



Best Practice in Age and Employment

Unemployed Seniors Guide



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Funded by Trust for London

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1 About Wise Age

Time to change – Wise Age has worked together with partners from our ROPES London project and also with former EU partners from P.E.O.P.L.E to produce two best practice guides relating to age and employment. One guide addresses Employers and this guide is our self-help guide to help the unemployed over 50s back into employment or self-employment. This work has only been possible as a result of funding from Trust for London.

Who are we? Wise Age Ltd was funded by Trust for London to train voluntary organisations in London in understanding the problems facing older working age people (50+) and support them by providing best practice to help their unemployed 50+ clients back to work. As part of this we have produced guides for ROPES members and others to use to help over 50s and employers to overcome discrimination in employment, in education and training, plus enabling research and lobbying/campaigning on behalf of older working age people.

Become the solution Be aware that as an older working senior you have many assets you can offer to an employer. However, for new employment it is crucial to effectively manage your search. The purpose of this employee guide is to help you do this.

For more information on Wise Age and our 50+ employment support programme go to www.wiseage.org.uk

2 Introduction

Ageism is acknowledged as being the most widespread discrimination within the workplace in the UK, as well as across all the European Union. This unacceptable situation continues despite the introduction of new laws and an ageing population.

The aim of this booklet is to help unemployed seniors to recognise and promote their skills, knowledge and expertise. The booklet also identifies the barriers that do exist, and gives guidance to help unemployed seniors overcome them, as well as giving structured help in the journey back into employment.

Why bother?

If you have lost your job and are over 50, you may feel that the employment environment is against you. Our experience shows that these problems can be overcome and you can find a job that suits you. Employers can be persuaded of the benefits of retaining and employing older workers and can be shown how having an age diverse workforce increases their productivity and profitability so that they can better tap into the growing 'silver market'.

3 Myths about Older Workers

- They are "over the hill" and "past it"
- They are taking jobs from younger people
- They are overpaid, and expect too high salaries
- They get ill more often and take more sick leave
- They are short-sighted and hard of hearing
- They are slow and lethargic
- They have more accidents
- They don't like change and are stuck in the past "dinosaurs"
- They are unwilling to take on board new ways of working and new ideas
- They find it hard to learn new skills
- They think they know everything already, which makes them hard to manage, particularly for younger managers
- They are not IT literate
- They are less productive
- They lack motivation and are just coasting towards their pensions

4 Benefits of Older Workers

- They widen a company's skills and knowledge base
- They have broader experience of life and work
- They have social and life skills
- They are highly motivated
- They are very loyal, and much less likely to leave for another job, particularly after training
- They enjoy learning and training, and have higher levels of completion and success than younger age groups
- They take time of sick less frequently than younger workers – and when they do, it is often for things they can give advance notice of, so employers can plan how to cover their absence. "Pulling a sickie" is much less prevalent among older workers!
- They can train and mentor younger people, which increases morale and retention of younger staff, who can also "reverse-mentor" their older peers in other areas
- They remember problems and solutions from the past, and can help find ways of avoiding or minimising similar problems next time there is a similar crisis
- They Improve the working culture of a company
- They can attract the "grey pound", enhancing the company's reputation among older potential customers

5 Getting Back into Work – The Benefits to You

As older workers, we must challenge the myths together. It is important to stay positive, and not to give up, because when you do find a job, you will be amply rewarded, and the benefits will have a positive impact not only on you, but also your family, your local community - and your employer! Here are examples of the positive outcomes you can expect:

- Your levels of physical and mental health should improve:
 - There is considerable research showing that people in employment live longer than those who are unemployed.
 - People who are employed tend to smoke less, drink less alcohol and have less substance abuse – at least during working hours.
 - Work stimulates mental health, reduces loneliness and increases personal confidence.
 - Going to work should be a pleasant experience, providing you with stimulation, comradeship, friends and interests.
 - You will be able to access in-work training and development. opportunities, which will again improve your levels of confidence, motivation and professionalism.
- Your family will benefit:
 - The family finances will improve as you move from unemployment benefits into paid work.
 (Older people's unemployment increases the likelihood of family poverty, as the younger

generation are more likely to be unemployed if they do not have the experience and inspiration of their parents being employed.)

- Your local community will benefit:
 - The benefits to society of having over 50s in work is shown in increased wealth, reduced family poverty, reduced crime and benefits to the local community.
- Your employer will benefit:
 - Having older people working as part of an age diverse workforce is good for employers, as it can improve their profitability, ability to attract older customers, efficiency, team work etc.
 - As an older worker, you can pass on your skills knowledge and experience by training younger colleagues – and in return they may be able to pass on some new skills and aptitudes to you,

The EU has committed itself to become an Age Friendly Europe by 2020 and the UK is still signed up to achieving this here in the UK, agreeing to maintain our Age Equality commitments regardless of whatever Brexit outcome takes place. This means:

- we can actively move towards an age friendly society for all,
- we can sell our many virtues as older workers
- we can promote our benefits to employers as good and useful members of the workforce
- we can promote this vison to the media, employers and decision makers.

Working after state pension age

When you reach state pension age, you can legally draw your pension and carry on working. You will have to pay tax on your State Pension if you are still in paid work when you receive it. For more information, contact your local pension office. However, there are allowances which can be claimed (in UK there is no National Insurance to pay).

This guide can provide you with the ability to confront the myths you may face and replace them with positive, fact-based reasons why older workers – and you in particular - are essential as part of an age-diverse workforce. You can then, when invited to a job interview, convey these positive messages to employers, emphasising how you can boost their productivity, profitability and staff morale.

6 Reasons to be Confident

As a senior, you have a lot to offer to employers. You need to be aware of the benefits you bring to an employer so that you can communicate them effectively to employers. For example:

During your professional life, you have gained skills and experience that you can be proud of, and which contribute to enhancing your self-esteem. Once you are more aware of your positive attributes, you can improve the effectiveness of your CV/ résumé, covering letter, online or paper application forms, etc. thus improving your chances of being selected for a job interview. Then, during the interview, you can confidently convey to the interviewer(s) all the great attributes which you possess, and which you can use to benefit their company.

Here are six great reasons for you to be confident that you will make a great addition to a company's workforce. You may think of others.

- 1) You are experienced and highly-skilled.
- 2) You are reliable.
- 3) You are mature.
- 4) You are one hundred per cent dedicated
- 5) You can adapt quickly to new situations
- 6) You can transfer your expertise to others.

