for young people. For those who have had a break from employment, an apprenticeship can provide the confidence and skills to re-enter work. For workers looking to start a second or third career, it can give them a valuable entry point in a different sector. For businesses, older apprenticeships provide an opportunity to attract and train talent for the specific roles needed, gaining workers who have transferable skills and life experience.

Employers will need to retain the valuable skills of older workers; retrain them if they want to support workers to stay in the labour market and recruit them to maintain labour supply and gain the benefits of a multi-generational workforce.¹

The Government recognises the importance of all-age apprenticeships. Their paper, *Fuller Working Lives, A Partnership Approach*, states: "A focus on training and development and active career planning is crucial to enable older workers to remain competitive in the labour market.

"The Government is committed to transforming the skills system so that it can better support increased productivity in the country's

workforce." One of the ways they are achieving this is through reforming apprenticeships, with a commitment to growing the apprenticeship programme and achieving 3 million apprenticeship starts in England by 2020.¹

Older apprenticeships are already gaining momentum. In 2015/16, over 57,780 of people starting an apprenticeship were aged 45–59 and 3,560 were 60 years and over.¹



101

Adult apprenticeship programmes

WHO MIGHT WANT TO BECOME AN OLDER APPRENTICE?



Some of the circumstances why an adult might want to reskill are:

- ✚ returning to work after an extended period of parental leave
- ✚ returning to civilian life after a career in the military
- ✚ long-term underemployment
- ✚ returning to work after caring for a relative.

HOW CAN I FIND OLDER CANDIDATES?



- ✚ Connect with Job Centres and other organisations, such as charities, where individuals may be either volunteering or using their services.
- ✚ Use social media to spread the word.
- ✚ Consider hosting informal open days where people can find out more.

HOW COULD A PROGRAMME WORK?



Training

The Government recommends an apprenticeship should offer a minimum 20% off-the-job training. All apprenticeships must be real paid jobs; have a minimum duration of 12 months; involve sustained training and clear skills gain, including a minimum of 20% off-the-job training; and must include English and Maths for those who haven't achieved good GCSEs in those subjects.

Work placements

Barclays offers a one-week placement that includes coaching and further learning support.

Apprenticeship offer

Candidates who have successfully completed the initial training period can be offered a longer-term apprenticeship, which could last between 12 and 36 months.

Permanent role

Successful apprentices can apply for a job within the organisation.

With individuals of these ages possibly staying with their employer for 15 years or more, there's a clear business case for investing in their training.

Barclays and Centrica, the parent company of British Gas (among other well-known businesses), both have apprenticeship programmes that are available to all ages. Erica Farmer, Group Learning and Development Consultant at Centrica, explains: "We are using our apprenticeship programme to aim at top talent, whether they're 16 or 65.

72% of out-of-work over 50s think that apprenticeships are a great way to re-enter the workplace.²

It's about our growth and reflecting the needs of customers. It's important, for example, that our customers feel they can speak to somebody they can relate to. Our apprenticeship strategy means individuals can join at any point in their career and there is a career development offering available."

Mike Thompson, Head of Employability and Early Career Programmes at Barclays, agrees: "We recognise and endorse candidates bringing experiences and skills from different backgrounds and are committed to building a workforce that operates in synergy with our diverse and

multi-generation customer base. A more diverse team helps create a more enriched service for Barclays' customers."

Both Centrica and Barclays use lateral thinking to target potential candidates for their apprenticeship programmes. Barclays hosts events within Job Centres, connecting with individuals and having informal chats to get a feel for their background, skills and life experiences. Centrica opens the doors of their learning hubs around the country, where their current

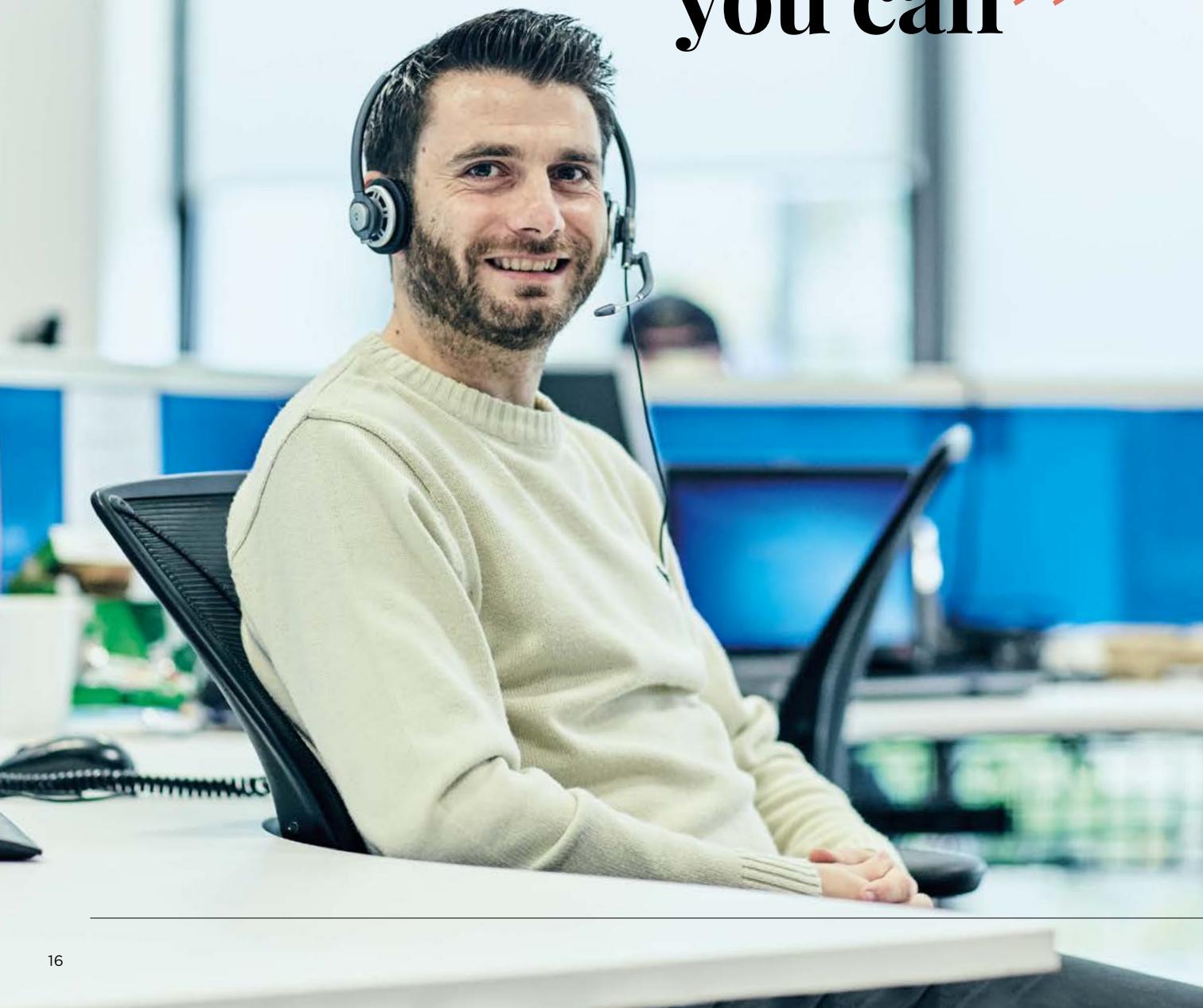
apprentices take part in demonstrations of the work they do. This makes the open day much more interactive and engaging than, as Erica says, "just reading a job description on a job board".

As for the result of the apprenticeship programme, Centrica has found the benefits to be far reaching: "Age diversity makes us resilient as an organisation. We've also found that apprentices want to give back and become mentors to others, which is a fantastic by-product of the programme." ●

1. Fuller Working Lives, A Partnership Approach (2017)

2. Barclays Careers Cut Short research: a nationally representative survey carried out by OnePoll amongst 1,000 people (436 retired, 254 unemployed, 310 underemployed) (2015)

“Take
every
opportunity
you can”



Christopher Franklin had worked in retail management for many years before studying at university as a mature student. At 33, his passion for learning and motivation for career progression saw him join Centrica in Leicester as a Customer Service Advisor apprentice. We asked him to tell us more.

