

Extending working lives in the further education and skills sector

Creative approaches to managing and supporting older people in the workforce

1 Introduction

Demographic trends indicate that the profile of the labour force in the UK is changing.

The working life of individuals is extending as older staff continue in work, as a result of increased life expectancy, falling standards of living for people over 50¹ and the removal of the default retirement age.

In some areas of further education (FE) and skills, the sector has historically maintained an older age profile, a trend set to continue. In the FE college sector, 35 per cent of staff are aged over 50 compared with the national average of 24 per cent.

Life expectancy is increasing and the population is likely to have more years of good health in older age. Nationally, disability-free life expectancy has risen between 2000 and 2005, with men at 65 expecting to live a further 10.1 years free of disability and long-standing illness, and women, 10.6 years². Increasingly, older people in the FE college sector are being employed beyond age 65³ and many wish to be so.

Purpose of this resource

In the light of these changes and trends, this resource is intended to help FE and skills sector organisations to develop and implement effective age management strategies to prolong the working lives of older workers in an age-diverse workforce with no fixed retirement age.

Structure of this document

Section 2: Shape of the sector – the older workforce across FE and skills

Section 3: Challenging some of the preconceptions around older workers

Section 4: Managing and supporting an ageing workforce – areas of age-bias and tips on approaches to address these

Section 5: Effective monitoring of the older workforce – what can data tell us?

Section 6: Self-assessment – checklist to aid identification of potential issues and further development needs in relation to supporting older staff in the workforce

Section 7: More information – summary of other useful resources for employers

1 SAGA Quarterly Report; Quarter 1, 2011

2 Office for National statistics 2008, Saga Quarterly Report Quarter 1, 2011

3 LLUK Annual Workforce Diversity Profile 2008-09, March 2011

2 Shape of the sector – the older workforce across FE and skills

What do the demographic and workforce trends in the sector tell us?

- The workforce statistics⁴ suggest that historically sector organisations have been employing staff beyond the state pension age.
- Case study evidence also suggests there is an increase in the number of older workers in support roles and on part-time arrangements requesting to carry on working.

“We anticipated that in due course a mandatory retirement age would be deemed age-discriminatory and put forward a proposal to remove the clause for retirement at age 65 from all our contracts of employment.

Staff who wanted to retire did so and those wishing to continue working discussed this with the college. Staff are now aware that removing the fixed retirement age means they do not have to request to continue working if they do not want to retire.

.. the change from having a set retirement age did not in reality make a great deal of difference, as the practice of staff carrying on working when they wished to do so was already taking place; those who wanted to carry on working in the college accepted it as a reasonable way of prolonging their employment.”

Stoke-on-Trent College

- Managers, technical staff and teaching staff are more likely to continue in their employment beyond age 60 than staff in other occupations in the sector.
- There is an increasing trend in teaching staff starting their careers in other industries and entering the sector afterwards. Sector workforce analysis suggests that the sector is valuing the knowledge and skills older recruits bring from other industries.

Retaining older workers to address teaching and training skills shortages

Removing the retirement age has brought benefits to Epping Forest College. The college finds that there is a general shortage of skilled people in specialist areas such as building crafts and plumbing and suggests that “recruitment in these areas is nearly impossible”. Therefore retaining those older skilled workers who are already knowledgeable about the organisation enables the college to provide a consistent service. When recruiting in these areas of work, the college benefits from having older people with experience of working in relevant industry sectors who welcome the opportunity to work in the college as a way of prolonging their working life in a different environment.

⁴ LLUK Annual Workforce Diversity Profile 2008-2009, March 2011
<http://webarchive.nationalarchives.gov.uk/20110414152025/http://www.lluk.org/equality-and-diversity/annual-workforce-diversity-profile/>

- The sector exhibits an age-diverse profile and flexible working across all age groups but particularly for older workers. For example, a substantial 68 per cent of those aged 60-64 and 88 per cent of those 65 years and over were working part-time in 2008/09.
- Older workers are more likely to be employed on a fixed term or casual basis. Workforce statistics⁵ for the sector showed that staff over 60 (along with those aged under 25) were more likely to be employed in this way than staff of other ages.

3 Challenging some of the preconceptions around older workers

Despite the number and variety of older workers currently working within the FE and skills sector, many older people still face barriers caused by employer perceptions, wider stereotyping about older workers and sometimes a lack of awareness of how far-reaching the impact of these issues can be.