We will now examine each of those claims in more detail. You can use the elements below as a starting-point, and personalise them, depending your personal circumstances and the jobs you are aiming for. If you feel uncomfortable making any of these claims, perhaps they are things to work on, by yourself or together with an advisor or a friend.

On the other hand, you may be able to add other things to the list!

1. You are experienced and highly-skilled

- You already possess the necessary skills and knowhow to take on the job easily and your 'autonomy' will allow the company to save induction time by recruiting a senior like you.
- There is no need to be trained or coached over a long period of time; you will be able to integrate quickly and smoothly.
- Through experience, you know the sector and the factors which affect it; you know how to get crucial information. This can be of great help for small companies because your efficiency and effectiveness in the job will be immediate.

2. You are reliable

- You know what working means and are committed to doing the job properly.
- You are punctual and regular in your work.
- You are able to focus on the task in hand.
- You are loyal.
- You are likely to be less focussed on climbing quickly up the ladder with promotions and finding a better job elsewhere. As long as you are made to feel valued, your focus will be on how to do the best job you can, to the benefit of your employer.

3. You are mature

- Your experience brings you judgement and 'flair'.
- Your potential is high when it comes to prospecting for, and gaining, new clients.
- You are stress-resistant; you bring calm and the benefit of hindsight to a team.
- You accept and welcome constructive criticism.
- You can help when an organisation has to be modified – you can adapt to required changes, and you also have the ability to learn, anticipate and innovate.

4. You are one hundred percent dedicated

- Your children are grown up, so you can focus on work tasks.
- There are fewer outside diversions less chance of clubbing all weekend or relationship problems.
- Often, once you have job security, money problems will be less important to you than to younger colleagues. You understand that you are unlikely to receive the same rates as when you were in you middle working age (30 – 45) so you bring high levels of experience and skills and offer good value for money.
- You are less likely to leave the company for a better job elsewhere. You know that you have a better chance of life-long work with your current employer, so you remain loyal even after further training or qualifications. This means that employers get value for money when they give you training.

5. You can adapt quickly to new situations

- You know what working in different situations is like and have faced a multitude of problems, so you are able to adapt quickly to each situation and to different types of people.
- If you have been through economic, industrial and company crises and have overcome these, you can be a solid person to count on. As they say 'the next crash starts when the people who remember the last one leaves '. Companies can be sure of your commitment and involvement.

6. You can transfer your expertise to others

- A system of 'guidance', 'mentoring' or on job training can help younger colleagues to benefit from your experience (for example, your commercial know-how and experience in handling difficult customers).
- Small companies can be really interested in the previous points. At the other end of the spectrum, companies like McDonalds, B&Q, Volvo and BMW and the German petrochemical industry have successfully used older workers to mentor younger colleagues. It also has the effect of reducing staff turnover among younger employees – they will stay longer if they are happy and feel supported.
- You are patient and this adds value to customers.
- All of these factors enhance staff training and development and increase company profitability.

To sum up: you have a rich expertise to share with employers.

7 Key Tips – Essential to Manage Your Job Search

- Organise and plan your time and adopt a weekly time sheet. (See Step 1)
- Focus on what you want to achieve. (See Step 2)
- Find out about, and be aware of, appropriate training programmes and government assistance. Do not hesitate to use these. (See Step 2)
- Define (or re-define) your professional project or career plan (based mainly on your expertise) to focus on what is achievable and meets your needs. Focus on jobs where the Job Description and Personal Specification match your personal skills, experience, knowledge and attributes. (See Step 2)
- Do not isolate yourself. Make sure you compile a contacts list/ address book - Update and activate your networks, including online ones, such as Linked In. This is excellent leverage for seniors. (See Step 3)
- Forget past CVs. Re-do your CVs and save your online applications, customising each of them to match the job advert for which you are applying. (See Step 4)
- If the job requires you to complete an application form rather than sending a CV, make sure your answers are directly related to the questions and the post being advertised.
 - You can then save your answers and use them as a starting point when completing subsequent application forms you just need to make the

- necessary changes to make the answers relevant to the new job application. (See Step 4b)
- Prepare a good covering letter/email targeted to the particular job and company (See Step 5)
- Always use the STAR* technique when writing applications and at interviews. (* Situation, Task, Action and Result). This means offering real life examples from your past work and life to exemplify your key selling points. So for example, instead of just saying "I am a good at handling difficult customers", you should go on to say "For example, in my last job I had a call from a very angry customer who wanted to return an item because it didn't meet her expectations. I listened to her while she let of steam, then calmly summarised her issues, showing I understood. I explained she couldn't have a refund, but I could arrange for her to have a credit note to spend in our store on an alternative. She accepted this, and I made sure to phone her a couple of days later to make sure she had received the credit note. She was very happy with this second call."

(See Step 6)

8 Practical Step-by-Step Guide to Finding a Job

In recent years, there has been a complete revolution in the methods used by employers to advertise job vacancies, invite people for interviews, etc. This revolution has also changed the ways in which people look for job vacancies and apply for jobs.

With each passing year, more and more of these activities are carried out online. You don't need to be a computer whizz-kid to succeed, but you do need to have the basic IT skills necessary to create and adapt your CV, conduct online job searches, upload a CV, fill out an online application form, and set up an email account so as to be able to receive and read emails, and also send emails (often with an attachment).

Many unemployed seniors already have these skills, but if you don't, you need to acquire them. Fortunately, these things are a lot easier than some people would have you believe. If you need training and are unemployed, free support is often available. If you can't afford to buy expensive items such as laptops and smartphones, you can use computers in libraries and community centres.

The old, paper-based way of doing things has not completely died out, and you can still find jobs advertised in newspapers, for example. Even here, however, you are likely to be instructed to apply by emailing your CV to someone. If you only apply for jobs where you send in a paper CV or application form by post, you will be missing out on most of the opportunities out there.

In the steps below, we concentrate mainly on advising you how to succeed with online applications, but we do, where relevant, include extra tips for paper-based applications.

Step 1 - Preliminary Considerations

In order to manage your job search and your planning efficiently, there are many things to consider. We have listed some examples below – you may have others.

