

Supporting fuller working lives

How organisations can embrace older employees and those with caring responsibilities

MANAGERS

LONGEVITY

WORKPLACE SUPPORT

CONVERSATION

THE SANDWICH GENERATION

WELLBEING STRATEGY

MULTI-GENERATION WORKPLACE

MENTAL HEALTH

HR

CARE GIVING
RESPONSIBILITIES



PPP HEALTHCARE

redefining / healthcare



The changing nature of old age and how work is performed, combined with the predicted increase in employees who have caring responsibilities, present challenges to and opportunities for redefining the relationship between the state, employer and individual when it comes to managing health.



FOREWORD

It's been well documented that the UK has an ageing population, with the proportion of people aged 50 to 64 and aged 65+ in employment increasing from 55 per cent to 70 per cent and from 5 per cent to 10 per cent respectively, since 1984¹. At the same time, the charity Carers UK estimates the number of people with regular care giving responsibilities will increase from 6.5 million to 9 million from 2011 to 2037². The ageing workforce and changing nature of old age and how work is performed, combined with the predicted increase in employees who have caring responsibilities, present challenges to and opportunities for redefining the relationship between (and responsibilities of) the state, employer and individual when it comes to managing health.

As a consequence of this growth in the so-called sandwich generation – those who may be responsible for caring both for elderly relatives and for children or grandchildren – too many people are leaving the workforce prematurely. Those aged 55 to 59 are particularly exposed to involuntary exit³, faced as they are with pressures of long commutes, long hours, caring commitments, inflexible working conditions and, potentially, their own ill health. As highlighted in our 2015 report *Embracing the multi-generation workplace*⁴, this presents a considerable cost for businesses in terms of lost skills and recruitment as well as a missed opportunity for the economy – Business in the Community identified a potential £88 billion boost to the UK GDP in 2014 if people aged 50 to 64 stayed in work longer⁵.

It is an unenviable predicament that warrants a considered response from UK businesses and government to ensure people in this situation aren't forced to drop out of the workforce against their will.

This report is underpinned by AXA PPP healthcare's recent research into the perceptions and experiences of 1,000 managers and 1,000 employees^{6*} in the UK and draws on our previous research in this area⁷. It is intended to inform broader debate on supporting an ageing workforce and to highlight what employers can do to attract, retain and engage the employees who comprise their workforce. We want to explore these so we can inform and support employers' health and wellbeing strategies.

Given someone turning 50 now could be part of the workforce for another 20 years, investment in people in this age group

should pay back for years to come in terms of performance, productivity and ability to impart their knowledge and skills to their younger counterparts.

To this end we asked questions which focused on three key areas: people's attitudes to health and where responsibility for it lies; carers and work; and workplace support. We surveyed employees and managers of all ages to gain an insight into how attitudes towards health and work differ between different groups.

The research generated some interesting insights, such as only 13 per cent of employees (of all ages) believing they will retire in their 70s or 80s and a four year gap between the age at which managers consider employees to be 'older' compared with the age when employees perceive this to be the case. Our findings also suggest that many employers could do more to attract, retain and engage older employees, with 70% of workers reporting that their employer currently offers no support or that they weren't aware of any. Almost half of managers, meanwhile, admit that their organisation currently has no health and wellbeing strategy in place and fewer than 10 per cent of managers said their organisation offers training to help them to manage different generations of employees.

Findings such as these will become increasingly untenable when, in order to prosper, firms will need to ensure that their policies and practices are geared to maximise the potential of older workers. We hope that this report will provide insight and recommendations that will help employers to achieve this as well as encourage policymakers to introduce positive measures to support and encourage firms in managing their ageing workforces.



Chris Horlick
Distribution Director
AXA PPP healthcare

*unless otherwise stated, figures in this report are from AXA PPP healthcare's 2016 research

EXECUTIVE SUMMARY

AXA PPP healthcare research shows that many businesses have not yet sufficiently adjusted to the changing nature of the workforce. Employers need to ensure that their policies, procedures and communications are geared up to meet the needs of the growing number of older workers, and in particular, that they support the sandwich generation who are caring for loved ones while working.

In **Chapter 1, 'Managing tomorrow's workforce'**, we examine the changing age profile of the UK labour market and the fact that millions of people throughout the nation have, or will have, responsibility for the care of a loved one. The UK is facing a significant potential shortfall of workers in the coming years, meaning employers may need to consider how they can encourage and enable older employees to stay in the workforce in order to maintain their business performance and productivity.

In **Chapter 2, 'Responsibility for employee health'**, we explore employees' beliefs about who is responsible for managing health. There is a widespread expectation among managers that the retirement age will increase in the next 5 to 10 years and we also consider whether employees believe their employers are doing enough to support those approaching state pension age.

In **Chapter 3, 'How can employers embrace the sandwich generation?'**, we look at whether workplaces are prepared to meet the needs of employees as they age and as their motivations, needs and responsibilities outside of work change. There is a discrepancy between the proportion of managers who say their organisation has initiatives in place to support older workers and the proportion of employees who say this is the case, indicating a need for better communications. We note that many organisations (47 per cent) do not currently have a health and wellbeing strategy in place and consider the types of workplace and health support that employers could offer employees to remedy this. We also consider whether employers are providing effective training to managers to equip them with the skills and confidence to manage age diverse teams.

In **Chapter 4, 'Caring for the Carers'**, we highlight that, while employees feel supported in meeting work responsibilities, they report feeling far less supported in maintaining their wellbeing and in their caring responsibilities for loved ones. Nearly two thirds of people are likely to end up caring for someone at some point in their lives⁸ but almost half of managers and employees report that their organisation has no formal policies in place to support workers who are regularly responsible for the care of a loved one. We conclude that employers could and should do more to support employees who have care giving responsibilities and we provide practical tips to managers to help them support the sandwich generation.

