



# Smart choices: preparing for the third age

Supporting learners  
at mid-life

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# Introduction

Recent changes to pension age legislation mean that more people than ever will be working later in life. However, the needs of people aged over 50 are not the same as those just starting out in their working life. Your job, and the skills you need to do it, may change as well as your own personal circumstances and ambitions.

Change in the workplace affects everyone and you may need support in managing that change. This guide provides information and advice to help you make informed choices about the next steps you are going to take.

Longer experience of working life, along with changing family and financial situations, all affect decisions when you are over 50. Change in the workplace, such as restructuring, redeployment or redundancy, may make you rethink what you want to do in the future and what kind of support you need to get there. But you also have a life outside of work and this can have an impact on your ambitions or ability to continue working in the same way.

Getting back into learning, changing careers, looking for a new job, taking voluntary severance or redundancy, looking at flexible working opportunities, retirement or volunteering, are all possibilities for people over 50. For support and advice, the obvious first port of call is your union rep and especially the union learning rep (ULR).

The advice in this guide can help any age group but the topics focus on the issues you may face at 50+. The guide draws from the experience built by union learning projects and uses many of the resources you can find on the union learning Climbing Frame website.

As a worker over the age of 50, you are joining a growing part of the workforce and have a valuable contribution to make. However, changing demands mean that sometimes

you will need help to make the best of your working life and find the support you need. This guide will help both you and your ULR with finding that support.

- › Please note that the information in this guide is correct at the time of publication (March 2020). Legislation, funding, learning opportunities and other details are subject to change.
- › To keep up to date, please refer to the unionlearn website [www.unionlearn.org.uk/](http://www.unionlearn.org.uk/) and sign up for the free unionlearn alert and e-newsletters by clicking on the 'subscribe' button at the top right of any page.



## Section 1

### Your union is there to help

Unions fight to protect the rights of all workers and can support you to be pro-active in planning for your future in the workplace.

It is unlawful for employers to take age into account in any decision about staffing and your union rep will help make sure that you are treated fairly in the workplace (see Section 3, 'Employment and equality legislation', for more information).

Your union learning rep (ULR) also has a vital role to play. They can talk to you about your hopes, ambitions and concerns, help you to identify and address any learning needs you have and signpost you to organisations for further advice.

- › There is a network of workplace union learning centres which offer information, advice and learning opportunities such as digital skills, reading, writing and maths. Your ULR or union can help you find a learning centre nearby, or you can search the online directory for your nearest centre at [www.unionlearn.org.uk/learning-centres](http://www.unionlearn.org.uk/learning-centres)
- › If your union wants to set up a new learning centre, you can get help and support from Jane Warwick, unionlearn Projects Officer (National) on [jwarwick@tuc.org.uk](mailto:jwarwick@tuc.org.uk)
- › Unions can also suggest sources of advice about money, tax, pensions and finance. This is important if you are considering making changes to your employment options (see Section 7, 'Thinking about finances', for more information).



## Section 2

### An asset in the workplace – the value of workers aged 50+

Workers over 50 still have a lot to offer, but you will sometimes need to help an employer understand why it's worthwhile investing in your training and development. You need to present a business case and here are some facts that might help you.<sup>1</sup>

#### Did you know?

- › Over-50s make up nearly one-third of the UK workforce.
- › Between 2016 and 2031, the number of people aged 65 to 79 will increase by a quarter. The number of people aged under 30 is decreasing.
- › It costs up to £8,000 to recruit one new employee; it's much cheaper to retrain an existing employee.
- › The turnover rate of older workers is lower than younger ones.
- › Most older workers are just as productive as younger staff. Knowledge and expertise (the main influence on job performance) increases even beyond the age of eighty.



#### Here are some other things to remember:

##### **Older workers have invaluable skills and experience.**

Workers aged 50+ have experience, knowledge, commitment and a record of achievement. They are also healthier, better educated and more computer-savvy than in the past.

**Older workers add diversity to a team.** Age diversity in the workforce provides companies with different perspectives, knowledge, ideas and improved problem-solving. This would be missed if only one generation dominated a workplace.

##### **Older workers and reps can support younger workers.**

Skills and experience gained over the years can really help colleagues. Older workers can also be good role models in terms of time management, patience when dealing with others and calmness under pressure.

##### **Older workers improve wellbeing in the workplace.**

More older workers in the workplace raises wellbeing for all, and this links to improved workplace performance. This is because wellbeing generally rises when people are in their 50s.<sup>2</sup>

**Older workers can reflect customers better.** The UK's population is getting older. Workers aged 50+ are more likely to understand and relate to these older customers.

**Older workers tend to stay put.** Workers over the age of 50 are less likely to leave.<sup>3</sup> This is an argument against employers who worry that older workers will soon retire and won't commit long-term to the business.

<sup>1</sup> [www.cipd.co.uk/binaries/managing-an-age-diverse-workforce\\_2014.PDF](http://www.cipd.co.uk/binaries/managing-an-age-diverse-workforce_2014.PDF)

<sup>2</sup> Bryson, Alex and Forth, John and Stokes, Lucy, *Does Worker Wellbeing Affect Workplace Performance?* IZA Discussion Paper No. 9096. Available at SSRN: <https://ssrn.com/abstract=2655044>

<sup>3</sup> *A New Vision for Older Workers: retain, retrain, recruit* report to government by Dr Ros Altmann, CBE Business Champion for Older Workers

Top tips: How to make your case

- › You have skills and experience that new or younger workers won't have.
- › It's cheaper to retrain an existing employee than recruit a new one.
- › Older workers bring diversity to the workplace and research shows this helps a company succeed.
- › Workers over 50 are more likely to stay with their employer.



Learning from others

When new legislation came into effect regarding the preparation of salads, it meant that after 37 years working as a catering assistant, Pauline was at risk of losing her job. However, UNISON was there to support her in redeployment. This involved helping identify her transferable skills, boosting her confidence and helping her to learn new ones.