Benefits of retaining and recruiting older workers

Why should sector organisations and their staff support and develop an age-diverse workforce?

- to attract the best talent by offering age-neutral workplace culture and values;
- to retain valuable experience and knowledge within the organisation;
- to control unnecessary recruitment costs through better retention;
- to compete for skilled staff from a variety of backgrounds; and
- to develop a motivated and resilient workforce.

Tackling stereotypes and preconceptions

Below are some of the most common issues raised that reinforce many of the preconceptions around older workers.

1. **Perception:** Older workers are more expensive to retain and recruit.

Counterpoint

- Productivity is influenced by a number of factors including days lost to absence; this has been shown to be lower in older workers. Productivity can be maintained and increased by a number of measures that will show benefits in workers of all ages.
- Loss of organisational knowledge and a depleted skills' base cost employers money, even taking into account savings made in reducing staff numbers in difficult times.

- ONS Labour Force Survey data ⁶ shows that, in October to December 2010, of those aged 65 and over and working, 83 per cent had been continuously employed for five years or more, with just over 2 in 5 working in the same job for 20 years or more. Older workers generally remain with their current employers for significant periods of time.
- By taking opportunities to retain and develop older staff rather than re-recruit, employers can save on expensive recruitment and as well as turnover costs.

2. Perception: By targeting older workers, employers are restricting opportunities for a younger workforce to find employment.

Counterpoint

- There is no evidence that this is the case and in fact many employers benefit by utilising the knowledge and experience of older workers to help mentor and train up younger employees.

3. Perception: Older workers are more likely to cause issues for their employer due to health problems.

Counterpoint

- Many employers benefit from the good attendance and reliability of their older workforce. Studies of the relationship between age and sickness absence frequently indicate that older workers do not generally have a greater sickness absence pattern than younger workers ⁷. In fact, evidence shows that older workers tend to have lower levels of short-term sickness rates than younger workers although the levels of long-term sickness absence may be higher. The former, given its sporadic and uncertain nature, is, however, likely to cause greater inconvenience, disruption and cost than the latter.
- Older workers can be as productive as younger workers. When abilities match job requirements and when experience is taken into account, evidence from a range of studies ⁸ suggests that there is little difference between the performance of older and younger workers.
- The impact of cognitive skills, such as intelligence, knowledge, language and complex problem-solving, on capability at work is not affected by age.

Epping Forest College recognises that the stereotypes and myths about older workers are misleading and can create barriers to their continued employment. Negative perceptions can also mask the qualities they bring to the workplace and the extent to which they are valued by colleagues, managers and customers. The college counters any negative perceptions by highlighting their positive attributes and contributions to the organisation. In particular, the college values its older staff for the quality of their work and their reliability.

“Some people think that workers have more sick leave, including long-term sick leave, high levels of absenteeism and are less reliable as they get older. In fact, we have found the opposite.”

6 <https://www.nomisweb.co.uk/published/stories/story.asp?id=4>

7 An update of the literature on age and employment, Health & Safety Laboratory (2011)
<http://www.hse.gov.uk/research/rrpdf/rr832.pdf>

8 Ibid

4. **Perception:** Older employees are more resistant to change, and less likely to take up training and development opportunities related to their role.

Counterpoint

- Older workers are not always aware of the opportunities that are open to them, or assume they are for less experienced workers. Older workers often do take up training when it is made clear that it is relevant to them and when they are encouraged to do so.
- Resistance to change by any age group can be reduced by effective communication and support, for example, consultation, training, management support and using personnel practices that regard all workers as assets and support them to achieve their potential. Simple adjustments can also make the changes easier for workers of all ages.
- Older, experienced workers can be better at dealing with workplace change as they can bring to bear previous experience of adapting to different work situations.

5. **Perception:** Older workers will not want to take on full-time employment or managerial responsibilities.

