



The Prince's
Responsible
Business Network

The Mid-Life MOT:

HELPING EMPLOYEES NAVIGATE MID-LIFE

A toolkit for Senior & HR Managers to drive the
benefits of retaining older workers



Royal Founding Patron: HRH The Prince of Wales
Chairman: Jeremy Darroch
Chief Executive: Amanda Mackenzie OBE

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Registered Office:
137 Shepherdess Walk, London N1 7RQ
www.bitc.org.uk



CONTENTS

PAGE

1	FOREWORD	3
2	INTRODUCTION	4
3	WHY MID-LIFE MOTS HELP	5
4	THE MID-LIFE MOT IN SNAPSHOT	6
5	THE BUSINESS CASE	7
6	IMPLEMENTING A MID-LIFE MOT PROGRAMME	10
6	SUPPORTING MID-LIFE MOTS	12
7	BUSINESS PILOT PROGRAMMES	13
8	RESOURCES	17
9	APPENDIX	18
	DELIVERY MATRIX	
	ROLES AND RESPONSIBILITIES	
	A CONTENT FRAMEWORK FOR THE MID-LIFE MOT	
10	REFERENCES	22





FOREWORD

The UK population is ageing. By 2030 half of all adults in the UK will be over 50 years old. At the same time, there is a growing shortfall of younger people entering employment. Retaining older workers in the workplace has never been more important.

Employers need to respond to this challenge and leverage the demographic changes for business success. Business in the Community aims to make the UK the world leader at responsible business. Through our age campaign, we provide employers with the tools and insight they need to support a growing older workforce. We inspire and share best practice to promote truly age-inclusive workplaces in which employees of all ages and stages of life can thrive.

Retaining, retraining and recruiting older workers and creating workplaces where people of all ages can thrive is essential for business success.

Retaining more older workers is the core reason to use a mid-life MOT in your business. The mid-life MOT is a programme of conversations covering work, wealth and health which helps people to make informed choices for their future. With the right support, employees can navigate the transitions and challenges of mid-life and remain in work.

We would like to thank all the companies involved in the pilots, the Centre for Ageing Better, FSCS, Acas and colleagues at BITC and Aviva for their support in developing this guide.

We encourage you to use this toolkit to develop a mid-life MOT programme. They are a win/win for your business and your employees.



Andy Briggs, Chief Executive Officer UK Insurance, Aviva, Chair of BITC Age Leadership Team and Government Business Champion for Older Workers



Anne Willmot, Age Campaign Director, Business in the Community



INTRODUCTION

Being an age-friendly employer is ultimately about being a good employer. We need to create open and inclusive workplaces which are positive about the benefits of age diversity. Providing the right employee support at the right time is critical.

This toolkit provides a great, practical resource to support you as you seek to retain more of your ageing workforce through offering staff a mid-life MOT. This is a programme which allows people in mid-life to reflect and take stock, manage transitions and plan holistically for the short, medium and longer term, focusing on their job, health and finances. Through a series of managed conversations in group discussions, seminars, workshops, one to ones and on-line platforms, employees gain clarity and confidence about how to shape their future at work.

The guide covers the business case for the mid-life MOT, clearly focusing on the benefits of increased productivity and reduced costs and business risk. This will help you make the case for implementing a mid-life MOT to senior management and the C-suite. It then sets out a framework for a mid-life MOT programme, presenting a range of

options which you can draw on to tailor a programme to suit your business.

Drawing on pilot activity, the toolkit provides insights from both employers and employees to inform how you can implement this resource most effectively, including examples and ideas from the most forward-thinking businesses.



WHY MID-LIFE MOTS HELP

Juggling work-life balance, planning future finances and considering career and learning opportunities in mid-life can be difficult.⁽¹⁾

- **41%** of carers aged 45 to 60 struggle to work.
- **33%** are “just getting by” financially.
- **27%** show symptoms of mental ill-health.

But conversations in mid-life are not always easy.⁽²⁾

- **ONLY 21%** of people in mid-life feel they can talk openly with their manager about adjusting their current role.
- **ONLY 20%** feel they can talk openly about their retirement plans.
- **ONLY 24%** feel they can talk openly about future career plans.