RECOMMENDATIONS FOR BUSINESSES

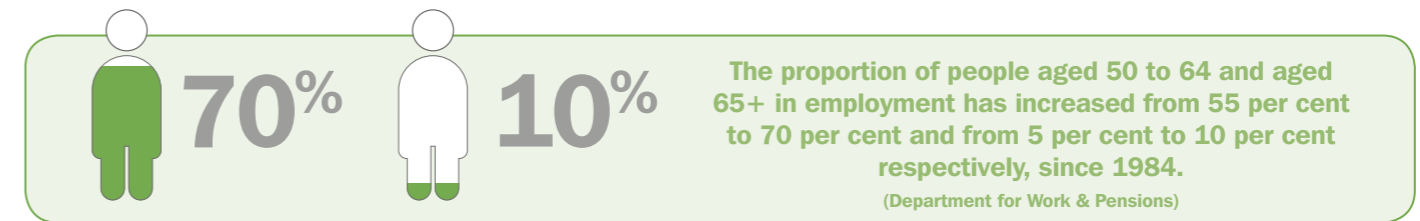
- **Develop a strategy that includes health and wellbeing to enable employees to stay in work longer** – We reiterate our recommendation from our 2015 white paper *Embracing the multi-generation workplace* for companies to develop a health and wellbeing strategy that enables employees to stay in work for longer, should they wish to do so. Indeed, working can be good for health but can also be a reason people leave the workforce prematurely. Undertaking an organisation diversity survey would help employers to understand the needs of different groups of employees and the types of support that work best for them. Our new research findings indicate that businesses can do more to support employees as they age and those with caring responsibilities – for example, in areas such as job design, health and safety requirements and ergonomics⁹ – and that managers want support to help them in managing age diverse teams. Taking steps such as these can help make staying in work an attractive and viable option.
- **Foster a culture of inclusion** – A positive workplace culture that recognises life and professional experiences that all employees can bring to the organisation should be fostered. For example, a mentoring programme could be introduced to help employees of all ages to develop their knowledge, skills and approach to work related tasks and challenges.
- **Communicate the support available to employees in a clear and consistent way** – Organisations may be taking steps to support the needs of employees but AXA PPP healthcare's latest survey indicates most employees and managers are not aware of the help that's available to them. Being clear and consistent in your communications so employees know how and where they can access information on services, organisational policies and procedures could help to address this issue and, in turn, attract and engage employees
- **Support employees with care giving responsibilities** – People in the sandwich generation typically have regular care responsibilities. These can include looking after children or grandchildren as well as elderly relatives. Introducing an informal carer network can enable employees with care giving responsibilities to connect with, support and encourage each other. One way this could be done is through an intranet forum, allowing employees to share experiences.
- **Listen to employees – small changes can make a big difference** – In addition to well communicated organisational policies and procedures, such as flexible working arrangements and compassionate leave, managers can make a big difference in helping employees to manage the balance between work and home commitments – for example, taking the time to listen to employees' needs and what would help make their lives easier than pointing them to practical support inside the organisation.
- **Ensure that suitable training is in place for line managers** – It is clear from our research that not enough organisations offer managers training so they are equipped to manage teams with diverse needs. This can range from different health challenges that employees may face to greater caring responsibilities and an awareness of the laws and regulations that protect employees, such as the Equality Act 2010. This would also help to eradicate subconscious bias. Managers should be encouraged to learn what it means to be a carer and provided with training to help them talk to their employees about their needs as well as acquire the skills and confidence to support their teams. Employers should also provide a clear framework to managers to enable them to apply the policies and procedures in place in their organisations to support employees and make work more fulfilling – for example through time off or flexible working arrangements.
- **Make use of the services available to support employees' health** – Occupational health services can advise managers on reasonable adjustments that could support employees to continue to fulfil their work duties and perform well. When adjustments are recommended to help improve the employee's workspace, workload or wellbeing, managers should be encouraged to find a workable solution to retain the employee's skills and experience. In addition, a confidential employee assistance programme can provide information and guidance on a range of topics for employees and their families, from financial and legal to medical subjects. They can also support managers in having difficult conversations with their staff. It's essential that these services are promoted well in the organisation so employees are aware of them and know how to access them in a timely way.

RECOMMENDATIONS FOR GOVERNMENT

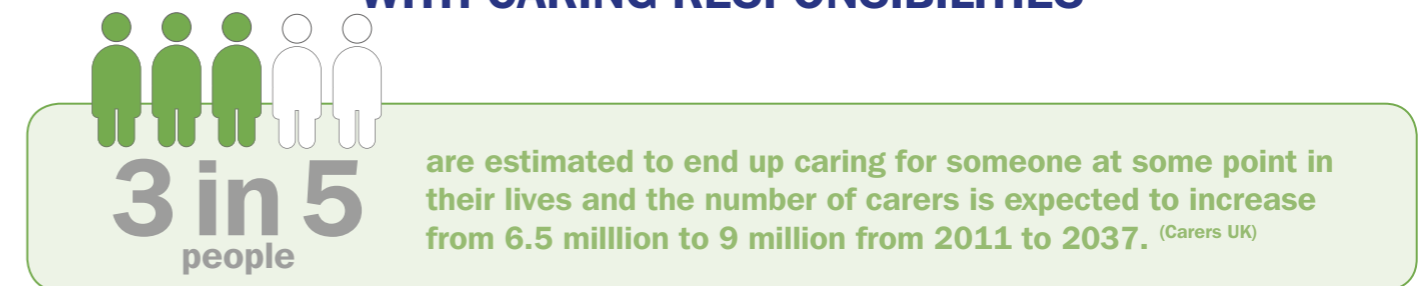
- Conduct a Cabinet Office review of the impact of increased longevity in the UK** – The Cabinet Office should lead a cross-departmental review (encompassing the Department for Work and Pensions, Department of Business, Innovation and Skills, HM Treasury, Department of Health and Department for Education) of the impact of the UK's ageing society on future public policy. The review should aim to help the government target resources and establish a joined up policy framework to address the challenges and opportunities of an ageing population and should conclude at the end of 2017 with the recommendations implemented from 2018.
- Appoint a permanent official across all Departments reporting to the Cabinet Office and overseeing policies to encourage fuller working lives** – This was a key recommendation from Baroness Altmann (formerly the government's Business Champion for Older Workers) in her report *A new vision for older workers: retain, retrain, recruit*¹⁰, but it has yet to be implemented.
- Appoint a Business Champion for Older Workers – a post previously held by Baroness Altmann under the Coalition Government** – The reintroduction of this advisory role would provide the government with a valuable link to the business community and help ensure the needs of older employees continue to be championed through a powerful voice on workplace and public policy.
- Introduce an independent working group to examine the needs of an ageing workforce** – This group should report into the Business Champion for Older Workers and include representatives from industry, consumer groups and trade unions and academics. It should produce an annual report for the government on the 'state of play' for an ageing workforce and make clear recommendations to business and policymakers on addressing workplace issues for older employees.
- Consult on the tax treatment of employer paid health services and insurance products** – The government recognises that the tax system can play a role in encouraging behavioural change, for example with savings and pensions. Therefore, it should consider whether allowing employers who offer employer paid health services and insurance products to claim tax relief on them would encourage greater uptake and, in turn, enable employees to take greater responsibility for their own health and wellbeing. As part of the consultation, the government should also consider the potential savings to NHS resources that may arise as a consequence.

