



Exploration of the pay and career progression experiences of women aged over 50 in Scotland



ECONOMY AND LABOUR MARKET

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Executive summary

This report examines experiences of pay and progression among women over 50 years old working in Scotland in two specific sectors: the Finance and Insurance sector, and the Information and Communication sector. The research was conducted by the National Institute of Economic and Social Research (NIESR) on behalf of the Fair Work Convention. The project involved semi-structured video or telephone interviews with 17 women over 50 years old and with 13 employers.

Our research found that women frequently expressed a reluctance to pursue opportunities for progression, including internal and external opportunities, and – to a lesser extent – opportunities for training. This reluctance was typically explained by women as a wish to avoid the potential stress and pressure that they connected with progression. Most of the women in our study additionally felt that their capacity and desire to pursue opportunities for more pay and more responsibility had reduced as they had got older.

In talking about their views around work and progression, women reflected on how their past and ongoing experiences in the workplace had contributed to this association for them between progression, age, and unwanted stress. In particular, they identified factors relating to their age and gender as key barriers both to their progression and their general sense of well-being in the workplace. Women also spoke in depth about their wishes around working arrangements – and associated concerns around their health, experiences of the menopause, and caring responsibilities for others – and how these experiences contributed to their reluctance to pursue opportunities for progression.

All of the employers that we interviewed recognised, to varying degrees, that gender could be a barrier to progression in the workplace. By comparison, few employers in our study recognised that age – and particularly the intersection between age and gender – may also present a significant barrier to progression in the workplace. While many of the larger employers that we interviewed had diversity strategies that included targets and actions on gender and the gender pay gap (GPG), they did not include age in these strategies. Similarly, most of these employers regularly monitored recruitment, pay, and progression by gender but not by age. Smaller employers also typically stated that they did not see formal interventions or policies around age in their organisations to be necessary.

Employers did, however, recognise some of the issues faced by women over 50, particularly around the menopause, caring responsibilities, and working arrangements. They provided varying degrees of support in relation to these issues. Some employers also expressed concerns about what they saw as additional age-related issues in the workplace, such as training older workers in new technology, and the need to consider issues around retirement and succession. In these cases, employers often expressed uncertainty around how to talk appropriately and sensitively in the workplace about age.

Overall, our findings speak to the central role that workplace practices have in shaping the pay and progression experiences of women over 50. Our findings also speak to the importance of the five dimensions of fair work as set out in the Fair Work Convention's Framework¹: effective voice, opportunity, security, fulfilment, and respect. As outlined in the Conclusion to this report, our recommendations focus particularly on the dimensions of opportunity, respect, and effective voice.

Finally, it is important to note that the evidence in this report is based on qualitative research that is not – and does not set out to be – representative of the wider population. Instead, the research has focused on generating in-depth insights on the lived experiences of 17 women over 50 working in two sectors, as well as on the concerns and priorities of 13 employers in these two sectors (further information on the methodology used, and its strengths and weaknesses, appears in Section 1.2 of Chapter 1).

Age-related barriers in the workplace

All the women that we interviewed saw their age as bringing distinct advantages in the workplace: women stated that with age came experience, knowledge, and certain skills, particularly skills around dealing with people. All of the employers in our study made similar statements, emphasising that experience was the primary advantage of employing older workers. However, women and employers did express a number of concerns about how age affected experiences at work.

Concerns around recruitment and promotion processes

The women in our study identified recruitment and promotion procedures as a barrier to the pursuit of both internal and external progression opportunities. Women typically stated that these processes had become more complex and demanding over time, and they perceived that younger people were better prepared to navigate such processes. Several women identified concern about these sorts of processes as a primary reason for not applying for new opportunities.

Concerns about age bias in recruitment and promotion processes

Some women in our study were hesitant to apply for new jobs, both with new and existing employers, as they worried that they may be discriminated against due to their age. Some women thought that employers would prefer applicants who were less close to retirement age, while other women worried that employers might stigmatise older workers as somehow less productive or less efficient.

A small number of employers stated that they did consider questions of longevity when hiring: in particular, they mentioned that they may try to recruit younger workers if existing employees in similar posts were all close to retirement age.

While some of the employers in our sample did recognise that age bias was potentially a problem in recruitment and promotion procedures, none of the employers in our sample reported existing or planned measures to tackle age bias.

¹ Fair Work Convention (2016), [Fair Work Framework](#)

Concerns around the age profile of management structures

Our research found that women over 50 were sensitive to the age profile of their workplaces, and particularly to the age profile of the management structure. While this was not a problem for all women, a preponderance of younger people in management structures could contribute to some women's concerns about their own security or prospects within an organisation. It could also, at times, contribute to tensions with individual line managers, particularly if these relationships were already under stress.

Concerns around technology

Many women in our study expressed concerns about their capacity to use new and complex technology. Women typically felt that younger colleagues had an intrinsic advantage with technology in the workplace. Similarly, some women expressed concerns about how their age affected their ability to meet the performance criteria set by managers, particularly if such criteria were disproportionately based on the capacity to work quickly or competitively with complex technology.