The mid-life MOT addresses concerns expressed in mid-life.⁽¹⁾

- **ONLY 28%** of people in mid-life think they will have enough money for future care costs for them and their family.
- **47%** are worried they will not have adequate income in retirement.

Employees want help. Aviva had a 94% take-up rate for their pilot mid-life MOT.⁽¹⁾

- **64 - 66%** of over 45s believe their employer should offer holistic support for a range of issues beyond their careers.
- **20%** say it would give them the confidence to ask to change their working patterns.
- **24%** would feel reassured they could work for longer as their skills would still be valued.

Mid-life MOTs help people in mid-life review their circumstances and their options and make plans for the future. As a result, they are better equipped to handle the challenges they face and find the balance between their working and personal lives.



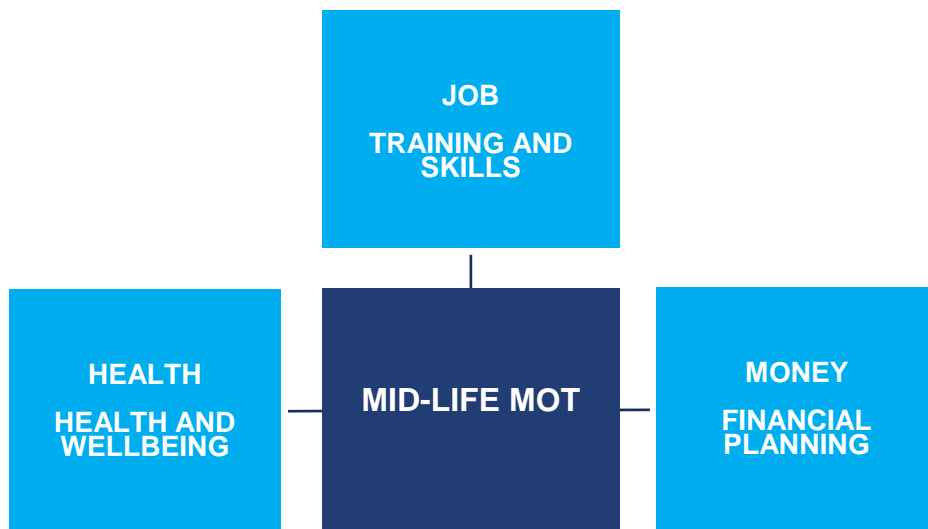


MID-LIFE MOT IN SNAPSHOT

A mid-life MOT is an important tool which can drive retention rates for older workers and promote a more age-inclusive approach.

It does this by providing a framework in which employees, typically in their 40s, 50s and 60s, can review work and its interaction with their personal lives through a range of conversations in various settings across 3 themes: job, health and money.

As a result, employees can make realistic plans for their future and employers can identify ways to support them.



Job: Training and Skills

- Older workers have knowledge and skills crucial to the business.
- Later life is a time when priorities change. Employers need to respond and help people stay in work for longer. Flexible hours, home working and support when becoming a carer can all help.
- Older workers want to think about development, building skills and retraining, not just retirement. This supports your business needs.

