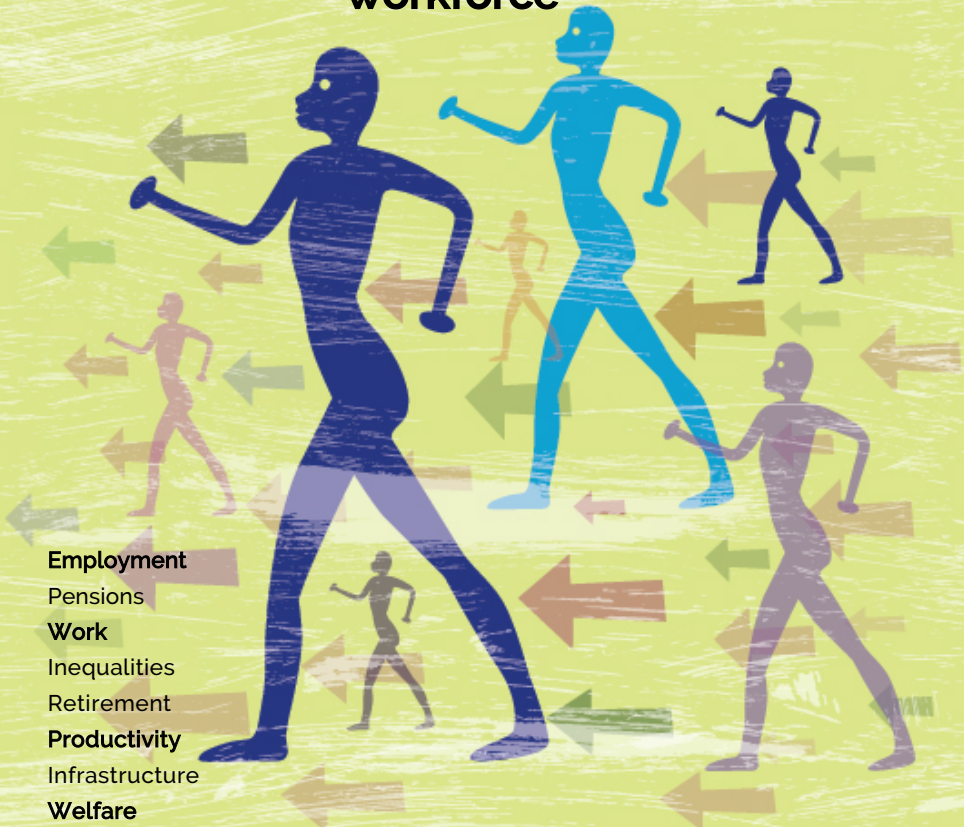


Work for tomorrow

Innovating for an ageing
workforce



Employment
Pensions
Work
Inequalities
Retirement
Productivity
Infrastructure
Welfare

The International Longevity Centre UK (ILC) have launched an international programme of work, supported by the Innovation Resource Center for Human Resources, to identify the challenges and innovations that will be involved in responding to an ageing workforce. This will be addressed through an international innovations competition across four key areas:

- Maintaining good health
- Building knowledge, skills, and competence
- Addressing discrimination and supporting diversity
- Adapting the workplace

Over the coming year, we will be talking to policymakers, employers and HR experts around the world about adapting workplaces for an ageing workforce, before launching our international innovations competition in early 2021.

Through the *Work for tomorrow* programme we will:

- Highlight the productivity challenges of an ageing workforce
- Highlight the need for innovations to support productivity improvements in the light of an ageing workforce and the COVID-19 pandemic
- Identify innovations that meet the challenges, and suggest policy solutions for HR professionals, innovators and governments.

This consultation paper sets out the context for our international competition and highlights the challenges we must overcome with the help of innovation. We welcome thoughts and feedback.

Work for tomorrow

As life expectancy increases, we will witness longer as well as changing lives, which will influence people's relationships with employment. Such changes won't affect older workers alone; they will change the way we plan the future of work for young and old alike. In particular, new technology will transform the way we work.

We must therefore fundamentally rethink the way we work, learn and live.