Why did you choose to become an apprentice?

The apprenticeship stood out for me because it gave me the opportunity to learn some new skills whilst working full time. I understood it was going to be demanding on my time; however, I saw this as a real challenge and a chance to push myself to my limits. And as I had previously worked in retail, I had experience of working with customers and the challenges that come with this.

What does your apprentice role include?

Primarily, it involves taking inbound calls from customers. I am here to help the customer with any issues they may have, ranging from booking engineers to attend breakdowns, to looking at ways to help ensure the customer has the correct level of insurance cover. The types of calls and queries I deal with vary a lot.

How did you find your experience of becoming an apprentice?

Initially I was slightly apprehensive, as I was unsure if I was too old to be taking part in an apprenticeship. I spoke to people around me who encouraged me to further my skills to start a career in Customer Service. Being a mature apprentice isn't easy. I think it is vital, though, to believe in yourself and also to believe in the company you work for. Being an apprentice has not hindered my career development and being part of the Centrica family has given me a real platform to learn and grow.

How does having previous life and work experience help you?

I feel that, being older, I really understand where I want to go in terms of career development and I know what it is that motivates me – which is career progression. I also think that I have gained a sense of calmness over the years,

so this helps with any challenges I encounter on a daily basis. Plus, I have transferable skills from my previous career such as active listening, patience and skills around delivering good customer outcomes.

How do you feel about your future now?

Being at Centrica has given me a real drive and determination to succeed and a clear path I can follow. I feel ready to knuckle down and focus on developing the skills required to progress my career. For me, career development is vital – what drives me is access to opportunity and learning new skills. I am never too old to keep learning.

What advice would you give employers looking to hire a mature apprentice?

I would say to be open minded when it comes to hiring older employees. There is a stigma that you 'can't teach an old dog new tricks'. I hope that employers look past this to see an opportunity to use the transferable skills that mature employees offer and use the variety of skills obtained over years of employment. I would say I am more career driven now than I was 10 to 15 years ago, and am more determined than ever to work hard and deliver results.

And is there any advice you'd give to a person looking for a change in their career?

Be open minded. Take every opportunity you can and try to learn something new every day. The world is ever-changing and it's vital, as older employees, that we don't rest on our laurels and assume we know better. With age comes experience, but it's important we don't become complacent. Have a plan and stick to it, even if it seems like it is not achievable. Opportunity is all around and it is up to us to grab it. ●

A *fresh* start



After six years of caring full-time for her father, Angela spent 12 months looking for a way to get back into work and feel challenged again. When she impressed at her interview, she was offered a place on the Bolder Apprenticeship scheme at Barclays. Two years on, we caught up with her to see how it's all going.

Before her father got ill, Angela had worked in all kinds of jobs – starting off as a secretary; she also worked in schools and hospitals. But she never thought she'd end up in banking.

At first, Angela was surprised there was an apprenticeship programme that included the over-50s, initially dismissing the email she got from Barclays. “I read it about 100 times,” she said, not quite believing she was what the bank was looking for. She was so used to seeing apprenticeship schemes aimed at 16–24 year olds. “I thought: ‘Wow, Barclays!’ This was something decent that had finally come my way.”

After two weeks’ training in class and a third week in placement, Angela flew through another interview and was offered a role as a Community Banker apprentice. She’s spent the last year honing her skills on the job.

One of the things that makes her so successful is her ability to communicate with colleagues and customers alike. “I am a people person,” she says. “I love talking to people.” She finds her experience comes in handy when she’s helping people in branch. She believes it’s life experience that really helps her, and older employees, in their jobs: “We know how to communicate with different people and we have a lot to offer.”

One particular customer was used to her sister dealing with their joint paperwork. When her sister passed away, it was Angela who could talk the customer through banking processes and deal with some of it on her behalf: “I knew from my own experience what to ask,” she said. “I helped the lady with skills I brought with me to the job.”

Even with the work done and graduation on the horizon, Angela couldn’t quite believe she might be offered a permanent position. But the moment of truth came, and colleagues said: “No Mumma Ange,” – her colleagues’ fond nickname – “You’re staying on.” She now has a full-time position as an Essential Banker.

“Barclays gave me a wonderful graduation ceremony down in Green Park,” she said. “I took my mum along and she was so proud.”

Angela’s success didn’t stop there. Since graduating, she’s gone from strength to strength – culminating in a win at the Barclays Platinum Awards in January that acknowledged the success she’s had so far.

Perhaps the best bit about Angela’s story, though, is how optimistic she is about the future – her future – at Barclays. “It’s just been the most amazing two years,” she said. “Two years and six months, can you believe it? And I’ve only just started.” ●

We asked Shaun Meekins, Head of Operations for Barclays Apprenticeships Programmes, to share his key considerations.

1.

Consider business areas where connecting with customers of all generations is critical. And, in turn, consider how a more age-diverse workforce can positively connect the dots. Life experience is a key value that enables colleagues to connect with customers and clients, and a diverse workforce speaks more directly to a diverse customer base.

2.

Make your working patterns dynamic. Older workers may need or want to be flexible and dynamic in their working patterns. Consider how or where in your business you could adopt this approach as part of your commitment to supporting apprentices and making sure they have a work-life balance.

4.

Consider how to re-skill candidates. Older-generation apprentices are equipped with life experience, but re-entering the world of work can be daunting. Consider what training you can offer upfront and give your candidates a taste of being in the workplace. For example, can you offer a traineeship framework that supports older candidates to re-skill and up-skill in the functions, behaviours and aptitude required for your business, and give them the opportunity to have work experience before assessing them?

5.

Be prepared to adjust where asked. Older-generation apprentice candidates are often more open about additional support they require. Be prepared to engage with your workplace adjustment teams and employee relations to ensure their voice is being heard and you're making adjustments where possible to meet their needs.

6.

Identify mentors. Encourage existing colleagues to support older apprentices back into the workplace through mentoring. This can be adopted right from the start, before any form of assessment.

8.

Find experts that can spread the word. Identify partners that can help promote your older-generation apprentice opportunities. Where possible, arrange insight days to bring to life the culture of your business and connect directly with interested candidates. Consider those partners that can help drive quality and volume, with Age UK and Open Age being just two examples of organisations that have access to those with real talent.

7.

Leverage transferable skills. In your marketing, reference the importance you place on skills that have been developed from experience in other industries to help candidates understand how open you are to non-specific industry experience.



**FOR
RECRUITING
AN OLDER-
GENERATION
APPRENTICE
COMMUNITY**

On Duty

Harnessing the skills of ex-Forces personnel

Ex-Forces personnel have outstanding experience and skills. After they've served our country, it's our opportunity to serve them by supporting their transition into civilian life and employment. In doing so, we can benefit from the skills learnt during training and developed in service, sometimes in high-pressure situations.



Soft skills, such as communication skills and teamwork skills, are important to an organisation's productivity and competitiveness.¹

Development Economics estimated internally that the cumulative cost in terms of lost output due to soft-skills shortages will be in the region of £25 billion over the next five years. In addition, the annual cost of the skills gap, where recruited workers and other employees have insufficient soft skills to do their jobs properly, is expected to amount to £4.9 billion from 2017 to 2021 period.¹

Employers are realising the benefits of recruiting ex-Forces personnel, and those placing a high value on their contribution having a high propensity to recommend other organisations to employ them.² However, service leavers experience higher rates of unemployment than the UK population, which may be linked to "a mismatch

between the formal qualifications held by some service leavers and the skills and training they have acquired throughout their military training and service".^{1,3}

With just 12% of ex-Forces personnel employed into professional occupations and female service leavers having a lower employment rate than male service leavers,¹ there are more potential opportunities that employers could realise to harness the skills of these individuals.

