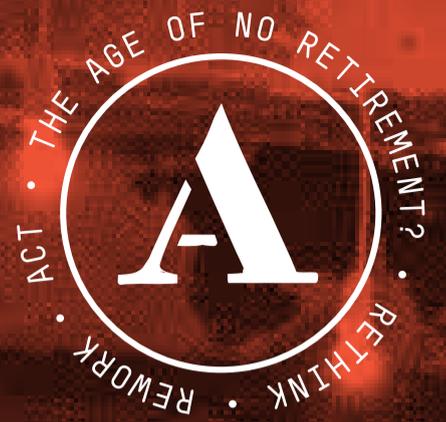


## 'THE AGE OF NO RETIREMENT?'

RETHINK: THE GENERATIONAL DIVIDE  
PROJECT PROPOSALS



# WE'RE IN THIS TOGETHER. IT'S NOT US & THEM.

People say that experience begins at 30, but why then does its value deteriorate so rapidly after 50? Younger managers manage younger teams that run younger companies in youth-obsessed industries.

Older workers are often seen as desk-blockers. Various strategies are deployed by HR departments to root them out - early retirement, voluntary redundancy, surplus to requirements.

These are just some of the many clichés and stereotypes that face older workers.

Those over-50s who try to re-enter the workplace are accused of stealing jobs from graduates, despite assurances from economists that the economy is not a zero-sum game and economic prosperity depends on an increasingly diverse and flexible skills pool.

Regardless, the anticipated shortages of skilled labour will inevitably cause companies to increasingly retain and hire older workers.

## RETHINK: THE GENERATIONAL DIVIDE

There are many employers who are either preferentially selecting older workers for their much prized experience or who are committed to matching the skills to the role, regardless of age. It is these employers who are equipping their managers with the skills to manage diverse teams and extract optimal performance from the blend of older experience and youthful innovation.

There is growing evidence to show that the performance of 'intergenerational' teams is superior to that of youthful teams. Research has also clearly debunked the myth that 60 year-olds are less productive than 30 year-olds in the workplace.

*We have more in common than we realise!*

Trends in flexible and remote working, along with advances in information technology, further enable the effective management of diverse and distributed teams.

The call was made loud and clear in 'The Age of No Retirement?' debates for diverse, blended, intergenerational teams to become the norm, not the exception. For teams to be built in accordance with skills and capabilities, not hampered by stereotypes and misperceptions – driving companies

and industries forward which serve the diversity of society in general.

We have a long way to go to get there, but there are many examples of good practice and a few willing champions to help lead the way. What we need are illustrative stories, captivating storytellers and channels to amplify their message. We have some excellent ideas on where and how to begin.

# 01

## PROPOSAL: INTERGENERATIONAL TEAMS

We need to create intergenerational teams. Wisdom and experience combined with the innovation and dynamism of youth make for powerful team performance. But there are too few examples of anyone doing this. So much potential is not being realised. So how can we change this? We need to show the benefits of intergenerational working.

We need to build and share the business case. We will be looking for big UK brand partners to work with us to create the positive case studies which will lead the way in proving not just the financial but also the social benefits as a result of different ages working together.

# EVERY-AGE

# 02

PROPOSAL: TELLING STORIES

**Telling intergenerational team stories enables smaller organisations to lend their weight and support to the intergenerational campaign.**



# 05

PROPOSAL: DISRUPT INDUSTRIES

INTER GENERATIONAL OPPORTUNITIES COME TOGETHER

Let's disrupt youth obsessed industries. There is so much prejudice and bias out there that is perpetuated by repetitive stereotypical messaging by certain industries. We need to identify, expose and change the organisations, businesses and brands that are youth-obsessed and disregard or misrepresent the 35% of the UK populations that is over 50. We need to encourage organisations and brands to trial age-neutral initiatives, measure impact and effectiveness, and share through storytelling.