We are all living longer

As more people live longer, the age structure of countries is shifting, meaning that, across the world, older workers make up a growing proportion of the workforce. Across the G20, 1 in 3 workers is already aged 50 or over and in the next 20 years, this is set to increase to 4 in 10 workers.¹ In the United States, employees old enough to retire outnumber teenagers in the workforce, for the first time since 1948.²

Economies must adapt to an ageing population

Economies can take advantage of the changes brought on by increased longevity by looking at workers of all ages to recognise their full potential. Indeed, the post-pandemic recovery will rely on employers offering adaptive support to their workers.

Too often, poor health, caring responsibilities or ageism in the workplace force those in later life out of the job market. As societies become increasingly diverse; structural inequalities facing minorities of all kinds can also interact further with poor health, ageism and the difficulties encountered by carers to generate additional challenges.

Workplaces have a crucial role to play in meeting the future needs of all workers

Many employers want to do the best for their employees, for example, by providing advice and supporting them in saving throughout their lives. New technology and other innovations offer opportunities for employers to better support workers of all ages.

The Mid-Life MOT

In one example of employers providing financial advice and support to their employees, Aviva, the UK's largest insurer, has introduced a programme of mid-life MOTs (mid-life career interventions) to help its people embrace a fuller working life. **Aviva's** three-pronged approach focusses on wealth, work and wellbeing.³

An introduction

ILC believes society must adapt if we are all to enjoy the benefits of longevity. We want a society that works for everyone, regardless of age, now and in the future.

Whether we're thinking about financial services, the future of housing, or healthy ageing, we always focus on these key questions:

- How do we maximise the benefits of longevity for individuals, the economy and society?
- How do we make sure longer lives are good for everyone?
- How do we make sure policy and practice works for tomorrow's older people as well as today's?

We explore the big issues that affect society, with an emphasis on:

Maximising the longevity dividend

We believe living longer can bring benefits for individuals, society and the economy. We want to shift the narrative away from seeing ageing as a burden and thinking of longer lives in terms of frailty and decline, towards recognising the opportunities of ageing for our economy and society.

Through the *Work for tomorrow* programme we will:

- Highlight the extent to which poor health is a barrier to work
- Explore how we can maximise the productivity of our ageing workforce
- Promote innovations to help all ages engage in the workforce better, for longer.

Responding to diversity

We know there's no such thing as a "typical" older person; in fact, our ageing society is increasingly diverse in terms of the characteristics, experiences and life trajectories of today's and tomorrow's older people. We want our response to ageing to be informed by this reality.

Through the *Work for tomorrow* programme we will:

- Highlight the diverse nature of our ageing workforce
- Explore how we can best support a diverse workforce
- Promote innovations that seek to reduce inequalities in work.

Looking to the future

We recognise that the future of ageing will be very different from our past experiences and expectations. We think about the future in all our work, so that we can help society catch up with, and get ahead of, demographic change and increasing longevity.

Through the *Work for tomorrow* programme we will:

- Highlight how the world of work is changing for all generations
- Explore how we can best support future generations of workers
- Promote innovations that recognise the transformative power of new technologies.

In South Korea, the government aims to expand the robotics production industry to be worth \$6 billion by 2022⁴ – the country has one of the highest numbers of industrial robots per thousand workers in manufacturing across the G20: 20.14 per 1000.⁵

Adapting work to a new normal

Many societies across the globe are ageing as a result of the long-standing trends of increased longevity and reduced birth rates.

Supporting workers in this new normal will require businesses and organisations to be innovative. The COVID-19 pandemic has further highlighted this need; it has also exacerbated existing fears of job insecurity, which particularly affect older and younger workers.

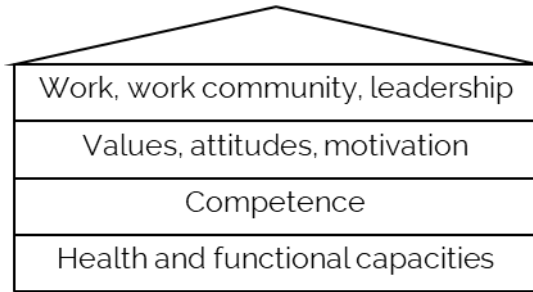
Successful workplaces of the future will therefore need to:

- Harness the value of older workers
- Attract and foster the skills of younger workers, and
- Provide adequate support for workers as they move through mid-life.