To help make that happen within their own business, Barclays runs the AFTER (Armed Forces Transition, Employment & Resettlement) programme. In order to make it happen on a wider scale, they are also a founding partner of VETS (Veterans Employment Transition Support).

Since starting the AFTER programme in 2010, Barclays has assisted 5,000 service leavers in employment transition and employed 490 ex-Forces personnel in

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What areas do employers think ex-Forces personnel perform well at?

These are the top findings of a UK employer survey, with the score being the percentage of employers who responded in this way.

- 100%** Team working
- 100%** Positive attitude
- 98%** Instructing others
- 98%** Managing or motivating others
- 98%** Problem-solving
- 98%** Planning and organisational skills
- 95%** Time management

Source: *Veterans work: recognising the potential of ex-service personnel*, Deloitte (2016)

Barclays, adding huge value and saving over £3 million in recruiting fees. AFTER supports service leavers to assess their options and translate their skills in order to land the right job. It includes a wide variety of support that service leavers can draw on, such as CV and interview workshops and military talent days. During their resettlement period, service leavers can also take part in the Barclays Military Internship Programme. Placements last around 12 weeks and are offered across a variety of functions, with placements agreed depending on the individual's past experience, transferable skills and own interests.

Meanwhile, VETS brings together charities, businesses, the Ministry of Defence and the Career Transition Partnership to share best practice and improve employment outcomes for

ex-Forces personnel. It gives businesses a proven model for employing veterans and access to guides, templates and tools. Businesses can advertise vacancies without any charge and gain access to a large talent pool of ex-Forces personnel. If they wish to get more involved in VETS, they can run work experience placements and individuals can become mentors.

As Stuart Tootal, Head of Barclays' AFTER programme, says: "Veterans are a significant pool of talent which companies would benefit from doing more to tap. The added value they provide from their transferable skill sets and experience they gain in the military is impressive and can make a huge difference to firms that seek to optimise the employment of ex-Forces personnel." ●

Ex-Forces personnel programmes



WHO MIGHT WANT TO TAKE PART IN THE PROGRAMME?

- + Service leavers or ex-Forces personnel of any rank, service or circumstance.



HOW CAN I ACCESS SERVICE LEAVERS OR EX-FORCES PERSONNEL?

- + Connect with the Career Transition Partnership at www.ctp.org.uk or with VETS at www.veteranemployment.co.uk.
- + Host military talent days.
- + Support ex-Forces personnel who already work within your business to form a military network.
- + Use social media.



WHAT COULD AN EX-FORCES PERSONNEL PROGRAMME INCLUDE?

- + Matched mentoring between a service leaver and an employee.
- + CV and interview workshops.
- + Insight/talent days to communicate the opportunities available within your organisation and provide networking opportunities.
- + Work experience or internships to give service leavers a taste of roles within your organisation and a stepping stone to their next career.
- + Sponsorship/support from senior leaders within the organisation.

1. *Soft skills & UK service leavers. A report for Barclays UK*, Development Economics, April (2017)
2. *Veterans work: recognising the potential of ex-service personnel*, Deloitte (2016)
3. *Annual population survey: UK Armed Forces Veterans residing in Great Britain* (2015)

“Don’t tell me I can’t, because I can”

Rachel Webster has followed this mantra throughout her career. It’s seen her become a welder when it was highly unusual for women to do so, before changing direction for a career in the military. Now she’s pursuing a new path at Barclays, having taken part in the AFTER (Armed Forces Transition, Employment and Resettlement) programme. She talked to us about her experiences.



When I left school, I went on a trainee scheme at British Steel as an apprentice welder.

I qualified and was there for four years in total. Then, in 1989, I decided I wanted to join the Royal Engineers to progress my welding career, but found out that women weren't accepted back then. My mantra has always been "Don't tell me I can't, because I can." So I joined the Royal Military Police instead.

I was in the military for 24 years. I never expected to stay for that length of time.

Out of the 24 years I was deployed for 11 years on operations from Northern Ireland to Bosnia, Kosovo, Iraq and Afghanistan. I was in the Military Police for 14 years; after Iraq I transferred into the Staff Personnel Support Branch, which deals more predominantly with HR and finance. I worked in that role for a few months before realising that I could be one of the leaders because of the experience I'd gained. So I applied for what's called the Late Entry Commission. In my final years in the military, I was a Late Entry Officer, called a Regimental Admin Officer.

When I was in my mid-40s, I decided that I was young enough to start a second career.

You worry that in your 40s, no one's going to want you – you have all those sorts of uncertainties. Even though I was a senior manager when I left the military, I wondered how to transfer that into Civvy Street.

I made a plan that I wanted to work in London, ideally Canary Wharf.

Every service leaver has a three-stage resettlement package. You can register your details – like on LinkedIn – follow businesses and get updates from them. For officers, there's the Officers

"I've had to deal with high-pressure situations where it's life and death decision-making, which gives me confidence in making other decisions too."

Association and, similarly, they'll send you emails about jobs, job adverts or talent days. That's how I found out about the military talent days at Barclays, and similar programmes offered by competitor banks. At the Barclays day I met some amazing people with the same values as me.

Barclays was looking at the HR strategy for their military programme.

I was lucky enough to be brought in and work with Shaun Meekins' team for about eight months [Shaun is Head of Barclays' Apprenticeship Operations in the UK] to work on the HR strategy for Barclays' new military programme.

You just need a bit of support in your first role after leaving the military service. It can be quite daunting.

I had a great mentor who helped me along, and I would watch how she operated. The way you deliver briefings in the military can sometimes be quite fast, so she would give me great feedback on the etiquette for meetings and so on.

After getting exposure in the bank, I was offered a permanent role.

Succeeding in getting my own role felt great. I'm now a Business Support Manager and am currently on a project transitioning our clients from one banking system to another. Each day is different. I absolutely love going into work every day. What more can you want?

If everybody was the same, nobody would bring a different viewpoint to the table.

I can look at experiences across over 20 years of being in employment to identify how we've tackled situations that might be very similar. I've also had to deal with high-pressure situations where it's life and death decision-making, which gives me confidence in making other decisions too.

My 10-plus years' managerial leadership experience from the military is valuable in civilian life.

I can support other people if they're struggling at work. Plus, I'm an ambassador for Barclays' brand values and I've also been involved in mentoring ex-offenders. Last year I was given the We are the City (WATC) Rising Star in Banking Award, for helping a young female ex-offender back into employment; I was quite proud about that. It's great that Barclays allows you to add value in the community that we serve.

I'd say to employers, "Don't rule someone out because they're in their 40s or 50s."

They've got a wealth of experience, maturity and dedication that would add extreme value to your business.

And I'd tell individuals not to be deterred because of their age.

Look back at what you've achieved, hold onto that and make sure that the key highlights of your career are put over when you have an interview. ●

"I absolutely love going into work every day. What more can you want?"

TOP TIPS

FOR WELCOMING EX-FORCES PERSONNEL INTO YOUR ORGANISATION



Nadine Davis
AFTER and
VETS Programme
Support, Barclays

Nadine Davis, AFTER and VETS Programme Support at Barclays, told us some of the key considerations for attracting ex-Forces personnel or military service leavers and supporting their transition into civilian employment.

1.

Communicate your values.

What does your organisation stand for? Being clear about your values can be a way to differentiate yourself from competitors. It allows ex-Forces personnel to see how their own sets of values align to yours, which can be important when deciding which organisation to join.

2.

Support skills translation.

Give ex-Forces personnel access to mentors to help them translate their military skills, or host CV workshops. Provide advice and ask open questions that will prompt individuals to consider the full depth of their skillset. For example, a sniper is not just capable of taking the shot. They need patience, concentration, self-discipline, decision-making skills, the ability to work under pressure and in small teams, motivation, analytical skills, professionalism and leadership skills.

3.

Host open days and offer work placements.

This will help service leavers to gain civilian experience, map their skills to a business environment and learn more about your organisation and the roles available within it. It will also help your business understand the different ways service leavers can add value to it.

4.

Be aware of military traits.

Individuals may use military terms, undersell their achievements and talk about the collective ‘we’ and team successes, rather than covering their own part in that success. Probe further to understand what they contributed themselves.