# 04

PROPOSAL: CHANGE THE AGEIST MEDIA

**We know the media is ageist, and we need to change it. The media is one of the biggest perpetrators of the divide between generations. We need to shame them away from sensationalism and patronising clichés towards positive storytelling and role modelling. We need some more images of different ages together. We need the public to share these shame and fame stories. Together we can force a change.**

# 05

PROPOSAL: CONTACT BETWEEN THE AGES

We need to facilitate more contact between the ages. It is not 'us and them'. The young need to embrace people who are older and the old need to embrace people who are younger. The point was clearly made that the lack of contact across ages is fragmenting society. We need to stop this now. But to do this we need to find ways of getting beyond the fear and the red tape and police checks and health and safety to reclaim the community spirit of former generations. We need ideas and actions. We know good practice is out there, often on a small scale, e.g. school kids teaching tech skills; older career/exam mentors. Let's share the good stories of communities where the age barriers are broken down.

JOSEPH ROWNTREE FOUNDATION  
CO-DESIGNING THE FUTURE

We at Joseph Rowntree believe it is critical to involve all generations in co-designing the future in 'The Age of No Retirement?'. Our ageing society is not just about older people now, it is about all of us. The implications of demographic change will require us to rethink how we live together, work together and support each other. We need to include all generations if we are really to future-proof polices, services, workplaces and communities so we can all enjoy a good later life.

JRF research points to the many ways in which people and communities are currently preparing for an ageing society and highlights the benefits of involving all generations. In York and Bradford, we have been supporting a neighbourhood approach to loneliness, where local people research the causes of loneliness in their communities and work with others to develop solutions. In other research, we have been exploring how best to build on assets and nurture opportunities for making a contribution. This can happen through spontaneous relationships between friends and neighbours (and between generations) from which both parties draw support, but equally through small scale mutual support initiatives where all members contribute (in similar or different ways) and draw benefits. Examples of the latter include KeyRing, the Debenham project, time-banking, co-housing, Shared Lives and Home Share.

We also need to acknowledge that 'The Age of No Retirement?' is likely to mean different things to different generations. Forthcoming JRF research on attitudes to work and retirement points to

# OUR AGEING SOCIETY IS NOT JUST ABOUT OLDER PEOPLE NOW, IT IS ABOUT ALL OF US

different expectations across age cohorts, with younger generations more pessimistic about the future than older generations. Other recent JRF funded research carried out by the Institute for Fiscal Studies compared the economic circumstances of people born between the 1940s and the 1970s.

The main conclusion was that people born in the 1970s are likely to be reliant on inherited wealth if they are to be any better off in retirement than their predecessors. When compared with those born a decade earlier at the same age, these cohorts have no higher take-home income; have saved no more previous take-home income; are less likely to own a home; are likely to have lower private pension wealth; and will tend to find that their state pensions replace a smaller proportion of prior earnings. This is an important reminder that a vision for 'The Age of No Retirement?' for today's current generation of older people may not be fit for purpose for future generations.

'THE AGE OF NO RETIREMENT?'

RETHINK: DESIGN FOR POSITIVE CHANGE  
PROJECT PROPOSALS



# DESIGN A FUTURE THAT MEETS ALL OF OUR NEEDS.

If we rely too much on the experts to help answer the questions, we limit the possibilities of the unimagined opportunities. Creative thinking is at the heart of finding new solutions. Throughout the two days at 'The Age

of No Retirement?' at The Bargehouse, participants were pushed to engage with their creative side, their inquisitive inner child, and ask 'why' and 'why not' and 'what if'.

## RETHINK: DESIGN FOR POSITIVE CHANGE

Creative thinking and the accompanying design process must be at the heart of how we create a more positive future. Creative thinking is not held back by 'knowledge', which can curtail new ideas. With knowledge comes an understanding of all the current realities and problems and the reasons not to and why we can't do! With creative thinking, there is a new role, that of the anti-expert. Designers thrive on new problems and the more difficult the better. They come to the issue fresh, with no fear, with real empathy and a desire to make things better. Working together in a common place with a common vision, the designers and the experts can find those new positive solutions that we need.