Several employers reported concerns that, in their experience, both men and women over 50 were less adept with technology than younger workers. Some employers also felt that older workers were less willing to undergo training or to receive support with new technology. Moreover, some employers noted that they were unsure how to address their concerns around technology and older workers, as they felt that specific training for older workers on technology would be inappropriate and potentially offensive to their employees.

Gender-related barriers in the workplace

Many of the women to whom we spoke believed that their gender, irrespective of their age, had held them back, or continued to hold them back, in the workplace. Some women reported feeling patronised or taken less seriously at work because of their gender, while others felt that management structures were dominated by men and by male-orientated values and social networks. Women working in senior positions in the financial sector were particularly likely to report feeling that their industry favoured men over women in these ways.

While most of the women to whom we spoke felt happy with their current level of pay, many of the women that we interviewed, in a range of positions and in different industries, had either direct experiences of unequal pay, or they routinely reported observing this in their workplace among others. In other words, women frequently reported a belief that men were more likely to be better paid – and indeed promoted – than women, despite having the same skills and experience or less. Women found their experiences of unequal pay frustrating at best and profoundly disillusioning at worse.

A small number of women in our study had directly challenged an employer about unequal pay in the past, although most of the women that we interviewed stated that they did not feel able to do this. Women also attributed their silence to the fact that they were often unsure as to whether there were other reasons for unequal pay of which they were unaware. This suggests that a lack of transparency about the

reasons for pay differences within organisations may contribute to women's silence on unequal pay.

Employer actions on the GPG

As part of our research study, we interviewed both organisations that reported their GPG and smaller organisations that are not required to report their GPG. These smaller organisations were usually not aware if they had a GPG and, moreover, tended to equate the GPG with issues of equal pay.

All of the larger organisations to whom we spoke did report a GPG. Most stated that the primary driver of their GPG was a lack of women in senior positions. Several of these organisations described a range of initiatives that they had taken, and continued to take, to address their GPG: in some cases, they reported that these had resulted in reductions in their GPG in recent years. These initiatives included mentoring and coaching, increasing the number of part-time jobs at senior posts, and a range of interventions around recruitment and hiring decisions.

None of the organisations that we interviewed considered how their GPG varied by age, nor did they consider how interventions around the GPG may affect women of different ages in different ways.

Views on working arrangements among women and employers

Our study shows the central role of working arrangements in the experiences of women over 50 in the workplace. In particular, our research shows how women over 50 may seek out flexible and part-time work where possible and, moreover, that they may use this flexibility to help manage concerns about their health or well-being, as well as to manage their caring responsibilities for others. Indeed, most women in our study reported significant caring responsibilities for others, particularly for grandchildren and elderly parents. A lack of flexibility or a lack of part-time work – as well as a lack of respect among managers for part-time hours – can lead to some women moving jobs or to avoiding opportunities for progression.

Most of the women that we interviewed had spent long periods of time working from home during the COVID-19 pandemic. Most women acknowledged considerable benefits to home working, such as the ability to balance their work responsibilities with their responsibilities outside of work. However, women also spoke of missing social interactions in the office. Most women were planning to return to the office on a hybrid basis and they were happy with these arrangements. However, for those women who demonstrated a strong preference for home working, the anticipated return to the office was a source of considerable upset and frustration. Similarly, some women stated that their preference for home working would determine – or had determined in the past – decisions around pursuing new opportunities.

Finally, the women in our study frequently spoke about their difficulties with requirements to travel or commute long distances. Many women stated that previous jobs had involved considerable amounts of travel but that they no longer felt willing to travel in the same way – something that they associated with their age. Indeed, several women cited travel as a key reason for not pursuing opportunities both for new positions and for training.

Most employers reported a shift in their approach to flexible and home working during the COVID-19 pandemic. They noted that not only had employees proven themselves to be trustworthy and efficient at home, but also that there were significant benefits to home working for their organisations. Most, but not all, employers felt that, post-pandemic, they were much more likely to approve requests for flexible and home working than they had been in the past.

Employers reported being largely open to part-time work, which they typically saw as a way of improving diversity within their organisation and widening their 'talent pools'. However, some employers also noted that part-time work could create operational difficulties and that it was not always possible to grant requests for these reasons.

Most large employers interviewed reported having policies on leave and adjustments for carers, although these were not specific to the needs of older workers. Smaller organisations were less likely to have specific policies on caring, instead leaving managers to make decisions on a case-by-case basis.

Women's experiences of their health and of the menopause

Many – but not all – of the women in our study reported having experienced general health issues that affected their wishes around work. In particular, several women cited concerns over their health as a primary reason for wanting to reduce their hours and/or their stress levels at work.