Businesses and organisations will need to practice good **age management** if they are to tap into and acquire the talent they need, while also creating the workplaces that workers will need and demand.

Age management: Managing human resources with an explicit focus on the requirements of an ageing workforce.

The **work ability model** has emerged as a crucial tool for understanding how to adapt workplaces to an ageing society.⁶ The model is often illustrated as a house with four levels, with the lower levels providing the foundations for the higher levels to be achieved:



Work ability model: an indication of how well someone's health, skills and experience match the current demands of their job.⁷

Health and functional capacities: People can't engage in work if health prevents them from doing so.

Competence: Workers need the necessary education and competence to perform their work.

Values, attitudes, and motivation: Our ability to work is shaped by how we think about our work – the way that values, attitudes, and motivation influence us.

Work, work community, and leadership: The work itself, the work environment, and aspects of leadership.

The model both recognises the interrelationship between these factors and acknowledges that external factors, such as family and our social and operational environments, affect the way we engage with work.

The work ability model and age management will help guide our *Work for tomorrow* programme and our plans to engage with innovators, employers and start-ups.

Challenge one: Maintaining good health

In short

Maintaining good health is key for people to remain economically active.

Yet too many of us find ourselves forced out of work too early, due to poor physical or mental health. In fact, some workplaces contribute to poor health.

The evidence

The chance of developing a chronic illness increases with age, and the progression of such illnesses creates limitations that affect whether people can continue working.

The increases in longevity that we've seen so far have not been accompanied by equal increases in healthy life expectancy. In other words, as people gain additional years of life, that time doesn't include an equal number of additional years in which they remain fit and able to work.

The coronavirus pandemic has created a new potential health issue: That the workplace can pose significant health risks for older people, who may need to shield to protect themselves. Some older people who need to work may be facing the choice of work or health.

35,000 older Mexicans pack groceries at supermarkets, earning just tips, through a government-backed volunteer programme. Due to the risk of COVID-19 and under pressure from campaigners, Walmart de Mexico made the decision to stop older workers undertaking this work.⁸

Many of us live with long-term conditions or poor health

- Around the world, an estimated 1.7 billion people (22% of the global population) have at least one underlying health condition.⁹
- Across Europe, over one third of those aged over 16 have a long-standing illness or health problem. Over the past decade, that proportion has increased from about 30% to about 36%.
- In Estonia, around half of those aged over 16 have a long-standing illness; in Portugal that applies to about 4 out of 10 people of the same age.¹⁰
- Australians spend more years in ill-health compared to other OECD and developed countries, with 3 million people saying they have only "fair to poor" health. Almost half of all Australian adults (45%) have three or more long-term illnesses.¹¹
- In India, around 30% of the working age population between 15 and 64 years of age have at least one condition that makes them vulnerable¹². And 42% of British employees with a health condition feel that their condition affects their work.¹³
- Long-standing illness is not just the preserve of older people. While the likelihood of illness increases as we get older, in Finland nearly 1 in 4 people aged 16 to 24 have a long-standing illness or health problem.¹⁴
- According to the International Labor Organization (ILO), around 53 million workers are employed in paid domestic work in low, middle and high-income countries, the majority of them women. An Argentinian study revealed that despite this group being relatively young, 23% reported poor health.¹⁵

Mental health is a growing problem

- 970 million people worldwide had a mental health issue (as defined at the time by the *Institute for Health Metrics and Evaluation*) in 2017.¹⁶
- In 2014, 1 in 5 Australian employees reported that they have taken time off work due to feeling mentally unwell.¹⁷
- The lifetime prevalence of common mental disorders in Japan is around 18%.¹⁸
- 1 in 8 of all current UK employees report a mental health condition.¹⁹
- 79% of British workers in 2020 reported commonly experiencing work-related stress.²⁰ Yet 1 in 5 UK employees report their workplace has nothing in place to deal with stress.²¹
- The majority of mental health conditions are established by the age of 24.²²