THE CHALLENGE FACING EMPLOYERS

THE UK WORKFORCE IS AGEING



THERE ARE LIKELY TO BE MORE EMPLOYEES WITH CARING RESPONSIBILITIES



THIS WILL AFFECT EMPLOYEES AND EMPLOYERS IN A NUMBER OF WAYS



EMPLOYERS CAN DO MORE TO SUPPORT THE SANDWICH GENERATION



MANAGING TOMORROW'S WORKFORCE

Over the coming years, the changing age profile of the workforce will be one of the most significant developments in the UK labour market.¹¹ Employers will be expected to respond to the demographic shift by making work more attractive and feasible for employees, enabling them to work up to – and beyond – state pension age.

To ensure the workplace is equipped to support employees as they age and as their needs and motivations change, employers will need to re-design jobs, tasks and workplace dynamics. The change should also aim to tackle psychological and perceptual barriers of age.

Dr Yousef Habbab
Health Services Medical Director, AXA PPP healthcare



59%
of employers

Believe older workers are an integral part of their business.¹²

7.5 million
employee shortfall

The potential shortfall faced by employers in the UK by the year 2022 according to Business in the Community and the International Longevity Centre, meaning older employees may need to be encouraged to stay at work longer.¹³

54 years old

– The average age at which managers consider employees to be 'older'.

58 years old

– The average age at which employees consider someone to be 'older'.

24.5 million people
aged 50+
by 2020

By 2020, the Office for National Statistics predicts that there will be 24.5 million people over the age of 50 (compared with 19.8 million in 2005¹⁴). The proportion of people aged 50 to 64 in employment has already increased from 55 per cent to 70 per cent since 1984.¹⁵

9 million
carers

Carers UK estimates that the total number of carers will rise from 6.5 million to 9 million from 2011 to 2037.¹⁶

THE UK DEMOGRAPHIC IS CHANGING

- **There will be proportionally more people aged 65+** – There is clear evidence from the Office for National Statistics (ONS) that the demographic of the UK is changing. Between 2015 and 2020, over a period when the general population is expected to rise 3 per cent, the numbers aged over 65 are expected to increase by 12 per cent (1.1 million people).¹⁷
- **There will be more people over 50** – The number of people aged 50 and over is also expected to rise from 19.8 million in 2005 to 24.5 million in 2020, equivalent to an increase of 23.5 per cent.¹⁸

- **People are living longer** – The ONS' latest life expectancy figures stand at 79 for males and 83 for females, with this rising to as high as nearly 94 for males and over 96 for females by the year 2039.¹⁹ This projected change in age structure will have profound consequences for the workforce.

THE UK WORKFORCE IS AGEING

- **There are more people over 50 in work** – The proportion of people aged 50 to 64 and aged 65+ in employment has increased from 55 per cent to 70 per cent and from 5 per cent to 10 per cent respectively, since 1984.²⁰
- **The state pension age is rising** – As in many countries across Western Europe, the increase in life expectancy in the UK has resulted in the government increasing the state pension age. The current state pension age of 65 for men and 60 for women will increase from 2020 to 66 for both men and women, and to 67 between 2026 and 2028, then being linked to life expectancy after that.²¹ The fact that there is no longer a default retirement age means employees are not compelled to retire from work when they reach the state pension age.
- **Older workers may need to help fill a jobs shortfall** – It has been estimated by Business in the Community and the International Longevity Centre that between 2012 and 2022, 12.5 million jobs will be opened up as a result of people leaving the workforce, with an additional 2 million new jobs being created. However, in this period only 7 million new younger employees will enter the workforce to fill these jobs.²² If this shortfall of 7.5 million jobs becomes a reality, it seems inevitable that at least some of it will need to be filled by older people staying in the workforce for longer.
- **People are retiring later** – There is already evidence that people are staying in the workforce for longer, with a steady rise in the average retirement age between 2004 and 2010 from 63.8 years to 64.6 years for men and from 61.2 years to 62.3 years for women.²³ As the state pension age continues to rise, it has been forecast by the ONS that the average retirement age could continue to

grow by up to six months every year.²⁴ This is reflected in AXA PPP healthcare's research finding that 66 per cent of managers expect the average retirement age to increase in the next 5 to 10 years, with 33 per cent expecting it to increase by more than two years.

- **Employees can only stay at work if they're healthy enough** – The prospect of longer working lives means it is increasingly important for employees to remain physically and mentally active – not just to enable them to remain in work, if that is their wish, but also to enable them to enjoy life into retirement.
- **The nature of work is changing** – Flexible working and technology developments mean that how, when and where work is performed – and the type of work that is done – is becoming more varied.
- **Responsibilities outside of work can affect employees' health and their work** – Carers UK's estimation that there are 2.4 million people in the sandwich generation (who are looking after both elderly relatives and children or grandchildren and, often, a partner with care needs too) has implications for the workplace. Employees may need time off at short notice to enable them to provide temporary care for a relative or equally may need longer term changes to working arrangements to accommodate longer term caring commitments.²⁵

A GREATER NEED FOR ORGANISATIONS TO SUPPORT AND ENGAGE WITH MEMBERS OF THEIR WORKFORCE

■ **Employers need to recognise the needs and contributions of employees** – It is becoming increasingly important for employers to acknowledge the key role that employees of all ages play in the performance of their workforce and ensure that they have a strategy in place – supported by appropriate policies and procedures, including health and wellbeing considerations, to support it. The particular needs of the sandwich generation will need to be accommodated if employees are to be attracted, retained and engaged with their work.

■ **Actions can be categorised as those that help retain, retrain and recruit employees** – Previous Business Champion for Older Workers and the former Minister for Pensions, Ros (now Baroness) Altmann's report *A new vision for older workers: retain, retrain, recruit* set out clear recommendations for employers and employees regarding their respective roles and responsibilities. For employers the focus was on actions to retain (promoting healthy ageing and flexible working and offering family crisis leave), retrain (offering opportunities to all employees) and recruit older employees (monitoring age as a diversity characteristic).²⁶

■ **Managers are key** – As highlighted in our 2015 white paper *Embracing the multi-generation workplace*, the changing workforce demographic will require a shift in attitudes by business leaders and managers if employers are to meet the needs of their ageing workforce. Failure to do so could result in poor morale, a lack of loyalty and difficulty in recruiting.