Health: Health and Wellbeing

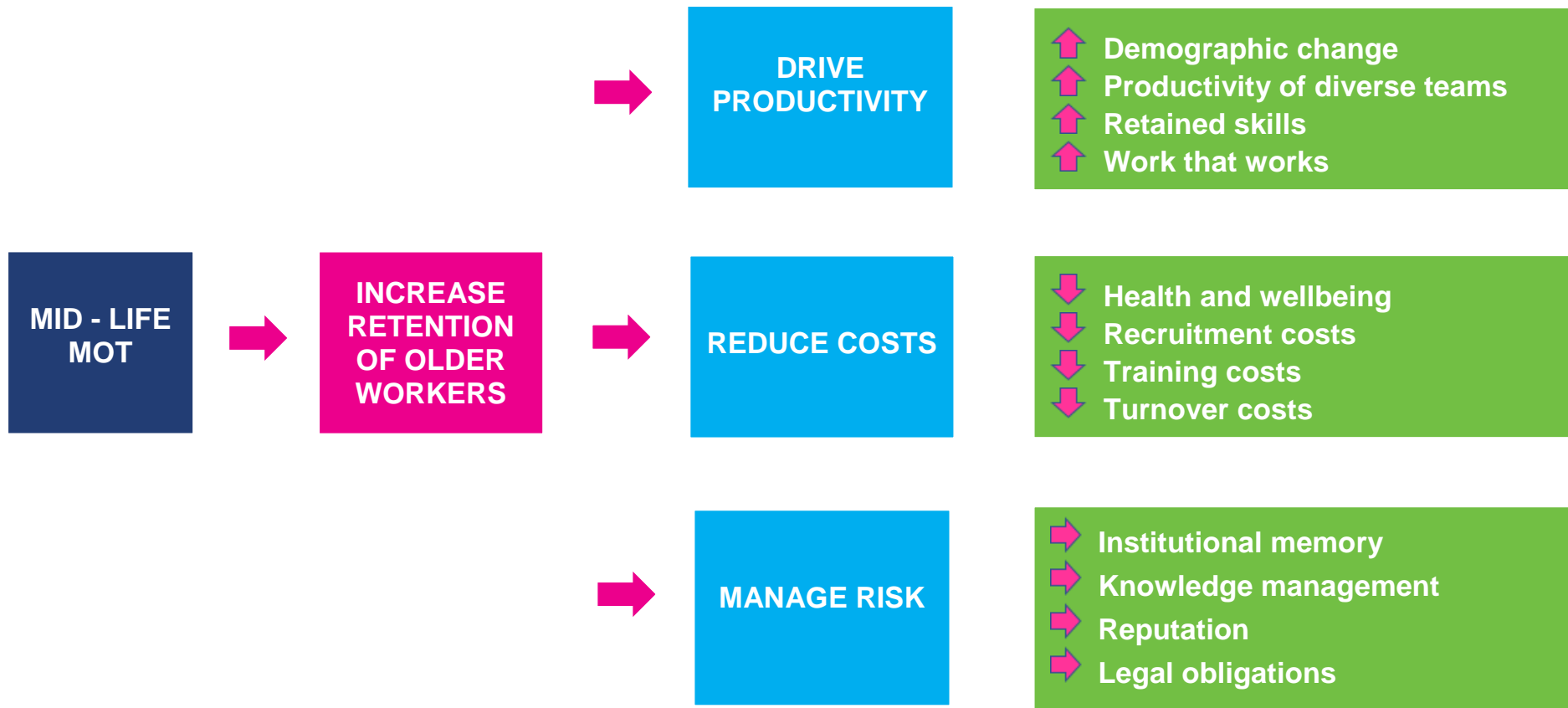
- Good health and well-being benefit both employer and employee.
- Employees trust and value health support offered by employers.
- Many older workers balance caring responsibilities with work.

Money: Financial planning

- People need to think about life after work, any changes that might happen before retirement, and make plans for their future.
- Help to understand pensions and savings is an important and valued benefit.
- Without support, employees may fall out of the workforce altogether, putting them at greater risk of poverty in retirement.



THE BUSINESS CASE



Mid-life MOTs can drive productivity



Demographic change: By 2020 one in three workers will be over 50.⁽³⁾ In next 10 years there will be 13.5 million vacancies and only 7 million school and college leavers to fill them.⁽⁴⁾ Retaining older workers will be key to meeting future demand for staff.



Retained skills: Retaining experienced staff means that crucial knowledge and skills are retained within the organisation. Mid-life employees are willing to learn new skills⁽⁵⁾ and mid-life MOTs drive increased take-up of learning and development.



Productivity of inclusive teams: People work better in teams and diverse teams are more productive. Research has shown that teams which are diverse on the basis of gender, age and geography make better business decisions 87% of the time.⁽⁶⁾



Work that works: Helping employees shape work that works for them in later career reduces the risk of early exit. People need and value support during life-changing events, such as becoming a carer.⁽⁷⁾

Mid-Life MOTs can reduce business costs



Health and wellbeing: By providing support, mid-life MOTs reduce business costs by reducing staff absence rates and ill health and providing scope to discuss and manage employee health and wellbeing. Employee engagement also improves.



Recruitment: Using the mid-life MOT to prevent early exit by older workers reduces recruitment costs by supporting staff who might otherwise struggle to balance work with their health and well-being needs or personal responsibilities such as caring.