In addition, many women spoke at length about the profound impact of the menopause on their physical and mental well-being in the workplace. Crucially, women spoke not only of the difficult physical symptoms associated with the menopause but also of a loss of confidence both in their ability to perform their work and in their sense of how their competence was viewed by others. For one woman, this loss of confidence had been so severe that she cited the menopause as the main reason for taking early retirement in her mid-fifties and not returning to work again.

While a small number of women in our study had received some useful support around the menopause at work, most women reported either feeling unable to talk about the menopause in the workplace or having received little or no support from managers.

Our interviews with employers suggest that the menopause has received more attention from employers in recent years. Many of the larger organisations that we interviewed reported having recently introduced a menopause policy and training on the menopause. However, most of these organisations reported that such training was optional and could be accessed by employers or employees only when required. Given our findings that many women feel unable to raise the issue of the menopause with managers, optional training may prove limited in its capacity to raise awareness among both employees and managers.

Moreover, our research suggests that employers and managers feel most able to talk about the menopause – or to recognise its symptoms – if they have some experience themselves of the menopause, either personally or through the experience of people close to them. Again, this raises the question of whether

optional training will be sufficient to improve awareness among those managers who have little personal experience of the menopause.

Retirement planning

Many of the women in our study expressed a wish to retire prior to the state-pension age or, at least, to reduce their hours, if this was financially possible. Women cited a number of reasons for their wish to retire or reduce their hours, such as: wishes to pursue leisure and personal interests while they were still in good health; a wish to improve their own health; and a wish to spend time with family, particularly their spouses.

While most women did have a clear idea about when they wanted to retire, few had discussed this with their employers. Many of the employers that we interviewed stated that it would be helpful to have these conversations around retirement with employees, as it would allow for them to plan ahead. However, employers also expressed uncertainty about how to have these conversations appropriately and sensitively. In some cases, employers reported feeling unable to have these conversations and, instead, made assumptions that people who were in their late fifties or early sixties would be retiring soon.

Recommendations

Based on our research findings, we have developed a number of recommendations, which are explored in depth at the end of this report. While our research only focused on women working in the Finance and Insurance sector, and the Information and Communication sector, it is likely that many of these recommendations will have some application to other workplaces and sectors as well. Ultimately, however, the relevance of these recommendations for other sectors should be explored through further research.

Our recommendations relate closely to the Fair Work Convention's Fair Work Framework, in particular the dimensions of opportunity, respect and effective voice. The recommendations focus on:

- A need for employers to commit to consideration of age as a fundamental equalities dimension, which is strongly associated with the Framework's **dimension of opportunity**;
- An understanding of the pivotal relationship between health and work for this demographic, which has a direct link to the **dimension of respect**; and
- A recognition that women's voices must be heard more in the workplace to understand barriers faced and to guide future workplaces practices, which talks to the **dimension of effective voice**.

The recommendations can be summarised as follows. See the Conclusion at the end of this report for more detail about the recommendations.

1. Improving awareness among employers of age-related barriers to progression

Employers should consider ways to better monitor how recruitment, pay, and progression in their organisations are affected by age. Similarly, they should

consider how interventions on the GPG may affect women of different ages in different ways.

- **Recommendation 1a:** Raise awareness about the importance of age as a diversity and inclusion priority among employers.
- **Recommendation 1b:** Employers should consider ways to monitor the age profile of their organisations and of their management structures in particular.
- **Recommendation 1c:** Employers should monitor how age affects recruitment, pay, and progression outcomes within their organisations.
- **Recommendation 1d:** Employers should better tailor interventions around the GPG to different age groups.

2. Improving awareness of the GPG

Some employers, particularly those who do not have to report their GPG, may benefit from a better understanding of the difference between equal pay and the GPG; of how to monitor their GPG; and of the factors that may be driving it.

- **Recommendation 2a:** Raise awareness of the GPG and its drivers among employers, particularly among those smaller organisations who do not have to report their GPG.
- **Recommendation 2b:** Raise awareness of how to monitor the GPG, particularly among those smaller organisations who do not have to report their GPG.

3. Improving transparency around pay structures

Women's concerns about unequal pay are often made worse by a lack of transparency in pay and grading structures. Employers should consider ways of improving transparency in this regard.

- **Recommendation 3a:** Employers should improve transparency around pay and grading structures.

4. Providing support to both women and employers around recruitment and promotion processes

Employers may benefit from a greater awareness of age-inclusive recruitment practices. Women over 50 may benefit from support and guidance on how to navigate recruitment processes.

- **Recommendation 4a:** Employers should adopt more age-inclusive recruitment practices.
- **Recommendation 4b:** Provide women over 50 with more support and guidance on recruitment and promotion processes.

5. Providing a more supportive environment in the workplace around the use of technology

Employers should consider how to provide a more supportive workplace environment for those employees who express a lack of confidence in their ability to

use new or complex technology. Employers should also consider how their performance criteria may disadvantage some workers over others, especially if these criteria are predominately based on the use of technology.

