OECD

Career Paths and Engagement of Mature Workers

Key guidelines

Career planning

- **Strengthen career literacy:** Offer targeted career guidance services that are easily accessible and specifically tailored to the unique career stages of mid-career and mature workers.
- **In-depth mid-career reviews:** Conduct thorough mid-career reviews that cover various life aspects such as working environment, health, training needs and retirement planning. They should pragmatically aim to align employees' personal goals with organisational objectives and equip them for the upcoming phases of their careers.
- **Continuous career conversations:** Regularly engage in structured and supportive career discussions with mid-career and mature workers to understand their work aspirations, challenges, and skill gaps.

Continuous training and skill development

- **Tailored training programmes:** Develop training initiatives for mid-career and mature workers, catering to their unique learning styles and career needs. They should focus on both enhancing current skills (upskilling) and acquiring new competencies (reskilling).
- Introduce **on-the-job training programmes**, such as apprenticeships or job rotation, which are particularly effective for more experienced workers transitioning into new roles or careers. This allows for immediate application of skills in a real-world context, facilitating accelerated learning.

Flexible work arrangements

- **Diverse flexible work options:** Provide a range of flexible work arrangements including remote work, phased retirement schemes and paid caregiving leave to suit the varied needs of older employees, especially those juggling health concerns or caregiving responsibilities, as well as sector-specific requirements.
- **Leadership support:** Engage executive leadership support to ensure take-up of initiatives and normalise the use of flexible work arrangements across the organisation. Cultivate a workplace culture that inherently values and supports flexible working as a standard practice.
- **Comprehensive work-life balance policies:** Acknowledge the significant impact of flexible work arrangements on enhancing job satisfaction and overall well-being. Ensure these policies are broadly available and can be adapted to meet the evolving needs at different stages in a worker's life.

Ongoing assessment

- Ensure the effectiveness of implemented initiatives by conducting **systematic evaluations** using feedback mechanisms and structured metrics.

Introduction

The global workforce is undergoing a profound transformation driven by megatrends such as population ageing and rapid technological change. Ageing populations worldwide have resulted in a substantial increase in mature workers (55-64), rising from 10% in 1990 to 17% of the OECD workforce in 2022. Projections for 2050 indicate that individuals over 65 years old will account for 25% of the OECD population. As people live longer and fewer younger workers enter the workforce, keeping mature workers engaged and fostering their careers will be increasingly crucial for business success and competitiveness.

Supporting mature workers in their career development can improve their wellbeing and keep them in work and productive for longer. This in turn incurs numerous benefits for employers including better retention, lower recruitment costs, better employee relations and fewer talent shortages. Indeed, around 77% of employers in a Manpower Group survey reported having difficulties in filling vacancies in 2023 (ManpowerGroup, 2023).

Lifelong upskilling and reskilling are also essential strategies for businesses grappling with digitalisation and new technologies. According to OECD projections, an average of 27% of jobs are in occupations at high-risk of automation., although the extent of this risk varies across countries and sectors (OECDa, 2023). Moreover, investing in the skills development of mature workers not only boosts productivity but also enhances the employer's attractiveness and reputation as a "good employer".

Traditionally, career planning activities and related development research focuses on younger adults (Hirschi and Pang, 2020). Given the increasing need for a paradigm shift in how businesses approach workforce management to meet the evolving demands of the job market, this brochure provides insights for employers to redesign policies to help workers successfully manage career progression and engagement of mature workers.

The brochure highlights three key dimensions that have proven to be effective in supporting the career development and engagement of mature workers. First, it emphasises the role of career development practices which can ensure that the type of work remains suitable for workers as they age despite their changing capabilities and preferences. Second, it underscores the significance of continuous skills and training policies to ensure that skills remain relevant for evolving work environments and potential career shifts. Third, it discusses the role of flexible working arrangements as a key enabler of engagement, contributing to better job satisfaction and enabling longer working lives.

What is career advancement and engagement about?

A career refers to 'the unfolding sequence of a person's work experiences over time' (Arthur, Khapova and Wilderom, 2005). Engagement encapsulates "a positive, fulfilling, work-related state of mind" (Schaufeli et al., 2002). Both are closely related: workers with fulfilling careers experience high levels of motivation and job satisfaction, leading to better health, which, in turn, contributes to longer working lives (Mori et al., 2024; Albrecht et al., 2015). Workers with higher work engagement have lower turnover and exhibit higher job performance and organisational commitment (Bakker and Demerouti, 2008; Schaufeli, Bakker and Salanova, 2006), thereby enhancing company profitability (Albrecht et al., 2015).

Employers can directly support their employees by providing job resources, such as social support, training opportunities, flexible working arrangements and career growth, which are all positive predictors of employee engagement (Bakker and Demerouti, 2008; Rudolph and Baltes, 2017).

Career development can be measured along two key dimensions. *Vertical mobility* which aligns with personal job interests and individual growth; and *horizontal mobility* which can help workers shift towards more secure jobs (Institute for Employment Studies, 2019; Hirsh and Jackson, 2004).

Supporting career development involves assisting individuals in five crucial steps that are related to bringing together the knowledge of the individual and their career options, forming a plan and then taking career action (Hirsh and Jackson, 2004):

1. Understanding employee skills, potential, and aspirations involves self-awareness, feedback from the organisation, and consideration of the employees' interests and capabilities.

2. Assessing business needs and career options entails understanding available job opportunities and aligning them with organisational objectives.

3. Career planning - based on the first two points - involves discussions, advice-seeking, and negotiation for organisational support in realising career goals.

4. Work experiences and job moves facilitate career development through processes like job rotation and project work.

5. Skill development, such as formal training, education, and work-based learning, is often necessary to realise the career plan.

Organisations typically need to address each of these five main components to effectively support career development. With this framework in mind, this brochure discusses selected processes that can be used to manage midcareer to late stages of a career.

What are employers doing?

Developing the right employer tools and practices to effectively engage mature workers is a strategic priority for any organisation. The 2024 OECD/B4IG/WBCSD survey (see Box 1 for the methodology) revealed that employers recognise the multiple benefits multigenerational workforce brings (Figure 1). However, many employers do not have robust programmes in place to support career development and planning of older workforce (Figure 2). While the majority of surveyed firms offer some skill development opportunities for mature workers, only 56% conduct mid-life career reviews, 50% provide career planning tools on the company intranet, and 44% have career workshops to some extent in place.

Figure 1. Perceived benefits that a multigenerational workforce brings

Share of employers that have agreed or strongly agreed that multigenerational workforce brings a specific benefit

Note: 52 respondents among members of B4IG/WBCSD and BIAC.
Source: 2024 OECD/B4IG/WBCSD Multigenerational workforce survey.

Figure 2. Employers have few policies in place to support career development and planning

Share of employers that have fully, somewhat or not at all implemented a specific policy for mature workers (>55 years)
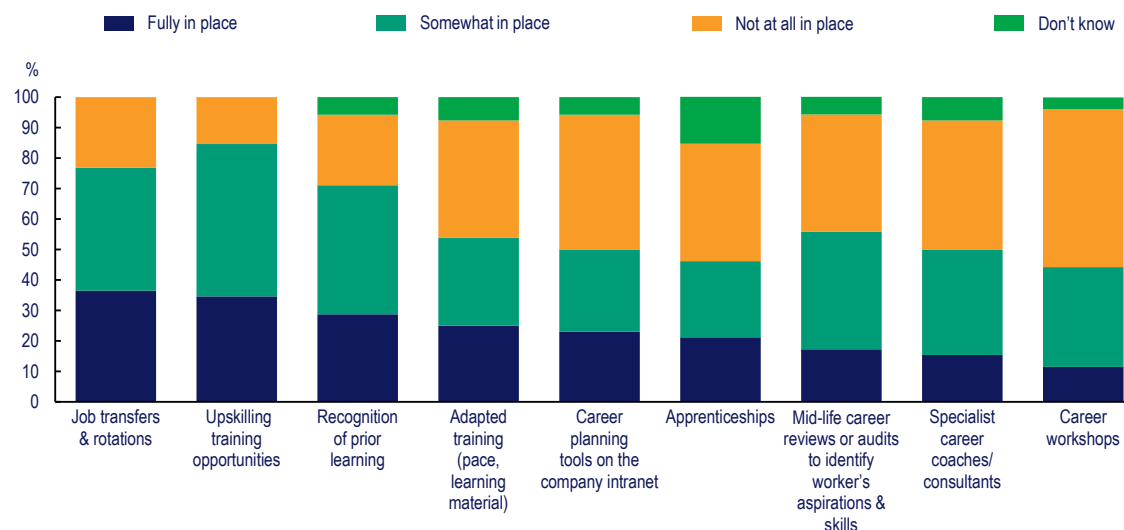
Note: 52 respondents among members of B4IG/WBCSD and BIAC.
Source: 2024 OECD/B4IG/WBCSD Multigenerational workforce survey.