5.

Offer networking opportunities.

Service leavers and ex-Forces personnel may have few connections in civilian business environments. Hosting networking events or forming a military network within your organisation can be a valuable way for individuals to start building contacts – and a valuable way to attract military talent into your organisation.

6.

Provide feedback.

Helping service leavers understand their strengths and any areas of improvement can support their transition. Both mentors and line managers can contribute to this.

Back in business

We want our colleagues to reflect the communities we serve. So, we're putting programmes in place to unlock the skills of people at different life stages.

Find out how we're supporting different generations into work at <https://joinus.barclays/emea/apprenticeships/>



On Board

Get back to business with returners

Does having a gap in your CV really make much of a difference to finding employment? Research tells us it does. And many professionals move into lower-skilled work because of biases against the gaps in their CVs and lack of flexible or part-time opportunities in quality roles. So what can we do to bring back the experience and skills of those who have taken a career break into our organisations, where they can help us succeed?

A returner programme could be one approach. It's a way of welcoming back high-calibre, highly skilled individuals who can make a significant contribution, explains Julianne Miles, Co-founder and Managing Director of Women Returners – a consultancy, coaching and network organisation that focuses on enabling talented professionals to return to work after an extended career break. "70% of our network have high-level professional, post-graduate qualifications, and 10 or more years of work experience. And they are also bringing with them fresh eyes and new perspectives."

The Government recognises the important role Returns can play in helping women return to work.¹



In the last few years, returner programmes have started to gain momentum, with a number of UK organisations harnessing the benefits. Enfield Council is one such example. They developed their six-month 'Career Returners @ Enfield Programme' in partnership with Women Returners. Enfield Council found all the successful candidates for the programme came with an impressive track record in their chosen profession prior to their career break, with roles ranging from lawyers to an IT

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architect and programme managers. During the programme, the returners received coaching and mentoring to support their transition back to work and into the public sector. This is designed to put them in a strong position to apply for roles at Enfield Council at the end of the programme.

The benefits? Julie Mimmagh, its Head of HR Operations, told us the returners support the council's initiatives to create more diversity at the most senior level of the management structure. As the council has previously struggled to recruit roles that cross over with the private sector, this is a way of encouraging the talent they need into the organisation. And a popular way, with nearly 100 applications for the six available places.

Israil Bryan, Diversity and Social Programme Manager of Skanska, a project development and construction group, has had a similar experience. Their returners programme has helped Skanska to address a skills gap in core disciplines in their sector, such as engineering, project management, planning and design. It's also helping to increase representation of women in an industry where diversity has traditionally been lacking. Skanska's programme offers a three-month fixed-term contract with the ability to apply for an identified permanent role at the end. They've found

people have wanted to join after having a career break for reasons including caring responsibilities for older relatives or children, long-term sickness or relocation to support a partner's career. Israil told us: "What attracted our returners largely has been the fact that they knew they wouldn't be judged for having that break, and also the offer of flexible working."

Kate Milloy, Head of Attraction and Assessment at Barclays UK, is finding that advertising their returner programme, Encore, helps to make sure Barclays reflects its customer base. It's also adding diversity of thought to decision-making. She emphasises the value of piloting a returner programme and continually assessing and evolving it to make it as attractive and beneficial as possible for both the business and the returners. With around 400 applications in the first four weeks of the next allocation of Encore placements being advertised, clearly there is an appetite for programmes such as these.

Readjusting attitudes could be the key to making the most of this. As Julianne Miles says: "Hiring managers need to look past the CV gap to the strong skills and experience that returners can bring to their team, from before and during their career break. It's important to consider their longer-term contribution, rather than over-focusing on their need to get back up to speed in the first few weeks." ●

Returner programmes

WHO MIGHT WANT TO TAKE PART?



- Individuals who have had a career break of two years or more.
- Those who have previously held exec, professional or managerial roles.
- Those who want to reskill and have a supported transition into work.

HOW CAN I FIND RETURNER-PROGRAMME CANDIDATES?



- Advertise on your central careers board and link to it through social media.
- Partner with an organisation such as Women Returners or sites/forums aimed at parents.
- Encourage referrals from those already within your organisation.

HOW COULD A RETURNER PROGRAMME WORK?



- Host an initial 'matching' session where returners can learn more about your organisation and meet representatives from different areas of it to see where their skills can be used.
- During the returner programme, give individuals the opportunity to work on a live project so both they and the business can gauge their contribution.
- Include coaching, mentoring and networking opportunities to support the returner's transition.

1. *Fuller Working Lives, A Partnership Approach*, Department for Work & Pensions, February (2017)



MAKING A *return*

From an employer's point of view, returner programmes mean business. But what do they mean to the individuals who return to work through them?

We asked three returners to tell us their story.

HAYLEY BROCKWAY

Former Skanska returner

Before I took a career break I was in financial services – working for a big financial institution. At the time, we were having trouble finding good childcare and we didn't have any relatives close by. My husband was the higher earner, so we decided that I should stay at home. I decided to take a career break.

By the time I felt ready to return to work my children were at school full-time. The recent banking crisis had meant there were fewer jobs and more competition, and I was struggling to get my CV seen. I had quite a large career gap and I had been put off by the comments of a recruitment consultant I'd spoken to. He said I had no chance of getting back into the job I had been trained for.

I started to think about how my skills could transfer to other sectors. Unfortunately, my career gap increased because my mother became terminally ill and I ended up caring for her. After my mother passed away, my children were older and I started to feel ready to go to work.

Before I started the programme my confidence was at an all-time low. Luckily, the opportunity to join Skanska and the Returnship programme really worked on my confidence issues and lack of self-belief. I met lots of other women who had similar experiences to my own so I had lots of support and received training to brush up on my IT skills.



"I think when it comes to a career break and getting back into work again, you have to have some perseverance and self-belief"

It was a 12-week programme, so we would meet every couple of weeks. There were about eight of us. It's not always easy to talk to other work colleagues who are not in a similar position to yourself so it was really great to have the other people to bounce off.

I was actually quite surprised that my skills helped me transition so well into a different sector. My background was in operations and the financial sector so I dealt with a lot of legal documentation. In banking you obviously have to have very good attention to detail. In the construction sector it's no different. My banking experience meant I'm also very used to negotiating with different parties to make sure that terms and conditions are agreed and, again, the same applies in the construction industry.

I think that becoming a parent helps you learn to be more assertive. You also get better at people management. I feel confident in being able to give my

opinions and I'm quite perceptive of people's feelings. That's something I think women really excel at. My social and people skills are very good and I think that's been developed even further as a result of being a parent and from my career gap.

I think when it comes to a career break and getting back into work again, you have to have some perseverance and self-belief; you really have to sing your praises and not be afraid to blow your own trumpet about the positive things you can bring to the industry.

It's just been really wonderful to have had such a positive, welcoming company to return to. I went from feeling like there were a lot of things going against me – I'm a parent, I've got a big career gap, I'm not as young as I was – to being so completely welcomed by Skanska. It's been a real breath of fresh air.

GILLIAN BLAIR

Barclays returner

I joined Barclays after my A-levels and worked in the bank for a couple of years before starting the graduate development programme. As part of that, I worked in New York for 12 months. When I returned to the UK, my career moved through the corporate credit risk function, until I got to a level where I was asked whether I would like to apply for an HR role. From

there I was involved in strategic HR projects – running things like relocation programmes and reorganisation.

I stayed in that sort of role for several years. I already had two children for whom I employed a nanny. When we had a third I thought: “No, I’m going to look after this one myself.” So, I left the bank.

I set up my own business and became an HR consultant. Alongside that I studied for a Master’s Degree in employment law, and I was a chair of governors for a local school.

When my children got to the stage they no longer wanted or needed my intervention, I decided to look for a different role – one where I could work with a team of people again. I started to look around for opportunities. It was at that point I discovered some of the women returners programmes.