By using unionlearn's Value My Skills cards, she identified her transferable skills but also realised her digital ones were very limited. As the NHS was moving so many employee services online, understanding how to use a computer had become an essential asset.

One-to-one support was essential in helping Pauline get the digital training she needed, which led to her redeployment to a new role, where she was able to best use of her transferable skills.

How did the ULR support employees?

| Action                             | Top Tips                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Identifying skills and skills gaps | <ul style="list-style-type: none"><li>› Use Value My Skills cards with members when they feel they don't have any. This is particularly useful when they have been in one job for a long time.</li><li>› The cards, and the discussion that goes with them, can also help to identify what skills are missing.</li></ul>                                                                                                                                                                                                                                                                                    |
| One-to-one support (digital)       | <ul style="list-style-type: none"><li>› Where an individual's confidence levels are low, one-to-one support can make all the difference.</li><li>› Just one hour a week over six weeks is enough to give an individual the confidence and basic skills needed to start learning digital skills themselves.</li><li>› Integrating games and activities into learning makes the necessary repetition more fun.</li><li>› Teaching essential digital skills can be made immediately relevant by linking them to day-to-day experiences, such as having to access forms, wage slips and rotas online.</li></ul> |
| One-to-one support (other)         | <ul style="list-style-type: none"><li>› It can make all the difference for an individual with low confidence to be accompanied to redeployment meetings.</li><li>› This continuing support can also help them grow in confidence in the future.</li><li>› If a member has other issues such as dyslexia, one-to-one support can remove the anxiety of having to perform in front of others.</li><li>› With positive encouragement, required new learning can become a positive experience.</li></ul>                                                                                                        |

› For more information about how the ULR approached this redeployment activity, please contact UNISON's Inclusive Learning Project team.

## Section 3

# Employment and equality legislation

### Age discrimination

Under the 2010 Equality Act, you are protected from age discrimination in all aspects of your employment including recruitment, employment conditions, promotions, transfers, training, redundancy and dismissals. You cannot, for example, be made redundant or refused consideration for promotion or training because you have reached a certain age (except in some very specific circumstances). It is also illegal to specify an age in adverts or job descriptions.



### Pensions and retirement

State pension age (65) is gradually increasing and will reach 67 by 2028 and 68 by 2034. Your state pension age is worked out based on your gender and date of birth. You can check this at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age).

Regardless of your pension age, you have the right to retire when you want to, unless your job requires a certain level of mental or physical ability that you don't have any more. Even in this case, your employer must follow a fair procedure and give you enough notice.

Your employer may want to ask you about your retirement plans (to help them plan ahead) but you don't have to talk about them if you don't want to.

### Caring responsibilities

If you are caring for a partner, relative or someone who lives at the same address as you, your employer must 'seriously consider' any requests for flexible working. Please see Section 6, 'Staying with your employer, including flexible working' for some of the options you might want to think about.

Your employer does not have to grant your request, but they must think about it and give business reasons if they say no. For more information and a template letter visit [www.gov.uk/flexible-working/applying-for-flexible-working](http://www.gov.uk/flexible-working/applying-for-flexible-working). There is also more information at [www.tuc.org.uk/resource/time-and-flexible-working-carers](http://www.tuc.org.uk/resource/time-and-flexible-working-carers)

## Section 4

# Making decisions at 50+ for a work/life balance

Mid-life is a great time to stand back, take stock of your life and decide what you want to do next. Your union learning rep (ULR) can really help you with this as they offer advice and support to help you make any changes that you want.



### Did you know?

- › Among older workers, a quarter of females and one in eight males have caring responsibilities.<sup>4</sup>
- › Once unemployed, those aged 50–64 are 37 per cent more likely to stay that way for more than two years longer than under-50s.<sup>5</sup>
- › Employees who are 50+ are most likely to stay in work if it offers part-time or flexible hours.<sup>6</sup>
- › Over 40 per cent of people aged 50–64 have some kind of health condition.<sup>7</sup>



### Decide what you want

Before taking any action about changing your job (or staying put), it is useful to think about what you want from life and work. Priorities change as you get older and what was suitable at 30 may not be so appealing at 50.

You also need to think about the impact of any changes to your life as your finances, wellbeing (mental and physical),

sense of purpose or family may all be affected.

Unionlearn has a great tool to help you assess where you are and what you want from life called a Mid-Life Development Review. You can do this with your ULR who, although not a qualified careers advisor, can help you reflect on your situation and plan for the future.

The Mid-life Development Review takes a holistic approach to life. It will help you review your development in the workplace in the context of your life in general and explore opportunities and commitments such as learning, leisure and family. This review includes a skills review and a career review, and is similar to the government's mid-life MOT.

The Mid-life Development Review covers:

- › work options
- › finances
- › relationships
- › learning
- › health and wellbeing
- › leisure
- › values.

<sup>4</sup> ONS, 2019

<sup>5</sup> ONS, 2019

<sup>6</sup> DWP, 2016

<sup>7</sup> DWP 2017

Top tips: the benefits of a mid-life development review

- › Take time to think and take stock.
- › Consider your whole life and family.
- › Build your confidence and motivation.
- › Identify possibilities for change.
- › Create a personal development plan.



**Have a go!** Talk to your ULR or download the mid-life development review resource at [www.unionlearn.org.uk/publications/valuing-skills-older-workers-how-do-mid-life-development-review](http://www.unionlearn.org.uk/publications/valuing-skills-older-workers-how-do-mid-life-development-review)

Other resources to help you

The union learning Climbing Frame has lots of resources that can help you think about your future. This includes:

- › recording sheets and a personal development plan template
- › Value My Skills activities
- › activities, checklists and quizzes to do with your ULR when thinking and planning for mid-life development
- › information about the National Careers Service.