Tools that employers can use to better support career development of mature workers

Identifying mature workers' needs through career planning initiatives

In today's rapidly ageing workplaces, fostering career literacy among mature workers is key to help retain their experience. Experienced employees are increasingly looking for opportunities to grow within their workplace (OECD and Generation, 2023; Marvell and Cox, 2017). According to the 2022 AARP Global Employee Survey, 18% of mature workers switched jobs due to a lack of advancement opportunities.

By identifying skill gaps of mature workers, providing targeted training for those eyeing their next roles, and strategically elevating those with leadership potential into management positions through clear career paths, companies can improve their resilience to future changes in the business environment and world of work.

Main tools for career development support services include career guidance, career conversations and mid-life career reviews (see Infographic 1). A lifelong perspective should be adopted and ideally form part of a broader employee support offering. Such support is integral to being an age-friendly employer, ultimately bolstering the competitiveness of the company.

Infographic 1: Main tools for career development support services

Career guidance	Career conversations	Mid-life career reviews
Career guidance often takes on a more informal, self-directed approach, requiring mature workers to actively seek out relevant information. Ongoing lifelong career support can be facilitated through various channels, such as online platforms accessible via the company's intranet, or informal meetups and discussions with colleagues.	Career conversations are more structured and regular dialogues between workers and designated managers or career coaches. They serve to identify short-term to mid-term goals and aspirations, allowing individuals to align their career development with their personal and professional objectives.	Mid-life career reviews are the most comprehensive discussions where individuals reflect on their existing achievements and future aspirations in the long term. These reviews take into consideration a holistic lifelong approach to career development, ensuring that work remains sustainable at later stages of life.

Targeting mature workers to improve their career planning through career guidance and career conversations

Career guidance encompasses services that help workers make meaningful educational, training and occupational choices and manage their careers (Cedefop et al., 2021). Despite the increasing necessity for people to work longer and their expressed desire to do so, individuals over the age of 50 are more prone to encountering challenges such as obsolete skills, health issues or caregiving responsibilities, which can hinder their employability (NIACE, 2015). As a result, career changes and ongoing skill adaptation become essential for extending working lives. This underscores the urgent need for tailored career guidance services for mature workers

Yet data reveals a decline in career planning as individuals age. The OECD 2020 Survey of Career Guidance for Adults disclosed a substantial 22 percentage point gap in the use of career guidance services between prime-age individuals (25-54) and their older counterparts (aged 55+) (see Figure 3). Similarly, evidence from the 2022 AARP survey carried out among employees shows that workers aged 55-64 are 16 percentage points less likely to review their careers compared to workers aged 35-44 (37% vs 53%). Moreover, 25% of respondents in this age group said that they found it hard to know if training was worth their time or would lead to the outcome they wanted. A lack of information about relevant training opportunities, ways to get involved and potential career development outcomes is often a barrier for mature workers.

Employers can contribute to narrowing this age gap in career planning among mature workers by implementing targeted and relevant career planning initiatives designed specifically to address their needs.

Career guidance takes a lighter approach to career development, primarily focusing on fostering the self-understanding and self-direction of mature workers. Employers are well-placed to provide such guidance to mature workers concerning career development opportunities within the firm. They can help mature employees to reflect on their career aims, identify necessary training for advancement and provide information about agencies that offer further guidance (OECDa, 2021). Such guidance can be delivered through various channels such as face-to-face interactions, telephone calls, instant messaging, or online platforms. According to the 2024 OECD/B4IG/WBCSD survey, 56% of surveyed companies have a subset of employees who volunteer as informal career mentors, and 50% provide career planning tools on the company intranet.

Regular career conversations

Career conversations are another way to help mature workers identify their training needs and align their career paths with the needs of the organisation. They facilitate structured ongoing dialogues between an employee and their manager or mentor about the individual's career goals, aspirations, and ways to develop required competences (OECD, 2020). Career conversations increase workers' engagement and motivation by discussing potential growth opportunities. Moreover, career conversations can serve as a valuable opportunity for

Figure 3. Use of career guidance services, by socio-economic and demographic characteristics

Percentage of workers who have spoken with a career guidance advisor over the past five years
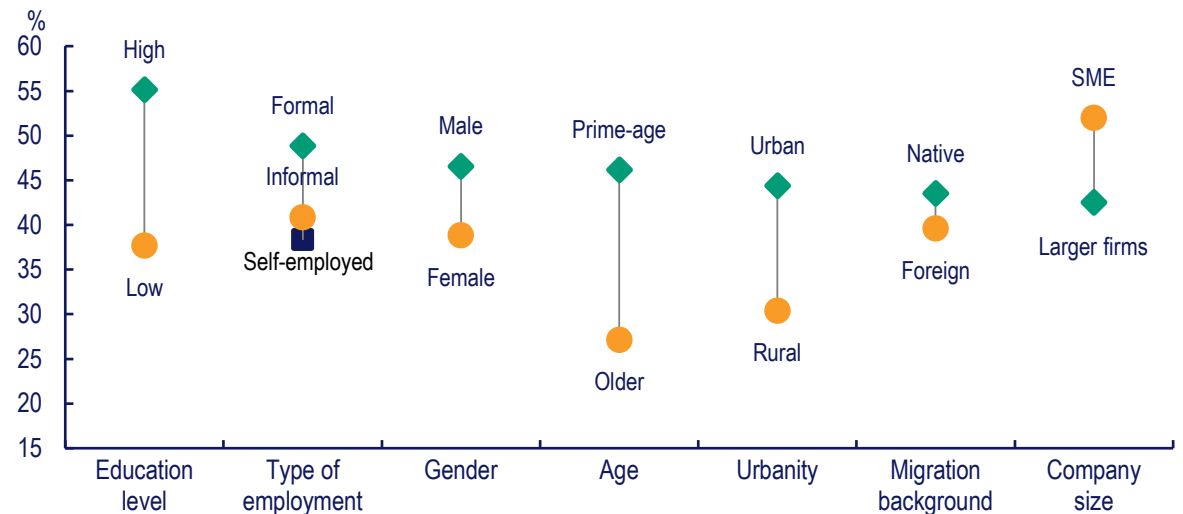
Note: Average for the 11 countries covered by the SCGA: Argentina, Australia, Brazil, Canada, Chile, France, Germany, Italy, Mexico, New Zealand and the United States. Company size and type of employment do not include Canada. The low educated group includes adults with a low or medium level of education (i.e. less than a bachelor's degree).
Source: OECD 2020/2021 Survey of Career Guidance for Adults (SCGA).

managers and employers to gain deeper insights into training needs, career aspirations and work expectations of their experienced employees, fostering improved management practices to meet the ageing workforce needs of the company (Manpower Group, 2016; Hoffman and Tadelis, 2018).

To fully leverage the potential of career conversations, best practice dictates that they should be regular, structured, and tailored to the specific needs and aspirations of mature workers. It's crucial that both managers and workers are aware of their purpose and contemplate it before having the discussion. For example, Schneider Electric in France implements such an approach through career workshops, which prepare both experienced workers and their managers to engage in meaningful career conversations at least once a year (see Box 2 and Appendix A for more information).

Box 2. Case study: Senior Talent Program at Schneider Electric in France

Goal: Increase engagement levels among experienced workers by ensuring that at least 90% of them have a meaningful career conversation at least once a year.

Key target group: Workers aged 51 and over.

Main elements: At Schneider Electric in France, a career workshop informs employees and managers about the context of career conversations, different career scenarios, and available support measures within the company. For senior employees, this consists of one-day training sessions in a face-to-face setting, complemented by one-hour coaching sessions. For managers, it incorporates two webinars featuring half-day training sessions. The workshop concludes with tailored one-on-one career discussions between managers and employees.

