



# The Ageing Workforce – A Resource for Staff and Their Representatives

This resource has been developed for NHS staff and their representatives to provide information about the changes to the pension scheme retirement age; and on the anxieties, challenges and opportunities that working to a raised retirement age might present. It also provides signposts to further information and resources. It has been published at the same time as a resource for managers explaining their part in meeting the challenge of an ageing workforce.

Throughout this resource we will use the term 'older worker(s)' to denote staff aged 50 or over. We will also refer to 'working longer' as meaning working to a higher age before full pension benefits are payable.

Many NHS staff report fears and concerns about their ability to work later in life, and the impact this might have on their role and retirement. Equally, a number choose to work past their normal retirement age. One thing is true for all: it is never too early to start thinking about planning for retirement.

The new raised retirement age makes it even more important that staff put as much thought into planning the end of their working life, and the run up to that point, as they do to the earlier stages of their careers. This resource is designed to help you think about the later stages of your working life, so that you can make informed decisions and plan for the future you want.

The UK Working Longer Group (WLG) produced an age awareness toolkit for NHS organisations and a Scottish version is available on the STAC website ([www.stac.scot.nhs.uk/working-longer](http://www.stac.scot.nhs.uk/working-longer)). If you are a trade union (TU) representative, you may want to check that your organisation has taken advantage of this resource.

## Background

The introduction of the 2015 NHS Pension Scheme saw the normal pension age (i.e. the age at which you can receive your full pension benefits) set equal to state pension age (SPA). This means that most staff currently working in the NHS will only be able to access their full NHS pension benefits after the age of 65. There is no doubt that the impact of caring for an ageing society with an ageing workforce is one of the greatest, but perhaps least understood, challenges facing both employers and staff in the NHS.

This resource is divided into 6 Sections. Each Section covers a particular topic. The Sections do not need to be read in a given order, but reading all of the Sections will help to provide a rounded view of the subject and the help available.

## Section 1 – An Ageing Workforce – The Key Issues

As society ages, so too does the workforce. With age comes experience but it can also bring a number of challenges, and many people worry about their ability to work later in life.

The NHS will need to ensure it has good, proactive age management practices in place to meet the needs of all staff as the workforce ages.

The Advisory, Conciliation and Arbitration Service (ACAS) defines good age management as being 'those measures that combat age barriers and promote age diversity'. This includes being aware of rights and responsibilities, awareness of team composition and existing issues; the provision of flexible working; good recruitment and retention practices; supporting health, safety and wellbeing; and encouraging retirement planning.

This section includes key issues to consider about the ageing workforce.

- **Research has shown that many older workers report feeling undervalued and not respected by managers and their co-workers.**
- **Managing a multi-generational team where more staff are older will require managers and organisations to adopt a more flexible approach to work organisation, task management and rotas/shifts.**
- **Although not all workers will experience health issues, the Work Foundation has forecast that one in three workers will be experiencing chronic ill health by 2020. Organisations that provide early intervention services (e.g. access to occupational health services, physiotherapy or counselling) and who take a solution focused approach to the situation, discussing and planning with staff themselves measures needed to help retain employment, are proven to be the most effective.**
- **Organisations need to be prepared for the fact that, just like the communities they serve, their workforce will experience ill health, impairment and disabilities. Retaining staff with these lived experiences can be beneficial to organisations as their understanding can enhance patient care.**
- **Flexible working, including different or set work patterns, has been proven to enable older workers to work to a higher pension age.**
- **It's never too early to think about your plans for retirement and the later stages of your working life. Employers who help their staff to make plans for their future career and retirement at an early stage, including consideration of flexible retirement options, have most success in retaining older workers and enabling them to work effectively.**
- **Some people need to consider the fact that they may need to work differently or in a different capacity in the later stages of their career. It is not unreasonable, and in some instances it is a legal requirement, for employers to support this by offering altered working arrangements and/or development opportunities.**

- Retirement is becoming more of a gradual process rather than a 'cliff edge' event, with workers altering their hours and reducing responsibilities in later life rather than leaving work completely.
- Age is a protected characteristic under the Equality Act 2010.
- The stereotype of an older worker is usually untrue and insulting to older staff.
- Older workers are entitled to have equal access to flexible working and training opportunities. These are key retention tools.
- It is important that employees are aware of their pension age. You can find out your pension age by visiting the "Check Your State Pension Age" page of the gov.uk website.