Training: On-boarding and training needs add to the cost of replacing an employee. Replacement of higher skilled and experienced older staff is likely to incur higher costs.



Turnover costs: replacing staff incurs costs from exit procedures and in lost productivity while posts are vacant. Research consultancy Oxford Economics found it costs an average of £30,000 to replace an employee and train a replacement to the same level.⁽⁸⁾

Mid-life MOTs can help manage business risk



Institutional memory: Helping employees think about when and how they will retire provides opportunities to pass on skills to younger colleagues via mentoring. Older employees gain purpose and the business retains skills and experience built up over a career.



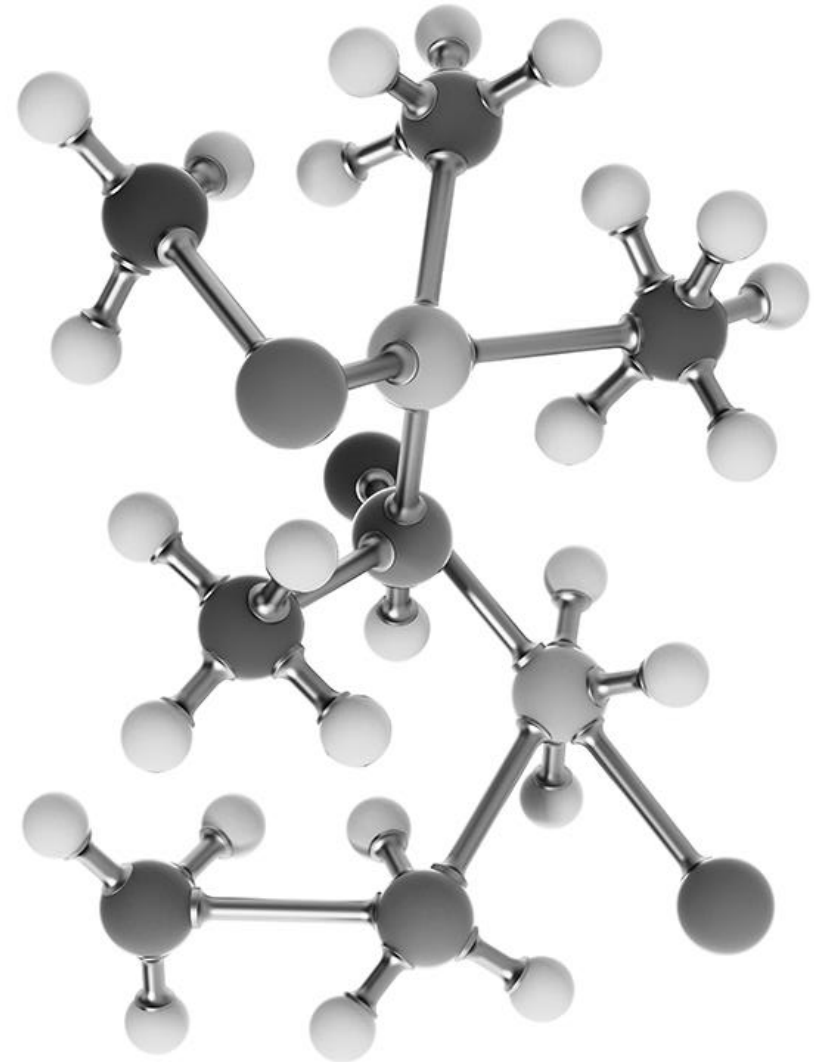
Knowledge management: Helping older employees think about transitions avoids the risk of unplanned departures and allows business to plan for retaining, passing on and recording corporate knowledge.



Reputation: Fair treatment of older employees can build business reputation and corporate loyalty. This can be especially valuable in securing market opportunities in the valuable over 50s demographic which accounts for nearly half of UK consumer spending.⁽⁹⁾



Legal obligations: Age is a protected characteristic under the Equality Act. Failure to offer open and fair access to training, recruitment, workplace adjustments, progression or flexible work to people of all ages leaves employers vulnerable.



IMPLEMENTING A MID-LIFE MOT PROGRAMME



The mid-life MOT will help mid-life employees navigate transitions and as a result remain in the workplace, allowing businesses to build retention of skilled and valuable staff.

Delivery of the planned mid-life MOT programme across various delivery models/platforms, fully supported by internal policies and procedures.