**TECH TOOLKIT  
FOR CARE  
HOMES**

The design process has to be key to 'The Age of No Retirement?'. The two days at The Bargehouse were so rich with creative thinking, but this was only the first step. We need to embrace, the 'anything is possible' attitude. Design is at its core optimistic, and designers are trained to be courageous about the future. We know we need to change the story. We have to rethink our future. But we have to move quickly.

Design is also about putting change in motion. It generates ideas, which are quickly prototyped. The first iteration might not be perfect but it proves that we don't have to be stuck. That there are new ways. Through creative thinking and a design process, we can quickly rethink some of the biggest challenges which we face, so many of which were highlighted at 'The Age of No Retirement?'.

# 06

## PROPOSAL: DESIGN NEW COMMUNITIES

We need to design new communities around the needs of all citizens. Communities that support fulfilling, purposeful lives for everyone from birth, to the age of 100. The co-design and co-development approach must involve all stakeholders and be wrested from control by local authorities and powerful self-serving organisations. Community redesign must be free, fast and dynamic, and unburdened by red tape, policies and guidelines.

Community design must also be boundless and incorporate the needs of all citizens, regardless of age, ability, health and dependence. Design hubs can help optimise the provision of education, health, care and employment services and drive seamless integration and accessibility to all.

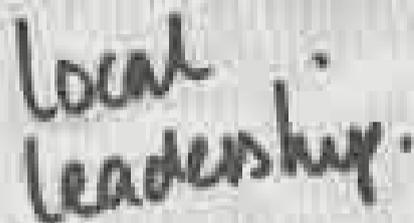
# 07

## PROPOSAL: NEW ICONOGRAPHY

We need a new iconography for older people. Stooped people, walking sticks, zimmer frames are out. Empathic, sociological and anthropological design is in. How do we see ourselves, how do we want to be represented? This is an easy one to fix. Let's run some iconography redesign competitions.

## 08

PROPOSAL: REAWAKEN THE  
ACTIVE CITIZEN



Local  
leadership.

**We must reawaken the 'active citizen' who is best placed to build and shape dynamic, flexible and resilient communities. Yet UK citizenry is presented as passive, too complacent and yet also too dissatisfied and disgruntled. Community action is seen as a waste of time, as something that is bound to come up against a brick wall sooner or later. Well, we need to start to change this – to get people thinking more positively and that, together, positive community-based change can happen.**

## 09

PROPOSAL: REDESIGN 'CARE'

**We need to redesign 'care'. We need to support the community re-design work that is being driven by Innovate UK's Long Term Care Revolution. The concept of care – the glue that binds families, friends and social networks – has become generally misunderstood, misrepresented and misused. Care and caring needs to be reaffirmed. The care industry – social care, care working, longterm residential care – all need to be blue-sky/blank-sheet rethought. The cared-for are too ignored, overlooked, disempowered. We need to enable all citizens to live life to the fullest, in the most supportive community possible.**

**RADICAL  
COMMUNITIES**

**INNOVATE UK**  
CO-DESIGNING THE FUTURE

The Long Term Care Revolution Challenge is ambitious. It focuses on finding radical and innovative new ideas that will disrupt the current long-term care institutional model. The vision is to replace the current model with alternatives that have the potential for real commercial value in the UK, and which sustain the rights, dignity and whole life experience of UK citizens by 2040, continuing the concept of age equality being advocated by 'The Age of No Retirement?'

Imagine a dynamic market for sustainable and affordable solutions that will fuel economic growth while ensuring that, when it is no longer possible to live independently, or when high levels of nursing care and support are required, people can confidently make the transition to more high level support lifestyles. Like the considerations of the question of 'retirement', this concept is not about simply reforming attitudes and language around the periphery but about constructing something new between now and 2050 to disrupt the current institutional and unsustainable model of long term care structure and delivery.

To bring about this type of change requires revolutionary thinking. It also requires the incorporation of co-design at strategic and policy levels, value-chains that need to move, or even be abandoned, to allow the new approaches to flourish. It needs to include all generations and people from all walks of life. We will engage with the public to foster understanding, to challenge thinking and to move the agenda of the Long Term Care Revolution into the mainstream wherever we can.