The resources can be found at [https://climbingframe.unionlearn.org.uk/Themes/Supporting\\_Learners\\_at\\_50](https://climbingframe.unionlearn.org.uk/Themes/Supporting_Learners_at_50)

Know your strengths

Once you have decided on a direction for your future, it's time to take positive steps towards it. Assessing your own strengths and development needs are a key part of this. Consider:

- › What skills do you have and are they the ones you need?
- › Do you feel confident with digital technology, reading, writing and communication skills?
- › What transferable skills do you have from your experience at work and in life?

As part of the mid-life development review, your ULR can take you through a skills review. This includes an activity called Value My Skills, available as both a card and online tool [www.unionlearn.org.uk/value\\_my\\_skills/](http://www.unionlearn.org.uk/value_my_skills/) Why not work with your ULR to use this to identify and rate your skills, keep reflection notes, design an action plan and record your progress?

You could also try a skills health check from the National Careers Service. This has a range of assessments to help you decide which jobs might be right for you and help you with preparing your CV, applications and interviews. Find out more at [www.unionlearn.org.uk/national-careers-service](http://www.unionlearn.org.uk/national-careers-service)

When you talk to your ULR about identifying your skills and strengths, don't forget to think about what you enjoy doing out of work too. Maybe you could try something different or use skills you've developed as part of a hobby, such as dealing with diverse groups of people.

Make a plan

Identifying strengths will help you make a plan, put together a CV or complete a job application. The union learning Climbing Frame has a learning theme about personal and professional development. You can add in your skills, set goals and make an action plan in the learner management section. Visit [www.climbingframe.unionlearn.org.uk](http://www.climbingframe.unionlearn.org.uk) to use this resource.



Learning from others

UNISON in Birmingham is running a series of workshops to support school staff whose jobs are at risk from funding cuts. Many of the workers are women over the age of 50 and, typically, have worked in the same place for many years. With fewer jobs on offer, they are being asked to apply for their own jobs.

Support in positive working, understanding the skills audit process and improving interview skills are central to the wide range of workshops on offer by UNISON.

How did the ULR support employees?

| Action                                                                                                                                                             | Top Tips                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Stewards prepare to offer support workshops to staff under threat of redundancy                                                                                    | <ul style="list-style-type: none"><li>› Train all stewards as ULRs.</li><li>› Ensure ULRs are trained to deliver to groups and do peer shadowing to gain confidence and learn good practice.</li><li>› Prioritise personal communication over digital. Talk to individuals and distribute hard copies of information to ensure those who need it most are not excluded.</li><li>› Talk to employers to ensure members have time to attend workshops or learning.</li><li>› Work with self-organised groups (SOGs) to improve communication and ensure relevant content for workshops. At UNISON, these included women's SOG, black members' SOG, disabled members' SOG, LGBTQ+ SOG and the retired members group.</li></ul> |
| ULRs work on the content of the workshops to make sure that they are relevant to the members attending                                                             | <ul style="list-style-type: none"><li>› Ensure workshops are free for everyone.</li><li>› Listen to what members want and need.</li><li>› Keep members positive.</li><li>› Encourage positivity and forward planning through simple exercises such as mind mapping (eg where are you now; where do you want to be and what do you need to do to get there).</li></ul>                                                                                                                                                                                                                                                                                                                                                       |
| ULRs prepare in advance for questions they will be asked                                                                                                           | <ul style="list-style-type: none"><li>› English, maths and digital skills always come up as issues, so prepare referral suggestions, including unionlearn's (eg the Climbing Frame), learning from the individual union, learning providers in the local area and opportunities online.</li><li>› Promote peer support where skills rather than qualifications need to be improved.</li><li>› Understand the support offered by the National Careers Service.</li></ul>                                                                                                                                                                                                                                                     |
| Staff under threat are offered support workshops in positive working, understanding any skills audits that the employer is using and how to prepare for interview. | <ul style="list-style-type: none"><li>› Help members take control by talking through their options and how they can develop their own skills.</li><li>› Include support on how to prepare for an interview against a person specification, even if they are applying for their own job.</li><li>› Encourage pair working in workshops to create peer support, inspiration and positivity. However, be aware of confidentiality and over-sharing of personal details.</li><li>› Help individuals link up with other members if they are interested in alternative careers.</li></ul>                                                                                                                                         |

› For more information about how the ULR approached this redeployment activity, please contact UNISON's Inclusive Learning Project team.

# Section 5

## Improving your skills

Learning new skills improves employability. You can gain new skills through:

- › courses at local FE and adult colleges, training providers and universities
- › distance-learning courses where you study online with a tutor
- › online or app-based free courses (see ‘Top tips’ below)
- › using ‘How to’ guides either in print or online.

### Find out about course options

The unionlearn Match Up! progression card game will help you work with your ULR to help you understand qualifications and progression routes. Find out more at [www.unionlearn.org.uk/publications/match-cards](http://www.unionlearn.org.uk/publications/match-cards)

Find information on courses and ways to get skilled at <http://pearl.open.ac.uk/> or through the National Careers Service at <https://nationalcareers.service.gov.uk/find-a-course>

For higher learning options, visit [www.unionlearn.org.uk/higher-learning-work](http://www.unionlearn.org.uk/higher-learning-work).



### Top tips: useful resources

- › SkillCheck [www.unionlearn.org.uk/skillcheck](http://www.unionlearn.org.uk/skillcheck)
- › Skills Network [www.unionlearn.org.uk/skills-network](http://www.unionlearn.org.uk/skills-network)
- › FutureLearn [www.futurelearn.com/courses](http://www.futurelearn.com/courses)
- › The BBC [www.bbc.co.uk/learning/onlinecourses/](http://www.bbc.co.uk/learning/onlinecourses/)
- › The Open University [www.open.edu/openlearn/free-courses](http://www.open.edu/openlearn/free-courses)
- › Alison <https://alison.com/courses>
- › Duolingo [www.duolingo.com/](http://www.duolingo.com/)



### Getting support from your manager

Once you’ve decided on a course, you have a statutory right to request time off to train if your company has over 250 employees. You might also be able to get help with fees or expenses. Talk to your union or ULR about how to do this. There’s more information at [www.unionlearn.org.uk/sites/default/files/publication/rtr.pdf](http://www.unionlearn.org.uk/sites/default/files/publication/rtr.pdf)

If your employer does not contribute to your learning, there are some other sources of financial support available. The government website [gov.uk/further-education-courses/financial-help](http://gov.uk/further-education-courses/financial-help) has information on grants, learner support funds and entitlements.