1. Time Management

- Your time is crucial: Avoid spending/losing too much time before starting your job search.
- Make sure you are well-organised this is vital and will save you a lot of time and stop you getting frustrated.
- Prioritise and schedule your job search.
- Focus on those jobs whose Personal Specifications and Job Description match your personal skills, experience and attributes. If you don't possess all the attributes etc. the employer says are essential, don't apply. Spend your time applying for jobs where you do meet all the essential requirements, plus as many as possible of the desirable attributes listed.
- Regard looking for work as a full-time job. Plan and organise your daily and weekly schedule and make sure to stick to it.
- Admin work can be tedious, and it is easy to procrastinate. Be sure to set times for this when planning your daily/weekly schedule. If you adhere to the planned times, then you will not get overwhelmed by this type of work later.

2. To Do Lists

- Organise and plan your time and adopt a weekly time sheet.
- When planning your time, list your objectives at the beginning of the week and try to keep the priorities defined
- Adapt each week and learn from previous weeks in order to increase your efficiency. Make new lists of objectives and look again at what tasks to prioritise – these things can change.

The following are examples of things to consider. You can adapt these to your individual needs, and you may have others.

3. Benchmarking and Analysing the Jobs Market

By "benchmarking" we mean comparing the companies who are advertising jobs which may suit you and deciding which of them would be the best for you. You can benchmark:

- By economic sector
- By job title
- By selecting particular well-respected companies who you would enjoy working for – you might want to include companies with no current vacancies but keep an eye out for when they do advertise.

By checking up on your "top" companies regularly you can be the first to know when opportunities occur. Where/how do these companies advertise?

Online (which websites)?

- In the press (which publications)?
- On their own websites?
- By word of mouth?
- Other?

Take time to compare and analyse advertised vacancies in the sectors that you are interested in. This will help you to understand many useful things, such as:

- What are the market trends are?
- What are the terms used and what do they mean?
- Who is recruiting?

Again, this will save time and make you more efficient in tailoring your application to the employer's needs and showing them that you are up -to-date.

For more information around the market, sectors, see later. (See Step 2, point 2 below).

4. Keeping Your Skills Up-to-Date

- Carry on educating and updating yourself on specific skills (languages, new technologies, etc.).
- It is always stimulating to learn, and you need to feel confident that your skills are up to date.
- Learning new things also helps keep your memory and mind in top shape.

5. Coaching

- Try to get individual or group coaching.
- Coaching is very stimulating, efficient and improves your job chances.

6. Networking

It takes time to start and find good contacts. However, this is time well-spent because good networking is an essential component of effective job searching. (See Step 3)

7. Your CV

- Get help from an expert in order to create an effective CV/ résumé
- If expert help is unavailable, find a template CV and adapt it to your requirements.
- Include voluntary activities and responsibilities you have in your personal/home life.
- Tailor your CV to each job you apply for. This will show that you are read and understood the information you have been sent by the employer and will enable you to focus on that particular employer's requirements for that particular job.

We will go into much more detail about CVs and Application forms below. (See Step 4)

8. Applying for Jobs

Respond to offers only after a detailed analysis of sector(s) and companies. This aspect will take more and more of your time as you build up your search routine and hone your search techniques, but all that work at the beginning will "pay" when you start receiving invitations to interview — maybe you will even have several offers in at the same time!

9. Sport, cultural activities and/or voluntary work

It is important to stay fit, remain stimulated, and meet people. These activities will increase your serotonin levels – good levels of serotonin will minimise the risk of depression and low self-esteem, and even improve your libido!

10. Don't isolate yourself - Stay in touch

- Stay in touch with family, friends and people you know.
- These people can give you support during your hours finding a job and launching your new career.
- In return, make sure you are available for your family and friends during your free time.
- Family and friends are key elements to happiness.
 When planning your job search schedule, make sure to make time for them, and explain to them when you are available for them and when not.

Step 2 - Define Your Professional Project/Career Plan

1. Preliminary questions to address

- Various aspects of your personal situation
- Marital status: family responsibilities, moral support from your family
- Health, disability, if any focus on what you CAN do rather than what you can't
- Housing
- Financial situation: immediate and future needs against resources (severance or redundancy pay,

unemployment benefit, pension, reserves, etc.). Consult a professional advisor, see your bank or use government/voluntary sector advisors who can help in this

- Geographic mobility
 - How far are you willing to travel to/from work?
 - How much time are you willing to spend travelling to/from work?
 - o What are the costs involved in these journeys?
 - Would you be willing to re-locate?
- Your relationship with your former employer
 - If you feel you were unfairly treated by your former employer, consult a lawyer. Make sure you can afford the fees before agreeing to take things beyond any free consultation from a lawyer
 - Do not go to court, unless absolutely necessary.
 Legal processes are always very long. This can adversely affect you psychologically. It is sometimes better to negotiate.
- Your wishes and abilities relative to the labour market
 - Do you want to change the sector in which you work? (Who do you want to work for?)
 - Do you want to change your job role by moving to another job? (What do you want to work as?)
 - Are you up to date with the requirements of your trade or profession?
 - Do you need to register for any training and keep up your continued professional development, or

keep your registration up to date? (Sometimes things change while you are unemployed).

Try and answer these questions:

- Have you both the physical and mental capacity to continue working in the same way, in the same job, in the same function?
- Is this consistent with your personal project/career plan?
- Is this your choice?
- How soon do you need to find a job?
- If possible, do you plan to retire?
- But is it good for you to retire? (Remember that all activity is challenging and has a positive effect on life.
- Do you need to find a temporarily job quickly while waiting to find the job you would prefer in the longer term?

2. Target sectors

Knowledge of business sectors in the country and abroad is an asset for seniors. It is an essential and legitimate part of the skills assessment process.

- List the sectors you know, relationships you have had, past or present, in these sectors.
- List the sectors in which you have most experience.
- List those with whom you had professional contacts
- List customers and suppliers, you have dealt with in previous jobs
- Select the sectors which are recruiting all sectors

recruit, but some more than others

Prioritise your sectors

Finally, bring the above considerations around relationships and recruiting together. This will help you to develop your career plan, to build your network and to guide your research.