■ **Managers and employees don't agree on when an employee is 'older'** – While it's encouraging that 59 per cent of employers previously surveyed by AXA PPP healthcare said they believe older workers are an integral part of their business, one of the key findings from our more recent research indicates that the average age at which managers consider employees to be 'older' is 54. This is four years younger than the average age at which employees consider someone to be older. This difference in perception between managers and employees could have far reaching consequences for the way employers approach the design and implementation of health and wellbeing strategies as well as the support provided through workplace policies and practices. In addition, it might be affecting the way managers approach day to day conversations with employees and give them a false understanding of their employees' needs, motivations and interests.



The prospect of longer working lives means it is increasingly important for employees to remain physically and mentally active – not just to enable them to remain in work, if that is their wish, but also to enable them to enjoy life into retirement.

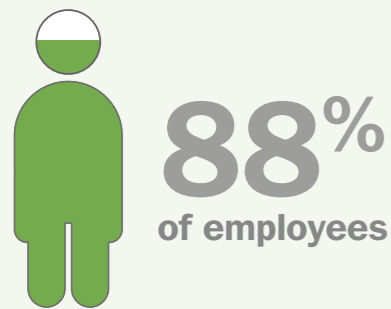


RESPONSIBILITY FOR EMPLOYEE HEALTH

Understanding employees' attitudes to health and its management is essential for the design of an effective health and wellbeing strategy. This is especially important for employers whose workforce includes employees with caring responsibilities, as their health needs, motivations for working and requirements for workplace support may not be readily apparent.

Employers should look to engage the whole workforce in encouraging a healthy, active lifestyle. They should not discriminate between different age groups in terms of support as this can cause divisions. The ultimate goal is to reach those employees who have the greatest health risks and offer them access to targeted support and health interventions.

Dr Chris Tomkins,
Chief Operating Officer, Proactive Health, AXA PPP healthcare



Agree they are responsible for managing their own health.



Those who believe employees and employers are equally responsible for ensuring employees over the age of 50 are physically and mentally able to work.



Agree the government should support individuals of working age with their health.

11%
of employees

Said that over the last two years their organisation has got better at providing support to employees approaching state pension age.

THE ROLE OF EMPLOYEES, EMPLOYERS AND GOVERNMENT

Employees recognise they have a personal responsibility – Almost nine in ten employees (88 per cent) agree with the statement that they are responsible for managing their own health. This suggests that they recognise the importance of taking suitable steps to help ensure their future health. Interestingly, employees in their early fifties are more likely to strongly agree with the statement that they are personally responsible for managing their own health: 50 per cent of respondents aged 50 to 54 said they 'strongly agreed' with the statement, compared with 32 per cent of employees aged 18 to 24 and 42 per cent of those aged 25 to 29. This suggests that employees develop a greater sense of personal responsibility for managing their own health as they grow older and that they could be receptive to support in helping them reach their health goals.

Employees and managers agree the government should support people with their health – 61 per cent of employees and 62 per cent of managers agree that the government should support individuals of working age with their health. When asked how the government should do this, the most popular responses from both employees and managers were encouraging flexible working conditions (60 per cent of employees and 50 per cent of managers agreed with this), providing education and guidance on healthy living (56 per cent of employees and 54 per cent of managers) and providing more focus on preventive healthcare through the NHS (55 per cent of employees and managers).

A sizeable minority of managers and employees acknowledge a shared employee/employer responsibility – Our findings show that a sizeable minority of both managers (33 per cent) and employees (38 per cent) believe they are equally responsible for ensuring employees are physically and mentally able to work indicating that a collaborative approach is needed to effectively manage health in the workplace. However, despite workplace support for health not being a new concept, employees aren't seeing improvements as far as support for older employees is concerned. Our findings reveal that only 11 per cent of employees agreed with the statement that over the last two years their organisation has got better at providing support for employees approaching state pension age and 29 per cent of employees said they thought their organisation could do more to support employees approaching state pension age.



When asked what is important to employees as they get older, physical health (85 per cent) and mental health (80 per cent) were deemed by employees to be most important, compared with being financially secure (66 per cent) and looking young for their age (17 per cent).



THE IMPORTANCE OF HEALTH FOR LONGER WORKING LIVES

- **Employees acknowledge they'll be working well into their 60s** – This point is underlined by the finding that the average age at which employees expect to retire is 66, in line with the state pension age of 66 by the year 2020. While 27 per cent of employees expect to retire at some point between 66 and 70, only 13 per cent of employees believe they will retire in their 70s or 80s. The expectation of a later retirement age is broadly in line with current government pension policy, illustrating the important role it plays in sending a signal to the workforce about retirement. A key consideration for those employees who expect to retire earlier is whether it is financially feasible for them to do so and, for those who plan to work into their 70s, whether they'll be healthy enough to do so.
- **Managers think employees will work longer** – Although only a small minority of employees surveyed expect to work into their 70s and beyond, our findings indicate that managers expect the retirement age to rise: 66 per cent expect it to increase in the next 5 to 10 years, with 33 per cent expecting it to increase by more than two years. This suggests that managers believe that the recently introduced increases in the state pension age will continue as planned, thereby having a knock-on effect as to when people will retire.
- **Employees rate health as more important than financial security as they get older** – When asked what is important to employees as they get older, their physical health (85 per cent) and mental health (80 per cent) were deemed by employees to be most important, compared with being financially secure (66 per cent) and looking young for their age (17 per cent). It is encouraging to see respondents rated mental health almost on par with physical health, suggesting people recognise the value of both. This underlines the importance to employers of managing both.
- **Being there for their family is important to employees** – Looking after their family financially was further down the list of what employees consider important as they get older (39 per cent) while being there for their family was cited by 50 per cent. However, with Carers UK estimating that the total number of carers in the UK will rise from 6.5 million to 9 million between 2011 and 2037,²⁷ wider family health could become a higher priority among the workforce – in particular the sandwich generation as employees look for greater flexibility to enable them to fulfil their role as a carer for elderly relatives, children or grandchildren.
- **Managers' perceptions reflect employees' experiences when it comes to sickness absence** – 33 per cent of the managers we surveyed believe employees in their teens and 20s are more likely to take short term sick leave than other age groups. 44 per cent also thought that employees of these ages were more likely to take unwarranted sick leave, i.e. pull a sickie. This belief was supported by employees, with 36 per cent of those in their teens and twenties admitting they'd taken 1 or 2 days off sick in the last sick months, compared to 19 per cent of those in their 40s, 12 per cent of those in their 50s and 8 per cent of those in their 60s. Therefore there could be an opportunity for employers to better support younger employees with the prevention of minor illnesses.
- **There's an opportunity to target the sandwich generation in workplace health communications** – 31 per cent of managers thought employees in their 50s and 60s were more likely to use workplace health and wellbeing services than other age groups. This could indicate that employers would be wise to target communications about health and wellbeing services towards their needs, but also consider what could be deterring other age groups from accessing services and, therefore, how they could better communicate the benefits of the services available.