At the interview, they asked for specific examples of times I’d shown various skills. Some of the things they were asking about I had experience of but, by this time, those examples would have been a long time ago – when I first worked for Barclays. Although I could show on my CV I had done that type of work, I couldn’t remember the detail you need for a competency interviewing route. I was floundering a little bit and it was really disconcerting.

At first, you just can’t see how you’re going to get over those obstacles. To be honest, I didn’t know anybody who had. One or two women friends had gone back into an accountancy-type role, but generally through people they knew. I didn’t feel like I knew anybody who could open doors for me, until a friend of mine who worked for Barclays asked if I’d looked at the Barclays returner programmes.

It helped me because I felt confident applying for it. I knew there might be gaps in my CV but to have a supportive environment to get back into work really builds your confidence. I wouldn’t have to be in there and up and running on day one. Also, the selection criteria were more straightforward.

The Welcome Back programme [as the returner pilot was called at the time] lasted three months. I learnt how the business of Barclays operated again. At the end of the three months, the project I was working on was still running, so I stayed on with that team for eight months in total. I then applied for a permanent role – which I got.

My advice to someone looking to get back into work now would be to suggest going into something which is related to their expertise. To look at your own skills and translate them into the value you can bring the organisation. Employers only know what you tell them, so you really need to focus on presenting yourself well and bringing out all those skills.



“To have a supportive environment to get back into work really builds your confidence”

RUTH KINNIBURGH

*Enfield Council
returner*

"The only thing that can limit me is opportunity, not ambition or hunger"



Before my career break, I spent 20 years working in social housing and was a manager for a number of registered social landlords. After that I had a slight career change and went to work in the private sector. I joined a consultancy where I gained 10 years' experience in a management consultancy role across a range of different sectors and markets.

In 2014 I was made redundant at a time that coincided with my elderly parents' declining health, so I spent the next three years managing their care. I started looking to return to work at the beginning of 2017 at the age of 57.

I found it quite difficult, having been out of the workplace for over two years. It was a frustrating experience because I was filling in application forms for jobs that I knew I had the breadth and depth of experience for, but I wasn't even getting shortlisted. I also went to see an agency. They suggested after a two and half year gap, the best they could find me were roles that paid as little as

50% of my previous salary. Given my experience, I found that quite insulting.

It was then that I found the Women Returners Network. I went to one of their events and signed up to their newsletter. Off the back of that the opportunity at Enfield came up, which is where I now work in the transformation team.

I think they were expecting us all to take longer to get back into being at work. There are six of us on the programme – a couple of the other people have had 10-year career gaps while they've been bringing up families – but we all found that within a month or so we were hitting the ground running. We were effective, which built everyone's confidence. The whole process helped me to realise I'm pretty damn good at what I do, which is a very motivating thing. It's exciting that there are these opportunities.

Going through the experience of not getting work sometimes means you begin to doubt yourself. You doubt whether you have the skills and the

ability. But, ultimately, it's like riding a bike – you don't lose it. I really think we've been able to demonstrate that we bring the benefit of experience. The business case is there – companies are beginning to recognise that having people from different backgrounds and different sectors brings a wealth of benefits.

One of the things the process taught me is that, even within the relatively short period of time I was out of work, things had changed. It took a while to recognise that how you go about getting a job is slightly different now. I suppose I was sticking to traditional methods. I've realised that you need to network and you need to maintain your networks. I was approaching it the wrong way because I hadn't updated a LinkedIn profile and kept my networks active.

There are a lot of very talented and experienced people out there that are not getting the chance. There are all sorts of different barriers, but I definitely think age is one of them. People often talk about innovation and creativity at work but just because you're older it certainly doesn't mean you can't be innovative in your thinking or adapt to new ways of working. I think people sometimes have a very narrow idea of who they want. The returners scheme just meant my broader range of skills and consultancy background was recognised.

The only thing that can limit me is opportunity, not ambition or hunger. I want to go on to do interesting, exciting and inspiring work, and I don't think my vision for what I want to do is limited by my enthusiasm or my energy.

If I found myself in a similar position again, looking for a new organisation to work for, I'd be looking for somewhere with the right culture. Someone who provides opportunity and doesn't limit you. Returner programmes are a good sign that a company has the right culture and is willing to look past career gaps, to make the most of more experienced employees. ●

TOP TIPS

FOR A SUCCESSFUL RETURNSHIP PROGRAMME



Julianne Miles
Co-Founder and
Managing Director,
Women Returners

Who better to ask for the key considerations for launching and running a returnship programme than Julianne Miles, Co-Founder and Managing Director of Women Returners?

This organisation is a professional network that specialises in enabling professional women to get back to work after a career break. Women Returners also provides specialist consultancy and coaching services to organisations to enable them to design and run best-practice returner programmes.

3.

Ensure there is support at middle line manager level, as well as with senior management.

6.

Ensure headcount is available at the end of the programme.

9.

Provide support in terms of training, mentoring and coaching (if budget permits).

1.

Start with the business needs and the business case when developing your programme.

4.

Offer professional-level pay to those taking part in the returnship.

7.

Nominate senior internal champions within the business and within HR.

10.

Keep the scale small to enable tailoring to the individuals involved.

2.

Position the programme internally as a way to access strong and diverse talent.

5.

Provide work at a suitable level, not over- or under-demanding.

8.

Be clear on the flexible working models available.

Back on board

For individuals who have taken a career break, we've put in place a returner programme combining mentoring, networking and live project work.

Find out how we're supporting women returners at <https://jobs.barclays.co.uk/our-roles/encore-return-to-work-programme/>



Is mid-life the missing link in employment policy?



There are now more people aged 50 and over in employment than ever before.¹ One in four of the working-age population was aged 50 or over in 2010, and this is set to increase to one in three by 2022.² So what do employers need to be thinking about in order to realise the opportunities and overcome any challenges that come with recruiting and retraining ‘middle-aged’ workers – defined by the Oxford English Dictionary as aged from about 45 to 65? We spoke to two experts to find out.

For all workers

A recent poll by the Department for Work & Pensions showed that three quarters of employers believe that the experience of workers over 50 was the main benefit of having them in their organisation.³ Although some businesses are finding innovative ways to attract and retain mid-life workers, research has found that an ageing workforce is not yet a prominent concern for most employers.⁴

We spoke to John Cridland, CBE, who was appointed to carry out an independent review of the State Pension age. His report, *Smoothing the Transition, Independent Review of the State Pension Age*, involved looking at the later-age labour market to investigate its opportunities and barriers.



John Cridland, CBE



Professor Joanna Brewis

1. ONS statistical bulletin, *UK labour market: September (2017)*. See table AOS NSA: Employment, unemployment and economic inactivity by age group (not seasonally adjusted)

2. *ONS population estimates and 2014-based population projections*. Working age population defined as 16 – State Pension age, *Fuller Working Lives* (2017)

3. *Employer Attitudes to Fuller Working Lives*. 689 private sector businesses of all sizes in Great Britain were polled between 16 and 20 February 2015, DWP (2015)

4. *Employer experiences of recruiting, retaining and retraining older workers*, DWP (2017)

What is today's working environment like for older workers?

I think that employer attitudes towards older workers have significantly improved in the last decade or so. Before this, in lots of businesses you wouldn't find many workers over the age of 50, never mind over the age of 65. That has undoubtedly changed. It's changed culturally because more older workers want to stay in work – we've seen a doubling of the number of people working over the age when they can receive the State Pension. We've seen employers recognising that they need to keep older talent, given the smaller number of young people, and understanding there is a productivity gain in keeping people on.

How is our ageing population affecting the workplace?

One thing that is changing very quickly is the number of people in their 50s or early 60s who have to step out of the labour market or work reduced hours in order to look after elderly relatives. This is a new phenomenon – if people are routinely living into their 90s, it makes a fundamental change to the lifestyle of people one generation earlier.

We have a whole generation of people who are facing another period very

similar to maternity and paternity. They might at some point need to take a few years out completely, but then return to the labour market. So there needs to be a change in attitude towards those people. The key thing that we are looking for from employers is more willingness to take on older workers who are outside of the labour markets, which is particularly important to those who have caring responsibilities. The review calls for all employers to adopt eldercare policies and for the Government to directly support a Statutory Carers' Leave programme.