See the following pages for information on:

- › literacy, numeracy and language
- › digital literacy
- › higher learning and other skills.

## English and maths

Reading, writing and communication skills are key to employability and getting the most out of life.

Functional skills are applied qualifications that enable students to demonstrate real-life skills. They are known as core skills in Scotland and essential skills in Wales. There are functional skills qualifications in:

### English

This includes written, reading and communication skills such as filling out forms, reading instructions and talking to others.

### Maths

This includes maths in everyday situations at work and at home such as understanding pay slips, calculating tax and figuring out costs

For those who do not have English as a first language there are also ESOL (English for Speakers of Other Languages) qualifications available.

ULRs and learning centres can help you access local courses. Many of these will be free or discounted,

especially if you don’t already have a Level 2 (GCSE) in English or maths.

If you don’t have time or don’t want to attend a course, there are lots of other options to help you improve your skills. Working with a ULR to develop an individual learning plan will help you decide what you need to brush up on.

To get an idea of your skills level and achieve online badges in English and maths, why not have a go at the unionlearn SkillCheck on your computer or phone? See [www.unionlearn.org.uk/skillcheck](http://www.unionlearn.org.uk/skillcheck)

### Brush up your English and maths skills!

Many online sites can help you brush up your English and maths. You can find links to many of these on the unionlearn website at [www.unionlearn.org.uk/english-and-maths-learning-resources-and-tools](http://www.unionlearn.org.uk/english-and-maths-learning-resources-and-tools)

Find free and easy support to improve the English, maths and digital skills you want to work on:

| What do you want to improve?                                                                                         | Where can you find help?                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| › The union learning Climbing Frame has lots of general information plus help with dyslexia, ESOL and qualifications | › <a href="https://climbingframe.unionlearn.org.uk/Themes/Skills_for_Life">https://climbingframe.unionlearn.org.uk/Themes/Skills_for_Life</a> |
| › The TUC Education eNotes website has bite-sized learning on writing, reading and maths                             | › <a href="http://www.tuceducation.org.uk/local/enotes/index.php">www.tuceducation.org.uk/local/enotes/index.php</a>                          |
| › The BBC has lots of English and maths Functional Skills activities                                                 | › <a href="http://www.bbc.co.uk/bitesize">www.bbc.co.uk/bitesize</a>                                                                          |
| › Learndirect offer free courses in English, maths and employability                                                 | › <a href="https://www.learndirect.com/">https://www.learndirect.com/</a>                                                                     |
| › The National Numeracy Challenge website aims to help adults learn the maths needed for everyday life               | › <a href="http://www.nnchallenge.org.uk/unionlearn">www.nnchallenge.org.uk/unionlearn</a>                                                    |

# Learning from others

Usdaw developed a partnership with local learning provider North West Community Services Ltd to deliver English and maths provision and qualifications through distance learning for staff at Sainsbury’s Argos. The online learning means that access to learning and resources can be provided for everyone.

Staff are assessed to determine their level of English and maths, and complete the Value My Skills exercise to highlight an individual’s skills and any gaps that need addressing. English and maths provision is available as a standalone programme or as part of the preparation for an apprenticeship.

Activity and qualifications for these subjects, along with a wide variety of other opportunities, are recorded on virtual workbooks, Google Forms and the business OneDrive so that staff, ULRs and managers can easily see progress to learning goals.



## How did the ULR support employees?

| Action                                                                                                                                      | Top Tips                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Get the employer and learning provider on board and supportive                                                                              | <ul style="list-style-type: none"><li>› Managers need to see what the value of learning is to the success of the business and team. For example, supporting individuals before they join an apprenticeship means that they complete the qualification more quickly.</li><li>› A regular steering group meeting between the business, the learning provider and the ULRs can keep everyone working as a team. This is best run once every two months, facilitated by the ULR.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Design an online programme with input from a local learning provider                                                                        | <ul style="list-style-type: none"><li>› When choosing a learning provider, the quality of provision and support is important. A provider who is more interested in numbers of learners engaged will not necessarily provide the most appropriate and high-quality support.</li><li>› Once you are working with a good learning provider, remaining loyal to them has benefits for everyone.</li><li>› Separate websites for maths, English and other skills can be useful in ensuring a single website source of information does not get too overloaded and confusing.</li><li>› A self-access website should have information on initial assessment, exams and resources to help people to learn remotely. This is also a great place to add information on barriers to learning, specific learning difficulties (such as dyslexia), national campaigns and links to learning pathways from unionlearn, the TUC and individual unions.</li><li>› Any resource website needs to contain resources at all levels from complete beginners to advanced.</li></ul> |
| Design the programme so that online learning is supported by face-to-face or other personal support                                         | <ul style="list-style-type: none"><li>› Some people will come along to find out what is on offer without a clear idea of starting any learning. Others will be nervous of starting formal courses such as English or maths. These are the ideal candidates to start a low-key, fun course (such as mindfulness) so that they can get used to the process of learning online. Once they have started learning, it is then easier to encourage them to progress to qualifications.</li><li>› Individuals progress better if they have had a personal approach from ULRs and their learning journey is planned in a way specific to their own needs. It can be tempting to tell them what they need to learn, but it’s much more effective if the suggestions come from them.</li><li>› If individuals have limited digital skills, these need to be supported first to enable them to access online learning. Usdaw use their learning centre (where there is access to computers) and printed workbooks while learners get used to using them online.</li></ul>  |
| › For more information about how the ULR approached this online English and maths provision, please contact Usdaw’s Lifelong Learning team. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

## Digital skills

### Did you know?

- › 8.4 per cent (4.5 million) UK adults have never used the internet<sup>8</sup>
- › 23 per cent (12.6 million people) do not have all the digital skills they need for work and life<sup>9</sup>
- › 88 per cent of organisations said they had a shortage of digital skills.<sup>10</sup>



Digital literacy is more than just using computers and software. It also covers the skills needed to use digital applications (apps), social media, the internet and services such as e-government.