HOW CAN EMPLOYERS EMBRACE THE SANDWICH GENERATION?

Older employees and those with caring responsibilities – the sandwich generation – have particular needs, motivations and responsibilities and, as with any demographic, employers need to ensure that their policies and procedures support them. It is also vital that managers are equipped with the skills and confidence to implement them to enable them to manage an age diverse team.

Senior managers and business leaders need to demonstrate to employees their appreciation of the advantages of an age diverse workforce. This will help ensure that age diversity is integral to their organisation's employment strategy to attract and retain the sandwich generation, primarily by ensuring that there is a good fit between their capability and the organisation's needs. Training should be offered to managers to help them support their employees in maintaining their health, wellbeing, performance and productivity into later life.

Dr Yousef Habbab
Health Services Medical Director, AXA PPP healthcare

70%
of employees



Said they are unaware of any initiatives offered by their employer to attract, retain and engage employees approaching state pension age into their workforce.

8%
of managers



Said their organisation offers training to help them manage different generations.

47%
of managers



Said their organisation does not currently have a health and wellbeing strategy.

50+

15%
of employees aged over 50



Said they had had a conversation with their line manager in the last six months about their career.

THE IMPORTANCE OF HEALTH AND WELLBEING SUPPORT FOR EMPLOYEES

- Employees don't feel supported in managing their health** – Poor health is one of the biggest reasons that people in their fifties leave the workforce²⁸ so there is a need for better health to enable them to stay in work longer. Yet, AXA PPP healthcare's research found that most employees did not feel well supported by their organisation in maintaining their physical wellbeing (only 27 per cent felt supported) and managing workplace stress (only 29 per cent). They felt most supported in meeting work deadlines (44 per cent), with general concerns at work (44 per cent) and with their work/life balance (42 per cent). This indicates that many employers are currently concentrating on work life balance and maintaining productivity. Employers need to acknowledge the importance of mental and physical health as employees grow older and that employees have needs outside of those directly related to their work. Additionally, if employees have good health and are not suffering from stress, this should help to increase productivity so it is beneficial for employers to have strategies in place to support employees in this regard.
- Flexible working is the most widely available support for employees nearing state pension age** – AXA PPP healthcare's research found that the most widely employed approach is making available different working patterns, such as reduced hours or a phased retirement (cited by 14 per cent of employees and by 26 per cent of managers). Removing an expected 'retirement age' and letting people choose when to stop working (cited by 10 per cent of employees and 11 per cent of managers) and offering flexible working to help people transition into retirement (9 per cent of employees and 20 per cent of managers) were also noted.
- Flexibility is just one way of supporting the sandwich generation** – While the greater flexibility offered to older workers – one of the key elements set out by the CIPD – is welcome this is far from the norm. However, this is just one of the areas of support that employers will need to consider to meet employees' needs. For example, having to potentially juggle caring responsibilities both for grandchildren and/or for elderly relatives as well as support family members financially could affect employees' psychological wellbeing, so services such as an employee assistance programme (which offers access to confidential, professional counselling) could help. Employees approaching retirement age report receiving little other support from their employer. For instance, just 5 per cent of employees reported that free health checks are offered, 3 per cent said access to an independent financial adviser is made available and 2 per cent cited later life apprenticeship schemes or retraining as an available initiative. While in each case managers report a greater degree of availability (17 per cent, 8 per cent and 12 per cent respectively), it is clear that most employers have not yet enhanced or configured their employee benefits packages to take account of the needs of older workers.
- Employees aren't aware of steps employers are taking** – The Chartered Institute of Personnel and Development (CIPD) has set out four key elements that should inform part of a holistic approach to adapting to an age-diverse workforce: inclusive recruitment; improving capability of line managers; supporting employee health and wellbeing; and moving towards flexible working.²⁹ AXA PPP healthcare's research suggests that there are still gaps for employers to fill in a number of these areas. For example, when asked what initiatives their employers use to attract, retain and engage employees approaching state pension age, 70 per cent of employees said 'none' or that they did not know. However, this figure almost halves to 37 per cent amongst the managers we surveyed. This suggests that many firms may indeed have such policies in place but that they are not making employees sufficiently aware of them. As the proportion of older employees increases, it will be vital to ensure the effective communication of the workplace benefits available to them. For example, employers could use a broader range of communications channels, from face to face manager cascade of messages, to online information and support that employees can access, to posters in communal areas. We recommend that employers are clear and consistent in their communications so employees know how and where they can access information.

THE VALUE OF A WELL CONSTRUCTED HEALTH AND WELLBEING STRATEGY

■ **Many organisations don't have a health and wellbeing strategy** – Our research indicates that more can be done by employers to design and introduce workplace health and wellbeing strategies. Almost half (47 per cent) of the managers AXA PPP healthcare surveyed report that their organisation does not currently have a health and wellbeing strategy in place, while nearly a quarter (24 per cent) said they didn't know whether their organisations had one. Perhaps unsurprisingly, larger sized firms (employing 250+ employees) are more likely than smaller ones to have a health and wellbeing strategy in place, with 43 per cent of managers at larger organisations saying their organisation has one compared with 12 per cent of managers at companies employing 1-9 people, 17 per cent of those with 10-49 employees and 27 per cent of those employing 50-249 employees. However, alarmingly, even in larger firms almost a third (30 per cent) of managers said their organisation does not currently have an employee health and wellbeing strategy.

■ **Health and wellbeing strategies can help** – The changing workforce demographic strengthens the case for introducing a health and wellbeing strategy to meet the needs of employees in areas such as job design, health and safety protection and ergonomics to enable them to stay in work for longer. Running an organisation diversity survey would help employers understand the needs of different groups of employees and the types of support that work best for them.

■ **Culture helps lay the foundation for inclusivity** – Employers need to ensure that there is a positive workplace culture that recognises the life and professional experiences that employees bring to their business. We therefore recommend that they foster a culture of inclusion – for example, through mentoring programmes to enable sharing of life and professional experiences between employees of different ages.

“It's vital to communicate the services available to employees”

■ **Managers are key** – A key component of a comprehensive strategy for managing an ageing workforce is ensuring that line managers have the knowledge, skills and confidence to enable them to manage people at different life stages and with varying needs for workplace support. However, AXA PPP healthcare's research found that just 8 per cent of managers said that their organisation offers suitable training for managers to help them manage different generations of workers – for example with education about age discrimination legislation. Even in larger companies (250+ employees), only 11 per cent of managers reported being offered this type of training. This suggests that, moving forward, a key challenge for employers will be to ensure that their managers are given training specifically to equip them with these skills as it will become increasingly common for them to manage people who may in some cases be significantly older than them. We therefore recommend that businesses ensure that training is in place for line managers to help them to understand and respond to the needs of a multi-generation workforce. Equally, employers should provide a clear framework to managers to enable them to apply their policies and procedures to support employees – for example, regarding time off or flexible working arrangements.