What considerations are there for those who are in work?

The majority of people in their 60s – not all, but most – say that they are comfortable continuing to work, but they are looking for less stress or responsibility. I am looking for employers to change the nature of the work those people do. They may want to work part-time rather than full-time to balance their family responsibilities and the other things they want to do with their life, or to take on a less demanding role – in terms of less stress or physical demand. I've seen little evidence so far that employers are systematically working through what that means.

One thing that is changing very quickly is the number of people in their 50s or early 60s who have to step out of the labour market or work reduced hours in order to look after elderly relatives.

What could employers do to support older workers to stay on?

We need to recognise that, when people hit their 60s, a proportion of workers will be able to continue to do their roles, or will want to. For another proportion, we need to redesign the job roles and I think we are in the foothills of doing this.

There is a skills revolution going on where the government is committed to having 3 million apprentices. The best form of apprenticeship is where the apprentice is taught by a mentor who has done that job for years and knows it inside out. And if you're going to have 3 million apprentices, then I think you need at least a 1.5 million trainers and mentors.

We could redesign the rules, so that a proportion of older workers are utilising their skills to transfer their productivity to the next generation – which is very important and very rewarding. I think that's a huge win-win for the business, the individual and the economy.

How would we initiate changes like those you are suggesting?

You need some levers. That's why I came up with what I call the Mid-Life MOT. People in their late 50s are coming to the end of their traditional working career, but they may have another 30 years ahead of them. Drifting into that period is going to be a bad idea. Some people won't need any help – they've got a really clear idea of their future – but most of us don't know what we're going to do with that third of our lives, any more than we did when we finished full-time education or training.

The Mid-Life MOT would be a web-enabled diagnostic tool. Those who want some help could go through a set of questions. It would then link individuals through to available help from the government and the private sector. I see it as a public/private partnership – an effort that needs a joint coalition of the willing. If we get it up and running, I would like the Mid-Life MOT to be the trigger for cultural change and operational change in the workplace.

The Mid-Life MOT

In the report, *Smoothing the Transition, Independent Review of the State Pension Age*, employers are encouraged to incorporate Mid-Life Career Reviews into their normal HR practices.

But the report also goes further and suggests taking a holistic approach by broadening the Mid-Life Career Review into a Mid-Life MOT, run in partnership by the public and private sector. It would ask questions such as these:

- What do I want to do in the coming years?
- What does my partner want to do (if applicable)?
- What balance do I want between family and career, leisure and work?
- Who do I need to help care for in my family?
- Where do I want to live and in what kind of accommodation?
- Do I want a different job?
- Do I want to volunteer?
- Do I want to work different hours?
- What skills do I have, and what skills do I need to acquire?
- What income will I need to do all this?
- How will my income be balanced between savings, pensions and wages?
- What do I need to do with my pensions?
- When can I take my pension?
- How does this fit with the household income?
- Do I want, or need, to work after I get my pension?

For women workers

Mid-life brings with it menopause transition for women.

The Government recently commissioned a review, *The effects of menopause transition on women's economic participation in the UK*, to understand how menopause transition affects women's economic participation. Why is this important? Because women are working in greater numbers than ever before, they outnumber men in many areas of the UK labour market, and are working to later in life than in the past. So, with 51 the average age of natural menopause in industrialised countries, more women who are working will experience the menopause transition than ever before. We spoke to Professor Joanna Brewis, one of the authors of the review, to find out more.

Why is menopause the missing life stage in workplace culture, policy and training?

The general sense that we're picking up is a combination of reported attitudes around gender and reported attitudes around age. The evidence base indicates that mid-life and older women say they feel invisible or marginalised at work.

How does this manifest itself in organisational cultures?

For example, there's evidence that mid-life women can be stereotyped as menopausal, even if they're actually not experiencing any symptoms of menopause. One of the conclusions of the report is that cultural change programmes aimed at fostering open and supportive workplace environments around menopause transition are the foundation on which other, more tangible changes can be based.

Does the wider culture around not discussing women's health contribute to this?

Absolutely. I think the evidence says quite strongly that women don't feel able to speak out or disclose the fact that they have menopause transition symptoms. The perception, which is not necessarily the reality, is that they will be judged and treated differently if they say they are going through the menopause.

What if women just don't want to discuss or disclose menopause transition?

Some women do see it as a very personal thing and they would never want to disclose, even if they were able to. And that is fair enough. But even if a woman didn't want to talk about it to her colleagues, manager, HR or occupational health, there could still be information available circulating around a workplace or on an intranet with helpful advice about how she can manage symptoms.

What would you say to people who think of the menopause as a 'women's issue'?

It's everybody's issue because of what you might call the ripple effect of menopause. The individual woman, her colleagues, her line manager, her family, her friends, her partner and wider society. All of those small and large groups of people can be affected by people struggling with menopause transition symptoms.

There is a clear social responsibility case for supporting mid-life women, but what is the business case?

The average cost of replacing somebody in middle life, who's probably very experienced and may have worked in the organisation for a very long time, is about £30,000. That's the costs for one person associated with recruitment

and selection, and the less tangible costs associated with having to train a replacement and other people having to perhaps carry their workload while they transition into the role. The other cost is the possibility of being taken to a tribunal. And even if the claimant doesn't have their claim upheld, you're looking at a minimum of £8,500 purely for legal costs. They are the hard figures. I think, more generally, the costs are from possible issues around productivity or performance, depending on which sort of measure you prefer to use. You're looking at both absenteeism and presenteeism.

How could employers support mid-life women?

There has to be a range of different solutions available, many of which are actually very cheap and some of which should be available already, such as flexible working, which we all have a legal right to request. If there's a wide variety of solutions that cater for the wide range of experiences women have, they can pick and choose whatever will support them individually. And that could simply be taking some advice on diet or breathable clothing.

What are your key messages about menopause transition?

One of the things I really want to do is normalise it – it's inevitable, it's universal, it's natural. It can be difficult, but there are ways and means through which difficult symptoms can be managed. I think the other thing is, this is really demographically significant. Women are driving the increases in employment across the board in the UK, particularly in the older working group. The demographics of the UK labour force, and indeed across Europe and other industrialised countries, suggest we have to start paying attention to this now. ●



TIME TO CHANGE?

**The adjustments employers can make to support
and retain women in menopause transition**

Pregnancy and maternity have become well understood parts of HR policy and equality legislation. Can the same be said of another part of women's reproductive lives, menopause transition? Understanding the impact menopause transition may have on individuals, and what can be done to support women experiencing it, can help employers to retain and attract the valuable skills and knowledge of women at this stage of their lives.

We reviewed the recently published report by the Government Equalities Office, *The effects of menopause transition on women's economic participation in the UK*. It set out to examine, among other points, to what extent the menopause transition is a problem for working women; how its symptoms, attitudes of workers experiencing it, and attitudes of employers impact on women's economic participation; and how women employees experiencing the menopause transition can be better supported. This 125-page report contains valuable insights, of which we have highlighted just some within these pages.

No two women are the same

Of course, menopause transition isn't the same for every woman. There is a wide range of symptoms, some of which may be affected or caused by other mid-life changes, such as children leaving home, or taking on the care of elderly relatives, rather than hormonal changes alone.

It's also important to acknowledge that menopause transition doesn't always have a negative effect on working women – indeed, some women find it has a positive impact.



You can download a copy of the report here:
<https://www.gov.uk/government/publications/menopause-transition-effects-on-womens-economic-participation>

Source: *The effects of menopause transition on women's economic participation in the UK*
Research report, May (2017)

How employers can support mid-life women

The report notes: "The Equality Act establishes the importance of 'reasonable workplace adjustments' to ensure workplace equality, which can include transition-related requirements." It covers these areas as ways in which employers can actively support women while observing that a 'one size fits all' approach won't be effective because of wide variations in women's experiences of menopause transition.