Communicate purpose and content of mid-life MOT to all staff, making resources available to all but targeting those you think will most value from taking part.

Develop and deliver training for line managers to ensure understanding of the purpose of the mid-life MOT and how they need to support the programme with their staff.

Negotiate and develop elements of the mid-life MOT you will be delivering via external providers.

HR to pilot and develop the mid-life MOT, either as a stand-alone programme or integrated into existing development and review processes, together with required review/adjustment of policies and procedures to support outputs.

HR to communicate purpose/value/business case for the mid-life MOT to senior management and C-suite to obtain buy-in, agreement for a pilot and budgetary support.

Development and Delivery Options

Delivery of the mid-life MOT should be implemented as best fits your business. Programmes need to include all three elements of the mid-life MOT: job, health and money. But you can choose your delivery model to suit, either as a single programme or broken out as sessions which fit within your standard employee support offer.

Conversations can be in a group setting, one-to-one or via digital platforms. Experience so far has shown that all these formats can be effective.

- Group seminars led by external experts can work well when discussing money and financial planning.
- One-to-one sessions might be more appropriate for conversations about jobs and future changes in the way people work, and also for health advice. These might be led by HR staff or external specialists.
- Links to digital resources work well if people are reviewing material independently. Free materials are available on the [Government's mid-life MOT](#) web pages.

Let people know that the mid-life MOT is about helping them take stock, manage transitions and plan holistically for the short, medium and longer term. And don't worry that talking to staff over 50 about future work plans risks age discrimination. An employer can ask an

employee, no matter what their age, about their work plans in the short, medium and long term. Acas has produced [practical guidance](#) to help you understand what you can and cannot ask.⁽¹⁰⁾

Most employers will probably want to pilot a mid-life MOT before rolling it out to all staff. A pilot should engage with a range of people from across the business. Senior management and HR will be involved with initial development. Staff and staff networks should have the opportunity to provide assessment of the pilot and also continuing feedback after full roll-out to highlight any changes in staff needs.

A detailed delivery matrix is presented in the Appendix showcasing the range of options available.



SUPPORTING MID-LIFE MOTS

Making the changes resulting from implementing a mid-life MOT programme will rely on effective support from senior management, HR and line managers.



Organisational change: Senior management will need to support the cultural change resulting from age-inclusive policies and procedures such as the mid-life MOT, and endorse any additional costs.

HR will need to develop appropriate policies and procedures across the three strands of the mid-life MOT; job, health and money. They will also need to equip line managers.



Equipping: It will be essential that HR provide effective support for line managers and equip them to support the mid-life MOT to ensure they do not become a barrier to the full realisation of the benefits of the process.

Line managers will need training and resources which allow them to be fully familiar with both the purpose and content of the mid-life MOT programme. Employers might consider that it would be appropriate for all line managers to undertake a mid-life MOT themselves.



Signposting: It will be important to sign-post people to the mid-life MOT. During regular assessments, line managers can talk to staff about their future work plans. To help with this, let them know about the [Acas guidance](#).⁽¹⁰⁾

These conversations will be excellent opportunities to sign-post employees to the mid-life MOT. Employees may well raise issues about work-life balance themselves. But remember that the mid-life MOT should always be a voluntary process, staff of any age should be able to access resources, and asking different questions of people based on their age is discriminatory.



Follow-up: There will be various follow-up actions after a mid-life MOT. Most of these will be taken by the employee themselves. But HR and line managers will need to oversee and support delivery of agreed changes.

Line managers will have responsibility for the functional management of any changes, working with HR to review, agree and implement alterations to job design or hours, flexible working or other changes to working arrangements, and follow-up on their success.

Health and well-being support needs may be identified during a mid-life MOT. HR will have overall responsibility for overseeing these, but line managers will manage support for their direct reports.



BUSINESS PILOT PROGRAMMES

Key learnings on what works in practice

In 2018, a number of companies developed pilot mid-life MOT programmes as part of an assessment project delivered by the Centre for Ageing Better.⁽⁵⁾

Various delivery formats were tested. Learnings illustrated the advantages and disadvantages of the different formats according to the needs of businesses.