■ **Workplace health services can support managers and employees** – Occupational health services can advise managers on reasonable adjustments to improve employees' workspace, workload or wellbeing and help them perform well. In addition, an employee assistance programme can provide information and guidance on a range of topics for employees and their families, from financial and legal to medical areas. They can also support managers in having difficult conversations. It's essential that these services are promoted well in the organisation so employees are aware of them and know how to access them when they wish to.

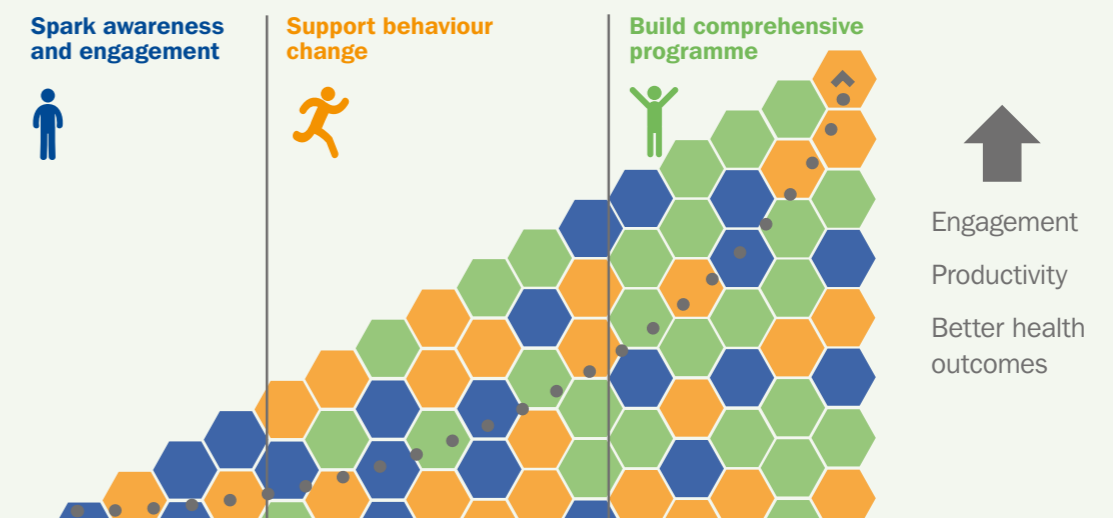
HOW CAN EMPLOYERS ENCOURAGE AN ACTIVE, HEALTHY WORKFORCE?

It's clear from our research that most employees (65%) think employers share at least equal responsibility for helping them to be physically and mentally able to work. Dr Chris Tomkins, Chief Operating Officer, Proactive Health, AXA PPP healthcare, highlights the role of an effective wellbeing programme in helping organisations to protect their most valuable asset.

- **Wellbeing programmes can help engage employees with their health** – Wellbeing programmes are a good start to encouraging an active, healthy workforce and building a sustainable health culture that leaves your people feeling good and functioning well. Employees are often unaware of their health risks and employers can work with them to identify and address them. In particular, new proactive wellbeing programmes that focus on health improvement are more relevant to those who most need support and who have been traditionally hard to reach. (See figure 1 *Steps to building a comprehensive health and wellbeing programme*.)
- **Don't underestimate the value of company culture** – Company culture can play a big part in supporting employees to build an energised, resilient and motivated workforce – for today and tomorrow. Organisations that adopt a more output focused approach (where employees have flexibility about how they perform their roles) as opposed to an input focused one (which monitors hours worked) are more likely to see engaged and productive employees.

- **Reduce barriers to physical activity** – Employers can introduce ways to encourage and reduce barriers to being active at work such as alterations to building design. Cycle to work schemes are another good way for people to get active.
- **Health technology can help, if supported by a suitable behaviour change programme** – The way people monitor and engage with their health is changing. Innovations in technology mean greater knowledge and insight are instantly available. Health technology is useful for showing employees their daily health status and activity (such as steps taken or calories burned) and is making this information more readily accessible. However, physical activity monitoring alone doesn't necessarily catalyse a change in behaviour. Employees also need the support of an effective behaviour change programme to help them to make positive, sustainable lifestyle changes. Services that help employees to understand their 'key numbers' such as blood pressure and cholesterol are a good starting point – especially when backed up by appropriate support.

Figure 1 – Steps to building a comprehensive health and wellbeing programme



THE ROLE OF PUBLIC POLICY IN SUPPORTING LONGER, FULLER WORKING LIVES

■ Employees can feel pushed out of the workforce –

Government policy is based on enabling people to work longer if they wish, and to take greater responsibility for their own wellbeing by working, saving and looking after their health. The Coalition Government's *Fuller Working Lives: a framework for action* strategy, published in 2014,³⁰ identifies certain workplace factors as key in 'pushing' employees into retirement, including; reorganisation, technological shocks, occupational stress, repetitive work and lack of flexibility in their employment contractual terms and conditions. It highlights that "These can be particularly important for people with health conditions and caring responsibilities, and it is important that significant workplace-based barriers are addressed."

■ Age discrimination and unconscious bias still exist –

In *A new vision for older workers: retain, retrain, recruit* Baroness Altmann stated that "An increasing number of employers, individuals and organisations understand both the challenges of an ageing population and the benefits of employing older people. But they are a minority. Age discrimination and unconscious bias remain widespread in the UK labour market and a concerted effort is needed to overcome this. We need every business to wake up and recognise the value of older workers."³¹ The report also suggested that, old age, needs a media rebrand as the images that accompany stories of older people are often outdated and contribute to negative perceptions about getting older.³² In order to promote this, we recommend that the government appoints a suitable successor to Baroness Altmann to the position of Business Champion for Older Workers. We further recommend the introduction of an independent working group to examine the needs of an ageing workforce. The group should report to the Business Champion and provide business and policymakers with clear recommendations on workplace issues for older employees.

■ **A joined up approach is needed** – The UK's ageing society will affect a number of government departments so, to enable an effective approach to be established to meet their needs, we recommend that the government conducts a Cabinet Office review to examine the impact of the UK's ageing society on future public policy. Furthermore, a dedicated, permanent Whitehall official should be appointed to work across departments and oversee policy implementation in this area.