The Long Term Care Revolution includes some very difficult human challenges. It forces us to re-examine how and where we, or the people we love, may choose to live out end our later lives. It will challenge our attitudes to 'managing decline'

# WE MUST DISRUPT CURRENT INSTITUTIONAL MODELS

versus 'retaining personhood' as our physical and mental capabilities change with time. It raises other fundamental questions too. For example, how should children be engaged in this agenda? They are normally cossetted from such realities. Does that perpetuate the status quo? Death is part of life and we might learn from other cultures or develop new approaches, but only if we are open to the concepts of change and reject denial.

If you are interested in being part of this quest and would like to be part of the Long Term Care Revolution then we cordially invite you to attend the Long Term Care Revolution National Challenge Launch event on 25th November 2014 at Friends House in London.

You will be critical to shaping this revolution. This will not be a 'talking shop'. This event will celebrate the launch of the National Challenge to come. We look forward to seeing you there.

For more information please visit The Long Term Care Revolution website <https://connect.innovateuk.org/web/the-long-term-care-revolution/aboutus>



**Innovate UK**  
Technology Strategy Board

## 'THE AGE OF NO RETIREMENT?'

RETHINK: THE LANGUAGE  
PROJECT PROPOSALS



# WE ALL NEED TO LEARN TO SPEAK THE SAME LANGUAGE.

Old, older, elderly, silver, encore, lonely, pensioner, retiree, aged, still healthy, living longer, dementia, plus 50, new start, declining, financially poor, dependent, communication starved, isolated, fearful, missed opportunity,

third age, sandwich generation, baby boomer. These are just a few of the hundreds of words and phrases heard at 'The Age of No Retirement?', all talking about the same thing – getting older.

## RETHINK: THE LANGUAGE

If we aren't using the same words and phrases in the same way, then how are we going to effectively communicate the positive side – the vitality, experience, dynamism, wisdom, maturity and productivity of people who are older, but not yet old?

Language – the words and phrases we use and the meanings and values which we attach to them – must be simplified, defined and collectively agreed. We need to move away from the euphemisms and stereotypes used so frequently by the media and which perpetuate the generational divide, and return to simple descriptive words like 'older' that have somehow lost their meaning.

If the 200+ organisations that participated in 'The Age of No Retirement?' all simply started to use vocabulary in the same positive, collective way, change could be achieved almost immediately.

Once the language campaign gains momentum we can then communicate our messages and stories – consistently, powerfully, emotively and more effectively.

# 10

PROPOSAL: NAME AND SHAME

STOP  
NARRATIVE OF  
DECLINE.

We need to name and shame negative, stereotypical, derogatory and patronising use of language. We need to get rid of the 'silver surfers', 'senior citizens', 'golden years', 'old age pensioners'. Let's use plain, simple and clear language to describe regular people. An older person is an older person, period. Retweet with a fame or shame hashtag. What hashtags should we use? Maybe...

**#EverydayAgeism**  
**#AgeEquality**

# AGE

# PRIDE.

We need to  
find a new  
way of talking.



## 11

PROPOSAL: MEDIA TOOLKIT

**We need a media guide for the broadsheets, big media channels and smaller media outlets. The media needs a consistent toolkit on what is and what is not appropriate or good practice. We know the DWP is developing such a guide and we will work with them to make it as effective as possible.**

## 12

PROPOSAL: MEDIA GUIDE FOR MAJOR INFLUENCERS

We also need a media guide for corporations, for politicians, for brands, for schools, and any other major influencers who have the power to help overcome ageism and ageist stereotypes across the UK. We need a generation of ambassadors to lead the way who demonstrate by doing.

Unconscious  
bias

## 13

PROPOSAL: USE THE SAME WORDS

**We all need to use the same words. Let's decide what the most important ones are, and then constantly use them. Loudly and consistently. The message will soon get through.**

## 14

PROPOSAL: RETHINK EVENTS

We need to call for a ban or a rethink of events and services and brands which perpetuate the alienation of 'the old'. Suggestions in the debates include getting rid of Older Peoples Day, repositioning Age UK and rethinking who should get the bus pass and when!