Mixed Delivery Seminars

Aviva

Aviva had a 94% take-up rate for the mid-life MOT pilot they offered to 100 of their Norwich-based staff aged 45 to 60. The programme offered three 90-minute group seminars by in-house and external experts across wealth, work and well-being. The seminars were delivered in an adult-to-adult style and promoted services already offered by Aviva plus offered optional one-to-one support: on wealth needs, via a financial adviser; on work needs via a National Careers Association professional; and for well-being via in-house 'health heroes'.

Feedback indicated a third of participants were concerned that age is a barrier to their careers, but the MOT increased confidence in the future and appreciation of the company as an employer.

There was most interest in the wealth advice with the strongest assessment scores. Participants expressed strong interest in flexible working to transition into retirement. The ability to share experiences with peers as well as one-to-one support was valued.

***IMPACT:** after the mid-life MOT pilot, Aviva saw a 10% increase in participant engagement scores across confidence, knowledge and attitudes.⁽⁸⁾*

Mixed Delivery Workshop

Legal & General

Legal & General piloted workshops which included face-to-face support, paired and group delivery.

- Financial wellness: small group discussions on debt, saving and financial management, building understanding on planning and decision-making both now and for the future.
- Pensions savings: digital tool allowing people to check if they are on track for their objectives in retirement and the impact of changing pension contributions and retirement age.





- Health and well-being: a one-to-one biometric assessment with an external clinician offering health tests and confidential counselling, plus an App for ongoing monitoring and an action plan.
- Career, skills and work-life: 75-minute seminar run by an external expert covering how careers are changing, options available and action planning to maximise work-life balance.

90% of participants found the workshop useful. Group conversations were valued but there was demand for more tailored/confidential one-to-one support. The paired discussion was felt to be least successful.

"I liked the holistic approach – looking at all aspects of getting older rather than focusing on pensions OR careers OR health." ⁽³⁾

Digital platform

Mercer

Mercer have developed and piloted a digital platform to support personal assessment across three pathways; self – skills, careers, job; health; and wealth and finances. The pilot highlighted a preference for a guided pathway providing tailored recommendations for action.

Participants in the pilot, aged 45 to 60, were interested in career options offering more flexibility and work-life balance, with 97% willing

to learn new skills. Advice on health allowed people to identify concerns, and guidance on wealth and finances led 70% to identify working after retirement as an option to generate additional income.

"I didn't know that there could be a new way of looking at these things altogether. It's so important to have the opportunity to check in like this." ⁽³⁾

External Professionals

Aviva, Legal & General and Mercer all drew on external professionals to provide key specialist elements of the mid-life MOT. This was particularly important when providing advice on financial and pension planning, but they also drew on external professionals to deliver health and well-being provision and advice on career development.

A pilot of independent advice was run by the Pensions Advisory Service. One-to-one consultations were offered to self-employed people which successfully promoted pension planning and thinking about future options. The impartial nature of the advice was particularly valued as a low level of trust was expressed in commercial financial advisers. Scaling up for social enterprises and SMEs is under consideration.

"Having an impartial discussion with an expert adviser helped me to identify where I needed to focus my financial planning, everyone should have one!" ⁽³⁾



Impact Assessment

A range of post intervention assessment methodologies were used in reviewing the mid-life MOT pilots.

- Participant feedback: Aviva asked participants to provide feedback before, during and after the mid-life MOT.
- Participant survey: The Pensions Advisory Service conducted a post-intervention survey on satisfaction and scope of the service.
- Employer validation plus employee focus group: Mercer validated the digital platform with a group of employers involved in development of the service and tested it with employees via focus groups.
- Mixed methods: Legal & General conducted a baseline survey before the workshops, a detailed post-workshop review and held focus groups with a subset of attendees two months after the workshops.



Five ways to ensure that age is no barrier to opportunity

Aviva has championed initiatives for older workers, including piloting a mid-life MOT. They identify five ways to ensure that age is no barrier to opportunity at work:⁽¹⁾

- 1** Understand your mid-life workforce: Its scale, experience and growth will be key to the future success of many organisations. This importance must be understood, and any investment in this area should be considered a positive action.
- 2** Listen to your people in mid-life: The pressures facing these employees are varied and can be significant – and should be understood before acting.
- 3** Challenge your mid-life culture: A culture that assumes careers stagnate from the age of 50 must be a thing of the past. Age should never be a barrier to opportunity.