Lack of confidence in skills like emailing, the internet and electronic messaging can stop you progressing at work, looking for new employment or getting the best out of your social life. It also stops you using the masses of free e-learning around.

But it doesn't have to be difficult or expensive to learn new skills.

### Brush up your digital skills!

Unionlearn has a great way to check the level of your current skills and confidence. Have a go at [www.unionlearn.org.uk/skillcheck](http://www.unionlearn.org.uk/skillcheck).

There's also lots of information on improving your digital skills at [www.unionlearn.org.uk/digital-inclusion](http://www.unionlearn.org.uk/digital-inclusion), plus links to resources and courses at <https://climbingframe.unionlearn.org.uk/Themes/ICT> (you need a username but this is free and easy to get).

If you want to get a digital qualification, you might wish to start with functional skills ICT. You can also brush up your skills with free online courses. Why not check out:

- ✓ [www.learnmyway.com/](http://www.learnmyway.com/)
- ✓ <https://alison.com/courses/it>
- ✓ [www.homeandlearn.co.uk/](http://www.homeandlearn.co.uk/)
- ✓ [www.digitalunite.com/](http://www.digitalunite.com/)

### Top tips: the benefits of improving your digital skills

- › Learn more easily and cheaply with online courses.
- › Communicate and share with family and friends.
- › Use online services like banking, train times, maps and shopping.
- › Check out different careers and new employers.
- › Find out about vacancies and apply for jobs electronically.
- › Make life easier at work with emailing, online timesheets, etc.
- › Get more interesting and better paid work.



## Higher learning skills

Higher learning is for everyone and includes degrees, foundation degrees, Higher National Diplomas (HNDs) and other professional qualifications. Courses often take place at university but there are lots of ways to study part-time or by distance learning.

Getting a higher education (HE) qualification can open up new career opportunities and broaden your horizons, especially if you have experience which is out-of-date or no qualifications. Get more information at [www.unionlearn.org.uk/higher-learning-work](http://www.unionlearn.org.uk/higher-learning-work)

### What's available?

- › A Higher National Certificate (HNC) or Higher National Diploma (HND) provides job-related practical skills and theoretical knowledge.
- › An Access course gives you the technical and study skills you need to get onto an HE course.
- › A foundation degree offers a mix of study and workplace learning and can be studied at a local college or in the workplace.
- › A degree, master's or PhD can be studied full- or part-time at university or by distance learning.
- › Professional development consists of a range of short courses or parts of courses to improve your skills and knowledge.
- › An apprenticeship is available to all adults (no age limit) up to degree level.

## How much does it cost?

All universities and colleges will charge a fee for HE courses. These can be quite high but there is some support you can apply for.

Most students pay for their course through a student tuition loan. There is no age limit and they are available for full- or part-time study for anyone new to HE. Learning organisations may also have bursaries or other financial support available. See City & Guilds bursaries at [www.cityandguildsgroup.com/bursaries](http://www.cityandguildsgroup.com/bursaries)

Apprenticeships do not have fees but are attached to jobs that may have a different wage to what you earn now.

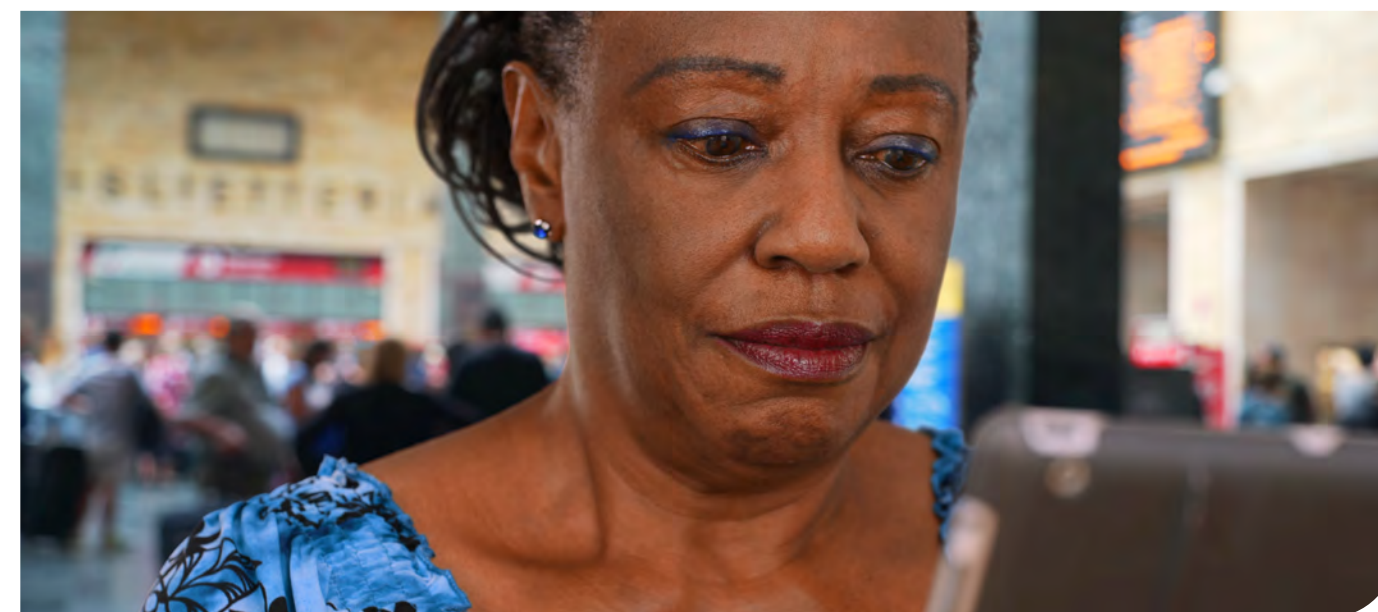
### Find a course

**Find an HE course:** <https://nationalcareers.service.gov.uk/find-a-course>

**Find a distance learning HE course:** [www.open.ac.uk/courses/](http://www.open.ac.uk/courses/)

**Find an apprenticeship:** [gov.uk/apprenticeships-guide](http://gov.uk/apprenticeships-guide)

**Find professional development:** [www.open.edu/openlearn/about-openlearn/try](http://www.open.edu/openlearn/about-openlearn/try) (free) or [www.futurelearn.com/](http://www.futurelearn.com/) (some courses are free).