- **Recommendation 5a:** Employers should provide women over 50 with training on the use of technology in sensitive, appropriate, and evidence-based ways.
- **Recommendation 5b:** Conduct further research on how these women would like to receive this support and training.
- **Recommendation 5c:** Employers should evaluate how their performance criteria may disadvantage certain groups of workers more than others, and adapt performance criteria accordingly.

6. Increasing opportunities for flexible working and home working

Employers should maximise opportunities for flexible, home working, and part-time work within their organisations. Employers should consider how requirements to travel either for work or for training could provide a barrier to the progression of women over 50.

- **Recommendation 6a:** Employers should increase opportunities for part-time work, home working and flexible work.
- **Recommendation 6b:** Employers should consider how requirements to travel either for work or training may present barriers to progression for certain groups of workers.

7. Increasing awareness of and providing appropriate support on the menopause

Employers should develop policies and practices that address both the physical and the psychological impacts of the menopause on women in the workplace. Employers should remember that women and managers may feel unable to talk about the menopause in the workplace. They should, therefore, focus on interventions that address this stigma at all levels in the organisation.

- **Recommendation 7a:** Increase awareness among women, colleagues, and line managers about the impact of the menopause.
- **Recommendation 7b:** Employers should provide mandatory, rather than optional, training for managers on the menopause, to help promote conversations about the menopause in the workplace.
- **Recommendation 7c:** Employers should provide appropriate support on the menopause, including menopause policies and occupational health interventions.

8. Developing guidelines for best practice on talking about retirement in the workplace

Employers often welcome conversations with their employees about their retirement plans but they can feel uncertain about how to approach these conversations.

Employers would benefit from evidence-based guidelines on how best to approach the subject of retirement in the workplace.

- **Recommendation 8a:** Develop guidelines for best practice for employers on how to initiate and have conversations about retirement in the workplace.
- **Recommendation 8b:** Conduct further research on why women over 50 may or may not initiate conversations in the workplace about their plans around work as they grow older.

9. Promoting intergenerational respect and working

Further research should be conducted on intergenerational working, and on the barriers to intergenerational respect in the workplace. This research should also include the perspectives of younger workers on these issues.

- **Recommendation 9a:** Conduct further research on intergenerational working, focusing on the factors that facilitate or prohibit intergenerational respect in the workplace.
- **Recommendation 9b:** Develop guidelines for best practice for employers on how to promote intergenerational respect in the workplace.

10. Promoting awareness of how structural issues around childcare impact women over 50

Our research shows how women's experiences in the workplace are impacted by broader structural issues relating to care systems, such as the accessibility and affordability of good-quality childcare, and of good-quality care for the elderly. Research and policy work on care systems should, therefore, consider the impact of caring structures on the experiences of women over 50.

- **Recommendation 10a:** Raise awareness of how women over 50 are impacted by care structures.
- **Recommendation 10b:** Research and policy work on care should consider women over 50 as a key group for consideration.

Worker voices: A small selection of the insights heard from our interviews with women over 50

On pay and progression	On experiences of the menopause
<p>Do I go and say I don't think I am getting paid the same as a colleague? You don't know what sort of can of worms you're opening... Workplaces don't always make it easy... there's always something that will fob you off for another spell.</p> <p>As time went on those interviews became more and more complex, you know they are doing psychometric testing and they are doing scenarios... as I got older it was becoming harder...there was not any preparation available.</p> <p>It was difficult when they assumed that I would know the latest technology...when they introduce something new into the bank, okay, well I wanted to have another look at this, or I didn't understand this, and you did get the rolled eyes and everything, as if to say, come on! But I'm not stupid.</p>	<p>It almost affects your credibility, whether real or perceived. I thought they don't need me anymore...</p> <p>[I felt] less confident, and as I say, I think part of that was, my mother was ill, menopause, brain going everywhere, not remembering anything, and thinking, I feel absolutely stupid, they think I'm stupid.</p> <p>The past five years have been really difficult as far as the menopause, it totally changed me, it really did.</p> <p>I wouldn't even begin to know how to say to someone at work I am having a bad day because I am going through the menopause... there's just not that conversation, you know, there's never been any correspondence out that covers that.</p>

On age in the workplace

The way I was trained it was all down to quality and getting it right first time. But now they want the speed and when you're a bit older, I don't have the speed that they want.

I'm a little bit paranoid because I'm 62, I'm paranoid that they're going to want to get rid of me... as I've probably proved to them, your health begins to go, and you become a little bit perhaps less energetic.

If an office job came up locally, I would just think that somebody of 20 would be in before me... Would they take somebody of 55? I may be wrong, but I just think that a younger one would get it before me.

On balancing work with life

In previous roles I've had an awful lot of travel and I don't know if it's a combination of COVID, age and everything else and other responsibilities, but I just don't want to do that level of travel anymore.