Outcome: After a successful pilot involving 36 senior participants attending the training, 30 managers engaging in a 3-hour webinar, and 34 employees participating in a debrief session, the initiative has been expanded to encompass all experienced employees in France, with a total participation of 350 employees.

In 2022, overall, 65% of Senior Talent Program participants benefited from meaningful career conversations. Participants expressed feeling valued, listened to, and positively surprised by the company's investment of time and resources to support them in their later career stages. The current offer incorporates three key insights gleaned from the pilot for effective implementation:

- Better communicate the ambition of the policy to empower generations and support the place of seniors in the workplace.
- Engage all managers in this program, as they play a crucial role in conducting career conversations.
- Empower employees to design their desirable professional future based on their career aspiration by 1) Offering trainings like "Design the Last Miles of your Career" which gives employees the opportunity to define their professional plan with concrete actions to launch their new career dynamic, 2) Making all career development offers easy to find (through a centralized source) so people can create their plan by starting with their aspiration and then finding the adapted initiative which connects to their need (and not the other way around).

The development of the training content, primarily leveraging internal team members but with some support from an external partner, is estimated to cost 10,000 euros. Additionally, a debriefing session for the training, involving all 100 participants and facilitated by an external professional animator, amounted to around 12,000 euros.

Note: More information can be found in the appendix.
Source: Conversations with Schneider Electric representatives.

Comprehensive mid-life reviews

Mid-life reviews (or so-called mid-life MOTs in the United Kingdom[1]) are another emerging initiative aimed at providing information and opportunities to adults mid-career to holistically assess their skills, financial security, wellbeing and future retirement planning. Considering multiple facets of work life, these reviews serve as an initial step in ensuring that work at older ages remains fulfilling and sustainable. They act as a trigger to take stock and start reflection on shifting individuals' work needs well before the choices become limited and change is no longer feasible (Business in the Community, 2018).

Evidence from various pilot studies, as well as in-depth qualitative research, suggest that mid-life reviews can effectively retain experienced staff, facilitate their access to relevant training, and help them make informed decisions about extending their careers[2] (Centre for Ageing Better, 2018; Business in the Community, 2018; NIACE, 2015; Phoenix Insights, 2023; Cridland, 2017). Box 3 illustrates how Aviva, a leading provider of savings and retirement products in the UK, embraced the practice of Midlife MOT, shifting its perception of this tool from a 'Nice-to-Do' initiative to a 'Need-to-Do' imperative to retain experience and attract new talent.

The design and delivery of the mid-life career review significantly influence its effectiveness in shifting mid-life planning behaviours. While the content varies greatly depending on the provider, organisation, and audience, with no standardized delivery format, there are a few key features that are typically found across different initiatives (Phoenix Insights, 2023).

Box 3. Insights from Aviva's mid-life career reviews

Goal: Motivated by the realisation that individuals aged over 45 constitute the fastest-growing employee population, Aviva implemented mid-life reviews as a critical investment in its ageing workforce to retain their experience.

Key target group: Employees aged 45 and over.

Main elements: Aviva's Mid-Life MOT programme focuses on three pivotal areas – wealth, work, and wellbeing. Delivered in a concise 1.5-hour group seminar at Aviva's offices, the programme had a 94% participation rate, signalling a clear demand for career assistance. After this one-off seminar, participants could request a follow-up one-to-one support from a financial advisor and use a free digital self-assessment tool to evaluate their current circumstances in relation to the discussed areas. The initiative prioritised enhancing financial literacy, given Aviva's findings that over half of mid-lifers had never calculated when they could afford to retire. Additionally, the programme actively aimed to challenge the misconception that career development stagnates after the age of 50. It highlighted the availability of training and development opportunities, showcasing inspiring case studies of employees in their 60s undertaking apprenticeship courses.

Outcome: Since its nationwide rollout in 2019 for individuals aged 45 and above, Aviva has observed significant positive impacts. Beyond serving as a tool to attract new talent, the programme has emerged as a crucial retention

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1 The name comes from the former UK's Ministry of Transport (MOT) test that cars undergo to ensure their roadworthiness.

2 Between 2013 and 2015, the UK's Department for Business, Innovation and Skills (BIS) funded a pilot study on mid-life career reviews (NIACE, 2015). The project was run by NIACE in collaboration with 17 partner agencies, delivering mid-life career reviews to 2,883 clients aged 45-65. The study revealed that no single approach of delivering the reviews was universally effective; however, a combination of facilitated group sessions and individual consultations proved most beneficial for the majority of clients. Although costs varied, providers demonstrated that reviews, including both group and individual components, could be delivered for less than £100 per client. The project concluded that mid-life career reviews are highly appreciated and beneficial to mid-career and mature workers' career paths.

strategy, preserving valuable skills within the organisation. Employees appreciated Aviva as an employer for all ages. The majority felt that the MOT should be introduced from age 45, as an optional resource for employees, avoiding a mandatory approach to prevent it from becoming a tick-the-box exercise. Participants also revealed a strong appetite for greater flexible working opportunities to ease the transition towards full retirement.

Recognising the strategic importance, positive feedback and impact of the mid-life career reviews, Aviva's leadership underwent a shift in attitudes, transforming the initiative from a 'nice-to-do' initiative to a 'need-to-do' imperative.

Source: Centre for Ageing Better, 2018; Butler, 2020; Butler, 2020; Aviva, 2020; Aviva, 2019

These are:

- *Participant self-assessment and diagnosis:* Initiatives typically begin with a diagnostic phase where employees self-assess their current status in relation to their finances, health and career.

- *Education and information provision:* Various forms of education are provided: targeted seminars, workshops, educational platforms and digital tools. They are delivered through online, in-person or hybrid formats on specific topics such as upskilling, digital literacy, pension planning, wills, health, etc.

- *Tailored recommendations and feedback:* This may involve segmenting the audience based on pre-screening questions, offering bespoke one-on-one sessions, or tailoring resources provided after the review.

- *Social support and a train-the-trainer model*: Social interaction is ensured by the staff champions, group activities and peer-to-peer support. Many employers-led initiatives also incorporate a "train-the-trainer" model.

- *Service provision*: Many mid-life career review initiatives offer direct support services to employees, such as access to Employee Assistance Programmes, external health and fitness providers, health/fitness classes, or supportive apps.

- *Signposting to useful resources*: Participants are directed to useful resources to help them prepare for later life, including links and pointers about changing pension arrangements or resources for mental health support.

- *Action planning*: At the end of the review, participants engage in an action planning stage where they identify specific areas they would like to focus on to achieve their goals.

- *Embedding into existing practices:* Employers often integrate mid-life career review features into existing line management systems.

Continuous skill development and training to empower mature workers for tomorrow's careers

Employers need to ensure that mature workers maintain the right skill set amidst the structural shifts in work and rapid advancements in digital technology.[3] Firm-provided training emerges as a key component in building and maintaining an experienced workforce and business continuity (West Monroe, 2019). First, mature employees increasingly expect organisations to support their growth, making learning programmes an attractive benefit (West Monroe, 2019). Indeed, firm-based educational opportunities often lead to higher retention and brand loyalty (Picchio and van Ours, 2013). Second, studies show that training boosts engagement, productivity and profitability (OECDb, 2021). For instance, in a study of British firms, a 10% increase in a work-related training measure was found to be associated with a 6% increase in productivity (Dearden, Reed and Van Reenen, 2006).

While the case for training is strong, mature workers are less likely to participate in job related training compared to younger counterparts (Figure 4) as they face multiple barriers such as age discrimination and time constraints because of caregiving responsibilities. However, data shows that mature workers want to continue learning.