■ **Consult on tax incentives** – The government recognises that the tax system can play a role in encouraging behavioural change, for example with savings and pensions. Therefore, we recommend that the government consult on the tax treatment of employer paid health services and insurance products to ascertain whether allowing employers who offer such services and products to claim tax relief on them would encourage greater uptake and, in turn, enable employees to take greater responsibility for their own health and wellbeing.

■ **Employers are responding to the needs of the sandwich generation** – A number of employers are reportedly already using policies and procedures to support their sandwich generation employees.

◆ **Sainsbury** – The supermarket chain estimated in 2011 that some 20,000 of its employees look after a friend or loved one. They help to ensure that these employees get the support they need through flexible working or the ability to take time off at short notice. Sainsbury has also sponsored the Carers UK advice guide which offers information on managing work and care responsibilities.³³

◆ **BMW** – The German car manufacturer reported in 2011 that it had built elements into one of its production lines specifically aimed at making the working day easier for the senior workforce, ranging from ergonomic back supports to mobile tool-trolleys and enhanced lighting as well as a relaxation room.³⁴

◆ **BT** – The telecommunications company's, carer's passport helps employees to identify their care responsibilities and agree with their manager adjustments they might need and action to take if they need to leave work suddenly, as well as the communication required if an employee is unable to come to work.³⁵



Organisations that adopt a more output focused approach (where employees have flexibility about how they perform their roles) are more likely to see engaged and productive employees.

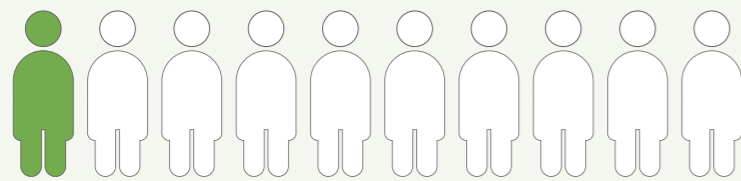


CHAPTER 4 CARING FOR THE CARERS

Ill health and caring for family members put pressure on the sandwich generation's ability to stay in work.³⁶ Despite this, AXA PPP healthcare research reveals that, while employees feel supported by their employers in meeting their work responsibilities, they feel far less so in maintaining their wellbeing and with their caring responsibilities for their loved ones.

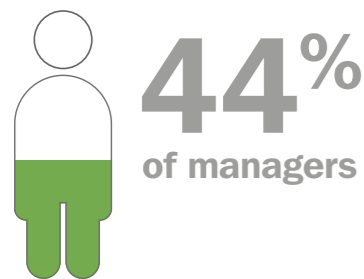
Managers play a crucial role in supporting employees to give their best at work – from spotting signs that they're not their usual selves, to talking with them about the challenges they're facing and pointing them to sources of support to deal more effectively with the pressures they're facing. To enable managers to succeed, employers need to establish clear policies and procedures for managers to support employees.

Sarah Goss
Employee Relations and Policy Consultant, AXA UK



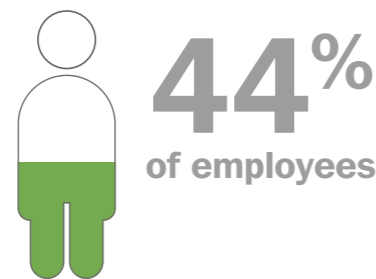
Approximately
1 in 10
people

There were approximately 5.8 million people providing unpaid care in England and Wales in 2011, representing just over one tenth of the population.³⁷



44%
of managers

People who said their organisation does not have formal policies and practices in place to support employees who are regularly responsible for the care of a loved one.



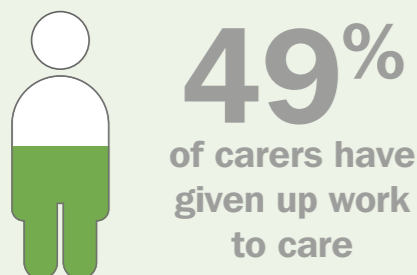
44%
of employees

People who said their organisation does not have formal policies and practices in place to support employees who are regularly responsible for the care of a loved one.



3 in 5
people

The estimated number of people Carers UK estimate are likely to end up caring for someone at some point in their lives.³⁸



49%
of carers have
given up work
to care

According to a survey by Carers UK, nearly half of carers have given up work to care for a loved one, 23 per cent have reduced their working hours and 17 per cent have had to take a less qualified job or turned down a promotion to fit their work around caring.³⁹

THE PRESSURES ON CARERS

- **The number of carers is set to increase** – As previously noted, Carers UK estimates there will be 9 million carers by 2037.⁴⁰ Rising life expectancies and people having children and retiring later means there could be pressures on the sandwich generation with both dependent children or grandchildren and dependent older relatives. AXA PPP healthcare's research also shows that the nature of care giving changes as employees age, with those over 45 more likely to be responsible for caring for parents and/or grandchildren.
- **Workplace policies are geared more towards childcare than eldercare** – AXA PPP healthcare's research reveals that some businesses are not keeping up with the growing numbers of employees with caring responsibilities. Of the managers who said their organisation has formal policies and practices in place to support employees with caring responsibilities, just over half (55 per cent) said these exist for employees who are regularly responsible for the care of their parents but 76 per cent said these exist for employees who care for children.

- **Care giving can affect employees' working lives and their health and wellbeing** – There's also a risk it can affect employees through rising levels of absence and falling levels of productivity. It is a common reason for an early exit from the labour market with, in some cases, untoward impact on employees' livelihood, their employer and the economy.⁴¹
 - According to a survey by Carers UK, nearly half of carers have given up work to care for a loved one and 23 per cent have reduced their working hours. Of those who gave up work, retired early or reduced their working hours, 69% said the stress of juggling work and care was a contributing factor to their making this decision.⁴²
 - The cost to the UK economy of employees giving up work to care for someone is over £5 billion a year and UK businesses lose a further £3.5 billion.⁴³
 - A Carers UK study found that women were four times more likely than men to have given up work due to multiple caring responsibilities.⁴⁴