BARCLAYS  
A NEW LANGUAGE

# IT IS ESSENTIAL FOR THE WELL- BEING OF OUR PEOPLE AND THE HEALTH AND VITALITY OF OUR BUSINESS

Here at Barclays, we aspire to be the 'Go-To' bank – not only for our customers and clients, but also for our colleagues. For our colleagues, this means re-thinking the approach to work and how we all live our lives, – we call this 'dynamic working'. For all of us, life is constantly throwing new challenges our way, from older parents to new additions; needing to study; wanting to support the community in which we live; or simply moving house and needing to think differently about how to manage the commute. We need to be dynamic in our thinking about how to marry those challenges with meeting the needs of our colleagues, teams, clients and customers.

In 'The Age of No Retirement?', the traditional approach to flexible working has to be re-thought. At Barclays, we are actively working on changing culture and mindset through our Dynamic Working Campaign. Through a series of interactions with managers and colleagues, we are creating a dialogue that work is something you do, not somewhere you go and this will mean different things to different people depending on their role, career and life-stage. This is essential for the wellbeing of our people and the health and vitality of our business.



## 'THE AGE OF NO RETIREMENT?'

RETHINK: CREATIVITY AND SHARING NEW STORIES  
PROJECT PROPOSALS



# WE NEEDED TO FORM A RADICAL NEW NARRATIVE AROUND AGE.

The importance of stories and storytelling cannot be emphasised enough in driving change towards an age positive and age neutral society. Not the exceptional stories of the famous older people or the unusual or extreme cases. What is needed are more stories with the right language, told more frequently, and about regular people

achieving success in their own lives. Stories that everyone can identify with and be inspired by. Stories that reflect all the value and possibilities that come with age - experience, wisdom, knowledge, clarity, insight, vitality.

## RETHINK: CREATING AND SHARING NEW STORIES

In this modern age of digital storytelling, where stories can be shared almost at the speed of light across free social media networks, the opportunity to reshape the language, perceptions and thinking of age and ageing now rests in the hands of the citizens. Together we can change the rhetoric and force the powerful media channels to drop their stereotypical and alarmist misrepresentation of age. It all begins with stories and storytelling, and encouraging people to share their own and each other's successes. It doesn't require a formal integration or aggregation of forums, social media channels and blogs, nor expensive and time-consuming curating, copywriting and editing of content.

# 15

PROPOSAL: APPLAUD GREAT STORYTELLING

**We need to identify, write, film, capture, share and applaud examples of great stories and great storytelling in the media and social media, and 'stamp' them with a badge of approval, for example using hashtags and digital labels.**

Myth busting

Retweeting stories; sharing with friends; forwarding to a relevant organisation for inclusion in a newsletter; applauding great stories in the media; encouraging regular people to tell their inspiring stories; shaming ageist and stereotypical writers and publications; identifying everyday champions; telling it like it is without

hyping up or dumbing down – are all just a few of the many ways in which storytelling, and in particular digital storytelling, can break down age-related boundaries and create an age-positive or age-neutral society.

By sharing good practice, we can discover new opportunities.

## 16

PROPOSAL: NAME AND SHAME  
BAD PRACTICE

*#Name + Shame*  
*#Name + Fame*

We must identify and share examples of bad media practice by naming-and-shaming with a hashtag, e.g. possibly adopting or extending Gransnet's #everydayageism campaign.

**BRITAIN  
IS TALKING**

## 17

PROPOSAL: PUBLISH A CITIZEN GUIDE

**The media should publish a simple citizen guide on how to capture, tell and share stories digitally.**

## 18

PROPOSAL: IDENTIFY GREAT EXAMPLES

We must identify great examples of age-positive/ age-neutral practice by shops, companies and local amenities – identified and recognised by a sticker/ seal of approval.