In a survey, trade union members in the NHS told us how they felt about having to work longer. The results showed that:

- less than 42 per cent felt that their employer valued older workers;
- over 60 per cent of respondents did not feel confident that they had a good enough understanding of their pension arrangements to make informed decisions about their future, and over 85 per cent wanted face to face pension and financial advice to help them;
- less than 34 per cent felt that flexible work was offered fairly by their employer;
- over 80 per cent were worried that having to work longer would have a detrimental impact on their physical and/or emotional health; and
- over 75 per cent were worried they would not be able to work at the required pace and that their performance would deteriorate as they aged.

## Useful information and resources

- NHSScotland Partnership Information Network (PIN) Policies ([www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/](http://www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/))
- Gov.uk State Pension Age Calculator ([www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age))

## Section 2 – For Trade Union Representatives

This section includes an action checklist for trade union representatives to consider and take forward regarding the ageing workforce.

### Action checklist

- Has your organisation used the Working Longer Group (WLG) age awareness toolkit to assess its readiness for an ageing workforce?
- Does your organisation profile the workforce by age so that it can plan for potential retirements, and is this shared at partnership forum meetings? The Working Longer Groups recommend that this is done on a departmental level as well as organisation-wide. If they did this they would be able to tell you what they expect the likely retirements would be over the next five to 10 years and this will help with workforce planning and identifying potential recruitment/retention problems.
- Does your organisation break down its staff survey results by age? If so, what does this show about how older staff feel about their employment? Is there room for improvement? How can you work in partnership to achieve this?
- Flexible working:
  - is the local policy up-to-date and does it comply with the relevant Partnership Information Network (PIN) policy?
  - are applications for and decisions made about flexible working monitored by protected characteristics, at the very least by age, gender and ethnicity?
- Are disciplinary and capability issues monitored by age as well as other protected characteristics? This may show that older workers are more likely to face capability procedures than other staff. Is the organisation assured that this is fair and appropriate?
- Does your organisation offer mid-life development reviews? If not, why not suggest them? These should be developed in partnership.
- Do staff know where to go for pension advice within the organisation? Is this advertised? If not, can you suggest this is done?
- Does your organisation offer pre-retirement courses? Are these open to all staff?
- Does your organisation's occupational health service offer anything specifically for older workers?
- Are all risk assessments undertaken with the age of staff adequately taken into account?

### Useful information and resources

- NHSScotland Partnership Information Network (PIN) Policies ([www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/](http://www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/))
- Mid-life Career Review (<http://shop.niace.org.uk/midlife-pilot-findings.html>) ([www.unionlearn.org.uk/supporting-midlife-development](http://www.unionlearn.org.uk/supporting-midlife-development))

## Section 3 – Health and Wellbeing

Your health and wellbeing at work is a shared responsibility between you and your employer.

This section includes key points to consider, actions to take forward and links to useful information and resources.

### Key points

- By law, employers must provide a safe working environment for their staff and risk assessments to assess this should take account of the age of staff concerned.
- Older staff generally tend to have less frequent periods of sickness absence, but when they are off sick it tends to be for a longer period of time.
- Staff need access to a proactive occupational health department. Running health promotion activities to help them keep fit and healthy and dedicated access to early interventions like physiotherapy and counselling is important.
- Most disabled people develop their impairment during the course of their working life. And unfortunately, some staff are injured or may develop chronic health conditions as a result of their work.

- Employers have a responsibility to make reasonable adjustments for staff with disabilities to enable them to continue working. These are often simple to implement and low in cost.
- Many older workers need to change the way in which they work or the way their job is designed in order to enable them to keep working safely to a later age.

### Key actions

- Do not underestimate the cumulative impact of years of stress and heavy workloads may have on you. You may need to work in a different or less demanding job in the later stages of your working life.
- Think about the things you do now that may cause you problems in the future. Speak to your trade union representative if necessary for advice and support.
- Don't feel guilty about expressing your health and wellbeing needs. Changes you achieve may help others too.
- Be prepared to discuss your changing needs with your line manager at an early stage, including potential changes to job design, shift patterns etc.
- Make sure you are aware of the occupational health services that are available to you.

## For health and safety representatives

The Health and Safety Executive recommends risk assessments take age into account but warns against making assumptions about age that may not be true for all employees.