3. Choose your objective - Develop your career plan and confirm it

- Choose to go on in your previous role. This is the easiest and quickest way. Check its feasibility.
- If this is not feasible, you must identify and a new career and make sure it is suitable for you.
- Use the skills profile you have already developed.
 This is faster than developing new skills

4. Your new Career Plan

- Career Plans can be developed yourself or you can get support from an advisor / counsellor. If you are registered as unemployed this support can be provided free of charge by a specialist 50+ or unemployed career advisor.
- List your skills, your accomplishments, your qualities and attributes (very brief review).
- List the firms you know in your locality or further afield that are seeking people who match your skill base: include the ones with whom you have worked professionally, those with whom you have been in professional contact (customers, suppliers), the ones you're interested in and others in which you have relationships. Knowledge of several industries is an

- asset rather specific to over 50's.
- Identify the sectors and companies recruiting and the types of jobs most frequently available that match your skills and meet your new job requirements.
- Make a list of all appropriate jobs ensuring that you meet their Personal Specifications and can carry out the functions listed in their Job Descriptions.
- From the list above identify the relevant aspects for your new situation taking into account your wishes, your skills, aptitudes, knowledge and experience, and your personal situation. Then produce a new list.
- Confirm your choice. Look for companies offering opportunities relevant to people with your skills, aptitudes, knowledge and experience, while identifying skills you could possibly develop or improve.
- Imagine yourself in the position.
- Ask for advice and discuss your project with relevant people from your network.
- Prepare questions to ask employers, for example, about training and advancement prospects.
- Make sure you have a mock interview to prepare you for the likely questions you will have to answer, with real life examples to back up your statements. (See Step 6)

Step 3 - Your Networks

SUMMARY: Networking on the internet has spread like wildfire. As in real life it enables you to keep in contact with the market and (even better) to be found, subject to compliance with the rules as indicated below. The network is the 'other'. We must reach out to others. Networks are made by and for 'humans'.

There are many ways to use your networks, including:

- To meet friends, relations, colleagues etc.
- To exchange information and to get in touch with others.
- To talk about your experiences, ideas, talents.
- To get to know other professionals.

Some of the advantages of networks are:

- Networks are the perfect way to find or provide information. All information has value; there is always someone who needs it.
- Networks connect different spheres of activity.
- Current networks that can be used include LinkedIn, Facebook, Twitter, YouTube, BlogSpot, and WordPress, and there are new sites appearing all the time.
- You can say what you want on these online networks, and include as much detail as you wish.
 This goes beyond your CV / résumé, which has to be limited to 2 pages. You will need to update your information regularly to include what you think will be most interesting to a particular employer / job advert.

Below are a few more considerations when building your networks:

- Be consistent in how you present yourself on different sites. All information posted must be up-todate and coherent.
- Do not hide your 'Address Book' (clearly define levels of confidentiality)
- You can create a hub, that is to say, a discussion group on a given topic or participate in an existing hub This is another way to prove your competence
- You have access to the profile of 'others' and therefore can meet other like-minded people
- It is also interesting to know 'who' has access.
 However, this feature may not be free of charge.
- "Friends of my friends" (family, relatives), affinity relationships (tastes, leisure, sport, profession) are some of the many possible extra sections to fill out.
- The network is a means not an end in itself. So, you
 have to work at it and include relevant information to
 back up the information you give re your knowledge,
 skills, experience etc.
- The main principles of these networking sites are:
 - You are not applying for a specific job
 - You are informing your contacts that you are in the market for a new job
 - You are promoting yourself to potential employers who look at your profile to see whether they are interested in you.
 - Your profile is your chance to 'shine' with more information about your personal attributes and skills. Where you can have the space to give real

- life short examples of when you were successful at work.
- You have more space to use the STAR technique (Situation, Task, Action/ Result) to provide evidence that you have the personality and attributes and successful track record they are seeking (such as examples of when you have been a good team player, worked under your own initiative, shown commitment to quality, customer service and meeting deadlines etc.)
- You are looking for information from contacts and possible employers to start a dialogue. Try to foster discussion with the contact person on their job vacancy, what professional experience is required, and on the future of the job / company /profession / sector.
- To get an interview through the network, you need to find a 'link' that connects you to the other party and encourages them to talk to you. We encourage the notion of 'reciprocity' in the exchange. The two speakers should ideally become partners gaining mutual benefit.
- Through the contacts you make, you will be able to improve your profile and be better able to promote those virtues, skills, experiences and attributes that interest employers.
- After each meeting you should review and evaluate
 the experience and what you got from it. You need to
 take a step back from what was said, to analyse the
 information collected; to go into what seems relevant,
 to list the information collected on the job, the

economic background and then make any necessary adjustments to your profile., A further important consideration is to be a little self-critical:: 'What have I learned about myself? What have I learned about my presentation on my profile?'

• Be active and keep your network updated

In conclusion, the networking approach is a 'long-term' process. It requires great perseverance. It is unusual to find the right contact the first time.

Also, this networking process does not end when you return to work. You must maintain and update your network once you are working. While you are employed, you should apply the same approach and discipline as you did during your job search, to benefit your current organisation.

Ten rules for good networking

- Choose the network profile that matches the particular job advertised.
- Subscribe to a maximum of two professional networks and maintain them regularly. Remember that employers may look at all your social media sites.
- 3) Take time and care when preparing your profile.
- 4) Contact people you already know.
- Maintain the network by expanding gradually and wisely.
- 6) Do not harass people.

- 7) Do not hesitate to help others when you are having problems yourself, you will appreciate such assistance from them in return.
- 8) Answer promptly and systematically to invitations.
- 9) Take an active part in groups and forums.
- Meet network members, especially at parties organised for this purpose.

Step 4 - Your CV (Résumé) or Job Application Form

As an unemployed senior, at this point in your life your CV (or the application form you fill out) is the most important document you have ever created. Your success or failure in getting a job interview depends on how effective it is. Until the employer meets you, this is your sales brochure. You need to make it look good.

Here are some rules to follow when writing a CV, completing an application form and composing a covering letter:

- a) Read the job advertisement, the Job Description and the Person Specification carefully. Also look at their website and read what they say about themselves. If possible, download and read documents such as the company's Business Plan or Annual Report, or press articles about them. All of these will help you to work out how to respond
- b) Read carefully any instructions regarding how to complete the application they are there to be read!
- c) Refer to your standard CV and saved copies of any previous application forms you have submitted. You will find a lot of things here which you can use as

- your starting point, then edit and customise to make them relevant to the specific company and job role.
- d) Be very careful to ensure that there are no mistakes in spelling and grammar or poor use of sentence and paragraph structure.
- e) Be concise, but be complete!
- f) If possible, get a friend or family member to be your "second pair of eyes". They will be able to spot things you don't.