Counterpoint

- Older recruits do not necessarily want to ‘tread water’ in their role. An employee age 50 might have at least 15 years of their working life ahead of them, and an employee of 55 at least ten years, and may be keen to explore opportunities for promotion.
- Older workers’ experience and knowledge bring with them associated benefits – an understanding of how things can be achieved most effectively and efficiently. More and more lecturers are coming into academia later in their working lives from backgrounds in commerce and industry, bringing significant and valuable managerial experience with them.
- A 2010 survey ⁹ undertaken on behalf of the Equality and Human Rights Commission on the work aspirations of the over-50s found that more than twice as many workers in this age bracket wanted promotion as wanted to downshift.
- Removal of the default retirement age now means that managers need to be aware of the rights of staff to continue working beyond 65 if they so wish.

Disability and the older worker

Disability-free life expectancy (DFLE) – a measure of life expectancy without limiting disability or illness – has been shown to be on a positive trajectory in recent years (ONS, 2008). However, organisations and staff in the sector need to be aware that workers of all ages may be adversely affected by work environments that do not adequately support staff with disabilities. Sector employers need to ensure the combination of both age and disability do not operate to exclude older people from the workforce (see Section 14 of the Equality Act 2010). Employers need to create a culture that supports disability disclosure (see LSIS ‘Implementing Disability Equality’ online resources for more guidance in this area).

Further education sector research shows that some older workers fear losing their jobs if they admit to having a disability or experiencing difficulties in the job due to a health condition (A Review and Analysis of Age Equality Practice in the Further Education and Skills Sector, LSIS 2010).

In keeping with the trend established in previous years, the largest cohort for staff with and without a declared disability were teaching staff (including lecturers, tutors and trainers) who also have an older age profile.

Whilst some sector organisation may be able to offer a wide range of flexible working options, the poor rate of disclosure means that there is a strong risk of mis-identification of capability or performance issues for workers in those situations. Career life can be adjusted and negotiated, and organisations should consider how best to work with staff representatives to identify appropriate support for their employees.

4 Managing and supporting an ageing workforce – areas of age-bias and tips on approaches to address these

Age bias in the workplace can affect any age group, but FE and skills sector employers need to be aware of the ‘pinch points’ that can adversely affect their older workforce and potential employees.

Consistency and transparency in policy and practice is essential for effective management and development of workers of all ages.

Below is a summary of the main areas of the employer-employee relationship about which employers should already be thinking. These are supported by real-life examples from across the sector.

These should be considered not purely in isolation, but as part of an holistic approach to managing and supporting an ageing workforce.

Areas considered are:

- recruitment and selection;
- performance management and future planning;
- flexible working;
- training and development; and
- workforce and succession planning.

Recruitment and selection

Good practice tips:

- use competency-based application processes which place less emphasis on chronology of prior experience and qualifications history;
- make clear the organisation's approach to age-neutral recruitment and communicate this to prospective recruits;
- train staff responsible for making decisions on age issues – initial 'sifting' of applications and interviewing can introduce sub-conscious bias; and
- understand what the age profile of recruits and 'drop outs' are at different stages of the recruitment process – and what the organisation could be doing differently to tackle these.

What to avoid:

- in advertising for posts, remove references to age from job descriptions and selection criteria. Do not use language that might deter older workers from applying;
- don't make assumptions about the length of time a prospective candidate is likely to work for based on their age;
- only ask for formal qualifications if there is a clear requirement for these as part of the skills and competencies for the role; and
- separate information on a candidate's age gathered for monitoring purposes from information used by interviewers or recruitment panels – to avoid undue attention paid to a candidate's age.

Queen Alexandra College takes an age-neutral stance to recruitment. All potential employees are informed that appropriate skills, knowledge and the ability to meet learners' specific needs are the most important attributes being sought. The college removes all reference to age from the application information before short-listing to ensure age is not a factor in the recruitment process. In this way, workers over 50 are able to be recruited alongside all other age groups.

Performance management and future planning conversations with employees

Good practice tips:

- ability, not age, should be the key driver;
- performance management procedures should be carried out equally for all staff, regardless of age;
- basic principles of addressing under-performance should apply regardless of the age of the employee. Some examples of the types of questions that could be considered are shown below (not necessarily a comprehensive list):
 1. What is the problem?
 2. What needs to improve?
 3. Agree a timescale for improvement and check that actions agreed can be carried out.
 4. Identify any training and development needs.
 5. Consider if any other issues are causing the problem, e.g. any health or disability issues, new or heightened caring responsibilities.
 6. Agree changes or adaptations, e.g. flexible working arrangements, possibly on a trial basis.
 7. Regularly review progress.
 8. Keep simple records.
 9. Clearly state what will happen if there is no improvement.
- ensure all employees with a role in managing staff understand the core principles, are trained to discuss under-performance, and are supported in managing staff;
- monitor performance levels or grading by age to identify if there is any potential for age bias; and
- apply fair dismissal procedures in the same way for workers of all ages, when ultimately performance cannot be improved.