<sup>8</sup> Office for National Statistics 2018

<sup>9</sup> [www.parliament.uk](http://www.parliament.uk)

<sup>10</sup> Open University *Bridging the Digital Divide*

## Section 6

# Employment options at 50+

### Staying with your employer, including flexible working

Once you are clear about your priorities for work and life, and the skills and any learning you might take up, it's time to decide what you want to do next. There are a range of options for you to consider. Here we talk about seven of them, ranging from staying put with your employer through to retirement.

If you don't want to move, it makes sense to think about the skills, knowledge and jobs your employer will need in the future, as well as what they need now.

Improving your skills can help you protect your job or make a career move with your current employer. Remember that at age 50, you may still have many years of work left, so promotion and career development are still reasonable options (see Section 2, 'An asset in the workplace')

Check out the resources on the WorkSmart website at <https://worksmart.org.uk/careers-advice/getting-work> to help you.

If you need more time off for health reasons, caring or just outside interests, flexible working is an option. All employees have the right to ask for (but not necessarily get!) flexible working if they have 26 weeks' continuous service.

Flexible options include part-time working, flexitime, job-sharing, compressed or zero-hours contracts or working from home. Your ULR can help you consider your options and discuss them with your manager. There is also a useful free guide with lots more information from Acas at [www.acas.org.uk/index.aspx?articleid=1283](http://www.acas.org.uk/index.aspx?articleid=1283).

Remember that if you move to flexible working, this will be a permanent change to your contract. Find out more about how to request flexible working at <https://worksmart.org.uk/work-rights/family-friendly-work/flexible-working>

#### Top tips: talking to managers about career development

- › Make it clear if you still have career ambitions – don't let the conversation become about retirement if this is not what you want.
- › Be clear about your ambitions. Do you want to progress in your current role, go for promotion or move into different types of work?
- › Make a list of why you should be considered for career development. What are the advantages for the company?
- › Be clear about any training you need for your preferred route; anyone (at any age) changing their role will need this.



#### Top tips: talking to managers about flexible working

- › Be clear and realistic about what you are asking for and why.
- › Be prepared to negotiate.
- › Be positive about why you want a change e.g. if your health is a problem then show how part-time work will help you to stay working.
- › Don't make it all about you; make sure you show how the change will help the business, eg by keeping your knowledge and skills).



### Finding a new job

Leaving your current employer may be a choice or it may be forced on you, but it need not be alarming. People aged 50–64 are no more likely to be unemployed than younger people (just 2.6 per cent)<sup>11</sup> although they can stay unemployed for longer.

If you have not changed employers in many years, however, you will need to get to grips with modern ways of finding a job. Luckily, there is lots of advice and guidance available to help you make a positive move.

The first thing to consider is what type of work you want to do. Don't just think about something similar to what you do now. You could go part-time, have a 'portfolio' career (balance more than one role), retrain for something completely new, go self-employed or relocate. Check out the union learning Climbing Frame which gives information about hundreds of different job roles. <https://www.unionlearn.org.uk/careers>

The opportunities are endless. The important thing is not to drift but act now!

### Help to update your CV

Your Mid-Life Development Review (see Section 4, 'Making decisions at 50+ for a work/life balance') will help you identify your transferable skills and experience.

The National Careers Service has advice on how to prepare a great CV, write a covering letter, fill in applications forms and prepare for an interview at <https://nationalcareers.service.gov.uk/get-a-job>. You can also find advice on <https://worksmart.org.uk/news/how-make-your-cv-stand-out>.



<sup>11</sup> Office for National Statistics, Sept 2019

Help to find job vacancies

Many vacancies are now advertised online so updating your IT skills (if needed) is a good start.

Your local Jobcentre Plus can help with job search. It also has an online job search website at [gov.uk/find-a-job](https://gov.uk/find-a-job) where you can set up an account and find local work. There is lots of advice from [gov.uk/browse/working/finding-job](https://gov.uk/browse/working/finding-job) and [www.ageuk.org.uk/information-advice/work-learning/looking-for-work/](https://www.ageuk.org.uk/information-advice/work-learning/looking-for-work/)

The National Careers Service has lots of great advice on job search too at <https://nationalcareers.service.gov.uk/get-a-job>. You can also talk to an advisor in person, by phone or online at <https://nationalcareers.service.gov.uk/contact-us>.

Joining a recruitment agency means they do the searching for you. Find the best ones for you by searching by job or geographical area at [www.rec.uk.com/membership/member-directory](https://www.rec.uk.com/membership/member-directory).

Top tips: finding vacancies

- › Find job adverts online using some of the links above.
- › Join a recruitment agency – they will email you with vacancies.
- › Upload your CV to a jobs board such as Monster.com and let employers find you.
- › Join LinkedIn to help employers and recruitment agencies find you.
- › Make use of all your personal contacts to find out about jobs that aren’t advertised or just to get advice.
- › Go direct to organisations you like to ask if they have vacancies.



Help to apply for a job

When you find a job you like, you need to be sure how to apply for it. Do they want a CV, a form or an online application?

It’s worth preparing some information in advance, as you can use it in lots of different ways. You’ll almost always get asked about:

- › your qualifications and skills
- › your previous jobs, the dates you were there and why you left
- › your personal interests and any volunteering you’ve done that might be relevant in terms of skills you have developed
- › referees who can comment on your character, skills and suitability for the job (such as a former employer, senior manager or colleague).