## CALOUSTE GULBENKIAN FOUNDATION TRANSITIONS IN LATER LIFE

The Calouste Gulbenkian Foundation has supported older people since its inception in the UK in 1956. In some respects, we too are now approaching 'The Age of No Retirement?' We are delighted to have co-sponsored this event.

In the past decade, we have targeted work around intergenerational support and the Campaign to End Loneliness (in older people). 'The Age Of No Retirement?' has been timely as we look at supporting further work for people's 'Transitions in Later Life'.

It makes sense perhaps to look at how we (a non-political charitable foundation) might think about a campaign around 'The Age Of No Retirement?' but also to think about what language is needed for that campaign. Due to our work and after collaborating in 'The Age Of No Retirement?' we, like other participants, would like to see all people, and particularly those in later life, happier, more resilient and better able to respond positively to the 'transitions' we will ALL face as we age.

This means recognising differences in ageing as we are classified as 'older'. We must recognise that we all age differently. We have different personal attitudes to our ageing as well as that of our society to 'older' people. Issues of equality and socio-economic realities affect us all uniquely but at the same time we must recognise some common attributes in order to ensure wellbeing for all.

We know that there are many transitions as we age. In addition to retirement/non-retirement, there are transitions around becoming a grandparent and/or a carer, becoming ill, 'down-sizing' home, bereavement and death. How we manage transitions will impact our day-to-day lives and also those around us. Any campaign must recognise, recommend and advocate for

# WE NEED TO RECLAIM A NEW LANGUAGE TO SHOW THAT AGEING IS AN OPPORTUNITY

what is needed to ensure physical, emotional and psychological wellbeing for all of us. We also must ensure that people have real choices and support in those choices whoever they are.

We need to reclaim a new language to show that ageing is an opportunity and a challenge that affects us all. We need to challenge discrimination and prejudice wherever it appears. 'Older people' are not 'other'. They are us and what we too will become. This is something to celebrate – warts and all.

"We are all going to age and soften and mellow and transition. All of us. If we are lucky. There are plenty of things to be anti about. Anti-discrimination, anti-drug, anti-oppression, anti-poverty and anti-sickness, ageing isn't one of them", Jamie Lee Curtis.

We need to become pro-ageing and embrace the opportunities that ageing provides.

We welcome the participation of everyone as we develop our 'Transitions in Later Life' programme. We need to engage together to fulfil all of our potential.



CALOUSTE  
GULBENKIAN  
FOUNDATION

## 'THE AGE OF NO RETIREMENT?'

RETHINK: FOCUSING ON 'ONE LIFE'  
PROJECT PROPOSALS



**WE WERE  
ALL YOUNGER  
AND WILL  
ALL BE  
OLDER. WE  
ARE UNITED  
IN 'ONE LIFE'.**

Something that kept coming up again and again, across all of the themes and debates, was the concept of the singular life. That each of us possesses only one very precious inexchangeable life. Everyone who is old was once younger, and the vast majority of younger people will, with the passage of time, become old. Life never stands still and we are

all constantly transitioning from one set of circumstances, opportunities, relationships and challenges to another. Life is not a simple set of linear sequential steps through childhood, education, work, retirement and old age.

## RE THINK: FOCUSING ON 'ONE LIFE'

Life is much longer and healthier than it has ever been before. More than half of the babies born today can expect to reach their 100th birthday. That is a staggering 10 decades of life. A full century to pack full of experiences and achievements. Life in the modern global technology-led world requires continuous reinvention of oneself, to adapt and flex in accordance with such a rapidly-changing world.

Education can no longer cease at the age of 18-25 and career counselling cannot happen just once in a lifetime during one's teenage years. A 30-year job-for-life has almost become an absurdity, as evidenced by modern graduates transitioning from job to job every 2 years in search of the breadth of experience and dynamism required by modern corporations.

As jobs and careers become more flexible and the concept of retirement continues to be eroded, workers will increasingly need to access training, education and coaching on an ongoing basis.