Figure 4. Mature workers are less likely to participate in training compared to younger workers

Share of adults who participated in formal or non-formal job-related training over the previous 12 months
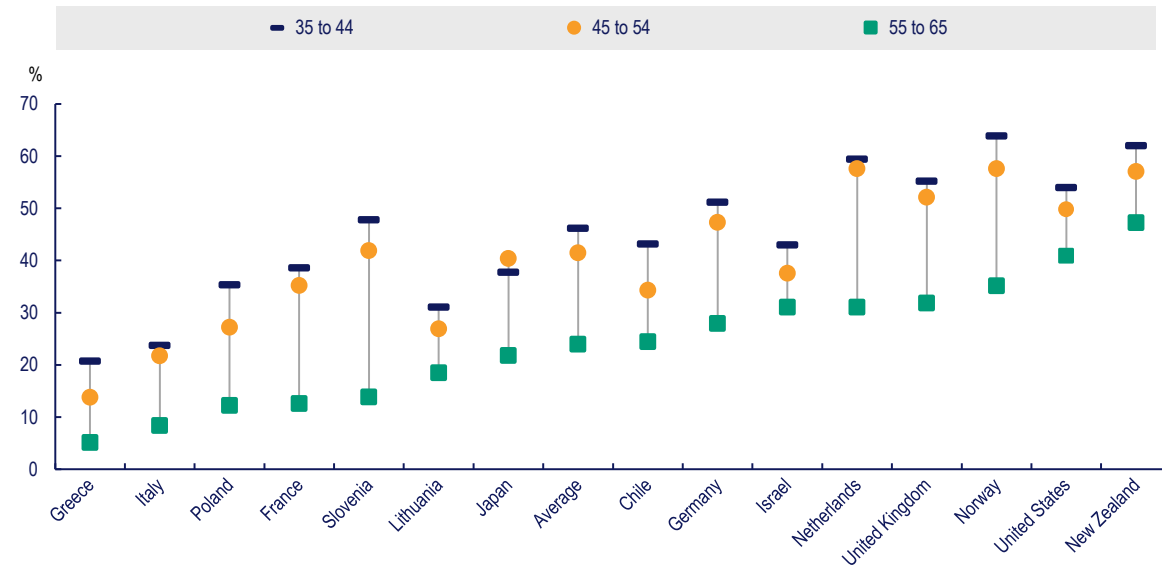
Note: Average is the unweighted average of the 28 countries shown. Data refer to 2012 for most countries, and to 2015 for Chile, Greece, Israel, Lithuania, New Zealand, Slovenia and Türkiye. Data for Belgium refer to Flanders only.
Source: OECD (2023), Retaining Talent at All Ages, Ageing and Employment Policies, OECD Publishing, Paris, https://doi.org/10.1787/00dbdd06-en (Figure 4.1).

The 2022 AARP Global Employee Survey shows that among workers aged 45 and over who have not participated in any job training in the last five years, 41% want to do so. Employers can have a significant role in encouraging mature workers to

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3 Results from the OECD Survey of Adult Skills (PIAAC) suggest that older workers are not well prepared to deal with changes in skill requirements brought about by technological progress and globalisation (OECD, 2023). Digital skills are not only crucial to work efficiently but can also boost worker confidence and increase their willingness and ability to participate in other types of training (OECDb, 2021).

update their skills, since workplaces serve as the primary place where both formal and informal adult learning happens (OECDb, 2021).

Evidence shows that the way training is designed, delivered, and implemented matters (OECD, 2019; OECDb, 2023; Salas et al., 2012). Moreover, developing training within enterprises allows for targeted training, focusing on the identified skill gaps of mature workers. A good example of such practice can be seen in the BNP Paribas Built to Shift Programme, whose training covers areas that are crucial for the future of work of the rapidly evolving banking sector. Although the training remains voluntary, managers, HR as well as colleagues can nominate an experienced worker that might benefit from the training (see Box 4 and Appendix B for more information).

The training design should take into consideration employees' different learning preferences at different stages of their lives and careers. For example, self-paced and online learning with flexible hours might be helpful to an employee juggling caregiving responsibility. In-person learning with direct support and possibility of dynamic exchanges may be effective for social people, while offering online content could be more useful for visual learners (Powdar, 2021).

Box 4. Case study: Built to Shift Skill Development Programme in BNP Paribas in Portugal

Goal: Bridge the knowledge and skills gap faced by experienced employees, ensuring that they remain adept in the face of transformative changes in the banking sector.

Key target group: Workers with 15+ years of experience overall, of which four at least in BNP Paribas.

Main elements: Participants can join the programme through three channels: individuals may choose to apply themselves in the program, a peer can suggest a person for enrolment, or managers or HR can identify individuals who may benefit from the program. The programme's classes span 9 weeks, totalling 32 hours of sessions, covering three crucial areas for the future of work in the banking sector: future trends, digital tools, and soft skills. To ensure an appealing and effective format, the sessions include inspiring sessions, weekly challenges, practical workshops, and group activities.

Outcome: The first editions received very positive qualitative feedback from participants. 90% of them agreed or strongly agreed that Built to Shift empowered them to take more control of their learning journey. Moreover, 90% of managers observed increased initiative and drive in participants.

Note: More information can be found in the appendix.
Source: Conversations with BNP Paribas representatives.

Certification recognition to acknowledge other forms of learning

Many mature workers have acquired skills and competencies through various work experiences or informal learning opportunities over the time. However, they often lack certificates to prove it or may have outdated ones (OECD, 2019).

Establishing reliable procedures to assess and validate mature workers' skills and competencies is crucial for making these abilities transparent to employers and setting a foundation for ongoing learning. By allowing individuals to bypass certain subjects and accelerate their qualification process, the recognition of prior experience not only enhances efficiency of the provided training but also boosts learner morale and final outcomes (Meghnagi and Tuccio, 2022).

In line with this, most companies recognise the value of mature workers' accumulated experience and are increasingly taking steps to recognise the skills that they have obtained. According to the 2024 OECD/B4IG/WBCSD Multigenerational survey, around 64% of employers agree or strongly agree that decades-long relevant work experience can compensate for the absence of relevant education. Around 29% of surveyed companies reported full implementation of recognition of prior learning, and 42% indicated partial implementation of such mechanisms.
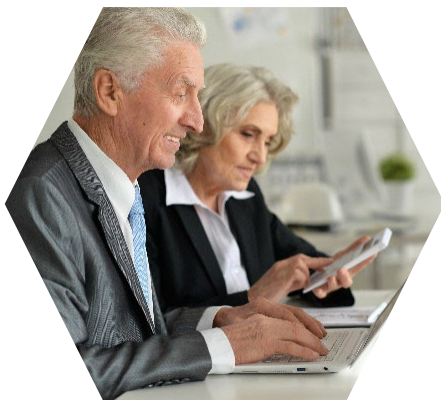
From training to career development initiatives: on-the job learning initiatives

In today's dynamic organisational landscape, learning extends beyond traditional classroom environments. Informal and on-the-job learning opportunities play a pivotal role in fostering continuous development. Companies can channel these practices and make them visible. Workplace learning can ensure a more precise skill match for specific job roles. It not only facilitates the acquisition of "hard" skills but also provides a conducive environment for mature workers to nurture essential "soft" skills like teamwork, communication and negotiation through real-world experiences.

Apprenticeships for career change at later ages

Although apprenticeships have traditionally focused on younger adults, apprenticeship systems are being modernised in some countries and transformed to promote and enable lifelong learning and decent work for all, including mature workers (OECD, 2019; ILO, 2022). However, the 2024 OECD/B4IG/WBCSD Multigenerational Workforce Survey revealed that only 46% of surveyed companies offer some form of apprenticeship for more experienced workers.

Adult apprenticeships may be an important means of offering practical and labour market-relevant reskilling and upskilling opportunities. It's an efficient way to retrain individuals in later stages of their life if they want or need to change careers. An illustrative example of such initiative comes from Barclays, whose apprenticeship programme tailored for individuals over 50 years old proves to be highly efficient in attracting and reskilling older individuals (see Box 5).

Box 5. Insights from Barclays on the Bolder Apprenticeship Programme for over 50 year olds

Goal: Extend apprenticeship opportunities to experienced workers to grow confidence, build experience, and impart skills to offer a permanent role afterwards. Mike Thompson, Director of Apprenticeships at Barclays, emphasised, "Once out of work, older workers face a much tougher task to find the opportunities to get back into full employment again. Reskilling can be achieved at any age."

Key target group: Individuals aged 50 and above, with little or no experience in the banking sector – specifically individuals returning to work or embarking on a new career.