There is loads of step-by-step advice on the WorkSmart website at <https://worksmart.org.uk/careers-advice/getting-job> covering CVs, application forms, interviews and testing.



Other options

If you’d like a change, other options can give you the chance to reinvent yourself and try something new. This can be a big task and it always requires planning, but it could transform your life.

Did you know?

- › 46 per cent of the self-employed workforce is over 50 and 19 per cent is over 60.<sup>12</sup>
- › The over 50s are more likely to be self-employed than younger people
- › 29 per cent of self-employed people work part-time.<sup>13</sup>



Self-employment

Many people who are 50+ consider self-employment. This can include working for yourself, being a contractor, working in the gig economy (through an online platform) or running your own company which employs others. You can be employed and self-employed at the same time if you want to have a ‘portfolio’ career.

While self-employment can be a great option for many people because of the flexibility it offers, self-employed people risk missing out on some of the key benefits of working for an employer such as employer pension contributions, support for a health condition, holiday pay and carers’ leave.

So, is self-employment for you? Have a look at these advantages and disadvantages.

Find out more about becoming self-employed at [gov.uk/working-for-yourself](https://gov.uk/working-for-yourself).

Advantages

- › More control over your work/life balance.
- › Greater opportunities for flexible working and to fit in work around other responsibilities, e.g. caring.
- › More creative freedom and variety are possible.
- › Choose where you work – you could even work from home.
- › Independence to choose what you work on (up to a point).
- › Potential to earn a lot if you put the hours in.

Disadvantages

- › Higher financial risk – your income will vary and be uncertain.
- › You’re in charge of your money including paying tax, national insurance and personal insurance.
- › It can be long hours and sometimes lonely.
- › Lack of employee benefits such as holiday and sick pay.
- › You’re in charge, so it can increase stress.
- › Self-employed workers often earn less than workers doing similar work.

<sup>12</sup> ONS 2019  
<sup>13</sup> ONS 2019

Volunteering

Volunteering is working without pay for an organisation or group. This may include work done as a rep for your union. Volunteering helps you learn valuable skills, give something back to society or it can help you to get back into work. It can also improve your health and wellbeing. Many people combine volunteering with other types of work.

Find out more about volunteering and get help finding opportunities near you at <https://volunteermatters.org.uk/> or [www.ncvo.org.uk/ncvo-volunteering/i-want-to-volunteer](http://www.ncvo.org.uk/ncvo-volunteering/i-want-to-volunteer).

Redundancy

An employer must follow very clear procedures around individual or collective redundancies. The union must be informed and consulted, and a timetable for the process must be set out. Your personnel or HR department should tell anyone affected about their rights and entitlements. Your union reps should be able to give you advice on what to expect. You can also check out information on the WorkSmart website at <https://worksmart.org.uk/work-rights/losing-your-job/redundancy> which includes your rights, the process, what your options are, what money you are entitled to and how to challenge it.

You can also get free advice from [www.moneyadvice.service.org.uk/en/categories/redundancy](http://www.moneyadvice.service.org.uk/en/categories/redundancy).

Retirement

In most cases, employers cannot force you retire at a certain age (there are a few exceptions). However, if you don't have the financial need to keep working, it can be a great opportunity to do different things with your life. Most people retire fully on a specific day, but you can opt for flexible retirement. This is when you gradually move to less stressful or part-time work, so retirement becomes more of a process than a one-off event

Flexible retirement can help employers, as it allows them to keep key staff who have valuable skills and expertise, reduce staff turnover and cut their recruitment and training costs. Talk to your union rep about whether this is a good route for you and your employer.

There's lots of great information on planning for retirement and making sure that you can afford it on [www.ageuk.org.uk/information-advice/work-learning/retirement/](http://www.ageuk.org.uk/information-advice/work-learning/retirement/).



Learning from others

In early 2020, union learning reps (ULRs) at the Bakers, Food and Allied Workers' Union were called in to support over 480 workers facing redundancy as a result of a full-site closure at a ready meals company in Sheffield. Over half of the employees were over the age of 50, with many having worked at the same site for 30 years or more. With so many employees facing redundancy, the ULR worked with Jobcentre Plus and the employer's HR department to agree a package of support.

How did the ULR support employees?

| Action                                                                                                                                                                                                                                                                                                  | Top Tips                                                                                                                                                                                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>The ULR team talked to employees about their future work options and what skills and qualifications they might need to move forward into new jobs.</b></p> <p><b>ULRs offered a personal approach which helped to generate trust and encourage employees to be open about their concerns.</b></p> | <ul style="list-style-type: none"><li>› Use on-site advertising to let employees on all shifts know when they can talk to ULRs.</li><li>› Don't let employees down. Employees facing redundancy are vulnerable and uncertain, so all enquiries, big or small, need a timely response.</li></ul>                                                             |
| <p><b>The ULR, JCP and employer drew up an action plan to support all employees, including non-members.</b></p>                                                                                                                                                                                         | <ul style="list-style-type: none"><li>› The action plan should cover what support is to be provided in the workplace, who by and how employees will access it.</li><li>› Use the plan to make sure that everything is covered and that support offered is not duplicated.</li></ul>                                                                         |
| <p><b>Job search support was split between Jobcentre Plus (careers advice, CV writing, training in online job search) and unionlearn (interviews skills and ongoing support to employees).</b></p>                                                                                                      | <ul style="list-style-type: none"><li>› Coordinate with Jobcentre Plus to identify relevant local job opportunities and promote them actively in the workplace. Be clear what skills, qualifications and experience are needed.</li><li>› Ensure that skills and job search workshops are delivered during all shifts so that no one is excluded.</li></ul> |
| <p><b>The ULR worked with the local FE College to identify appropriate short courses to deliver in the workplace along with advice and guidance on future skills development at the college.</b></p>                                                                                                    | <ul style="list-style-type: none"><li>› It is important to manage expectations. Retraining and upskilling takes time, especially if employees are moving into a different sector.</li><li>› Work with the employer to ensure that employees are given time off to update their skills while the site is still operational.</li></ul>                        |
| <p>› For more information about how the ULR approached this large-scale redundancy to support employees, please contact the Bakers, Food and Allied Workers' Union <b>Learning and Services team</b>.</p>                                                                                               |                                                                                                                                                                                                                                                                                                                                                             |

# Section 7

## Thinking about finances

Any decision for change that you make at 50+ will have an impact on you and your family in terms of money.