We now have the added pressure of my parents who are elderly, they live forty miles away... I don't think I could work full time, because... I'm now responsible [for them]... We come away from there, we're exhausted. But there isn't anybody else.

I had a new lease of life, with these new [part-time] hours... So, we're eating healthier now, it's a pity I had to leave my job to do that, to look after my health... Hopefully, I'll be back off the [diabetes] tablets soon enough.

I just want to enjoy life, you hear so many horror stories of people retiring at 65 and 67 and they don't enjoy it, they've got too many ailments and whatever going on, and I just want to still be young enough to enjoy it.

Chapter One: Introduction

1.1 Background

The number of older workers in Scotland has hit a record high in recent years, with workers over 50 now comprising nearly a third (33.2%) of the Scottish workforce.² The ageing nature of the workforce has given rise to several important policy and legislative changes, most notably the extension of the state pension age, and the inclusion of age as a protected class in the 2010 Equalities Act. However, older workers continue to face considerable barriers in the workplace, and the nature and extent of these barriers is highly gendered. In particular, older women experience a unique set of workplace inequalities, evidenced not only by the existence of pay disparities in relation to men, but also by the persistence and worsening of these disparities over the course of their lives. In Scotland, the gender pay gap (GPG) for all employees – including full and part-time employees – is highest for women aged 50-64, according to the most recent data analysed by the Scottish Government.³ This finding corresponds with UK-wide data.⁴

In this context, the Fair Work Convention commissioned the National Institute of Economic and Social Research to explore experiences of pay and progression among women over 50 in the workplace in Scotland. The Fair Work Convention is an independent body that advises the Scottish Government on advancing fair work for all in Scotland. The Convention's 2016 Framework defines fair work as work that offers individuals effective voice, opportunity, security, fulfilment, and respect.⁵ The Convention works with government, employers, unions, and other stakeholders to promote these five key dimensions of fair work.

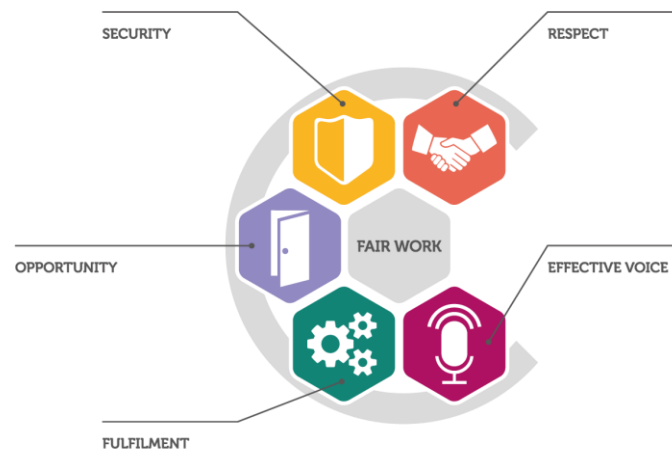
² Calculations based on most recent data by ONS (2022), Annual Population Survey.

³ Scottish Government, Annual Survey of Hours and Earnings, 2021, Table 3.2, [Annual Survey of Hours and Earnings 2021](#)

⁴ Francis-Devine, B. and Ferguson, D. (2020), [The Gender Pay Gap. Briefing Paper Number 7068. House of Commons Library](#) pg. 10

⁵Fair Work Convention (2016), [Fair Work Framework](#)

Figure 1: Fair Work Convention Framework that defines fair work as work that offers individuals effective voice, opportunity, security, fulfilment, and respect.



In order to provide focus to the research, this project looked at two specific sectors: the Finance and Insurance sector, and the Information and Communication sector. The project involved qualitative research with both female workers over 50 and with employers, in order to gain in-depth perspectives on women’s lived experiences of the workplace. The research provides an evidence base for recommendations for new workplace practices aimed at removing barriers to progression among women over 50 in Scotland.

1.2 Methodology

We carried out 13 interviews with employers in Scotland in January and February 2022. These interviews were all conducted by video link and lasted approximately 60 mins. Employers were not offered any reward for their participation. Six of these employers were within the Finance and Insurance sector, and seven were within the Information and Communication sector. Six of these organisations had under 20 employees, two had between 50-80 employees, and five had over 250 employees. Out of these five larger organisations, three organisations had 1000 or more employees. The majority of the employers that we interviewed were based only in Scotland, although six employers had branches or parent companies outside Scotland.

In smaller organisations, interviews were typically conducted with managing directors or CEOs. In larger companies, interviews were conducted with HR directors or HR managers. These companies were based in a wide range of locations throughout Scotland, including Edinburgh, Dundee, Glasgow, and Inverness. All of the organisations that we interviewed employed at least two or more women over 50, with the exception of one organisation which had employed women over 50 in the past but no longer did.