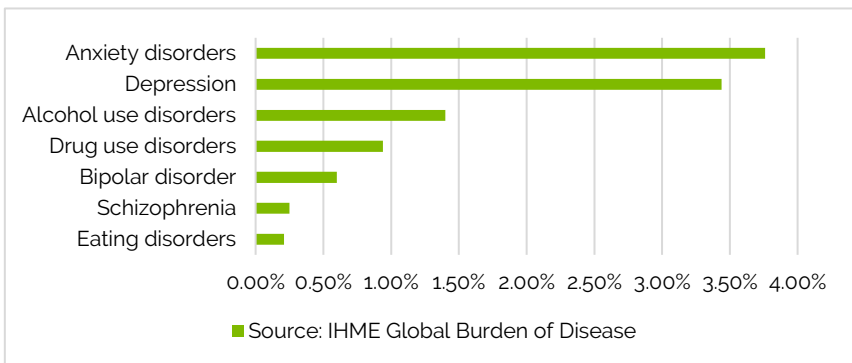


Figure 1: Prevalence of mental and substance use disorders, World, 2017²³

Poor working conditions are bad for our health

- Across Europe, poor working conditions result in 300,000 work-related deaths and economic losses of 4% of GDP.²⁴

The role for employers

Workplaces can support the health and wellbeing of an ageing workforce by taking action in a variety of ways.

Supporting physical health: Workplaces can provide education around maintaining good physical health, such as good nutrition, smoking cessation and the value of exercise. Employers can also play a role in supporting preventative health through, for example, the provision of health screening or workplace vaccination. More direct support can come from workplace benefits to stimulate good physical health, such as free or discounted gym memberships, cycling schemes, or in-house exercise programmes. There can be a need for programmes to target older employees who have been less active through much of their adulthood, but many programmes will benefit from an approach that encourages activity throughout life.

A study in Malaysia found that there were significant health and economic benefits to introducing workplace flu vaccination. It found that only 58.54% of vaccinated employees took flu-related sick leave, compared to 71.34% of non-vaccinated employees. Workplace flu vaccination of healthy adults had a clear impact on influenza-like illness (ILI) rates, absenteeism and reduced productivity. The health benefits translated into financial benefits for the employer, with cost savings significantly outweighing the costs of the vaccination programme.²⁵

Addressing mental health: Good mental health is just as important as physical health for enabling productive work in later life. Employees of all ages need to feel supported in their work and empowered to deal with stress, anxiety, and other facets of mental health influenced by the workplace. HR initiatives can provide outlets or resources to support

employees in this way. It is well known that older employees are less likely to leave the labour market early if their work offers autonomy and the ability to make decisions, so adjustments to improve feelings of autonomy for these workers can be helpful.

The Mental Health Commission of Canada (MHCC) helps employers create and maintain mentally healthy workplaces by providing tools, information, and support. The ambition is to ensure that every person in Canada can go to work knowing their organisation recognises the importance of psychological health and safety in the workplace.²⁶

Modifying workplaces for health: Some industries and occupational categories are more susceptible to poorer health through the nature of the work being done. This occurs in two contrasting ways: Labour-intensive jobs can put a strain on the body or lead to injuries, while sedentary office-based work can have a long-term deleterious effect on the body or increase the risk of obesity. Virtually all workplaces will need to make adjustments to ensure that work doesn't affect employees' long-term health. In addition, if employees develop chronic illnesses, workplaces can play a role in helping them adjust their work to remain active.

In Argentina, an initiative by Carrefour allows employees to dial a freephone number when they're sick, with all the related admin handled in one conversation. Email notifications go out to their superiors, HR and the medical centre, allowing Carrefour to follow up with each employee more easily when they return to work.²⁷

Challenge two: Building knowledge, skills, and competence

In short

Many countries have a mismatch between the skills their population hold and the skills needed by their labour markets.

A better use of talent across all age groups could offer significant economic and social benefits for companies and governments.

Employers must work to ensure that their workforce has the right knowledge, skills and competence for the jobs they do.

The evidence

While good health is the foundation for allowing people to work, they also need to have the right knowledge, skills, and competence. A lot of this human capital is created through education and other training, but expertise specific to the roles people will perform is crucial to maintain productivity. It is also invaluable to the employer and costly to replace.

