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Research shows that, by 2022, one in three people of working age in Wales will be aged fifty or over 1.

Introduction

Now more than ever, it is clear older workers are an important part of the workforce, so if you are aged fifty or over and want to continue working, it's important to start planning how you want to move forward.

With pension changes and no default retirement age, work can be good for your wellbeing, helping you to be financially secure, providing a good source of social interaction, helping you stay happy and healthy for longer.

The Welsh Government has launched the 'People Don't Have a 'Best Before' Date' campaign, which challenges stereotypes of older workers and demonstrates their value and importance in the workplace.

If you are thinking about making changes to stay in work or worried about how to package yourself to a prospective employer,

we've put together this toolkit to help you on your way.

It includes advice on how to talk to your employer about different approaches such as:

- flexible working;
- changing your job, which could enable you to make a steady transition into retirement.



What does work mean for you?

The most important thing is to think about what is right for you. You need to consider your own situation including your health, responsibilities, finances, values and perspectives, both now and in the future.

It will be useful to make a list about what work means to you. It can mean more than just a job and it's important to think about what else you gain from your career. Here's a few things to start you thinking:



A sense of purpose and reason to get up in the morning

Provides you with company and friendship

Contributes to your mental wellbeing

Does your work provide you with a feeling of self-respect?

How long do you want to carry on working?

Would you ideally want to stay in your current job?

Do you have health issues to think about?

Do you have caring responsibilities to consider?

Are you looking to change your skills or do you need some more training?

Do you want to work full-time, part-time or flexibly?

Do you have leisure interests you want to make time for?

What is your financial position?

If you are currently working, perhaps you want to carry on just as you are and have no intention of retiring for a long time. However, it's important to consider that you may need to think about your options in the future. You may enjoy your job but need to make a few adjustments to make it more practical for you. The important thing is to talk with your employer to see what's possible.



Staying in work

Employer discussions

Talking to your employer is sometimes the first step in reviewing your career after 50, while research at home is important, your employer could help you find out the opportunities already available.

Over 50s schemes

Take a look at schemes such as Aviva's Mid-life MOT, which aims to ready its employees for a longer working life through seminars and workshops.

Ask about any similar schemes that your workplace may offer or just catch up with your line manager. Many employers might think you won't be interested in career development and training - so just let them know.

If you are already in employment, look at the jobs you do in the workplace and how your experience and skill-set can be passed on to younger members of staff.

Chat to your employer about how your role can be adapted so that you can work for longer, or if there are ways in which they can accommodate your change of lifestyle. This might mean going part-time or working flexibly.

You may wish to combine work with caring responsibilities so again talk with your employer to see if there are ways in which they can accommodate your needs. Ask whether your employer has a carer's policy to help you.

Working flexibly

For some people the ideal route may be going part-time or working flexibly.

The most important thing is to talk so your employer knows exactly how you feel about your future and you can explore whether there's options that suit you both.

Perhaps you really enjoy your current job but just want to work a bit less?

People leave the workforce because of a lack of flexibility, but many organisations are now embracing flexible and agile working.

Flexible working can enable you to embrace retirement as a gradual process, rather than a fixed date and allow you to manage your work alongside other commitments. With the exception of agency workers, if you have worked for your employer continuously for 26 weeks, you are eligible to make a flexible working request. Types of flexible working could include:

Part-time or job-sharing

Where you share your job with another colleague and split the hours between you;

Working from home/remote working
 The option to work from home all or part of the time:

Compressed hours

Working full-time hours but over fewer days, such as 8am to 6pm over four days, rather than 9am to 5pm over five days;

• Flexitime

You choose when to start and end work, within agreed limits, but work certain 'core hours', for example 10am to 4pm every day;

Fixed-term contract work

Short-term or temporary roles which can offer flexibility and choice in work;

Staggered hours

You have different start, finish and break times from other workers;

Phased retirement

A range of employment arrangements that allow you to continue working with a reduced workload.

Applying for flexible working

The basic steps are:

- If appropriate and you feel comfortable, have an initial conversation with your manager to outline your intentions.
- Write to your employer formally.
- Your employer considers the request and makes a decision (normally this happens within 3 months, or longer if agreed with you).
- If your employer agrees to the request, they must change the terms and conditions in your contract.
- If your employer disagrees, they must write to you giving the business reasons for the refusal. You may then be able to complain to an employment tribunal.

How to develop your skills

The rapid pace of change in jobs and skills means there's a growing demand to update skills. Be proactive and look into how you can improve your skills.

Here are seven things you can do if you want to retrain or upskill:

• Consider your transferable skills

Don't forget that you will most likely have acquired many transferable skills from your previous career and from life in general and many of these skills might be highly sought after. These skills could include things like:

- good communication;
- people management;
- budgeting;
- leadership;
- conflict resolution.





Ask yourself

Are my skills still in demand? What's the outlook for these skills? And what skills could I work on today that would increase my earning potential in the coming years?

Recognise

That age should not be a barrier to training opportunities; proactively steer your own skills development.

Be confident

And proactive in identifying ways in which you could acquire any new skills needed.