In order to recruit employers, we contacted 1787 employers via email in the relevant sectors using an employer database supplied by a company called Market Location. We received expressions of interest from 20 employers, and we ultimately selected

10 employers who met our requirements for interview. We selected employers based on their area of work, the number of women over 50 in their workforce, their total number of employees, and their location in Scotland. Our remaining three employers were recruited through existing contacts of the Fair Work Convention.

In addition, we carried out 17 semi-structured interviews with women over 50 in Scotland in January and February 2022. The interviews were carried out by telephone or video link and lasted around 60 minutes each. Women were paid £40 in the form of a shopping voucher for their participation. Nine women worked in the Finance and Insurance sector, while eight worked in the Communication and Information sector.

Approximately half the women we interviewed were between 55 and 60 years old, while a quarter of our sample were between 50 and 55 years old, and a further quarter were between 60 and 65 years old. They lived in a variety of locations across Scotland, including Glasgow, Stirling, Dundee, Dunfermline, Edinburgh, and Inverness.

All the women were employed at the time of the interview, with the exception of one woman who had taken early retirement from a large bank a few years earlier. Our sample included women with varying levels of pay and responsibility in the workplace, ranging from senior managers in the finance sector, to administrative and call-centre workers who tended to be on lower pay and have lower levels of responsibility.

In order to recruit women, we asked every employer that we interviewed to circulate information via email to their employees about our research project. This email invited women over 50 to contact us directly using a private email if they wished to participate in our research. Both employers and employees were assured their confidentiality and anonymity would be protected at every stage of the research. The majority of the women that we interviewed were recruited in this way. In addition, we also recruited a small number of women using a 'snowball technique': this involved asking women that we interviewed to circulate details of our research project to their colleagues. Finally, we recruited four women through the existing networks of the Fair Work Convention, particularly trade union networks. In total, we interviewed 11 women at organisations where we had also conducted an employer interview. The women in our sample were drawn from a total of 10 different employers, meaning that on average we interviewed two women at each employer.

All the names of employers and employees used in this report are pseudonyms in order to protect the privacy of research participants. We have also changed the job titles, ages, and other characteristics of employees, while ensuring that we retain the overall integrity of the data by choosing descriptions that reflect the overall social structures identified in the research. Similarly, we have made some changes to descriptions of employers and the nature of their work, while maintaining the overall integrity of the data.

The interview topic guides can be found in Appendix B.

Strengths and limitations of the data

The evidence in this report is based on qualitative research that is not – and does not set out to be – representative of the wider population. Instead, the research has focused on generating in-depth insights on the lived experiences of 17 women over 50 working in two sectors, as well as on the concerns and priorities of 13 employers in these two sectors.

In creating this sample of women and employers, we selected women with a range of a different job types, levels of responsibility, and pay, working in a range of different organisations across Scotland. Similarly, we interviewed employers of varying sizes and structures, in a variety of industries. This sampling strategy allowed us to explore a breadth of experiences within these sectors, and to look for both commonalities and differences between women and between employers. Moreover, by conducting semi-structured qualitative interviews, we were able to generate detailed and textured data on the experiences and perspectives of our interviewees. Semi-structured interviews also ensure that data collection is led by the participants' priorities and views, rather than by any prior assumptions of the interviewer. This has allowed us to generate recommendations that we believe will benefit many women in similar situations within and beyond these sectors.

Our research is not, however, intended to be representative of all women or employers. The group of women and employers involved in this study come from two selected sectors. Nor was our sample representative of all women who work in these two sectors. We note, for example, that our sample of female workers only included women who identified as white. Nor did we interview any women who disclosed a disability or any other protected characteristics. We anticipate that women's experiences of pay and progression are significantly affected by these intersecting identities but this was, unfortunately, beyond the scope of this research project. We also note the vast variety of job roles and business types within the two sectors, not all of which were captured within our sample. For this reason, we would encourage that further research explores the applicability of our recommendations to women in different circumstances within these sectors, and to women in other sectors.