## Useful information and resources

- NHSScotland Partnership Information Network (PIN) Policies ([www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/](http://www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/))
- Health and Safety Executive: Health and safety for older workers ([www.hse.gov.uk/vulnerable-workers/older-workers.htm](http://www.hse.gov.uk/vulnerable-workers/older-workers.htm))
- Government report: Health of the 'baby boomer' generation (<https://www.gov.uk/government/news/health-of-the-baby-boomer-generation>)

## Section 4 – Flexible Working

Studies have demonstrated the importance of flexible working arrangements for older workers. People choose to work fewer hours or fixed working patterns to allow themselves to take on caring responsibilities in the family, or to pursue voluntary or leisure activities, or simply to make work more manageable.

This section includes key points to consider, actions to take forward and links to useful information and resources.

### Key points

- Flexible working is not just about part-time working. It can include, but is not limited to, job content, variety and patterns of work, location, start and finish times etc.
- You have a legal right to request flexible working, regardless of whether you are a parent or not.
- Employers have to consider all applications for flexible working seriously. There is a prescribed list of reasons why they can turn down a request, including the burden of additional costs, an inability to reorganise work among existing staff and a detrimental impact on quality.
- Early discussion with your line manager and colleagues may be useful when formulating a request to change your working arrangements.
- Flexible working does not need to be a permanent change to your contract. It could be a temporary measure to help you work around a particular personal/domestic situation, e.g. a partner's ill health.

- If you are not sure whether a new working arrangement will be right for you, you can ask to have a trial period. During this trial you will have an opportunity to test whether the working arrangements are suitable and deal with any problems that may arise.
- Some managers think that employing lots of part-time staff or job sharers is too time consuming, but it can bring many benefits. Staff often feel more committed and energised when they have achieved the work/life balance they need, and this has been demonstrated to have links to quality outcomes for patients including lower mortality and greater patient satisfaction.

### Key actions

- Check your internal policies and processes to see what commitment your organisation is giving to providing flexible working opportunities.
- Discuss your needs with your manager at as early an opportunity as possible – don't let your request come as a surprise.
- Be aware that legally you can only make one request every 12 months, so make sure that when you do make a request it is a strong one.
- Speak to your local trade union representative for advice and support.

### **For trade union representatives**

Make sure that decisions are monitored, taking account of the age profile of the workforce. For example, which staff have been given continuing professional development opportunities or which staff have had flexible working requests agreed.

### **Useful information and resources**

- NHSScotland Partnership Information Network (PIN) Policies ([www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/](http://www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/))
- Information on ACAS: The right to request flexible working ([www.acas.org.uk/index.aspx?articleid=1616](http://www.acas.org.uk/index.aspx?articleid=1616))
- Information on gov.uk: Flexible working ([www.gov.uk/flexible-working](http://www.gov.uk/flexible-working))



## Section 5 – Thinking About Your Working Life

The job you are in now might not be the one you do for the rest of your working life. Equally, the way in which you work may need to change. This might be through choice, but it might be that you have to change jobs as a result of ill health, caring responsibilities or to seek different working arrangements/job design that are more suitable for you.

This section includes key points to consider, actions to take forward and links to useful information and resources.

### Key points

- The profile of the NHS workforce is ageing, so employers have a vested interest in retaining the skills and expertise of staff as they age. Don't underestimate your value and contribution.
- The availability of flexible work has been shown to be vital for older workers.
- Older staff often report barriers to their ongoing employment such as the lack of flexible working arrangements, the impact of shift work and the cumulative impact of physically and emotionally demanding work.
- Additional caring responsibilities, for example for elderly parents or younger grandchildren, may have an impact on your capacity for work.
- Employers have a responsibility to work with you to provide suitable working arrangements. This might include flexible working, ensuring that you have equitable access to training and development opportunities, and ensuring your health and safety at work.

- Mid-life development reviews, where they are offered, can help you think about the skills you have and the way in which you might want to work as you approach retirement. People who have had these have liked the fact they are facilitated by someone other than their manager, e.g. a union learning rep. You can also use your appraisal or development review to have such conversations with your line manager.
- The 2015 NHS Pension Scheme has a number of flexibilities that can support different ways of working in later life.