What to avoid:

- using questions which could be perceived as discriminatory (e.g. “You’re going to turn 65 in a few months, we need to discuss your future plans”);
- not adequately addressing poor performance issues, or raising these too late; and
- holding planning conversations only with older staff.

Changing expectations around older worker performance

Wakefield College has worked hard to counter inconsistencies in the performance management of older workers. The college found, for example, that staff approaching 65 were not performance managed as effectively as other age groups because it was expected that they would be leaving the college soon. Where negative perceptions were held by some line managers, these had a marked effect on older workers' expectations and their performance. Such perceptions may have also contributed to their decision to leave the college on reaching the retirement age.

“Previously good employees (older workers) saw a dip in performance towards the end of their career. It was inexplicable the way competent staff appeared to be less competent within such a short period of time. The college now manages performance equally across the board and all staff are performance managed in a consistent way. Training and awareness-raising for managers helped to explain age issues and remove any unconscious bias, to ensure that staff are managed fairly.”

The college addressed the issue through its communications to line managers about succession planning and career planning. That was supported further by training for line managers and supervisors to raise their awareness and highlight issues relating to age and ageing in the workforce, challenging stereotypes and dispelling myths about older workers. This is currently reinforced with briefings and legal updates and the benefits are shown in the improved performance records of older workers who are now supported more effectively.

Flexible working can provide both employer and employee with the opportunity to balance work demands with the needs of the individual, in particular around work patterns that can support a phased approach to retirement.

The government has recently announced its intention to extend the 'right to request' flexible working to all employees who have been with their employer for 26 weeks¹⁰.

10 <http://discuss.bis.gov.uk/modernworkplaces/>

Flexible working

Good practice tips:

- consider where current policies could be extended and promoted in a way that encourages participation equitably across staff of all ages, if flexible working is low amongst older workers. Employers in the FE and skills sector are increasingly viewing flexible retirement schemes as a core part of flexible working policies;
- many FE and skills providers are already providing a wide range of flexible options for employees. In light of removing the fixed retirement age, these should be reviewed to ensure that they apply equally to all employees. Approving flexible options for one group of workers only will need to be justified. Review how flexible working options, including flexible retirement, could be introduced or adapted to suit the organisation's requirements, for example part-time working, flexitime, downshifting, job redesign, home-working, term-time working, and carers' leave;
- flexible working need not only be about changes to hours – many employers review work content for employees, or change of work roles. Some staff in the sector are reducing their level of responsibility to fit in with their future plans;
- be aware and be prepared to tackle all potential deterrents to older workers in taking up opportunities for flexible working, whether these involve lack of awareness amongst managers and staff, concerns about financial implications, or fears over loss of status; and
- consult with unions and staff representative groups to identify and implement cross-institution policies and practices in relation to flexible working.

What to avoid:

- encouraging assumptions and stereotypes that flexible working relates only to certain groups of the workforce, such as working parents.

Sector research ¹¹ into age equality in the workplace found that staff approaching retirement were frequently overlooked for development opportunities and did not always expect their organisation to train them beyond a certain age.

11 A Review and Analysis of Age Equality Practice in the Further Education and Skills Sector, LSIS 2010 <http://www.lsis.org.uk/Services/Publications/Pages/A-review-and-analysis-of-age-equality-practise.aspx>

Training and development

Good practice tips:

- treat all staff equitably, irrespective of age, in relation to development opportunities;
- be aware of training needs and learning styles which may be appropriate for older workers to aid training time and ease of learning;
- ensure all workers, including older workers, know what training opportunities are relevant to them and encourage them to take part – older workers may assume training is intended for younger staff only;
- analyse training attendance by age;
- consider opportunities for two-way cross-generational mentoring. Case study evidence shows that older staff are mentoring other staff to succeed them in the role over time and younger staff are helping newly-appointed older recruits to become familiar with the organisation; and
- some employers also use knowledge management approaches to maintain and transfer organisational knowledge (recording and storing systems, ‘on-call’ services between current and retired staff to share information).