Main elements: The programme incorporates a pre-apprenticeship element to prepare, support and select individuals through tailored training funded by Barclays. This includes 10 days of full-time, classroom-based training focused on basic employability skills, covering areas such as preparing for the workplace, employability skills, business skills, literacy and numeracy support, customer service, digital awareness, confidence, and core skills. Following this, participants undergo a one-week work placement with Barclays, including coaching and additional learning support. Selected individuals are offered a 12-month Level 2 apprenticeship programme. Successful apprentices are then presented with the opportunity for a permanent role or a defined career pathway within the organisation.

Outcome: Opening up the apprenticeship scheme to experienced workers has proven to be highly beneficial. Claire Findlay, Head of Apprentices at Barclays, noted, "Older workers are able to bring a wealth of life and work experience to their role from day one."

Over the first two years of the programme, Barclays has successfully recruited more than 73 apprentices aged over 50, each contributing GBP 18 000 to the bank's net productivity gain over the course of the programme. Showcased studies portray, for instance, Lucille Galloway, who successfully switched her career from a housekeeper to a Barclays Community Banker at 51 years old.

Source: Mitchell, 2019; Barclays, 2019

Discovering other roles: job shadowing and rotation are also suitable for mature workers

Job shadowing, involving mature employees, emphasises the intergenerational transfer of skills and knowledge within workforce and facilitates succession planning. Perceived as easily implementable and relatively low-cost (OECD, 2020), job shadowing should extend beyond passive observation. Shadowed workers are expected to assume the role of coach/mentor, guiding the person shadowing them, providing feedback, and evaluating their performance (Jaworski et al., 2018).

Job rotation - the lateral transfer of workers between workstations and tasks – is proven way to help mature workers develop skills in a new role as well as utilising previous skills acquired within the workplace (OECD, 2020). Accordingly, the 2024 OECD/B4IG/WBCSD/BIAC Multigenerational Workforce Survey revealed that 86% of surveyed companies offer job transfers and rotation schemes to some extent.

These practices expand workers' skill sets, help them identify roles better suited for the next phase of their careers, and can enhance productivity through knowledge acquisition (Botti, Calzavara and Mora, 2021; De Spiegelaere, Van Gyes and Van Hootegem, 2014; Casad, 2012), employee motivation (Ravikumar, Mohan and Ram,

2020) and fostering networking and mentorship opportunities (Campion, Cheraskin and Stevens, 1994). Embracing this concept, Houghton Mifflin Harcourt launched a job rotation programme for experienced employees, resulting in a more engaged and experienced internal leadership pipeline (see Box 6).

Box 6. Insights from Houghton Mifflin Harcourt on Job Rotation Programme

Goal: Cultivate an internal experienced leadership pipeline. Houghton Mifflin Harcourt recognises that the most successful leaders have holistic experience across the company and not just an "up" the traditional career ladder pathway, challenging the conventional linear approach to employee development.

Key target group: Experienced employees, selected based on criteria such as high performance, seniority and diverse backgrounds.

Main elements: This 18-month initiative features three sequential six-month job rotations, with approximately 10 employees annually nominated by executive leaders. Most of Houghton Mifflin Harcourt's major departments participate in the initiative. However, fostering this collaboration required a significant mindset shift among team leaders, urging them to perceive talent not as a departmental asset but as a valuable resource for the entire company's long-term success. The programme was designed to engage and motivate learners, using personalised learning pathways. For example, workers eager to delve into the customer journey found themselves navigating the sales department, while individuals keen on understanding the intricacies of digital product development immersed themselves in the software development domain.

Outcome: Members of the inaugural cohort in the LEAD Connected programme have yielded "very high scores" on HMH's annual engagement survey on the Employee Value Proposition (EVP) index. This index encapsulates sentiments of feeling invested, valued, cared for, and successful.

Source: Gallo, 2023

Flexible working arrangements enhance mature workers' engagement

Flexibility is valued by workers of all ages and is a prerequisite for better engagement and work longevity of mature workers (OECDb, 2023; Rudolph and Baltes, 2017). The flexibility of work arrangements is important throughout the entire life course as it not only directly affects the well-being of workers but also their health at older ages (Eiffe, 2021). These arrangements, encompassing formal policies that allow employees the freedom to manage when, where, and how they work, emerge as a strategic tool for managing an ageing workforce, bringing many benefits.

First, it helps attracting and retaining top-tier talent. As highlighted in a study assessing older Americans' willingness to work, many would work longer if jobs were flexible (Ameriks et al., 2020).

Second, flexible work environment leads to increased older employee engagement and productivity. According to the 2022 AARP Global Employee Survey, 77% of older workers (aged 50 and older) with job flexibility express greater job satisfaction, and over three in four reported that offering job flexibility is the optimal way to achieve work-life balance. It is also linked to lower burnout rates and reduced psychological distress (OECD, 2020).

Third, providing individuals with autonomy over their working time has a tangible impact on reducing absenteeism, particularly among older employees managing health and caregiving responsibilities (Geuskens et al., 2012; Marvell and Cox, 2017). Finally, it demonstrates a company's commitment to the overall well-being of its workforce (Future forum, 2023; Bolino, Kelemen and Matthews, 2021; de Menezes and Kelliher,

2011), and it can give a positive signal to the customers, as exemplified by Saga's initiative to provide paid leave for the birth of a grandchild (see Box 7).

Common forms of flexible working arrangements for mature workers

Not all flexible working arrangements are suitable in all workplaces. However, most roles could accommodate some sort of flexible working arrangement. The most common flexible working arrangements used among companies are shown in Figure 5. While part-time and teleworking are offered in most companies, only half of surveyed employers offer transition measures for mature workers towards the end of their working life.

Evidence suggests that leadership support is crucial in eliminating the stigma associated with ageing and requesting flexible work conditions (Marvell and Cox, 2017). This can be achieved by normalising these practices through a "right to request" policy, encouraging mature workers to approach their employers without fear of negative perceptions that might harm their future career prospects.

> **Box 7. Insights from Saga on paid leave for the birth of a grandchild**
>
> *Goal:* Expressing the company's commitment, Jane Storm, Chief People Officer at Saga, stated: "As a purpose-led business we have a responsibility to build a representative, multigeneration workforce fit for the future."
>
> *Key target group:* Employees with grandchildren.
>
> *Main elements:* In 2021 Saga, the travel and insurance company for the over-50s, launched an initiative that will give grandparents a week of paid time off to celebrate the birth of their grandchildren. To further support working grandparents, Saga has extended access to its onsite nursery to the grandchildren of all employees.
>
> *Outcome:* Jane Storm declared: "Our customers are mostly over 50 and we want to have more colleagues here that reflect the community we serve. We also think this idea should be a key attraction for retention and recruitment." The paid week off for grandparents builds on Saga's recent rebrand, focused on changing the way people think about age and showing the positive side of getting older.
>
> Source: Saga, 2021

Figure 5. Most common forms of flexible working arrangements

Share of employers that have fully, somewhat or not implemented a specific flexible working arrangement
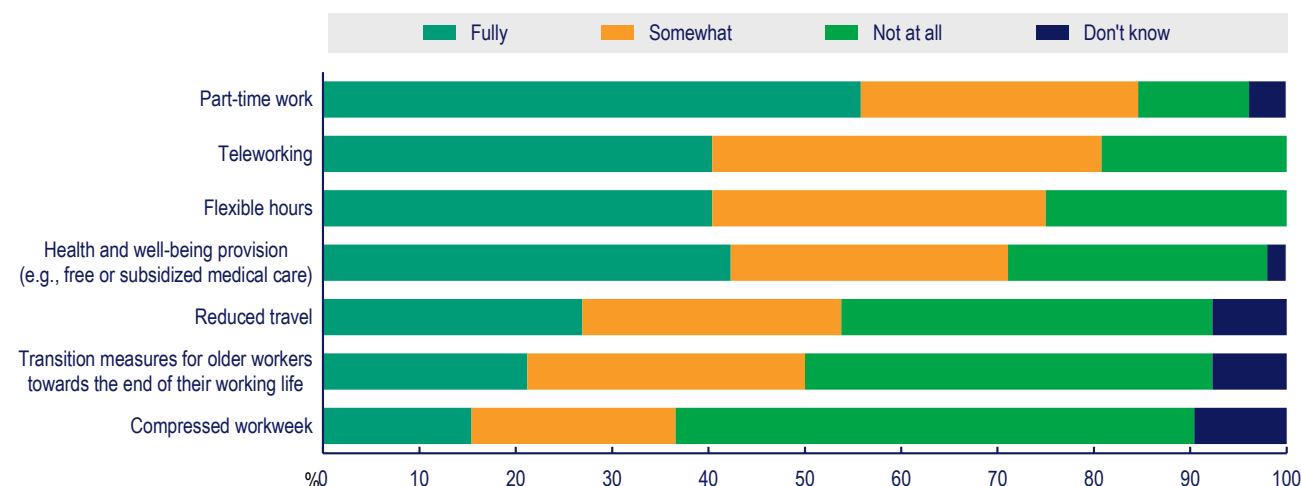
Note: 52 respondents among members of B4IG/WBCSD and BIAC.
Source: 2024 OECD/B4IG/WBCSD Multigenerational workforce survey.