In Russia, people can continue working after reaching the official state retirement age, while also receiving a retirement allowance from the government.²⁸ There are educational centres, referred to as 'third age schools,' where older people can learn new subjects and skills e.g. computer or language courses, which also offer opportunities to develop creatively.²⁹

The challenges relating to an ageing workforce are not limited to those that affect older workers; ensuring that younger workers don't leave prematurely is also a success factor, as it reduces recruitment and training costs. This requires clear pathways for career development and progression. Such development, however, should also recognise that older

workers often miss out on these opportunities through a combination of factors.

The Korean government has invested heavily in career guidance. Its strategy is to create career awareness in primary school, offer career exploration in lower secondary school, and stimulate career planning in upper secondary school.³⁰

In many countries there is a mismatch between the skills their populations holds and the skills needed by their labour markets.

- The UK and the US stand out in the OECD as countries where the skills of older age groups are better than some younger age groups, despite generational differences in formal educational attainment.³¹
- Around a quarter of adults in 33 OECD countries have no or only limited experience with computers, or lack confidence in their ability to use computers, while nearly half of adults have low proficiency in problem-solving in technology-rich environments.³²
- In 2012, UK residents aged 16 to 24 were third from the bottom in literacy skills and fourth from the bottom in numeracy skills in the list of OECD countries.³³
- On average, literacy and numeracy skills peak at around 30, while proficiency in problem-solving in technology-rich environments peaks at around 25.³⁴
- Around a quarter of workers report a mismatch between their skills and those needed for their jobs, with over-skilling about 2.5 times as common as under-skilling.³⁵
- Better use of talent could increase productivity by up to 10%.³⁶

The role for employers

Workplaces can take steps to attract and retain skills and knowledge among workers as they get older, such as:

Ensuring professional development for all: Employers should know which skills they need, while employees will know what training would help them perform better. Learning across all ages should be encouraged, with both older employees and line managers urged to consider what opportunities would be most advantageous. Training format should also be considered, as different people (including people of different ages) benefit from different methods.

Retaining role-specific knowledge: Employees who have clear lines for career progression will have greater reason to remain with their current employer; this allows the employer to retain organisational knowledge (e.g. familiarity with products, procedures, clients, etc.). Opportunities for career breaks, sabbaticals, secondments, etc. can also support retention, especially where employees can step away from the routine of their work, potentially learning new skills to bring to their role upon their return.

Facilitating knowledge transfer: Employees may be interested in shifting to different roles within the organisation, taking on greater or less responsibility, making sideways moves to other departments, or indeed retiring from the labour market. Workplaces that successfully adapt to ageing will foster knowledge transfer within their own organisations. Knowledge transfer is a business-critical factor for succession planning but may happen more effectively if promoted across the organisation as part of a culture of learning.

In 2017, the UK Government published its 'Fuller Working Lives' policy paper³⁷, which encourages businesses to retain, retrain and recruit older workers. The paper states that the Government is taking five actions to support older workers:

1. Creating legislation to support fuller working lives
2. Empowering change through others – developing an evidence-based case for action
3. Supporting others who need more help (women, carers, people with long-term health conditions, BAME employees)
4. Reforming the adult skills system
5. Improving the Jobcentre Plus offering for older workers.

Challenge three: Addressing discrimination and supporting diversity

In short

Addressing age bias is vital if employers are to maximise the economic contribution of workers of all ages.

Employers can attain business benefits from encouraging diversity in thought and problem-solving, bringing ideas from different groups together effectively.

But age discrimination is still common across the world.

The evidence

When employees are fit and competent for work, they are more motivated and able to perform their work well. This requires a culture of acceptance – which not only includes receptivity to new ideas and thoughts but also the rejection of bias and discrimination. As society grows more diverse across many characteristics, including age, the most successful workplaces will be welcoming workplaces.

Age bias persists in most recruitment processes, along with other forms of bias that keep inequalities entrenched. Such bias can be addressed through new procedures and methods of data collection.

Issues around age-related bias do not end at recruitment even though businesses that facilitate and encourage diversity in thought and problem-solving, bringing ideas from different groups together effectively, have been shown to have higher business performance metrics.