Step 4a – Applying With a CV (Résumé)

There is no ideal 'one size fits all' CV.

There is an optimal customised CV for each specific job.

For each job, make sure you lead with a summary of your skills and experience that are relevant to that job.

Each CV must show your specific, positive attributes as an experienced and knowledgeable senior relevant to the specific job for which you are applying.

As we have said above, you should only apply for jobs where your skills, experience and knowledge meet the employer's Job Description and Person Specification.

First stage: Build your Standard CV (for your use only)

Write a chronological list of all the skills, qualifications and experiences. If it goes a bit over the two-page limit, do not worry too much, because you will not be sending it to any employers. Concentrate on making it as complete as

possible. Make sure you include all the skills, knowledge and experience needed for the sort of jobs you are applying for. For each experience to which you refer, indicate your personal experience and approach as well as the positive results which you obtained.

This will make it easier in future to produce your customised CV, consisting of one to two pages, for a specific job, in order to appear as THE specialist for the job.

When customising your CV for each application, you can delete unnecessary information from the Standard CV to ensure the document does not exceed two pages – and also to ensure you do not bore the reader with information which is of no interest to them.

Second stage: Build your customised CV (to send when applying for a job)

The only objective of the customised CV is to get an appointment for a job interview. The recruiter will receive a large number of CVs – often several hundred for one job. They therefore have about 30 seconds to skim through each CV they receive, and to decide to reject or to read more thoroughly and maybe call you in for an interview.

When customising your standard CV for each application, you can delete unnecessary information to ensure the document does not exceed two pages – and also to ensure you do not bore the recruiter with information which is of no interest to them. It's not a problem if you don't fill two pages. In fact, some advisors even advocate restricting yourself to

one page! Whether you decide on one page or two, the rule is: **be concise**, **but be complete**.

Before starting to create your customised CV, you need to research the company and analyse the job offer.

To research the company, go onto their website and read the information there. You can search for the company using an online search engine and see what comes up – there may be newspaper or magazine articles about them.

To analyse the job offer, read the Job Advertisement, Job Description and Person Specification. Write on a sheet of paper the 3 to 6 key points of the job (you will find these in the Person Specification (listed as essential and desirable skills etc.).

Next, for each of the key points you identified, select your corresponding strengths from your standard CV. Make sure you match each requirement with a real-life STAR example which provides evidence that you actually have these skills and attributes and how that made a positive difference to the employer.

Be careful to follow a standard look, font, aesthetic, alignment and design, using one typeface and max 2 font sizes. Only underline or write in bold for headings.

Format of the customised CV

- Be careful to follow a standard look, font, aesthetic, alignment and design, using one typeface and no more than two font sizes. Only underline or write in bold for headings.
- At the top, put your personal information: name,

- address, email, phone number, and social media if relevant.
- Do not include your age or date of birth. It is illegal for employers to discriminate on grounds of age, so good employers will not thank you for including information they don't want to know while shortlisting suitable applicants.
- Do not put a photograph of yourself on the document. Again, this will tell employers things about you they do not want to know if they are going to short-list without discriminating. A photo will give away your age and ethnicity. Also, it has never been the custom to do this in the UK.
- Immediately below, put the title of the job you are applying for. This should be consistent with the job title in the job advertisement. (If you are sending in a speculative application, state clearly the job you are looking for.)
- Next, in a short personal statement, tell the employer why you are the ideal candidate – list the skills which mark you out, specific qualifications, languages you speak (if appropriate), and specific experiences.
- Then, copying from your Standard CV, detail all the jobs you have worked in a chronological order by starting with the last one or the current one. For each job, detail:
 - dates (month and year) of the beginning and the end of the job. (But if you are trying to disguise gaps in your CV, you could just put years, and not specify months)
 - the name and address of the employers you

- worked for, at least the most recent.
- if necessary, some information about the employer
- the title of your job and your responsibilities
- your input, quantitative and qualitative.
- Next list your qualifications, experience, education, training, etc. Include any apprenticeships or internships.
- Next, list your hobbies and interests. You can include voluntary work in this section or include it in your main employment history. Remember that unpaid work is still work! Also, it is another way to reduce any gaps in your employment history.
- Finally, either supply references or state that references are available on request.
- In order to show the breadth of your senior experience, you must mention the most impressive results you achieved in each job.
- If your CV continues on to a second page, it's a good idea to put your name in a footer at the bottom of page 2. This is especially important if you are sending in a paper CV and can only do one-sided printing. If the recruiter drops the pile of CVs, it makes life much easier when marrying up the pages!
- The customised CV must not exceed two pages. You
 can put some of the other information in your
 covering letter. If it is still too long, remove the STAR
 examples from the least important of the main
 attributes you listed.

Skills-Based CV

If your CV has too many gaps (periods of unemployment) or too many employers, you may opt for a Skills-Based CV.

A skills-based CV does not use a chronological layout. You use the key requirements identified by the employer as your headings. You focus on your main skills, backed up with your own experiences and results for each job.

A Skill-Based CV enables you to emphasise your professional experience. It is also a good way of laying out how you personally meet each one of the requirements in the Job Description and Person Specification. Again, this is where you should add in a STAR reference to evidence each attribute you are stating you have.

The rules about length, what to put at the top and bottom, etc. are the same as for the traditional chronological CV already discussed.

Step 4b – Applying With an Application Form

An online application can involve downloading the document, filling it out on your computer and then either reuploading it or emailing it to the employer.

Alternatively, it can involve filling out the information on an online form on a website. In this case, sometimes they give you the possibility of saving your work, and returning to it later, before finally submitting it. In other cases, you do not have that luxury – you have to fill out the whole form in one session and then submit.

When filling in electronic forms, always use a desktop or laptop computer. Do not try to fill forms out using a smartphone or tablet – it is really difficult, fiddly, frustrating and time-consuming, and probably the results will not be as good.

If they send you a paper form to return in the post, it is no longer possible to use a typewriter, so you will have to complete the form in pen and ink. So give yourself the time and space to be able to write clearly and legibly in your best handwriting. Stick to black or dark blue pens – other colours will put employers off.

A lot of the information you will need to include when completing an online application form will be in your Standard CV. (See Step 4A: First Stage, above)

Another way to make your life easier is to save your answers for every application form you submit and use them as a starting point for the next time – most employers ask very similar questions, albeit in a slightly different way.