Don't forget

That short courses, work experience and self-taught programmes can often provide you with new skills, and there are also thousands of YouTube videos that can help you learn skills in new areas from the comfort of your own home.

Don't stop learning

Assess your own skills regularly, don't wait until the next development in your industry comes – research it and stay ahead of the game.



Digital skills

Digital skills are increasingly important for work and for many parts of everyday life. There's a wide range of digital skills support to help people gain the basic digital skills required to benefit from the digital world. Digital literacy is recognised as an essential skills and embedded across Welsh Government employment programmes.

Learn My Way is an online learning platform aimed at helping people learn basic digital skills with courses including finding a job and online safety. The courses are free of charge and enable people to develop their basic digital skills at a pace and location which suits them. Twenty of the Learn My Way courses are available bilingually.

www.learnmyway.com

Libraries across Wales can provide support to the public with basic online tasks provided by library staff or volunteers.

The National Survey for Wales 2017-18 showed that 28% of Welsh adults aged 50 and over don't regularly use the internet (are digitally excluded). When broken down into more detail, 29% of those aged 65-74 are digitally excluded and this jumps to 60% for those aged 75 and over.



Look for a job

Changing career at 50

In a world where the retirement age seems to be later and later, there are more opportunities than ever for older workers to branch out into something new. Whether you're 30 or 50, you shouldn't waste time in a career that makes you unhappy, so changing careers might be an option for you. It's unlikely to be easy, but it's definitely possible, no matter what your age.

Here are a few key considerations:

- How long you'll need to spend preparing or training - think practically about the time it will take. Consider whether it's more practical to choose an occupation that enables you to take advantage of your existing transferable skills, just in a different industry, rather than requiring you to do a lot more education or training.
- If finances and time aren't an issue, consider enrolling as a mature student on a new course at university or college.
- Do your homework on employment prospects and average earnings in your area and evaluate these against your expectations.

- Spend some time, even if just a short stint, getting experience in your chosen field, to make sure you like the environment before you embark on the change.
- Don't discount running your own business or working freelance these options could be the best route for you to explore.





Job search, promotion or internal moves

If you've been out of the job market or in the same role for a while, knowing where to begin or how to package yourself to a prospective employer can seem a daunting task. To help you on your way, we've put together a few tips you should consider.

Use your experience to your advantage

It's a competitive job market for all job-seekers, so standing out from the crowd is really important, regardless of your age. You should look to tailor your experience to the job role for which you're applying. If you have decades of experience, you're likely to have a huge range of skills, but pay particular attention to those which are transferable, such as leadership and communication, as well as other softer skills and qualities.

Network

Never underestimate the power of a good contact. You may already have a number of contacts in your field that you've built up over your working life but, if you haven't, consider joining a membership body or creating a LinkedIn profile from which you can build an online network. In doing so, you might make valuable connections that could lead to a job further down the line.



Age-proof your CV

Although discriminating against older employers is illegal, many older job-seekers see their age as a barrier to the job market. One way in which you can guard against this is to age-proof your CV, and the key word here is relevance. Be mindful that listing decades of work history can flag you as an older worker.

Consider including the most recent, relevant, positions. Or, if you feel that older roles you've had are relevant to the job, include them, but only list the job title and responsibilities for those roles. This will save space and ensure you avoid looking as though you have gaps in your employment history.

Keep an open mind and be flexible

Starting a new job isn't easy at any age, but it can be even harder when you've worked for decades in the same job or are re-entering the workforce after significant absence. If you're starting afresh, you may have to consider lower level positions.

This might not seem like the ideal scenario but knowing your limits and being as flexible as possible can be valuable. While you don't want to undersell yourself, some employers view candidates with extensive experience as being too expensive.

If you have the appropriate circumstances, consider offering a salary range that would be agreeable to you. Demonstrating willingness and adaptability can pay dividends further down the line.

Quick tips for ensuring your CV is fit for purpose

Keep it brief
 Stick to one-to-two pages if possible.

Make it attractive

Use coloured paper, images and box-outs if you can, to make it stand out and look more contemporary than just using standard text.

 Don't lead with 'I have decades of experience'

This can be a red flag that you're overqualified.

Whittle it down

Edit content down to areas of relevance for the job role.

Use your age to your advantage
 Think about key accomplishments throughout your career and highlight them to promote yourself.

Summarise

Use the summary section to showcase your talents.

- Avoid industry jargon

 This may no longer be relevant.
- This may no longer be relevant.
- Take the time to tweak your CV to make it relevant to different job roles It will take you time but will be worth it!
- Consider the look and feel of your CV
 Make sure it looks distinctive and concise.
 Consider using an online CV builder if you're not sure of a template.

Go back, but not too far back
 If necessary, group older roles into an 'Early Education/Career' section

Align attributes and accomplishments
 With the job role for which you are
 applying.

All change

without dates.

If you've had a career change, focus on how you transferred skills from one career to another.