The Japanese government has invested heavily in 'silver human resource centres', which deliver support and advice to jobseekers over 60 – in Japan, jobcentres act as brokers between employers and potential employees, developing profiles of their clients' skills and experience, and matching them with what businesses need.³⁸

As our workforces age, there are likely going to be increasing numbers of workers with disabilities.

- Inclusive companies are 1.7 times more likely to be innovation leaders.³⁹
- According to the WHO World report on disability, about 15% of the world's population lives with some form of disability. This has increased from WHO estimates from the 1970s of about 10%.⁴⁰
- An Australian study found that employer support for diversity and inclusion related to an 83% improvement in their employees' ability to innovate.⁴¹
- Diversity-related performance benefits come from diversity in thinking (cognitive diversity) rather than diversity in terms of age, ethnicity, or gender.⁴²
- Businesses in the top quartile in terms of executive board gender diversity are 15% more likely to have financial returns above their sector average, compared to those in the bottom quartile for diversity; when comparing boards for ethnic diversity, this figure increases to 35%.⁴³
- One study found that the return on investment made by an organisation on its training programme in diversity awareness was 163% in the first year.⁴⁴
- The benefits from diversity will only be achieved by an inclusive culture where people feel welcome and respected.⁴⁵

The US Department of Labor has created the Aging Worker Initiative, which has provided grants to ten organisations that proposed to develop education and training programmes, as well as job referral services, for older workers.⁴⁶

The US also has federal and state programmes that help unemployed workers acquire new skills and train for new careers, including the Senior Community Service Employment Program.⁴⁷

In 2012, the US Congress approved offering full-time employees, covered by the Civil Service Retirement System or the Federal Employees' Retirement System, the option of moving to a part-time work schedule while simultaneously receiving partial retirement benefits, allowing for the retention of qualified federal workers while reducing costs associated with training new employees.⁴⁸

The role for employers

Employers can take a number of steps to ensure that equality and acceptance are integrated into their workplaces:

Combatting bias: Ageism is a pernicious source of inequality. It sits alongside other potential sources of bias and discrimination, including those that are better recognised (if poorly addressed). Attempts to address gender or race bias offer lessons for potential strategies to eliminate ageism, such as monitoring procedures and data collection. This applies particularly to recruitment but also to overall management, where unconscious bias or inclusivity training programmes have the potential to help.

Assembling diverse perspectives: The importance of intergenerational teams is often noted in the context of an ageing workforce. However, ensuring effective communication between diverse team members is more important than simply creating diverse teams. Workplaces

should not only seek diversity, but also facilitate understanding and respect for the different voices present. Initiatives to build such communication, e.g. intergenerational or cross-cultural awareness, can help with this.

Enabling voices to be heard: Successful workplaces of the future will not only address the issues of diversity noted above but will also encourage new ideas. This includes communication across managerial hierarchies, empowering junior employees to not only express their ideas but employ new strategies. This is relevant in the context of an ageing workforce given that seniority is often related to age. But it may require staff to engage with other voices such as clients or target consumer groups, that will bring new ideas and improved problem-solving to the organisation.

Challenge four: Adapting the workplace

In short

Patterns of work continue to change and evolve; this is true for workers of all ages. The pandemic is likely to catalyse a step-change in how and where we work.

Worker retention – especially of older workers – will be enhanced by greater flexibility in work styles.

Workplaces will need to innovate and adapt to this new normal.

The evidence

Patterns of work continue to change and evolve; this is true for workers of all ages. Workplace wellbeing also extends beyond physical health to include issues such as offering workers autonomy and control.

The pandemic is likely to catalyse a step-change in how and where we work.

Many older workers leave employment as they develop responsibilities to provide unpaid care and are unable to fit their caring obligations into rigid work requirements.

In the UK, the Carer Confident benchmarking scheme helps employers build a supportive and inclusive workplace for workers who are, or will become, carers, and to make the most of the talents carers can bring to the workplace. Carer Confident also seeks to recognise employers who achieve this, and to inspire others to follow suit.⁴⁹

Offering greater flexibility in working hours, work location, and work design will help employers to retain older workers. This flexibility may also help workers make phased transitions into retirement, avoiding a sudden, early exit from the workplace.