Application forms come in four different formats:

- a) Electronic file you download, then re-upload or email on completion
- b) Online form you can save
- c) Online form you have to complete in one go
- d) Paper form to return by post

We will now look at the specific implications of each of these four scenarios in turn

- Electronic file you download, then re-upload or email on completion
 - This is the most straightforward option. You have the freedom to work on the application whenever you want.
 - If you are going to work on the application using more than one device, you can save it to a USB drive so that you can work on it elsewhere.
- b) Online form you can save,
 - This is also quite straightforward. As with a downloaded form, you have the freedom to work on the application whenever you want.
 - If you are going to work on the application using more than one device, make a note of any user name, login, password you will need in order to access your work.
- c) Online form you have to complete in one go
 - Plan ahead set yourself a specific day and time you are going to complete the form.
 - Tell family and friends you are not to be disturbed.
 - Turn off (or ignore) all phones etc.
 - Prepare yourself so you are mentally and physically on top form while you are completing the form. It is a bit of an endurance test.
 - You probably won't be given the option of saving a copy of this application. But if possible you should take screenshots of your work so you still have something to refer back to in future. (To take a screenshot using a Windows PC, press the Print Screen (or PrtSc) button on the

keyboard – this saves an image of what you can see on the screen. If you are using a Mac, you have to press three buttons at the same time: **Command + Shift + 3.** Then you can paste this image into a word document. Repeat the procedure with each screen

- d) Paper form to return by post.
 - Before writing anything, make some photocopies of the form and use them to draft your answers
 - Make sure you proof-read your final draft, checking spelling, grammar etc.
 - When you are completely happy with your answers, in your best handwriting, complete the original form you received in the post.

Step 5 How to Write a Covering Letter

In the previous section, we said that your CV/Application Form is your Sales Brochure. By the same analogy, a Covering Letter is your Sales Pitch.

Whether it is a response to an advertised vacancy or an unsolicited application, successful applications will combine a powerful relevant CV/application form and a targeted personal letter. This covering letter needs a lot of attention. Before writing it:

- Make sure your knowledge of the company is as detailed as you can make it: read all the information they have sent you (Job Description, Person Specification, anything about the organisation)
- Go online and read their website. Look for

information about their track record and their ethos as a company. Look for clues as to what their business objectives are in coming months and years – e.g. their website may include downloads such as their business plan/strategy, their annual report, articles about them in the press.

The objectives of the Covering Letter are:

- To get an interview
- To engage the reader from the first line
- To provide information that is not in the CV, and tailor your application to the key points of the advertisement.

When writing the letter, here are some tips:

- Present your application in the best possible, but honest, manner.
- Use words such as I/me, you, we etc. to help the reader imagine you actually in place in the organisation
- At the top, put your contact details and the reference number stated in the advertisement

The main letter has three paragraphs:

- You: (i.e. The Employer/Organisation): you need to capture their interest with the information you present in connection for the position you are targeting.
 - Tell them what post you are applying for, and where you saw it advertised (employers love to know which publications, websites etc. are

- generating good levels of response).
- Use words like you/your.
- If you are sending in a speculative application, then just explain that this is what you are doing
- 2) **Me**: ("I believe I am ideally suited to this role, because..."
 - Put your best foot forward, highlighting the most important attributes you mention in your CV/application form in line with your understanding of the Company's requirements.
 - Emphasise how experienced you are in these respects.
 - Use words like I/me/my/mine.
- 3) **We**: Focus on what you can bring to the company by re-emphasising your main point from this angle. "If appointed, I would use my skills and experience to enable us ..."
 - (Examples could be "to grow as a company", or "to meet the organisation's targets as stated in your business plan").
 - Mention your availability for interview, and that you are looking forward to hearing from them.
 - Use words like we/us/our this will help them to imagine you in the role.

The 15 golden rules

- 1) As with the main application form or CV, read the job advertisement, the Job Description and the Person Specification carefully. Also look at their website and read what they say about themselves. If possible, download and read documents such as the company's Business Plan or Annual Report, or press articles about them. All of these will help you to work out how to respond.
- 2) Avoid platitudes. Be specific.
- 3) At the top, put your contact details and the reference number stated in the advertisement.
- Keep it short, condensed, interesting. A page is long enough
- 5) Do not talk only of yourself. Address the needs of the company, the requirements of the position, etc
- 6) Select a few relevant things which your strongest points are and paint yourself in a positive light but be honest, and don't make claims you can't back up.
- 7) Express willingness to provide more information
- 8) As with the CV use a single, legible font.
- 9) Pay attention to the layout, presentation etc so the letter looks good. Allow at least 5 cm margin at the left-hand side, and at least 1 cm margin at the righthand side.
- 10) The sign-off at the end should be "Yours Sincerely" if you know the name of the person you are writing to, and "Yours Faithfully" if not (i.e. if you are addressing them by their job title or just as Sir/Madam).

- 11) If the CV is going to be sent electronically, give it a name which clearly identifies it as yours.
- 12) If you are sending it in the post, only use good quality paper 120 gsm if possible.
- 13) Check spelling, grammar etc. before sending also make sure your email address is accurate, or you won't receive their replies!
- 14) If you are sending the letter and application by post, sign the hard copy of your covering letter personally.
- 15) If you applied online, check your email inbox (including spam folder) regularly, so you don't miss an invitation to an interview.

Step 6 – Your Job Interview

SUMMARY: It is necessary to motivate yourself and get in good condition – this is just as important for job applicants as it is for athletes! Remember: you are invited because the employer is interested in you. BE POSITIVE!

1 Preparing for the interview

- Psychological and physical preparation
 - Study your language and body language to avoid verbal tics and unnecessary physical movements such as swinging your feet, scratching your hands or failing to make direct eye contact
 - Avoid phrases such as: 'my age, my generation, in my day, I don't understand computers, I cannot'
 - Always be positive regarding new technologies and use today's language
 - Take care of your appearance. Wear smart clothes suitable to the company. Ties are not always suitable
 - Do not criticise any former employer
 - Without boasting, do not disparage yourself or achievements, sell yourself and your skills
- Assessment of career
 - Select examples from your experiences showing that you meet the offer. Feel free to bring them up during the interview
 - Emphasise the experiences for which age can be a plus

- Consider the responses to difficult questions about the CV/résumé. (Periods of unemployment etc)
- Prepare a few points that are not necessarily in the CV to keep the interviewer interested
- If asked to repeat an answer, try to work out what you missed out in your first answer and fill in any gaps
- Questions are asked because they need to know if you're capable of doing the job, they are not being rude, respond positively. If they repeat a question, that is also a good sign – they are still looking for reasons to employ you, not trying to get you out of the room!