And it's not just about work. It's about all of life. There was some consensus in the debates that English and Maths are well taught at school, but 'Life' is somehow completely overlooked. A healthier, more inclusive and expansive discussion is required right from the earliest opportunities at

school (there was consideration at 'The Age of No Retirement?' around 10 years of age being a good time to start) and throughout life. This is important in exploring life's challenges and transitions, and developing the resilience, skills, networks and resources to successfully overcome all that life can throw at you.

Life is not linear

Change  
Adapt

# 19

PROPOSAL: DEVELOP APPROACH TO EDUCATION

**We need to develop a whole-life approach to education – to design, develop and implement life training and support services to create and sustain engaged UK citizens throughout life. The creation of 'Lifelong Citizenship' must involve numerous organisations and influencers to identify the spectrum of educational, coaching, mentoring and counselling services that may be required to prepare and support the UK citizen along a 100-year life.**

# 20

PROPOSAL: MIDLIFE CAREER REVIEW

**We need to build on the excellent work of the Midlife Career Review and explore how we can extend and apply the principles throughout our lives and not just at the age of 50.**

# 21

PROPOSAL: LIFE SKILLS

**TRANSITION PLANNING**

We need to better equip our youth with life skills - resilience, adaptability, flexibility and creativity - that will be required for a successful life and a fulfilling career.

# 22

PROPOSAL: LIFE TRANSITIONING SERVICES

We need to build on the excellent work of the Calouste Gulbenkian Foundation and others in exploring how to integrate 'life-transitioning' support into the planning, design, services and citizenship initiatives to build resilience and preparedness, and mitigate transitions in later life from becoming crises.

**CHOICE**

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AVIVA  
INVOLVING GENERATIONS

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# A SENSE OF FAIRNESS IS IMPORTANT FOR EVERYONE TO BUY INTO

At Aviva, we believe it is essential for all generations to be involved in designing the future because everyone should feel that they contribute to and benefit from the culture and systems that we create.

Each generation is (or will be) both a contributor to and beneficiary of the system at various stages of their lives, and a sense of fairness is important for everyone to buy into.

This is a complex area where simple comparisons are often misleading and the picture can change dramatically over the decades. For example it is sometimes said that the 'Baby Boomers' are fortunate to have benefited from strong investment returns (including property) and a state pension that goes up at least with inflation when wages have not. However, it is easy to forget the challenges that the 'Baby Boomers' have had to face; the record levels of inflation in the 70s and the three-day weeks. If you'd told them they would go on to become the 'golden generation' back then, would they have believed you?

On the other hand it is understandable that younger generations may lack confidence that the current services will exist in the same way for them – when they reach later life. Some, often referred to as the sandwich generation, end up supporting both parents and children as well.



# 'THE AGE OF NO RETIREMENT?'

RETHINK: WORK & EMPLOYABILITY  
PROJECT PROPOSALS



# NEW MODELS FOR WORK & LIFE.

When retirement was invented people didn't survive much beyond retirement age, so it was understandable that most wanted to spend what little healthy time they had left on leisure activities. This was the old-style, cliff-edge or 'true' retirement in the purest definition of the term - an abrupt cessation of all work-related activities and the commencement of the pension, which in those days typically went a lot further than today.

Nowadays most 60 to 75 year-olds (people who are more likely to be out of the full-time work economy while also not yet old) regularly participate in some form of paid work, unpaid voluntary work or some other type of local community or neighbourhood support. Work, whether paid or unpaid, tends to continue long after the full-time career ends.

EXPERIENCING  
IS NOW  
IRRELEVANT

## RETHINK: WORK & EMPLOYABILITY

The evolution from the old-style retirement to the modern 'non-retirement' retirement is largely driven by three factors. Firstly, the typical 65 year-old today (both men and women) can expect to live another 10 years-plus in good health before time and ageing finally catches up. Secondly, the more people live longer, the less the Government has in its pension pot, which results in ever-diminishing pensions (in real terms) being paid out later and later. And thirdly, people yearn for purpose, structure and self-fulfilment in their lives which is most often provided by voluntary or paid work, or a combination of the two.