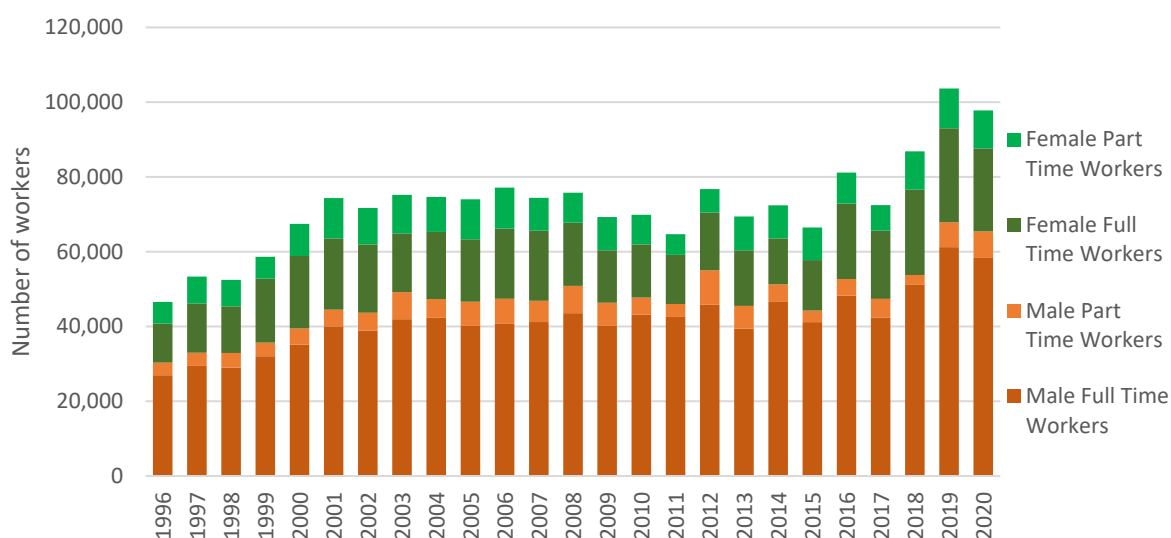
Similarly, the employers included in our research will not be representative of all employers within these sectors. Given that we asked employers to volunteer themselves to be interviewed, it is likely that we have interviewed employers that feel particularly confident in their approach to women's pay and progression or, conversely, that have particular concerns in this area. Indeed, our sample includes employers that have undertaken a range of actions on their GPG, as well as those that have undertaken none. Our sample also includes companies that have considered at length the issues faced by women over 50, as well as those that have not. By including this diverse range of approaches within our sample, we have been able to capture a wide range of experiences among employers in relation to women over 50, and highlight a range of concerns and priorities.

Finally, it is important to note that the research is designed to understand the experiences of a sample of women aged over 50 at this point in time –in 2022. It does not intend to draw any significant conclusions about past or future cohorts of women over 50.

1.3 Context

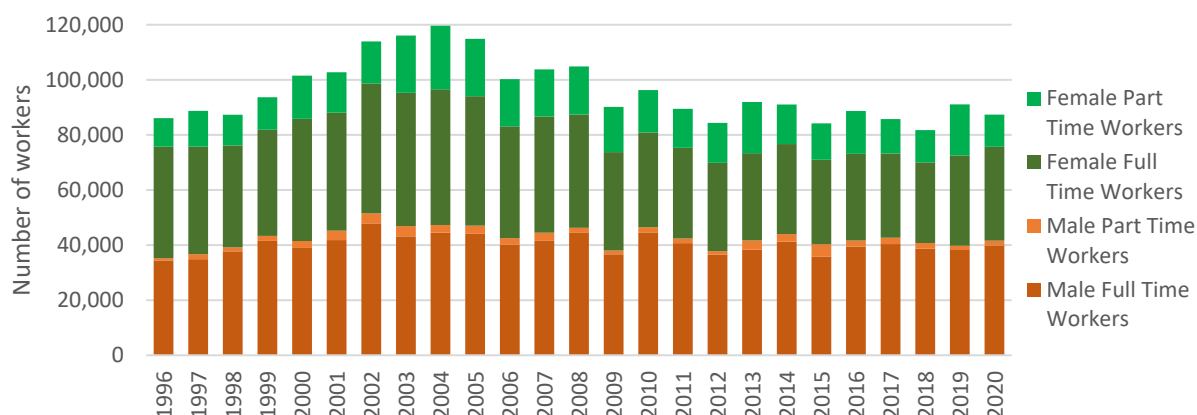
The findings and recommendations in this report are likely to be informative and at least partly applicable to the economy as a whole. However, it is important to note that this report focused specifically on two sectors, in order to provide focus to the research, and to remove any confounding factors generated by differences across sectors. Those sectors were the Finance and Insurance sector (Standard Industrial Classification (SIC) 2007 Section K), and the Information and Communication sector (SIC 2004, Section J). They are both predominantly service-oriented but employ different proportions of female workers in Scotland. Women account for 33% of workers in Information and Communication. The size of the total workforce in this sector has increased over the past 20 years, but the proportion of women has remained stable (Figure 1). By comparison, women account for 52% of workers in Finance and Insurance, falling slightly over the past 20 years (Figure 2). As the graphs below show, in both sectors, women are more likely to work part-time compared to men. Appendix A provides the detailed figures.

Figure 2. Information and Communication: Number of male and female workers in Scotland, by full-time and part-time.



Source: ONS Annual Population Survey.