SUPPORTING EMPLOYEES WITH CARING RESPONSIBILITIES

- **Understanding employees' needs** – Overall, only 23 per cent of the employees we polled said they feel supported by their employer with their responsibilities for caring for a loved one and 32 per cent think their employer could do more in this regard. The pressures of looking after older relatives are distinct from those of looking after children – there can be both emotional and financial implications to manage and, if the person being looked after has a degenerative condition such as Alzheimer's, those caring for them can feel overwhelmed by the task. Additional complications arise when the relative lives far away or where they can no longer live independently. We therefore recommend that employers recognise that different policies, which reflect the need for unplanned short term leave as well as longer term arrangements might be needed and that they listen to employees to determine what would best help them. Flexible working hours and compassionate leave are the most commonly offered policies to help those with care giver responsibilities but, while helpful, they are more focused on supporting employees with children than those with older relatives with care needs: 55 per cent of managers reported that their organisation has formal policies and practices in place to support those responsible for the care of their parents, while 75 per cent said formal policies and practices are in place to support employees responsible for the care of children. In addition, only half (51 per cent) of respondents polled by AXA PPP healthcare agreed that they would feel comfortable talking with their manager about issues to do with their responsibilities for the care of a loved one. Line managers need to understand the needs of their employees and should, therefore, be properly trained for this.
- **Allowing time off** – More than a third of employees (34 per cent) with caring responsibilities said that, if they needed to take a day off work to provide hands-on care for a loved one, they would be most likely to ask for it as paid holiday. This was closely followed by taking it as unpaid leave (31 per cent). This is not a long term solution for those who have ongoing care responsibilities, however, and could result in additional pressure for the care giver as they lose holiday time and/or suffer financially. Organisations could consider a combination of paid and unpaid time off, including emergency leave, time off at the manager's discretion and the option for employees to take a sabbatical or a career break.
- **Workplace support services** – Financial strain related to care giving can cause considerable stress to care givers – Carers UK research shows that over half of carers are using savings to pay for everyday living costs and 44 per cent of carers have ended up in debt as a result of caring for a loved one.⁴⁵ It is therefore critical that employers try to support care givers who wish to stay in work – for example, they could offer access to financial guidance and information through a confidential employee assistance programme. Care giving can also have a significant impact on the health of the care giver. Carers UK research found that 80 per cent of carers say it has adversely affected their health, and half of carers say they have experienced depression after taking on a caring role.⁴⁶ This further highlights the importance of health and wellbeing support for employees in this situation, to help them deal more effectively with the pressure they're experiencing.

8 TIPS FOR MANAGERS TO SUPPORT THE SANDWICH GENERATION

Sarah Goss, Employee Relations and Policy Consultant at AXA UK, highlights ways that managers can get the most from an age diverse team and from those with caring responsibilities.

1 Get to know your team.

It might sound obvious but finding out more about your team such as what motivates them, their interests and career and life plans can enable you to support them through role changes or reskilling and help to ensure they are engaged with their work. It can be difficult for an employee to talk about their responsibilities outside of work so, if they reveal that they have responsibilities for providing regular care for a loved one, take time to listen to the challenges they face and be as supportive as possible.

2 Ask the employee what they need and how the business can support them.

In some cases the employee will be able to pinpoint the type of workplace support that would make balancing their work and home commitments easier. Consider what reasonable adjustments could be accommodated, from short-term flexible working, time off or workload adjustments to longer term solutions such as changes to working patterns or enabling them to work from home one or two days a week. Employees have the statutory right to ask for flexible working if they've been employed by your organisation for 26 weeks – even if they don't have caring responsibilities.

3 Be aware of how the Equality Act 2010 applies.

Age is a protected characteristic in the Equality Act 2010, meaning that it's against the law to discriminate against someone based on their age. There can also be an unconscious bias so don't make assumptions about your team's interests, motivations and strengths.

4 Use the managerial support available.

Your HR team may be able to provide support, including guidance on how to approach conversations with employees, information on the healthcare services available to them (such as a referral to occupational health or an employee assistance programme) and the policies and procedures in place to support them.

5 Encourage the team to mix and share knowledge.

There could be a tendency for employees to stick together with their own age group but a little gentle encouragement can get people mixing and sharing knowledge and best practice. Make sure training programmes encourage this and help to break down barriers by increasing awareness and understanding. Consider how team members can support each other – for example, through mentoring programme to help develop employees' skills, knowledge and approach to work tasks. Try to organise team events and activities that appeal to everyone.

6 Let the employee know about the support available to them.

This can include informing them of the organisation's policies about paid and unpaid time off as well as directing them to workplace health services such as occupational health (which can recommend workplace adjustments) or an employee assistance programme (for confidential support and guidance on legal or financial topics as well as on physical and mental health). They can also point employees to online and local sources of support for carers.

7 Keep in touch.

Whether the employee needs time off or is able to stay at work, it's important to keep in touch with them to check how they're doing and to discuss next steps to helping them to return to work or normal duties. Agreeing a plan for the frequency and method of communication from the outset can help. The employee might want to tell the team about the reasons for their absence or change to working patterns or they might want you to do it with them. Equally, they might not want the team to know so it's important that you respect their wishes.

8 Help the employee connect with other carers in the workplace.

It can be a great help for employees to be able to share their experiences with others in a similar situation – either in your own organisation through an employee support group or through charities such as Carers UK.

USEFUL RESOURCES

AXA PPP healthcare's Ageing Well hub
Information about how employees can live life well now and plan for later life
<https://www.axapphealthcare.co.uk/ageing-well>

Employers for Carers, part of Carers UK
Toolkits, practical guides and resources including an employer toolkit.
<https://www.employersforcarers.org/>

Age Positive collection of resources
The government's collection of resources including research and an employer toolkit.
<https://www.gov.uk/government/collections/age-positive>

Age Action Alliance
An employer toolkit to help managers of older workers.
<http://ageactionalliance.org/employer-toolkit/>

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AXA PPP HEALTHCARE'S STRATEGY IN HEALTH

We live in a time of remarkable advances in medicine, rising costs of healthcare and increasing needs of the people who count on us – our members and clients. We constantly challenge ourselves to meet these demands, using everything we've learned over the last 75 years.

We look after
1 in 22
people
in the UK

(As at February 2016)



We protect our members and clients by enabling them to live life well – today and for tomorrow

Enabling our members and clients to live life well means we get involved in their health early: helping them prevent future illness through positive lifestyle choices; enabling fast access to specialists and hospitals, in some cases without a GP referral; and employing a range of qualified, experienced healthcare professionals to support them when they need it most:

■ **How we help members stay healthy and well**

With many health issues stemming from lifestyle, we're increasing our work in wellbeing and prevention. Living well today and always taking care of ourselves will help us to be our best for longer.

■ **How we support members when they need it**

With the wealth of health information and the health choices we often face, expert support and navigation is crucial. More than 220 healthcare professionals including nurses, doctors, counsellors, pharmacists and midwives are there for our members and their families.

■ **How we help members get better**

With extraordinary advances in medicine, complex and varied treatments, we work tirelessly to help members access the right clinical care quickly, accurately and often directly, because sooner is better when it comes to our health.

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