4 Question your mid-life support: What worked for yesterday's mid-life employees will not work for today's or tomorrow's. This population is increasingly calling out for help.

5 Invest in your mid-life population: A change of culture, mindset and support will take time. For an organisation to succeed, it must commit to invest for the long-term.





RESOURCES

Business in the Community has produced a wide range of toolkits and fact sheets designed to help you retain, retrain and recruit older workers which you can find on our website [age resources pages](#).

Resources you may find particularly helpful in developing a mid-life MOT include:

[The Mid-Life MOT: Getting Started – Supporting mid-life employees to plan for their future](#)

[Mid-life Careers Review toolkit](#)

[Supporting Carers in the Workplace](#)

You can also find guidance on the [Government mid-life MOT pages](#)



APPENDIX

DELIVERY MATRIX

DELIVERY MODEL	DETAILS	PROS	CONS
Signpost to freely available resources, including BITC guides and free Government web pages.	BITC guides are available on our website age resources pages . The Government mid-life MOT pages provide links to information provided by public agencies including the National Careers Service, Public Health England, the Pensions Advisory Service and the Money Advice Service.	BITC resources cover a range of issues including mid-life career reviews, flexible working, caring. Government pages offer one-stop shop with links to other resources.	No guided or tailored support.
Group sessions	These can be led by HR, external providers or both. Ideally for groups of up to 30 as seminars or discussions. Break-out sessions provide for peer discussions.	Group sessions are flexible, with scope for a combination of internal and external delivery and peer sharing discussions which are valued by employees.	Lack of individualised support.
One to one with external professional advisor	Professional and expert advice can be provided on each of the three pillars of the mid-life MOT – job, health and money. Talk to your pension provider, Employee Assistance Programme provider or BITC for guidance on how to develop this support.	One to one sessions provide for bespoke delivery for individual beneficiaries which can also be tailored to the requirements of individual businesses.	High cost with high level of delivery hours to manage.
Online/intranet	Bespoke services can be developed with a digital interface provider. Participants use an interactive digital platform to navigate their own way through a set of resources. Scope for including varying levels of guidance and feedback.	Beneficiaries can work through resources at their desk and at their own pace. Packages may include individualised feedback and recommendations.	Personal contact not part of this delivery.
Mixed delivery	Delivery can be varied according to in-house capacity and what is most suitable for differing elements of the mid-life MOT. Most businesses offer specialist support for financial guidance and may offer career development advice via professionals, but offer other elements via HR.	This has greatest flexibility, allowing benefits of both group activity and personalised support. Maximises use of internal capacity adding appropriate level of expert guidance.	More coordination to bring together and ensure employees get support across all three pillars of the mid-life MOT.



ROLES AND RESPONSIBILITIES

In order to implement a mid-life MOT programme, you will first need support and endorsement from across the business.

Senior management

It is important for senior management to support the cultural change resulting from age-inclusive policies and procedures such as the mid-life MOT, and they will need to approve any additional costs required to make these policies effective. Senior management will oversee development, piloting and roll-out of a mid-life MOT programme, coordinating with HR.

HR

HR will need to develop appropriate policies and procedures to underpin mid-life MOTs, especially regarding follow-up. This might be in terms of on-going support or for changes to terms and conditions, flexible working and home working, job design or other reasonable adjustments employees may request, plus requests for training and development and support regarding health conditions.

HR will probably also have primary oversight of development, pilot activity and rolling out of a full mid-life MOT programme, collection of metrics and feedback data, and keeping the programme under review.

Line Managers

Line managers will need to support employees in undertaking a mid-life MOT and in the follow-up as they explore any changes they wish to implement or training and development they wish to access. It is essential that line managers do not act as a barrier to the full realisation of the benefits of the process.

For line managers to be properly equipped to do this, they will need training and resources to allow them to be fully familiar with both the purpose and content of the mid-life MOT programme. Employers might consider that it would be appropriate for all line managers to undertake a mid-life MOT themselves.

Staff

All staff will need to understand the purpose of the mid-life MOT and see that it is not an ageist process in itself. Involve your staff networks, especially any Generations or Carers groups. It may be more appropriate to embed a mid-life MOT in your in-house career and personal development programmes to ensure cultural fit.