Knowledge of the firm

- Research the firm's activity (market position, turnover, number of employees, names of the directors)
- Analyse the relationship you had with that company or one similar in your career
- Think about the questions you may be asked about the company, and prepare your answers.

The mock interview

- Whenever possible, organise mock interviews with third parties
- Imagine that this is a real interview process and behave accordingly.
- Forget your inhibitions:
- Watch yourself in a video recording or mirror, or record your answers
- Answer questions aloud to the mock interviewer

- whilst observing your reactions.
- Notice your errors and think about how to improve
- Get feedback from the person interviewing you during this mock process.

2. The interview itself: the different steps

- Making appointments
 - Often these days, employers just send you an interview time but if you cannot make it contact them to re-arrange.
 - Employers often contact people by telephone. Be careful not to get caught by surprise on the street
 always answer the phone in a professional manner, especially if you don't recognise the number or it is withheld.
 - Be sure to check your email inbox regularly as many employers invite people to interview via email. Also check your spam folder in case an important invitation has gone into that.
 - If you do have a problem where you are at the time of the call, answer politely and ask if you can call back at a suitable time. As a last resort, you can let the recruiter leave a message, assuming you have a voicemail facility.
 - Your language on the phone reflects your state of mind. Be motivated, sound positive. (Your demeanour comes across on the phone!) But do not ask too many questions and get to the point.
 - The goal is to make an appointment, and to know the time, date and location of the appointment.

- At the end, summarise your agreement with them to avoid misunderstandings: e.g. "I have an appointment on at this hour with Mr ... at.... "
- Immediately enter the appointment into your diary or electronic calendar. If that isn't practicable, at least make a note of it on a piece of paper and diarise it later.

Last note

- Bring your CV and cover letter. It is your script.
 You can't refer to it in the actual interview, but
 you can use it to prepare yourself during the
 journey.
- Bring their Person Specification and Job Description to prepare for their questions beforehand (again, you won't be able to refer to these documents during the actual interview.)
- Look at their website and read their material beforehand. Be on time – 10-15 minutes early is best.
- Go to the reception and introduce yourself politely, stating that you have an interview with Mr/Ms x and mention the time of the interview.
- Go to the gents/ladies and check your appearance.
- Ask the receptionist if you can leave unnecessary items (overcoat, umbrella, handbag, briefcase) with them for safe keeping.
- While you are waiting, read any company materials on coffee tables and noticeboards.

 Make sure the receptionist gets a good impression of you – sometimes their feedback is part of the assessment process.

First Contact

- Remember the first 7 seconds are crucial this
 is how long it takes people unconsciously to
 decide whether or not we like someone. You
 want to make a good impression.
- Walk in confidently. Do not bring baggage and overcoats in with you.
- Smile and introduce yourself by name. A
 professional, firm handshake will give a positive
 message. You can also thank them for inviting
 you to the interview.
- Body language is key use open gestures no folded arms!
- o Smile!
- If there is more than one interviewer, look at each of the interviewers in turn
- You can bring a list of items to be discussed during the interview and some questions you would like to ask about the company for preparation but do not read from a script at the interview
- Take the time to put yourself at ease. If it was not possible to leave bags, coats and so on at the Reception, then immediately place them by your side, not on the table
- Only bring relevant documents if there is something key to show them- do not read from

- your CV/ documents you should have prepared what you want to say
- Create a 'comfortable' relationship
- Let the interviewer initiate the discussion.
- Speak clearly and show an interest in the interviewers and the job
- Make your presentation in a few minutes with the key points
 - Avoid reading directly from your CV/Résumé.
 Take a step back
 - The employer wanted to meet you, so they are interested in several elements in your CV/Résumé/Application. Feel free to ask the employer which elements they liked
 - Summarise your experiences. Give real-life examples
 - Engage the interviewer and invite any clarification
 - When you have completed your presentation or finished your replies, ask, 'Would you like me to develop some points?' Remember that if someone asks you the same question it means that you have not raised all the points they want to hear and by asking again they are showing their interest in you.
 - Interviewers will seek clarification and check information
 - Feel free to take notes
 - Be precise in your answers

- Take advantage of every opportunity to engage the interview by putting a question. E.g. 'Have you ever encountered the same problems?
- Imagine the questions your interviewer may ask.
 Make sure you have at least one question for the interviewer (e.g. "Do you offer training" or "What are the prospects for career advancement")
- At the end, thank them for the interview and ask what the next stages in this process are? With whom? When? It is a very good idea to ask for their e-mail address if you don't already have it.

3. After the interview

- Write a report for yourself, with lessons learned ready for next interview
- List strengths and weaknesses.
- List relevant names and contact information
- Thank the employer by mail and confirm your interest

 this is also an opportunity to specify any
 information you may have forgotten to give them
- Set a deadline to make contact by mail (2 to 3 weeks) after the date of the interview, making sure to clearly refer to the job title etc. when you do so.
 However, if the company has stated that they will not respond to such queries, or that chasing them up will adversely affect your prospects, then don't do it!
 (Again, make sure you have read all the instruction they sent you, so you don't do the wrong thing at any point, including after the interview.)

9 Self-Employment: Be Your Own Boss

In times of crisis, or if you want to be your own boss, then it may be tempting to stop trying to get a job with someone else and to start your own business. This is a huge step to take, especially if you are close to pension age.

Here are some points to consider carefully before changing your professional and personal life in this way.

- Ask yourself the right questions. Are you really ready to change your life, to take risks, have no regular pay cheque, and spend a lot of your time on commercial or administrative tasks?
- Take a coach. Many project start-ups fail because of lack of preparation. There are a multitude of agencies (entrepreneurship networks, consulting firms etc.) that are able to assist and advise you. (If you are unemployed, ask the Job Centre to refer you to New Enterprise Allowance.) All these agencies offer creative training by reviewing the main functions of the business. They are:
 - o Business idea;
 - Market research
 - Target markets,
 - How to reach your target market;
 - Selling yourself (You, not the business idea);
 - Calculate your costs;
 - Work out your prices;
 - o Where would you raise the money?