Phased retirement is a valuable strategy for engaging workers approaching or beyond conventional retirement ages

Phased retirement has emerged as a potential solution for bolstering the labour force among older individuals (Eurofound, 2016). This approach allows mature workers to gradually reduce their work hours and efforts, enabling them to remain in the labour market rather than transitioning abruptly from full-time employment to full retirement (OECD, 2019; Lachowska, Sundén and Wadensjo, 2009).

Phased retirement offers benefits to both workers and employers. From the worker's perspective, it is appealing to those with personal obligations, declining health or a preference for increased leisure time, without compromising social networks, earnings or productivity (Hutchens, 2007; Johnson, 2011). For employers, it helps in retaining experienced workers with specialised knowledge, fostering reliability and motivation. Phased retirement can also involve mentoring, where phased retirees impart knowledge and values to younger colleagues in addition to performing job duties.

Despite its benefits, the implementation of phased retirement schemes remains limited (**Figure 5**) due to both employer practices and national regulations. For instance, while combining work and pensions after the official retirement age is possible in most OECD countries (OECD, 2017), many employers may not action gradual retirement schemes due to fear of violating antidiscrimination regulations, which might be invoked if employers do not provide fringe benefits to part-time workers but make exceptions for older ones (Johnson, 2011). Many employees also remain reluctant to take-up gradual retirement as opting for reduced hours may risk substantial reductions in pay or future pension benefits or losing health or other benefits tied to full-time employment. Best practice suggests that working longer should be rewarded and not penalised. Henkel implemented phased retirement model in Germany, where legislation is favourable, offering a financial bonus to participating workers (see **Box 8** and **Appendix C**).

Box 8. Case study: Phased retirement in Henkel in Germany

Goal: Ensure a sustainable and competitive workforce structure amidst demographic change.

Key target group: Employees across different profiles are eligible for the phased retirement offer at Henkel, typically starting at the earliest from 57 years of age.

Main elements: Four models of phased retirement are proposed, tailored to business needs and workers' profiles, including experts, shift workers, administration staff, and special cases. The phased retirement consists of fully active and fully passive phases of equal duration, typically lasting up to three years. During the active phase, employees work at previous capacity levels, while they cease work altogether during the passive phase. During the entire period, employees receive 50% of their former base salary. And - depending on the length of phased retirement - an additional top-up payment ranging from 30% to 40%. The resulting net income must be at least 80 or 85% during partial retirement.

Outcome: Regular evaluations of the programme have demonstrated mutual benefits for employees and the company. Employees can transition into retirement earlier, while ensuring intergenerational knowledge transfer and efficient succession planning.

Note: More information can be found in the appendix.
Source: Conversations with Henkel's representatives.

Effectively managed telework helps to overcome barriers to mature workers' continued labour market participation

Telework is another flexible work arrangement that holds significant potential to foster inclusivity and promote healthy participation in the workplace for mature workers. While not all job roles are conducive to telework, an expanding array of tasks can now be effectively carried out from home. This flexibility presents an enticing prospect for many mature workers, potentially encouraging them to defer retirement or re-enter the workforce (Allen, Golden, and Shockley, 2015). The reduced commuting associated with telework can address mobility challenges and disabilities, while also facilitating a better balance between work and personal responsibilities. From an employer's perspective, the adoption of remote work can yield cost savings, as it broadens the talent pool without the overheads typically associated with office space. Also, working remotely often translates to better concentration and job satisfaction, resulting in increased productivity (Allen, Golden, and Shockley, 2015; Bloom et al., 2013).

The prevalence of remote work has surged over the past decade. According to the 2024 OECD/B4IG/WBCSD Multigenerational workforce survey, over 80% of surveyed companies reported some form of telework allowance. However, to fully leverage this opportunity for mature workers, employers should (ILO, 2020; Sharit et al., 2009):

- Provide appropriate equipment, technology, and training essential for staying connected to colleagues and the organisation.
- Set clear expectations for both managers and workers regarding work and conditions.
- Ensure that workspaces at home are suitable for telework.
- Develop a company's directive or guidance on working from home to provide clear advice to workers.

One significant challenge associated with extensive telework is the risk of social isolation, particularly among mature workers, potentially leading to diminishing returns (Golden and Veiga, 2005). To mitigate this, hybrid working schedules can be supported. Otherwise, management should prioritise effective communication strategies and utilise collaboration tools such as video conferencing, project management software, and support informal exchange between colleagues (Fay and Kline, 2011; Wang et al., 2021).

Concluding remarks

Offering career planning initiatives, adequate upskilling and reskilling opportunities, and flexible working conditions represents a key aspect of improved employer practices with respect to fostering greater engagement and better career development for workers at older ages. Such initiatives not only contribute to greater well-being of mature workers, leading to longer working lives, but also have important benefits for employers in reducing recruitment costs and skill bottlenecks, and in boosting productivity and profitability.

Appendix A: Case study: Schneider Electric

The content of this appendix was provided by the company.

Overview

Schneider Electric is the multi-national leader in the digital transformation of energy management and automation with a global workforce of 150,000 employees across 115 countries. In 2021, the company introduced the Senior Talent Program, aimed at recognizing, supporting, and empowering employees in the later stages of their careers. The Senior Talent Program works as an umbrella programme, acting as a menu of possible initiatives, offering comprehensive skills and career development based on the individual aspirations of experienced workers and the local context (i.e., variations in legislation and cultural sensitivities). This approach fosters collaboration and ensures that the programme aligns with the actual needs of the local workforce.

Purpose of the Senior Talent Program

The initiative is designed to address the challenges posed by population ageing, which has resulted in a higher proportion of experienced individuals across five generations in the company's diverse workforce. With approximately 20% to 25% of the company's workforce nearing retirement within the next decade, concerns related to labour market shortages have become more pressing. Additionally, the company identified that workers over 50 years old exhibit the lowest levels of engagement.

Therefore, the programme aims to help employees shape fulfilling and engaging careers in the later stage of their working lives and leverage the multi-generational workforce, as a catalyst for higher engagement, productivity, and innovation. Specifically, the purpose of the Senior Talent Program is to i) offer equitable opportunities to all, ii) keep expertise within Schneider Electric, and iii) unlock the full potential of Schneider Electric's senior talent pool, fostering lifelong skills and career development.

Target group of the Senior Talent Program

The Senior Talent Program is designed for Schneider Electric workers aged 51 and over who are near or in the later stages of their career and may start looking at retirement options.[1] Although many offers are open to all generations, they have specific formats that are more adapted for experienced workers individuals.

Description of the Senior Talent Program

The Senior Talent Program is designed with a multifaceted approach to strengthen skills and provide robust career development options for Schneider Electric's employees near or in the later stages of their career. The programme is not a one-size-fits-all solution; rather, it recognizes the unique career ambitions of experienced workers employees and aims to support them in various ways. The programme, initiated in 2021 through pilots conducted in 12 countries/entities, is now expanding its reach to all employees across the organization.

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1 The programme targets employees who are within 10 years of their effective retirement age, so this timeline varies depending on specific country legislations and retirement cultures.

- *Who was involved in the development of the Senior Talent Program?*

The initiative was co-designed collaboratively between the Corporate Citizenship (representing the social impact pillar of sustainability) and Global Talent and Organizational Development (representing the Human Resources function) teams. The programme operates through a community of representatives in each of the geographies that are in charge of the local deployment. External providers are selectively engaged for specific needs, such as conducting surveys or providing specialized training.