### Key actions

- Think about where you see yourself later in your working life. It's never too early to think about it.
- Use your Annual Benefit Statement to help you understand your own pension arrangements. When can you retire and how much pension will you get? What about your state pension? What flexible retirement options are available?
- Check your employer's flexible working policy. There may be more options than you realise.
- Take advantage of mid-life development reviews where they are available.
- Discuss with your line manager any career aspirations and/or barriers to your ongoing employment you can foresee. This can be during your appraisal/development review but could be at another time of your choosing.
- Ensure that you ask for and take advantage of learning and development opportunities.

- Contact your local trade union representative if you feel you are being treated unfavourably because of your age.

### **For trade union representatives**

The Working Longer Group recommends organisations offer mid-life development reviews, does yours? If not, why not ask your employer to work with you to set them up. Further information can be found on Union Learn.

### **Useful information and resources**

NHSScotland Partnership Information Network (PIN) Policies

([www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/](http://www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/))

Information on Age UK: Work and learning

([www.ageuk.org.uk/work-and-learning/](http://www.ageuk.org.uk/work-and-learning/))

Information on Independent Age: Working later in life

([www.independentage.org/information/money/working-later-life](http://www.independentage.org/information/money/working-later-life))

## Section 6 – Retirement Planning

The Advisory, Conciliation and Arbitration Service (ACAS) says that 'good age management now includes ensuring that there is a safe and dignified transition into retirement'.

This section includes key points to consider, actions to take forward and links to useful information and resources.

### Key points

- Studies have shown that staff who are supported in retirement planning often choose to work longer and are more productive in that work.
- The UK and Scottish NHS Working Longer Groups recommend that employers ensure that supportive, early discussions about future career and retirement aspirations become a normal part of management.
- Many organisations provide pre-retirement courses for staff in the run up to retirement.
- Don't be afraid if your manager wants to talk to you about your plans. It is recommended that managers ask their staff about their career plans and this can include asking about retirement. This does not necessarily mean that they are expressing a wish for you to leave. This may happen in your normal one-to-one meetings and appraisal reviews, so make sure you are prepared to discuss your retirement thinking.

- Mid-life development reviews have been found to be a very effective and beneficial for staff considering their future plans.
- The NHS Pension Scheme has a number of flexibilities that allow people to either work differently in the run up to full retirement or to retire and then return to work. However, many staff are not aware of these opportunities.

### Key actions

- Check your local retirement policy and ensure you understand about the process and opportunities it presents. Think about how this compares with your thinking about when you might want to retire. Do you need to change your plans?
- Make sure you understand pension and flexible work options in advance of talking with your manager.
- Make sure you check your Annual Benefit Statement so you can be clear how much your pension benefits are worth.
- Take advantage of mid-life development reviews or pre-retirement courses that are available within your organisation or locally.

## Useful information and resources

NHSScotland Partnership Information Network (PIN) Policies  
([www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/](http://www.staffgovernance.scot.nhs.uk/partnership/partnership-information-network/pin-policies/))

The National Voice of Lifelong Learning (NIACE):  
Mid-life development reviews  
(<http://shop.niace.org.uk/midlife-pilot-findings.html>)

Scottish Working Longer Group: Age awareness toolkit  
([www.stac.scot.nhs.uk/working-longer-in-nhsscotland/scottish-working-longer-resources/age-awareness-toolkit](http://www.stac.scot.nhs.uk/working-longer-in-nhsscotland/scottish-working-longer-resources/age-awareness-toolkit))

## Retirement planning resources

- Flexible retirement: NHS Pension Scheme flexibilities  
([www.stac.scot.nhs.uk/working-longer-in-nhsscotland/scottish-working-longer-resources/age-awareness-toolkit/1-get-started/flexible-retirement-hub](http://www.stac.scot.nhs.uk/working-longer-in-nhsscotland/scottish-working-longer-resources/age-awareness-toolkit/1-get-started/flexible-retirement-hub))
- Information on gov.uk: Plan your retirement income  
([www.gov.uk/plan-retirement-income/overview](http://www.gov.uk/plan-retirement-income/overview))
- Information on Age UK: Planning for retirement  
([www.ageuk.org.uk/money-matters/pensions/planning-for-retirement/](http://www.ageuk.org.uk/money-matters/pensions/planning-for-retirement/))
- Information on Citizens Advice: Preparing your finances for retirement  
([www.citizensadvice.org.uk/debt-and-money/pensions/nearing-retirement/preparing-your-finances-for-retirement/](http://www.citizensadvice.org.uk/debt-and-money/pensions/nearing-retirement/preparing-your-finances-for-retirement/))