What to avoid:

- making assumptions about older workers’ willingness or ability to learn new skills;
- excluding older staff from training needs assessments, particularly where it is assumed that employees will be taking retirement; and
- assumptions that the training and development of older workers is a poor return on investment – the law now supports older workers to work beyond traditional retirement ages, and employees of any age could leave an organisation at short notice.

With the removal of the default retirement age, organisations can no longer assume that their employees will be retiring at a standard age. However, organisations should now consider how they can plan transition from work to retirement, or to alternative work arrangements, together with employees.

Workforce and succession planning

Good practice tips:

- it is critical to establish where staff leaving the organisation could result in key skills or knowledge gaps. Talk on a regular basis to employees about future plans and how the organisation can support their goals. Having a better understanding of employees' long-term plans makes it easier to retain important organisational knowledge;
- try to build this into standard working practices, so that issues can be addressed quickly as they arise;
- include the costs of loss of potential opportunity caused by targeting older workers when calculating the financial costs of restructuring – in terms of experience and skills lost as well as additional recruitment costs incurred further downstream to replace these workers; and
- monitor the workforce's age profile so that the relationships between the age of the workforce and other business metrics such as employee turnover, starters and leavers, absenteeism and staff satisfaction, can be better understood and acted upon. This should be part of the organisation's wider approach to assessing the effect of its policies and practices on equality (a requirement under the Equality Act 2010).

Retaining older worker skills and good will

Barnet College removed its fixed retirement age in 2006.

The combination of working without a fixed retirement age and experiencing periods of significant change has made the college aware of the need to demonstrate fairness and consistency of policy and practice across the workforce.

The college does not wait until its workers reach 55 or 60 to start discussions about their future plans or to discuss retirement options. This is now part of the performance management process and applies to all staff.

Despite the loss of some older workers, the college has managed to retain the skills and knowledge of others in key roles. The college is now planning to develop a 'retire with dignity' policy to build on this work.

"That was an important lesson for the college. It alerted us to the need to ensure that our performance management processes were consistent and would ensure that older and younger staff were treated equally and would have equal chances of being developed for a future in the organisation".

5 Effective monitoring of the older workforce – what can data tell us?

Requirements under the Equality Act 2010 and the new, extended Public Sector Equality Duty mean that action and objectives to promote age equality must be effectively supported by meaningful data.

Collecting, assessing and responding to qualitative and quantitative information on your older workforce are all an essential part of a continuous review and improvement process.

Only 39 per cent of respondents positively confirmed that their organisation carried out age equality impact assessments.

Fewer than half of the participants said their organisation gathers and analyses information on staff ages. A Review and Analysis of Age Equality Practice in the Further Education and Skills Sector (LSIS 2010)

The removal of the Default Retirement Age provides the opportunity for sector organisations to review and bring up to date their approaches to assessing the effect of policies and practices on equality, and to look again at what information is collected to inform age-related policies and all equality practices.

The key questions that providers should be asking themselves in relation to older workers are:

- Are we including specific questions on age and impact on older workers and other age groups in assessing impact of policy / practices on equality?
- Are we acting on these findings?
- Are we tying this into other key data (qualitative and quantitative)?
- Do we know what our current baseline is, and where we want to improve?
- How will the information we collect help us to manage this?

Typical sources of information to build a rich picture of the demographics, needs and challenges of an age diverse workforce could include:

- age profile across a range of areas, for example:
 1. participation / drop-out rates during recruitment and selection processes;
 2. types of contract (temporary, permanent, agency);
 3. participation in staff training and development; and
 4. staff feedback and satisfaction ratings (e.g. staff surveys).
- staff surveys, leavers' surveys, performance reviews, staff suggestion schemes – qualitative feedback from staff on equity of practice and ideas on the types of changes that can help staff remain in work.

Monitoring for better and fairer support for older workers

Following the removal of the retirement age, Wakefield College has increased its monitoring and communications on age equality. The monitoring now shows that there is an increase in older applicants for vacant positions for specific roles. The college's view is that this demonstrates that older people are keen to carry on working. The marked increase in the number of unsuccessful older candidates requesting feedback on their performance following the interview is seen as an indication of their determination to take on new roles. The college has also increased the use of exit interview information to understand why staff leave and what reasonable steps it could take to retain older workers.