- *Key element of the Senior Talent Program: Global Toolkit for deployment*

Schneider Electric has developed a comprehensive global toolkit that serves as a versatile framework for equipping territories with the essential tools to effectively support experienced workers. The spectrum of proposed initiatives spans from fostering meaningful career conversations to creating new contractual opportunities, with a particular emphasis on flexible working conditions. Additionally, it encompasses offers such as knowledge transfer, recognition, career pivots, and mutual mentoring.

- Career conversations include a toolkit for employees and managers, along with a career development workshop. This workshop aims to empower both parties to engage in meaningful discussions about the aspirations of experienced workers employees and guide them in propelling their careers forward. The guidance includes a detailed step-by-step guide, complete with timing and examples of optional elements, outlining the necessary components for the successful implementation of the workshop.
- New Contractual Opportunities is a list of different contract types that can be leveraged to offer more flexibility and personalized design of one's career. For each format listed (e.g., part-time, recharge break, work-after retirement, consulting, etc.) there is an explanation of the format, the legal and benefits implications to consider, advantages and barriers, and an existing Schneider Electric best practice of the contract from at least one country.
- A mentoring guide outlines the practical steps involved in the mentoring journey, covering aspects such as preparation and setting objectives, establishing trust, conducting meetings and follow-ups, and ensuring the evaluation phase. The guidance gives key elements for fostering a successful mentoring relationship, encompassing ground rules for both parties and offering practical examples of specific steps. This includes the structure of mentorship meetings, discussion topics, and methods for assessing success. The guide concludes with practical information on how employees can either find a mentor or take on the role of a mentor at Schneider Electric.

Project impact and outcomes

The evaluation of the Senior Talent Program centres on achieving the overarching objective of SSE #23: Provide access to meaningful career development Programs for more than 90% of employees during later stages of their career. Two indicators are used to measure this objective and implementation of the programme. The first indicator measures the geographic deployment of the programme. This is more of a top-down approach to ensure that there are trainings or one-on-one support in place for employees/managers on how to have a meaningful career conversation as well as minimum 3 offers in place. The second indicator measures the feedback from employees (bottom-up) and evaluates whether each senior talent has at least one meaningful career conversation per year.

To measure the first indicator, data collection is conducted through MS Forms surveys, completed by Single Points of Contact (SPOCs), with drop-in support calls available for assistance in filling out the forms. To measure the second indicator, the percentage of experienced workers engaging in career conversations is assessed through a Qualtrics Pulse Survey, which includes a question: "In the last 12 months, I had a career discussion with my manager." The survey is anonymous and optional. In 2023, more than 51,000 Schneider Electric employees took part in this annual Career Development Survey, revealing that 64% of Senior Talent have been involved in a career conversation within the past 12 months.

Key learning

Executive leadership and commitment: Executive leadership, coupled with publicly communicated commitment and the formal integration of the Senior Talent Program into the broader Diversity, Equity, and Inclusion "Generations" strategy, facilitated persuasion efforts within Schneider Electric's local offices. The involvement of HR has been significant in designing and running specific programme initiatives in various countries.

Close monitoring of key performance indicators: Regular evaluations highlighted the programme's long-term impact and progress, revealing increased engagement among experienced workers. Positive feedback set expectations and paved the way for further scaling and deeper implementation.

Effective communication: A wide communication strategy was used to effectively deliver the programme including i) Clear and comprehensive guidelines provided to HR and line managers to understand the objective and how to effectively support the programme, ii) Use of careful and targeted language adapted to local peculiarities and cultural sensitivities – allowing for some geographies to name it the "Experienced Talent program" or "Transitions at Work". Also, terms like "older" were avoided in favour of more inclusive terms such as "senior," "experienced," or "near or in the later stage of their career.", iii) Focus on open discussions and 'safe space' to dispel programme myths, encouraging employee participation in workshops. Tailored communication also helped change mindsets and address biases surrounding the topic of age sensitivity.

Pilot as a strategic starting point: Using a pilot helps to initiate the first version of the programme. Concretely, starting with career conversations has proven useful, since they serve as a valuable tool for discerning the most appealing offers for experienced workers in specific countries.

Recognition of diverse aspirations of experienced workers: Developing distinct profiles of experienced workers based on their different needs and career aspirations helped senior talents, managers, and HRs understand how best to empower them. While some experienced workers value flexible working opportunities and reduced hours, others want to accelerate their careers and upskill themselves. Therefore, each profile requires a different approach to career conversations, and personalized guidance and support within the Senior Talent Program.

Timeline, next steps and sustainability

The scaling up of the programme is structured into four waves, with two waves beginning in 2023 and another two planned for 2024 to attain global coverage by the end of 2025. This aligns with Schneider Electric's broader 2021-2025 sustainability objectives. The programme's actions and impact will continue beyond this strategic timeline since the offers should persist after the end of the "official deployment" in run mode.

Further information

- Senior Talent Program Whitepaper
- Blog: Empowering Senior Talent: Nurturing Growth and Inclusion
- Schneider Electric Group Trust Charter
- Annual Report of financial and sustainability results

Appendix B: Case study: BNP Paribas Portugal

The content of this appendix was provided by the company.

Overview

BNP Paribas Portugal's 'Built to Shift' is a skills development programme tailored for experienced employees. The programme focuses on updating work tools, enhancing soft skills, and keeping participants abreast of the latest industry trends.

Purpose of the Built to Shift programme

The Built to Shift Programme aims to update the skills of experienced workers with the latest developments in the industry. This becomes crucial as the banking sector undergoes rapid transformations fuelled by AI integration and a growing emphasis on sustainability, bringing a completely new range of products and ways of working.

The programme also helps to tackle the challenges associated with an increasingly age-diverse workforce. Prior to the launch of the programme in 2022, robust onboarding programmes supported younger individuals, but the more seasoned employees felt neglected, perceiving a lack of consideration for their needs by the company. The Portugal office aimed to anticipate the upskilling aspirations of its experienced workforce before this dissatisfaction results in lower engagement levels, which were already well-documented among other BNP Paribas country offices.

Target group of the Built to Shift Programme

The target audience includes individuals with over 15 years of work experience and at least four years with BNP Paribas. Participants can be nominated through three channels: i) individuals choose to enrol themselves in the programme, ii) a peer suggests a person for enrolment, iii) managers or HR identify individuals who may benefit from the programme.

Description of the Built to Shift programme

- *Content of the sessions*

The programme's forward-looking structure revolves around three pillars crucial for the future of work in the banking sector:

1. Future Trends: This pillar delves into the most relevant trends and changes in the banking sector, outlining the best ways to stay updated. Concepts such as AI, blockchain, and the transition to a more sustainable banking environment with new products (e.g., green and social bonds) may be entirely novel for experienced workers who entered the sector decades ago.

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2. Digital Tools: This pillar covers the latest evolution of ICT. Given the essential adoption of remote working post-COVID-19, the programme offers practical, user-friendly training on essential tools such as Microsoft. Additionally, it introduces transformative concepts like design thinking and storytelling. This holistic approach aims to equip participants with the skills needed to navigate the evolving digital landscape with confidence and efficiency.

3. Soft Skills Development: This pillar focuses on cultivating critical thinking, flexibility, observation, problem-solving, empathy, and effective communication. These soft skills play a pivotal role in creating a collaborative and adaptable work environment.

Concretely, the sessions were deployed as follows:

1. **Onboarding session** for the participants with the programme's top managers, sponsors, the participants' managers, and programme's alumni.
2. **"Tech Trends Influencing the Banking Sector"**: an interactive and ongoing 90-minute Q&A panel discussion with internal and external speakers.
3. **"Impact: Banking Trends That Are Becoming the Norm"**: an interactive and ongoing 90-minute Q&A panel discussion with internal and external speakers.
4. **"Simplifying the Future with Small Rituals Today"**: a practical 3-hour session supported by external guests to consolidate the knowledge gained so far and share best practices on how to stay on top of trends. In this session, the participants are divided into groups to prepare a pitch about one of the banking trends they have learned.
5. **"Digital Tools"**: two 90-minute sessions where participants receive a full demo on current collaborative tools used within the bank, followed by a group exercise.
6. **"Design Thinking (Part 1)"**: a 4-hour session on design thinking methodologies, followed by a presentation of the Double Diamond methodology and a group exercise.
7. **"Design Thinking (Part 2)"**: a full-day session where each group identifies an improvement opportunity within the bank and prototypes a solution.
8. **"Storytelling for Influencing"**: a 3-hour practical session with an external facilitator to learn about the principles of storytelling, followed by a group exercise to create the best narrative for the prototype created during the last session.
9. **"Pitch Event"**: a pitching moment for top managers, sponsors, and each participant's manager to present each group's prototype, followed by a Q&A.