- It's all about progression
 If you've progressed throughout your career, show different job titles to demonstrate progression.
- Demonstrate a commitment to professional development
 List any seminars, workshops or events you've attended recently.
- Bear in mind that some recruitment companies offer CV screening services Ask for a second opinion.
- Post your CV online

Through recruiters' websites or by creating a LinkedIn profile.

Be proactive!

Many vacancies aren't actually advertised, so send your CV to old contacts and specific companies

Be honest and factual



Working for yourself and running your own business

Becoming an entrepreneur later in life is another way to stay in work for longer.

Creating and running your own business can be a good way of taking control of your work-life balance while pursuing a passion and earning a wage. It could offer you the possibility of using your skills built up over a lifetime in a way that suits you better.

It's also important to consider the responsibilities of running your own business, what this will entail and whether this route is right for you.

This option does come with some challenges so it's important to explore the options fully, do the market research, develop a robust business plan and consider how you will finance your business.

Advice on setting up a business can be sought from a range of organisations including: Business Wales, Federation of Small Businesses, Prime Cymru, Wales Council for Voluntary Action to name a few.



Volunteering

There are plenty of interesting volunteering opportunities available which can be rewarding and challenging and enable you to use and develop your skills, whilst also doing something worthwhile.

If you have been out of work for a while, volunteering can also help you build the confidence you need to get you back into the workplace. It can provide you with up to date evidence of your skills and experience for your CV, all while doing something that you're interested in.

Volunteering Organisations

There are a number of organisations which can help you get into volunteering, so get in touch. Some of these include:

www.wcva.org.uk/volunteering www.volunteering-wales.net www.volunteeringmatters.org.uk/ category/wales

Steps to take if you are experiencing or have previously experienced age discrimination

It is against the law to discriminate against anyone because of their age. Age is what is known as a 'protected characteristic'. However, there are many stories of older people who feel they have been unfairly treated because of their age. Discrimination can come in one of the following forms²:

Direct discrimination

Treating someone with a protected characteristic less favourably than others

Indirect discrimination

Putting rules or arrangements in place that apply to everyone, but that put someone with a protected characteristic at an unfair disadvantage

Harassment

Unwanted behaviour linked to a protected characteristic that violates someone's dignity or creates an offensive environment for them.

Victimisation

Treating someone unfairly because they've complained about discrimination or harassment.

It can be lawful to have specific rules or arrangements in place, as long as they can be justified.

What you can do

If you think you've been unfairly discriminated against you can:

- complain directly to the person or organisation;
- use someone else to help you sort it out (called 'mediation' or 'alternative dispute resolution');
- make a claim in a court or tribunal.

Contact the Equality Advisory Support Service for help and advice on 0808 800 0082 or visit **www.equalityadvisoryservice.com**

Discrimination at work

Employees should talk to their employer first to try and sort out the problem informally.

If things can't be sorted out informally, talk to Acas, Citizens Advice or a trade union representative.

You might be able to take a claim to an employment tribunal for discrimination.

Check if you can get legal aid to help with your legal costs if you think you've been discriminated against. You can get advice from Civil Legal Advice if you're eligible.

Employers must follow the law on preventing discrimination at work.

Help and advice

If you're 50+ and still have some questions about your future in work, there's lots of help and advice available to you, please see a list of organisations below:

Working Wales

The Welsh Government's employability service, which is delivered by Careers Wales www.workingwales.gov.wales

Prime Cymru

An organisation that supports people over 50 to find employment or start a business. www.primecymru.co.uk

Chwarae Teg

Charity working in Wales to support the economic development of women as well as working with businesses and organisations to develop and improve working practices.

www.cteg.org.uk

Learning and Work Institute

An independent policy and research organisation dedicated to lifelong learning, full employment and inclusion.

www.learningandwork.org.uk

Age Cymru

A charity working with and for older people in Wales.

www.ageuk.org.uk/cymru

Ageing Well in Wales

A partnership of individuals, community groups, national and local government and major public and third sector agencies in Wales.

www.ageingwellinwales.com

Older People's Commissioner for Wales

The Older People's Commissioner for Wales is an independent voice and champion for older people across Wales, standing up and speaking out on their behalf.

www.olderpeoplewales.com

Workways+

An organisation which offers training and paid work experience opportunities to long-term unemployed people to help get their lives back on track.

www.workways.wales

• Federation of Small Businesses

An organisation dedicated to supporting small businesses www.fsb.org.uk

Business in the Community

The Prince's responsible business network in Wales. It is the business-led charity that works with businesses of all sizes and sectors to help them achieve commercial success in a way which honours their values.

www.bitc.org.uk/wales

Wales Trades Union Congress

The Wales TUC is the voice of Wales at work. With 49 member unions, the Wales TUC represents just over 400,000 workers. They campaign for a fair deal at work and for social justice at home and abroad. www.tuc.org.uk/wales

Carers Wales

Providing support for carers.
www.carers.org.uk/wales

Equality Advisory Support Service

Advises individuals on equality and rights issues.

www.equalityadvisoryservice.com



References

¹The Welsh Government population projections 2018

²www.gov.uk/discrimination-your-rights how-you-can-be-discriminated-against