Remember that conversations of this type are always voluntary. It is a good idea to consider making mid-life MOT resources available to all staff. Much will be useful to people of any age. You might also want to consider if people may be keen to have this sort of support and guidance offered on a regular rather than one-off basis.





Talking to staff over 50 about future work plans does not put you at risk of age discrimination if handled properly. An employer can ask an employee, no matter what their age, about their work plans in the short, medium and long term. The Acas [myth-busting guide](#) ⁽¹⁰⁾ can help you here.

Other In-House providers

In-house pension managers, while they should not provide financial advice, will need to be prepared to direct staff to appropriate resources, policies and procedures regarding staff pensions, and be able to put staff in touch with your pension providers.

Staff Networks, such as Generations or Carers networks, should be involved in the development and piloting of a mid-life MOT programme. They may also be involved in the delivery of certain elements. Aviva draws on in-house staff champion Health Heroes to deliver health and wellbeing support.

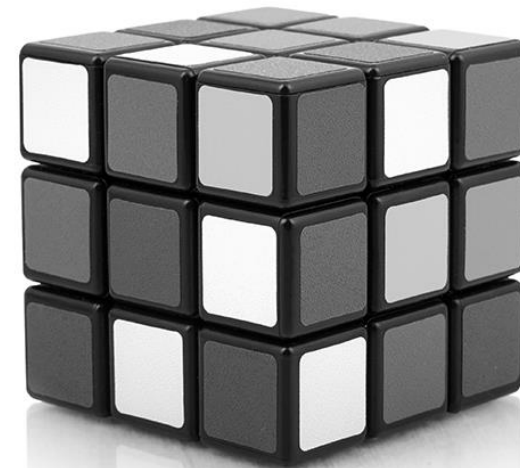
External Support

Development and delivery of a mid-life MOT will require you to draw on the support and expertise of various external partners.

Your pension provider may be able to offer advisory sessions to staff on pensions and pension planning.

Your Employee Assistance Programme provider will be able to offer support to staff regarding health and wellbeing. They may be able to deliver group sessions as part of the mid-life MOT.

UnionLearn and other adult learning providers may be able to assist with career development and training options.



A CONTENT FRAMEWORK FOR THE MID-LIFE MOT

In their report 'Developing the mid-life MOT', the Centre for Ageing Better recommend the following framework for developing a mid-life MOT.

Core element	Examples of topics
Income	<ul style="list-style-type: none"> - Current income – sources - Expected/possible changes to income - Other sources of income
Expenditure	<ul style="list-style-type: none"> - Current expenditure - Expenditure/possible changes to expenditure - Future care expenditure
Assets	<ul style="list-style-type: none"> - Savings - Investments - Rainy day funds - Debt – plans to reduce/pay off
Retirement	<ul style="list-style-type: none"> - Building up your income in retirement (State pension / other pensions including lost pensions / other retirement savings)
Goals	<ul style="list-style-type: none"> - Setting Short/Medium/Long term goals - Income goals in work / over time / in retirement - Budgeting/setting plans to meet goals
Help	<ul style="list-style-type: none"> - Advice, information and guidance sources

Work	Current work	<ul style="list-style-type: none"> - Current position - Career path, options and goals - Work/life balance - Opportunities and support to make changes
	Skills & qualifications	<ul style="list-style-type: none"> - Current skills - Plans / training - Hobbies & interests
	Retirement plans	<ul style="list-style-type: none"> - Exit strategy/plans - Work until State Pension Age? Age X? Until retirement can be afforded?
	Community	<ul style="list-style-type: none"> - Volunteering opportunities - Local community-based networks
	Help	<ul style="list-style-type: none"> - National career service - Local authority services
Health	General	<ul style="list-style-type: none"> - Overall health – past, current and future - Impact on work/life - Life expectancy and family history - Family health / caring responsibilities
	Fitness	<ul style="list-style-type: none"> - Current level of exercise - Future opportunities
	Critical illnesses	<ul style="list-style-type: none"> - Own and family history (cancer, stroke, kidney disease, heart disease, diabetes, dementia, lung disease)
	Help	<ul style="list-style-type: none"> - NHS Health check



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