- Give yourself some time. For most people starting a business; it takes at least twelve months to build the business up. Therefore, as an unemployed person considering a business start-up, it is important to act early, before money runs out and you are tempted to start trading too soon, before you have made all the preparations.
- Validate your project by a survey in the field. Having an idea is not enough to create its business. You must ask what your services or products can do for the client. Always ask what added value your services can bring to the client.
- Find out how much money you will need to start and how much you will need to break even. You need a rigorous financial plan including cash flow to ensure you end up better off than you are now and not end up bankrupt. You will need to check out potential sources of funding – including Enterprise Grants and Loans (e.g. the New Enterprise Allowance, banks and credit unions) - as well as your own ability to raise funds
- Make sure of your support networks before starting up a business - it is important to ensure you are supported by your friends and family circle. Being a sole trader means long working days, weekends at the office and sometimes years without holidays.
- Know how to organise yourself. To go solo means
 that you take care of everything within the company.
 After years as an employee, the change is radical.
 What with business development, management
 tasks, travel, and specifications of how you will
 deliver the work to your clients, weeks can soon

- become overloaded. Before starting, it is key to evaluate your work time. In order not to lose time, it is important to set clear goals for each day: number of telephone contacts etc.
- Be involved in network activities. For the majority of independent traders, loneliness is a major challenge. It is bit easy to go it alone, and one way of avoiding isolation is to take some time to integrate your networks into your activities. This networking can also help you to get noticed, and build up new business contacts.

What are the Options for being Self-Employed?

Here are different ways of being self-employed:

- As a sole trader the simplest option.
- In a partnership with two or more people
- As a limited company, where the business has a separate identity (you may need help to set this up)
- As a franchise an agreement that allows the franchise buyer the right to run a branch of a business that is owned by someone else.

The challenges if you run your own business:

- There is no holiday or sick pay, no pension and no regular income
- There is every chance that you will have to work longer, irregular hours and sometimes weekends
- You will have to submit your own tax accounts

The benefits/advantages of being self-employed include:

- Not having to work for someone else
- Not having to take orders from someone else
- Self-fulfilment, making full use of your experience, talents and abilities
- Financial independence and flexible working hours

Steps to Self-Employment

Before you become self-employed, you should research and develop your business idea(s).

Then prepare a business plan that reflects what you need to do in order to set up and run the business.

Your business plan should include a description of the product or service you intend to sell, a profile of your typical customer, competitors, size of the market and whether it is stable or stagnating, growing or declining.

It should also include a marketing strategy which outlines:

- Who will want your services/products
- How you intend to package and market your product or service
- Whether you will be selling to a niche market or mass market
- What customers want from your service or product meeting their desires and worries
- How to reach customers -what types of promotion and how they will access your product
- Your unique selling points

How you will intend to 'brand' yourself

Financing your business start-up

Most entrepreneurs expect to use their own savings, money from redundancy, donations, loans from family and friends. You may be able to get money from grants from charities, trusts or loans from banks and building societies. Before using equity from your home, borrowing from your trust fund, pension fund or cashing in your investment to start a business, make sure that you get sound financial advice.

Financial and tax implications - what are they? You will need enough money to live on while you start up the business, and funding for start-up costs. You will also be responsible for paying your own tax and National Insurance.

You may choose to have an accountant or alternatively you can submit a self-assessment tax return online.

If you are in receipt of certain welfare benefits you may be entitled to continue receiving these benefits for up to six months after you start trading. There are some benefits – paid through the tax system - that will only be available to you once you start trading.

Make sure you keep your business, personal income and expenditure separate.

Business Start-up Training and Advice

- Local business start-up training and advice is usually available for those considering starting up in business either from government employment agencies and programmes or through employer networks/ support programmes. If not, approach a bank that usually has at least a Business Relationship Manager.
- You will need a Business Plan template that you will need to use to develop your plan. Check whether your plan will work and make you enough money – if so, it can then also be used to apply for funding for your business from banks, government loans or other sources of finance. (You can get these easily on-line or from any High Street bank).
- Also currently the government offers 50+ selfemployment support (through their New Enterprise Allowance (NEA) scheme) which allows people to come off JSA or Universal Credit and receive personal allowance payments for 6 months as well as access to a loan facility.
- Remember the Plan and the Financial information is for your own benefit. If the plans or finances do not stack up then do not go ahead.

10 Wise Age Older People's Charter

Wise Age promotes the following employment charter:

- Encourage employers to retain and to hire older workers
- Provide opportunities to upgrade professional skills of ageing
- Provide working conditions that adapt to the needs of older workers and which also benefits all staff
- Implement health promotion programmes for older and all workers
- 5) Rejuvenate careers with age-friendly measures beneficial to employers.
- 6) Support intergenerational cooperation and knowledge transfer in the workplace.
- Promote time-sharing expertise between seniors and other workers. P.E.O
- 8) Promote self-employment to seniors and encourage opportunities for seniors and age-diverse partnerships to buy small companies.
- 9) Promote Active Ageing in Employment, flexible retirement.
- 10) Support full employment, flexible wage and combat exclusion for seniors and all groups of the workforce. age. Wise Age has continued to promote it and uses it as the basis for our own wide-ranging set of specific recommendations in our work with employers and in our campaigning work with policymakers at all levels.

11 Age Diversity Declaration

- We understand that age diversity brings benefits to all ages economically, socially and at an organisational and personal level.
- We understand that where age diversity is practiced in employment, benefits accrue to the organisation and business, to the employer and the employees. This applies at the micro level of organisations and communities and the macro level of national economies and societies.
- We believe in the uniqueness which every employee brings to the workplace and that having an age diverse environment improves productivity, creates better working relationships and enhances social cohesion for all.
- We believe that this commitment to age diversity needs to be understood and implemented throughout society and that the dangers of ageism and intergenerational conflict be exposed as false, discriminatory, and illegal
- We want a society where people of all ages can participate in work, in education, in leisure, and in life. We want the government, employers, the media and the public to understand and embrace the benefits people of different age bring to the workplace, creating a future which is fair to all.
- We want all employers to publish an annual age audit of staff, segmenting numbers of younger (under 25), core age (25-49) and senior (50+ staff) including numbers hired, let go and currently in employment.



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