### Your pension

Although you can't be forced to retire at a specific age, you will still become eligible for a state pension. However, you don't need to claim it if you are still working – you have the option to defer it, which can have some financial benefits. Check out [www.pensionsadvisoryservice.org.uk/](http://www.pensionsadvisoryservice.org.uk/) or [gov.uk/plan-for-retirement](http://gov.uk/plan-for-retirement) for lots of advice, a pension calculator and a pension forecast. You can also talk to someone free of charge at [www.pensionwise.gov.uk/en](http://www.pensionwise.gov.uk/en).

You won't pay national insurance after you reach state pension age unless you're self-employed. You also won't pay income tax unless your overall income is more than your tax-free allowance. See [gov.uk/browse/tax](http://gov.uk/browse/tax) for

more information.

### Benefits

The gov.uk website explains claiming financial benefits and tax credits [gov.uk/browse/tax](http://gov.uk/browse/tax)

### General financial advice

The government's **Money Advice Service** gives free information and advice on a massive range of financial and budgeting issues. You can find the information online and also get help by phone or on WhatsApp. [www.moneyadviceservice.org.uk/en](http://www.moneyadviceservice.org.uk/en)

**Citizens Advice** also had a range of advice and information at [www.citizensadvice.org.uk/debt-and-money/](http://www.citizensadvice.org.uk/debt-and-money/)



## Learning from others



PCS in the north-west has developed a pre-retirement course following feedback from the Associate and Retired Members (ARMS) group on their experiences.

The two-day free course for members includes practical information on pensions, benefits, finance and legal considerations alongside sessions on managing change, valuing and developing skills, keeping healthy and remaining members of the union post retirement through joining ARMS.

There is also a one-day version of the course that can be delivered in the workplace, which only covers the financial aspects.

### How did the ULR support employees?

#### Action

**Design a programme with input from retired members**

#### Top Tips

- › Using retired members to inform the content meant that they could share lessons from their own experiences of preparing for retirement.
- › It's important to cover finance in detail and this needs to be done by a professional financial company. However, check their credentials and go along to view one of their sessions in advance.
- › Be prepared to change the content or length of workshops depending on feedback.
- › Have a one-day version of the workshop for those who cannot take two days to attend.

#### Promote the workshop

- › Use Eventbrite so that people can self-register. This also minimises pre-event paperwork for the organiser.
- › Use email and ULRs to promote workshops but allow people to self-refer on to it.

#### Deliver the 2-day workshop

- › The workshop can be delivered over one day but this is very intensive. It is better to take two days and break up the financial information with wellbeing and other sessions.
- › Ensure that financial companies do not include any hard sell of their products.

› For more information about how the ULR approached this pre-retirement workshop, please contact the PCS ULR Project team.

# Section 8

## Jargon-buster

**Acas** Advisory, Conciliation and Arbitration Service. Acas gives employees and employers free, impartial advice on workplace rights, rules and best practice.

**Climbing Frame** The union learning Climbing Frame is a free easy-to-use website which helps ULRs to set goals and develop action plans with learners. It has information on a range of themes including English and maths, health and wellbeing, mid-life development planning, learning and events. [www.climbingframe.unionlearn.org.uk](http://www.climbingframe.unionlearn.org.uk)

**Compressed hours** Working the same hours but in fewer and longer blocks during the week (or month).

**CV** A Curriculum Vitae (or résumé) is a written overview of your skills, education, and work experience.

**Digital skills** Digital skills cover the skills needed to use computers, software and digital communication applications.

**Distance learning** Distance learning is a way of learning remotely without being in regular face-to-face contact with a teacher in the classroom.

**E-learning** Electronic learning means learning delivered digitally, by computer or phone app.

**ESOL** English for Speakers of Other Languages

**Flexible working** This includes part-time working, flexitime, job-sharing, compressed or zero-hours contracts or working from home.

**Flexible retirement** Gradually moving to less stressful or to part-time roles as you get older. Retirement as a process rather than a one-off event.

**HE** Higher education.

**Higher learning** Any study at Level 4 or above, such as degrees, foundation degrees, higher national diplomas (HNDs) or other professional qualifications.

**Holistic** Thinking about the bigger picture such as work alongside health, family, interests etc.

**ICT** Information and Communication Technology.

**Learning centre** Unionlearn workplace centres for members to get advice and access learning. Find yours at [www.unionlearn.org.uk/learning-centres](http://www.unionlearn.org.uk/learning-centres)

**Open University (OU)** The OU is one of unionlearn's partners and it offers access to higher level learning. It offers free online learning, videos, academic blogs and podcasts. Find out more at [www.unionlearn.org.uk/open-university](http://www.unionlearn.org.uk/open-university)

**Portfolio career** Having more than one job or occupation at the same time.

**Transferable skills** Skills and abilities that are relevant and helpful across different areas of life such as social, family and work.

**ULR** Union learning representative or rep.

**Zero-hours contracts** A type of contract where an employer does not have to offer any minimum working hours and the worker does not have to accept any work offered.

This title may also be made available, on request, in accessible electronic format or in Braille, audiotape and large print, at no extra cost.

Published by unionlearn  
Congress House  
London WC1B 3LS  
Tel 020 7467 1212 [unionlearn.org.uk](http://unionlearn.org.uk)

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March 2020

Design by [www.wave.coop](http://www.wave.coop)

Printed by XXXXXXXXX

Cover photo by xxxxx/xxxxx