Equality and diversity training covering gender and age, and the menopause specifically

For line managers, this training could include sensitivity and listening skills, reasonable adjustments, the need to change working habits to manage symptoms or because of them, and how to take into account the effects of menopause transition in performance reviews. For the organisation as a whole, campaigns could increase awareness of the issues women may face and challenge stereotypes.

Occupational health and other specialist provision

If occupational health is available and is required, line managers should refer women in transition to receive medical check-ups and advice. Workplace counsellors can support women, including by providing information and support, helping them process symptoms more effectively, and advising on relaxation techniques, diet and exercise.

Absence policies

These could be changed to record absence due to transition as caused by an underlying health issue, rather than as repeated short-term absences.

Support groups

Informal support such as women's workplace networks, online discussion forums and helplines can be set up to support and connect women.

Flexible working arrangements

These could include reducing workload, rearranging formal meetings if needed, switching tasks around to different days, taking breaks when needed, and working flexible hours or remotely when symptoms are bad.

Changes to physical workplace environments

These can include:

- good ventilation and providing fans and blinds that can be drawn
- giving individuals the ability to control room temperature themselves
- well-equipped and comfortable toilet facilities near work stations, with appropriate sanitary disposal bins and feminine hygiene products
- the availability of cold drinking water
- lighter, non-synthetic workplace clothing or uniforms
- quiet rest areas where women can go if they need to
- being able to move if an office is small and confined
- access to natural light, which has a positive effect on mood and the absorption of calcium during menopause transition. Light boxes can be another solution
- reduced noise exposure to help reduce fatigue.

Changes worth making

The report notes that costs to employers of women in menopause transition leaving the organisation include hiring and training new employees, and any lost productivity caused by the replacement getting up to speed or lacking the tacit knowledge the older woman worker has built up. So, we would say that, as well as the moral and legal obligation to provide a healthy and non-discriminatory work environment, there's a clear business case for supporting women in menopause transition.

Symptoms and effects of menopause transition

Physical symptoms include:

- irregular and/or heavy periods
- hot flushes and night sweats
- sleep disturbances
- headaches
- weight gain.



Psychological symptoms include:

- depression and anxiety
- irritability and mood swings
- loss of confidence
- difficulty in concentrating or memory problems.



Effects of mid-life changes on some women in the workplace:

- reduced ability to stay focused due to loss of sleep
- self-imposed isolation in order to hide negative emotions
- physical distress and/or feeling embarrassed because of heavy periods or hot flushes
- impacted working relationships due to irritability and mood swings
- absence from work or, in the case of very severe symptoms, inability to continue working
- discomfort caused by workplace conditions such as high temperatures and poor ventilation.



WHAT ABOUT THE 'MANOPAUSE'?

Female menopause is an inevitable lifestage that all women will experience. But, what about the so-called 'manopause' or 'male menopause'?

Some men develop mid-life symptoms, perhaps more than statistics may indicate due to societal pressures on men to 'be strong' and internalise such things. However, contrary to what the terms above may suggest, male symptoms aren't the result of a sudden drop in testosterone in middle age, similar to what occurs in the female menopause. Men actually experience a steady decline in testosterone from around the age of 30 to 40 of less than 2% a year, so the NHS states.

The NHS also lists male mid-life symptoms as depression, loss of sex drive, erectile dysfunction and other physical and emotional symptoms. They state that other common symptoms are:

- mood swings and irritability
- loss of muscle mass and reduced ability to exercise
- fat redistribution, such as developing a large belly or 'man boobs' (gynaecomastia)
- a general lack of enthusiasm or energy
- difficulty sleeping (insomnia) or increased tiredness
- poor concentration and short-term memory.

Lifestyle factors or psychological problems are often responsible. Changes at work, in finances, in relationships, and worries about ageing parents, contribute to these symptoms. As can 'mid-life crisis'. This clichéd term belies

how distressing the feeling can be that time is running out, and the accompanying anxieties over what has or hasn't been accomplished so far at work or in private life, which can lead to depression.

How can employers support mid-life men?

While male workers might not require adjustments in the way their female counterparts do, some of the support mechanisms suggested for mid-life women on the opposite page, or variations of these, can be suitable for mid-life men too.

- Training for line managers and mid-life awareness across the organisation to boost understanding of mid-life issues and challenge stereotypes.
- Support around sleeping, diet, exercise, reducing alcohol consumption, stress management and self-esteem through occupational health or wellbeing programmes.
- Flexible working arrangements to allow for periods when symptoms are bad.
- Support through employee networks or online forums.

Support such as this can support older male workers to stay in the organisation, preventing their knowledge and experience from being lost and cutting the cost of finding and training replacements. ●

Time to *talk* about the *menopause*



Lynne Atkin
HR Director for Barclays
UK and Head of Employee
Relations, Barclays Bank PLC.
Member of Women's
Business Council



Dena Brumpton
CEO, Barclays Wealth
& Investments

We are fortunate to have a relatively open culture in the UK, which is reflected by organisations committed to diversity and inclusion encouraging their employees to bring their whole selves to work. But, despite this, talking about the menopause and, in particular, disclosing symptoms of menopause transition, can seem taboo. Two senior women within Barclays have approached this issue head on by talking to us about their own symptoms. Here are the experiences of Dena Brumpton, CEO of Barclays Wealth & Investments, and Lynne Atkin, HR Director for Barclays UK and Head of Employee Relations at Barclays Bank PLC.

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I use humour as a way of getting power from it.

Dena

”

“

Menopause is just part of life for women. It's something that needs to be demystified.

Lynne

”

Menopause transition is a natural process all women go through, where hormone levels change and reproductive ability is lost. It can be accompanied by various symptoms, which aren't always straightforward to identify. Both Lynne and Dena first thought their symptoms were signs of pregnancy. When Dena realised it wasn't this but menopause transition, she initially welcomed this next stage of her life. But then her symptoms became more intense. Dena told us: "At work, I wouldn't be able to concentrate. I'd be in a meeting and I'd start to feel really stupid, as if there were three other meetings I missed. But I'm sure we've all walked into a room and thought 'What am I doing here?'" Lynne's symptoms include a level of anxiety: "I'll forget words while talking and it completely throws me, especially before. It perpetuates the anxiety and feeds itself."

Both women have found lack of sleep to be a problem. Lynne had always been an early riser, getting up at 5:30am and into work at around 7am. But being awake for hours in the middle of the night led her to change her working pattern, "Now, I often don't get out of bed till 7am and most of my meetings don't start till 10am. That's the adjustment I've made." Dena's solution to insomnia is listening to poetry being narrated: "I never remember the poems

and they send me off to sleep." But her other symptoms weren't as manageable. After three months of resisting medication, Dena took the advice of two professional friends and spoke to her doctor about taking Hormonal Replacement Therapy (HRT). HRT is considered by many (but not all) the most effective treatment for menopausal symptoms, but she worried about the risk of cancer.

Both women have found that their emotional responses to certain situations have changed, but in different ways. Lynne sometimes feels more impatient and finds it harder to "hold my tongue when I hear that things aren't fair, or someone is playing games". Dena told us that HRT hasn't helped with a heightened emotional response to some situations: "If I'm passionate about a strong point I need to make, I have to prepare myself because I know that my natural physical response at the moment will be frustration and then tears."

Although Dena talks openly about menopause transition with her team, she hasn't asked for any support at work. Instead, she uses humour as a coping mechanism and as a way of "getting power from it". But she admitted: "It's just a way to cope because it's horrible going through the menopause. Nothing prepares you for it." Although Lynne hasn't talked to

anyone in her team or her line manager about her symptoms, she knows that both her team and her line manager would be absolutely open to having the conversation: "It's more about me."

Lynne pointed out that menopause is just part of life for women, and it is something that needs to be demystified: "We do need to get rid of the taboo and for line managers to be able to discuss it with their teams. The vast majority of women don't need to be away from work during menopause transition. Many women only need simple adjustments." She also noted that, in some ways, this is similar for mid-life men who may need their own adjustments: "As we grow older, we all go through different life stages."