REDEFINE  
"VALUE"

The desire, or need, for older workers to remain part of the workforce is driving some significant and important human resource trends in self-employment and flexible working, which are facilitated by advances in information technology and the low cost of setting up home offices.

Employers are beginning to appreciate the value of experience, knowledge and wisdom offered by older workers. The stereotype of the old, frail, tech-

illiterate and poorly-trained older worker is being replaced, even if far too slowly, by the acknowledgment that older workers offer much by way of commitment, resilience, productivity and tech skills – after all, many were in their 40s when the Internet and email use began to grow rapidly in the late 1990s.

## 25

PROPOSAL: STORYTELLING

**We need to embrace and support the DWP's Fuller Working Lives policy and related initiatives. We need to amplify through positive storytelling (using our reaffirmed language) from across the employer and worker spectrum.**

## 24

PROPOSAL: EMPLOYMENT TRANSITION

FLEX-WORKERS RIGHTS.

We need to develop step-down training, coaching and toolkits to support the employee's transition from full-time employment - to support the planning of a fulfilling retirement that may include flexible working, self-employment and/or small business startup. We need to work with employers to avoid the cliff-edge retirement phenomenon and encourage people to create network-rich, purposeful, dynamic and challenging retirement plans.

# 25

PROPOSAL: 'RETURNSHIPS'

**We need to explore how 'returnship' programmes, such as those adopted by Pfizer and EY, can become more widespread. What is the perceived and/or real value that is driving these organisations to welcome back their retirees? What can we learn from them? How can we encourage more organisations to do the same?**

# 26

PROPOSAL: REDEFINING HR

**RULES VS. RISK.**

We must work with CIPD, HR and Diversity leads of big organisations to explore how the human resources function needs to change to ensure the right skills are recruited for the right roles without age-related prejudice and unconscious bias.

*work is part of a social & community based network.*

# 27

PROPOSAL: FLEXIBLE WORKING

We need to make flexible working more mainstream. There is a perception that even though flexible working is growing, flexible workers are perceived as less valuable to the organisation and are less committed to their careers or the employing organisation. A project is needed to explore the evidence.

PROJECT KEY

LARGE ORGANISATIONS

SMALLER ORGANISATIONS

MEDIA

CITIZENS

COMMONLAND & TRADING TIMES  
THE VALUE OF LIFE

'The Age of No Retirement?' is a collaboration between Trading Times and Commonland, a collaboration that was born out of serendipity, an alignment of values and an intense desire to make a big positive change.

Trading Times, the multi-award winning service that connects people over 50 with local flexible work opportunities, set us on the ambitious path of reciprocally introducing the millions of 50-75 year-olds who have decades of work experience with the millions of businesses who would benefit from having these skills on tap.

Commonland is a team of inclusive designers, who have been working with Trading Times for almost two years. Commonland embraces users, customers, organisations, citizens in the co-design and co-authoring of new ideas and new ways of doing things. Deconstructing and reimagining together without preconceptions and constraints is the way to find the solutions to large seemingly impossible problems.

In launching Trading Times in January this year, Commonland and Trading Times experienced first-hand the power of regular people. We continue to be blown away by the incredible careers people have had, by the resilience and adaptability of people in the face of adversity, and by their dignity, hope and positive outlook.

But, we've also been alarmed by the misperceptions, stereotypes and prejudice harboured by the media, employers, the third sector and even the Government, that undermine and marginalise the older applicant.

# 'THE AGE OF NO RETIREMENT?' IS OUR CATALYTIC FACILITATOR OF POSITIVE CHANGE

This is wrong. The value of a life appears to be more proportional to the time he/she has left, and is less related to the role or function of the individual at that point in time. This is resulting in a complete waste of valuable resources. This is counter-productive and unsustainable.

We intend to change this. We will do so collaboratively, with other likeminded, energetic, smart and influential people.

'The Age of No Retirement?' is our catalytic facilitator of positive change.

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**COMMONLAND**