Monitoring data also indicates emerging trends in older workers in the college taking advantage of the range of various options available to extend their working lives. The college is able to respond to this on a case-by-case basis to develop and retain expertise in key roles.

6 Self-assessment – checklist to aid identification of potential issues and further development needs in relation to supporting older staff in the workforce

The following 'traffic lights' options are provided to help assess your position regarding this resource topic.

RED can indicate that you/your organisation need to develop an understanding of how to support older workers in an age-diverse workforce.

AMBER indicates that your level of understanding needs to be developed further.

GREEN indicates that you have a good understanding of this area, though improvements are always necessary to keep up with changes.

Using the self-assessment

- Agree who needs to be involved (e.g. staff responsible for development / implementation of workforce and HR policies).
- Confirm how changes will be made as a result of the findings.
- Use this traffic light' tool as an interactive resource for workshops with staff on this topic.
- The 'traffic light' tool provides a preliminary assessment which can then be developed further to support the updated Equality Impact Assessment process, or similar.

	Statement	Red	Amber	Green	Discussion prompts and clarification	Evidence / examples and / or comments
1	The organisation fully understands the required outcomes for older workers as a result of its equality impact assessment process / other planning and monitoring processes, and is acting on these.				For example: Targets around promoting age equality take into account issues faced by older workers.	
2	Our strategic approach to supporting older workers in the workplace is based on robust, up-to-date information.				For example: We have a good understanding of workforce age demographics: starters, leavers, prospective candidates for jobs. We can identify and are using age profiles of employees to assess: take-up of training / development, flexible working, etc.	
3	The organisation clearly communicates its plans and the outcomes of these plans to its staff with regards to positive action to support an older workforce.				For example: All key policies for workforce management which could impact on older workers emphasise that age is not a barrier. Senior managers regularly communicate the aims of the organisation in this area to staff, new and existing. Team and individual performance management processes include age-related objectives.	

	Statement	Red	Amber	Green	Discussion prompts and clarification	Evidence / examples and / or comments
4	Our older workers are able to contribute views about improving the workplace to better suit their needs.				<p>The views of older workers / all workers are sought and used to inform policy development.</p> <p>Staff satisfaction surveys (or equivalent) include questions relating to specific needs of an older workforce.</p> <p>Views, attitudes and opinions towards older workers from other staff are sought and responded to.</p>	
5	We regularly health-check our workforce management / HR policies with regards to potential age bias.				<p>Staff responsible for managing individuals / teams are provided with a range of support materials on tackling the risk of age bias.</p> <p>Unions and staff representatives are regularly consulted as policies and practices are reviewed.</p>	

Your future development and ongoing support

Now that you have assessed your understanding and confidence at applying your knowledge in relation to managing an older workforce, which of the following would be most effective at supporting your continuing development?

- a half-day interactive problem solving workshop activities;
- online resources; and
- formal direct coaching and mentoring.

Are there any other ways you may like to suggest?

Please also forward details of related activities and approaches you have tried, what works / does not work and what you have learned to: equalities@lisis.org.uk

7 More information – summary of other useful resources for employers

Below is a summary of additional useful resources for employers.

- Beyond the Default Retirement Age: Practical support for the FE and skills sector, LSIS, 2011
www.lsis.org.uk/Services/Publications/Documents/LSIS-DefaultRetirementAge-briefing-March2011.pdf
- Supporting inclusive workforce development: A resource pack for the further education learning and skills sector (a set of five resources to support organisations in the sector to understand and apply principles that promote age equality within workforce planning and organisational development), LSIS, 2011
www.lsis.org.uk/Services/Publications/Pages/SupportingInclusiveWorkforceDevelopment.aspx
- Working without the default retirement age: Guidance for employers, Acas, 2011
www.acas.org.uk/retirement
- Department of Work and Pensions – Age Positive resources (good practice case studies of organisations working without a fixed retirement age; practical steps on managing age-related issues; answers to employers’ questions on older workers and retirement; guide to employing older workers) DWP, 2011
www.businesslink.gov.uk/agepositive
- CIPD / TUC guidance: Managing Age, 2011
<http://www.cipd.co.uk/hr-resources/guides/managing-age-new-edition-2011.aspx>
- Other CIPD resources on age discrimination
www.cipd.co.uk/hr-topics/age-discrimination.aspx