- *Delivery of the sessions*

The programme's classes span 9 weeks, including an onboarding session and a final event, totalling 32 hours. To cater to the learning needs of mid-career and older workers, the Built to Shift development programme integrates a diverse mix of interactive elements, such as inspiring sessions, weekly challenges, practical workshops, and group activities. Sessions may be conducted online or in person, accompanied by a networking lunch to enhance collaboration, knowledge sharing, and provide an opportunity to connect informally with trainers and speakers.

To maintaining an intimate learning environment, and foster dynamic discussion and networking, the class size is intentionally capped at around 30 participants.[1] Regular engagement between sessions is actively encouraged through a Teams chat, fostering a continuous learning atmosphere for all participants. During the final event, group pitch

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[1] Each year, approximately 30 out of 50 interested individuals are selected to attend the programme based on their profiles, declared motivation, and enrolment options.

projects are presented to invited top management, line managers, and HR professionals. This serves as a final networking opportunity, where the winning team receives an award in the form of free access to masterclasses for continuing their learning journey and a meeting with senior leadership.

Project impact and outcomes

An impact assessment has been conducted to i) understand the programme's influence on participants' attitudes toward learning, their professional journeys, and their use of tools and skills acquired during the programme, ii) enhance the current structure for future editions, and iii) shape decisions regarding building an alumni community.

Evaluation involved questionnaires sent to all participants and their managers upon completion of the program, juxtaposing participants' perceived impact with managers' views on their learning journey. A follow-up questionnaire was sent three months later to assess long-term impact of the programme.

- *Results of the evaluation*

While the 2023 results are not yet entirely available, the post-programme survey of the 2022 cohort revealed:

- 93% of participants felt the programme exceeded their expectations. Overall, participants rated the programme highly, with an average score of 4.5 out of 5 for meeting their expectations.
- 90% of respondents agreed or strongly agreed that Built to Shift empowered them to take more control of their learning journey.
- 92% recognized the value of belonging to the Built to Shift community.
- 90% of managers observed increased initiative and drive in participants.
- The majority of surveyed participants found the programme (20 out of 27) and session (24 out of 27) lengths appropriate.

The survey revealed that participants appreciated mainly in-person set-up, networking, dynamic session, and Executive Committee feedback in the final pitch, but would welcome more in-person moments, shorter theoretical sessions, better workload distribution, increased involvement from programme alumni, and greater visibility of the programme.

Key learning

External partner: Given the novelty of the programme within BNP Paribas, having an external strategic partner with experience was indispensable for co-developing the initiative, co-designing the training, and ultimately cultivating internal expertise.

See the big picture: BNP Paribas used the double diamond methodology (The Double Diamond - Design Council), which traces back from a specific problem to a more general problem before designing an adapted solution. The delivery phase involves testing different solutions at a small scale, discarding ineffective ones, and improving those that work.

Interviews in the initial phase: Before launching the programme, interviews can help in understanding the learning needs and potential barriers of experienced workers. For instance, the target group of Built to Shift expanded from a focus on female caregivers to become an intergenerational program benefiting both experienced men and women.

Continuous involvement of participants: A SharePoint website and a Teams group were developed to allow participants to engage in discussions among themselves. The programme's management team used this platform to provide tips and weekly challenges.

Prototyping mindset: Constant evaluations are required to construct a participant-centric programme. For instance, the 2023 edition was adjusted based on feedback from the 2022 editions. The programme's duration was extended from 8 to 9 weeks, with session hours increased from 20.5 to 32. Participants were required to undertake less homework, and additional in-person events and networking moments were incorporated, resulting in a higher proportion of participants in 2023 cohort expressing satisfaction with the programme.

Timeline, next steps and sustainability

There is no anticipated endpoint as long as the programme continues to deliver positive results. However, while the sessions were initially led by an external partner, the goal is for BNP Paribas to gradually assume full leadership and management, reducing costs and ensuring long-term sustainability of the programme.

Further information

- [Built to Shift video](#)

Appendix C: Case study: Henkel

The content of this appendix was provided by the company.

Overview

To retain expertise within the company, Henkel introduced a phased retirement programme. Implemented across all its sites in Germany, this initiative aimed to address the challenges posed by an ageing workforce while maintaining competitiveness in the long term. The programme allows employees to exit work several years earlier than the legal retirement age.

Purpose of the programme

Henkel aims to maintain a sustainable and competitive workforce structure amid decreasing young worker inflow and higher rates of retirement among older employees. Offering phased retirement options for older employees allows the company to manage labour shifts, enhance predictability, and retain valuable knowledge and experience. By strategically planning retirement timelines, Henkel can adapt its workforce structure, ensuring sufficient recruitment of new talent in both quality and quantity before older workers retire fully.

Target group of the programme

The phased retirement programme targets various segments of the company's workforce, including shift workers, administrative staff, and experts nearing retirement age. While official eligibility starts typically at age 57, each application is assessed individually by HR and the employee's supervisor to ensure operational feasibility within the concrete department.

Description of the programme

The possible duration of partial retirement depends on the model and the needs of business. The programme comprises two distinct phases: an active phase and a passive phase, each of equal duration. During the active phase, employees continue working at their previous level of employment, while in the passive phase, they cease working entirely. Throughout both phases, participants receive 50% of their previous salary, supplemented by a top-up payment of 30-40%, depending on the duration of partial retirement. This arrangement allows for a predictable transition out of the workforce while providing financial stability for the participants. Additionally, this initiative facilitates knowledge transfer through mentorship opportunities. Experienced employees coach younger counterparts during their active phase, ensuring continuity of expertise within the organization.

- *Four models covering Henkel's diverse workforce*

Henkel's phased retirement programme was implemented gradually, targeting different employee profiles of its workforce. Currently, four main models are available:

- **Model 1 - Shift Workers:** Introduced in 2016, this model focuses on shift workers. It allows shift workers to organise their working and end-of-service time individually through partial retirement. This enables the company to plan and recruit skilled workers without disrupting the production line. The programme can start at the earliest age of 55, and the active and passive phases must be of the same length (block model).
- **Model 2 - Administration:** Introduced in 2016 for employees in administrative roles, this model allows for a continuous distribution of working hours in addition to the block model. Employees can split the period of phased retirement into two equal active and passive periods or alternatively reduce their working hours to half for the entire period of semi-retirement. The programme can be requested from the age of 57.
- **Model 3 - Experts:** Implemented in 2019, this model targets experts who have relevant and very specific knowledge and whose expertise cannot be easily reproduced from one moment to the next. This may apply to employees in the upper pay scale range or middle management. It helps in planning and developing the next generation of experts while ensuring the transfer of knowledge and expertise in fields like digitalisation.
- **Model 4 – Special cases:** Introduced in 2020, this model is unique in that it cannot be applied for by the employee. Utilisation is possible only if the employee receives an offer, typically arising from structural changes within the company. Partial retirement is limited to a minimum age of 60 and a duration of 3 years.

Project impact and outcomes

Although the company cannot share specific statistics, regular evaluation and feedback mechanisms ensure the programme's effectiveness in managing demographic shifts. The programme's attractiveness is visible on the high levels of applications and granted decisions among the company's experienced employees.

Key learning

Supportive legislation: Phased retirement legislation in Germany, allowing tax-free employer top-up payments, played a crucial role in implementing the programme.

Set-up as a shared business and HR Initiative: Spearheaded by the HR department in Germany, the initiative received strong support from the business, ensuring close collaboration and alignment with organizational objectives.

Cost-effectiveness: The financial aspect of the programme is crucial to ensure its attractiveness for employees and sustainability for the company. Salaries are adjusted proportionately to the reduced working hours of employees, and the additional tax-free payments are considered acceptable investments for the company, given the expertise of the employees involved. Moreover, retaining these experienced individuals in their roles until suitable younger successors, who typically require lower salaries, are found and trained, represents a financially viable strategic investment in the future operability of the company.

Further information

- [Sustainability Report](#)

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