The benefits of flexibility in work are not limited to older workers but extend to other groups such as working parents and those engaged in lifelong learning.

In 2015, the UK Government announced that working grandparents could take time off work, and share parental leave pay, to help care for their grandchildren.⁵⁰

Furthermore, grandparents who provide childcare to grandchildren under 12 have been able to claim National Insurance credits towards their state pension since 2011.⁵¹

- Home working (39%), flexible working hours (37%), and regular one-to-one meetings with managers (37%) are the most common measures companies have in place to manage workplace stress.⁵²
- Around 1 in 6 US workers provide unpaid care; 70% of these workers suffer work-related difficulties due to combining their two roles.⁵³ In the UK, 1 in 7 workers provided unpaid care in 2018, rising from 1 in 9 since 2011.⁵⁴
- Only around one third of European employees have control over their work schedule, although this rises to above 60% in Scandinavia.⁵⁵
- In the US, 32% of employers report offering flexible work schedules, but only 24% of their workers are aware these are offered.⁵⁶
- Before the pandemic, only around 20% of employees in Europe worked from home, either on a regular or occasional basis.⁵⁷
- Only 20% of US employers offer a formal phased retirement programme, while 47% of employees hope to make a phased transition.⁵⁸

In Hungary parental allowances and parental leave can be transferred to a grandparent if the parents agree and if the child is looked after in the grandparent's home.⁵⁹

Employees can be fit, competent, and engaged, but still face external realities that push them out of the labour market as they get older. In the context of an ageing workplace, greater flexibility for workers will be necessary to ensure that businesses retain and attract talent. While this has long been recognised as a key element for work in an ageing society, its significance has arguably grown in the context of the pandemic, as more organisations have shifted to home-based work – and more employees of the future may now demand it.

Australia has a subsidies system for firms who hire older workers, which has been regarded as a success; labour force participation increased considerably for older workers following the system's implementation.⁶⁰

The role for employers

Allowing for care: The need to provide unpaid care to a loved one remains a significant driver of early labour market exit. The extent to which employees struggle to meet their caring responsibilities will depend on the formal care service arrangements available, but workplaces can play an important role in helping employees combine work and care.

Fostering phased retirement: For the most part, all older employees will eventually seek to retire from work, but this transition does not have to be a sudden move from employee to retiree. The idea of smoothing the transition is attractive to many older workers and can work for employers too. A phased transition can enable greater focus on succession and knowledge transfer, while stimulating greater employee

engagement as a result of support as they into this new stage of their life.

Designing mutual benefit into flexible work: While flexible work can mean a huge range of things – moving to part-time work, splitting work between office and home, etc. – the key for a successful flexible work arrangement is that it benefits both employer and employee. Organisations should explore options and opportunities that reliably give them what they need while meeting their employees' need for flexibility. This can involve regular schedules or be built on an as-needed basis. Regular conversations will underpin the success of flexible work arrangements and provide the foundation for productive engagement.

In Portugal, grandparents can receive a financial allowance to support teenage parents.

Ensuring “reward” packages meet the need of an ageing workforce: Older people may desire different “rewards” from work. We have outlined above the importance of quality of work and autonomy, but older people may also seek out different financial and non-financial rewards. Supporting people to work longer may require investment in rewards that encompass incentives to save or initiatives which support good health.

What happens next

During the year to come, we will be talking to policy makers, employers and HR experts around the world about the need to adapt workplaces for an ageing workforce. We will then launch our international innovation competition in early 2021, seeking solutions to address an ageing workforce across four areas:

- Maintaining good health
- Building knowledge, skills, and competence
- Addressing discrimination and supporting diversity
- Adapting the workplace

We want to hear from you if you:

- Want to share key challenges that face an ageing workforce that you have identified
- Would like to write a blog or film a video on one of these issues
- Have a bright idea or an existing product/service that addresses one or more of the challenges associated with an ageing workforce.

If you want to get involved in our programme, please email:

LilyParsey@ilcuk.org.uk.

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**International
Longevity Centre UK**

Vintage House
36-37 Albert Embankment
London SE1 7TL
Tel : +44 (0) 203 242 0530

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