And the menopause does have benefits, with Lynne commenting that it can seem liberating and Dena saying: "In many ways, I actually feel fitter physically and mentally now than I have for 30 years."

As Lynne pointed out, 50 isn't old anymore: "There are people in their 80s who work for us here at Barclays, so we might easily still have another 20 years of working." She's using this stage of her life to think about what she wants to do next in her career, because "I definitely don't feel old enough to be at the end of it." ●

Supporting workers to STAY ON

We've covered different ways to tap into the talent pool of 'older' workers in this magazine. But what might encourage individuals to choose your organisation – and stay there? We asked Barclays about the initiatives they have that are valuable to all employees, and very relevant to 'older' workers.

Dynamic Working

Why?

We juggle many roles in our lives in addition to our working role, and different life stages bring different responsibilities and opportunities. Flexibility around when, where and how employees work can help them fulfil all these roles more easily, balancing their professional and personal lives in a way that works more effectively. For older colleagues specifically, Dynamic Working can support them with having the time to care for relatives, manage health issues such as the menopause, and phase into retirement without the business losing their knowledge and skills all at once.

What is the business case?

There are many ways that Dynamic Working benefits the organisation.

- Promotes team ethos and builds stronger working relationships
- Improved morale, enthusiasm and job satisfaction
- Supports recruitment of talented individuals and retention of expertise
- Enhanced performance and productivity
- Greater accountability and ownership.

How does it work?

Colleagues take their Dynamic Working requests to their line manager and have an open and honest conversation. Line managers are empowered to make a decision about whether to accept the request based on its impact on the employee, the team/department and the business. Sometimes, a trial period is put in place to allow both parties to see how it's working. Dynamic Working is run on an informal basis, without a change in the employment contract.

What would encourage people currently in employment to work longer before retiring?

"Across all generations, the opportunity to work flexible hours was the most commonly chosen option, with nearly half saying they would take this up to help them work longer."

Source: *Smoothing the Transition: Independent Review of the State Pension*, March (2017)

Employee-led diversity networks



Why?

Employee-led networks, such as the Women's Initiative Network, can engage and support employees. In addition to supporting an organisation's diversity and inclusion, a network can enhance peer support, give colleagues a collective voice, steer workplace policies and more.

What is the business case?

Employee networks can increase representation and decrease turnover of their members. They can also promote and develop diversity within an organisation and enable individuals across different geographic locations to connect – promoting cross-location knowledge sharing and working, while also strengthening a sense of community. Members of networks can develop skills and talent, for example by running, or speaking at, events, and share knowledge across the business.

How does it work?

Employee networks are open to everyone. A senior leader is usually part of the network and is part of the mechanism for challenges, opportunities and ideas raised within the network to be fed back to the business. Regional chapters or subcommittees of the individual networks are set up to allow for the size of the organisation, and there is synergy

between different types of employee networks – they aren't mutually exclusive.

Networks can include:

- events
- discussion groups
- training workshops
- regular newsletters
- a dedicated intranet site
- member mentoring
- speed networking
- a survey each year to determine what is working and what members of the network would like it to include in the coming year.

The importance of employee networks to mid-life women:

“Open and supportive organisational cultures should also allow the provision of informal support for mid-life women during menopause transition. This can include women’s workplace networks.”

Source: *The effects of menopause transition on women's economic participation in the UK* Research report, July (2017)

Be well



Why?

Poor health and wellbeing directly affect energy levels, effectiveness and quality of life. The individual, the business and society at large benefit from a business supporting employees – helping them to understand their health risks and how to make sustainable changes.

What's the business case?

Over time it could improve the organisation's performance and reduce the costs of chronic ill health and absence. Additionally, organisations that support employees' wellbeing have higher levels of engagement, sustainable high performance and resilience through periods of major change.

How does it work?

It covers areas such as supporting colleagues with their being active, psychological wellbeing, building social connections, financial wellbeing and wellbeing at work.

To do this, Barclays offers a wide range of tools and initiatives, from webinars on budgeting and saving to Dynamic Working, employee networks, access to gym and changing facilities, healthy-eating options in staff cafeterias and so on.

“

Without it, who knows what would have happened

”

What effect can a wellbeing offering have? Martin Rouse, 45, who works in Advocacy Transformation at Barclays, had never had his cholesterol, glucose levels or BMI tested before. So he thought he'd go along to the AXA Know your Numbers programme offered on-site through his employer. It was the start of long-term change for the better. Here's his story.



Martin Rouse
Advocacy Transformation,
Barclays

My 12-week journey started with an assessment, which was completed with a lifestyle coach, Adam. During my assessment, it was identified that my cholesterol was extremely high – it was 8.7 and it should be 5 or less. It was recommended that I visit my GP and Adam and I continued to discuss my current diet and lack of exercise. The following day I received a call from a dedicated health coach where we discussed potential incremental but sustainable life changes, and set realistic dietary and exercise goals.

During the next 12 weeks, the support and communication between the dedicated health coach and myself were fundamental to the outcome. Every week Adam would email to check that I was sticking to what had been agreed, how I was feeling and provide nutritional advice. He was always available if I had any questions and even provided detailed advice and guidance that added to my own research on reducing my cholesterol.

At six weeks in, reduced portion size, healthier meals, oily fish, fruit and veg and light exercise – up to 30 to 60 minutes per day – had started to pay dividends. My weight and cholesterol had reduced and my cholesterol was registering at 6.6. These results and the continued support made me even more determined.

At the 12-week point, my cholesterol is at 5.7 and is no longer a concern. This has prevented me having to take statins daily for the rest of my life. In addition, I've lost four centimetres from my waist, have an acceptable BMI and feel great!

Overall, the support during the 12-week programme has been outstanding. Without the service, my risk of heart attack or stroke would have continued to increase and who knows what would have happened?

Making realistic incremental life changes that can be maintained for the rest of your life really could save your life. •

NEED MORE SUPPORT WITH STAYING ON?

These reports and websites contain valuable insights and recommendations.



The effects of menopause transition on women's economic participation in the UK

Evidence review, covering 104 publications, of the extent to which menopause transition impacts on women's economic participation. Includes recommendations for what employers can do to support women in transition, including best practice case studies.

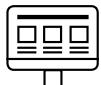
www.gov.uk/government/publications/menopause-transition-effects-on-womens-economic-participation



Independent review of the State Pension Age: Smoothing the Transition

The final report by John Cridland CBE following his independent review of State Pension age arrangements after 2028. Includes information about enabling fuller working lives, the mid-life MOT and the contribution of older workers as trainers.

www.gov.uk/government/publications/state-pension-age-independent-review-final-report



The Women's Business Council

This government-backed, business-led council has the aim of ensuring real action to maximise women's contribution to economic growth. The website contains useful tools and information.

www.womensbusinesscouncil.co.uk

THE FINAL WORD

Is it legal to talk age?

We spoke with the Fuller Working Lives Policy Team at the Department of Work & Pensions about this. Here's what they had to say.

When the Equality Act 2010 was introduced, an unintended consequence was that some employers became reluctant to talk to their staff about anything age related – just in case they were later accused of age discrimination.

This may mean staff are now missing out on what could be hugely beneficial discussions about their plans for the future. Career conversations can be a healthy way to identify, and take steps to avoid, potential longer-term problems, with more and more employers realising the benefits.

As an example, career conversations at the mid-life point can be a great way to highlight development needs, as well as allowing employees and employers to take stock and plan ahead.

Remember that:

The Equality Act 2010 provides protection against direct or indirect discrimination. While it's unlawful to discriminate against an employee due to age, it is not unlawful to aim specific schemes at certain ages where these can be objectively justified (that means where there is a sufficient and justifiable reason for the different treatment).

Older workers can face barriers both in remaining in and returning to work, which these types of interventions can help to address.

If you'd like to know more, take a look at www.acas.org.uk/age



To find out more visit
womensbusinesscouncil.co.uk

Government Equalities Office
Sanctuary Buildings, 6th floor,
20 Great Smith Street,
London SW1P 3BT
www.gov.uk/geo

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