Figure 3. Finance and Insurance: Number of male and female workers in Scotland, by full-time and part-time

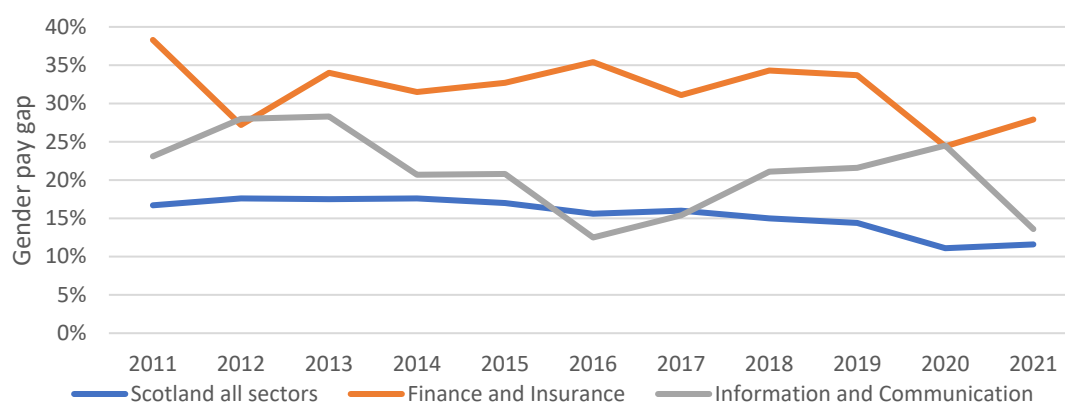


Source: ONS Annual Population Survey.

The GPG in these sectors varies considerably. The median GPG for all employees, both those full-time and part-time, was 13.6% in the Information and Communication sector and 27.9% in the Financial and Insurance sector, according to the most recent ONS data from 2021.⁶ In other words, men are paid more than women in both sectors. Importantly, the GPGs in both sectors are greater than the average GPG across all sectors in Scotland (Figure 3). Moreover, the general trend is that neither sector has shown significant progress in recent years in terms of improving their respective GPGs, though there has been a slight downward trend during the past decade. However, due to small sample sizes, the sector-specific estimates in Figure 3 should be treated with caution, and more so for Information and Communication than Finance and Insurance. This uncertainty is also reflected in the large variations from year to year.

⁶ SIC J (Information and Communication): GPG median = 13.6% across all employees, 9.6% across full-time employees. SIC K (Finance and Insurance): GPG median = 27.9% across all employees, 32.9% across full-time employees. Due to small sample sizes, only the GPG estimates for SIC K are considered “reasonably precise”. [ONS, Gender pay gap in the UK: 2021](https://www.ons.gov.uk/peopleinwork/payandbenefits/genderpaygap/articles/ons-gender-pay-gap-in-the-uk-2021)

Figure 4. Median Gender Pay Gaps (GPGs) in Scotland, by sectors, all employees



Source: ONS Annual Survey of Hours and Earnings. Note that the sector-specific estimates are fairly imprecise due to small sample sizes, which explains the large variations from year to year. The estimates may also be further affected by Covid impacts in 2020 and 2021. Footnote 6 has the most recent figures for both full-time and part-time employees.

1.4 The report

The report consists of this Introduction plus three additional chapters. Chapter Two looks at views on pay and progression in the workplace among both women and employers. It explores how women view their past and present pay, as well as their past and present opportunities for progression, such as promotions, moving jobs, or undergoing training. The chapter also explores women's views on how age and gender have affected their pay and progression, highlighting a range of issues that women perceive as barriers to their progression. The chapter further looks at how employers view these issues, focusing in particular on any actions they have or have not taken to facilitate the progression of women over 50.

Chapter Three looks at women's experiences of health and well-being in the workplace, focusing first on their views around hours, home-working, and travel, as well as on how these shape their decision-making when it comes to progression. The chapter then looks at women's caring responsibilities for others, and women's experiences of their health and of the menopause in particular. It also looks at how women think about their potential retirement. The chapter presents employer views on the same issues, overviewing their approaches and concerns in each of these key areas.

Chapter Four, the conclusion to the report, entails a discussion of how the research can inform better practice in the workplace.

Chapter Two: Experiences of pay and progression among women and employers

2.1 Women's views and experiences of progression: introduction

What was the history of progression and job moves among the women in our study?

Most of the women that we interviewed had worked in the same jobs, at the same grades, throughout their fifties and typically for many years prior to that. Some had moved up one or more grades earlier in their careers, while others had been on the same grade for over two decades or more.

We also interviewed six women who had recently moved jobs, and one woman, Lindsay, who had taken early retirement and was unsure whether she would return to work (for Lindsay's story see 2.4.2).

Out of the six women that had recently moved jobs, three had moved to roles in new organisations that they saw as equivalent to their old jobs in terms of pay and responsibility: this included two financial consultants, one of whom was at directorial level in her company, as well as a call centre worker. By contrast, two women had taken new jobs in new companies that involved a reduction in responsibility in one case, and a drop in both pay and responsibility in another. In these cases, both women had actively chosen these changes as part of a broader wish to reduce their stress levels and to have more time for their interests and relationships outside work. Finally, one woman had moved into a new role within her organisation, which she saw broadly as a move 'sideways' in terms of responsibility, although she noted that both her and her employer saw it as a step towards phased retirement within the next five years.

Only two of the women that we interviewed reported having recently applied and been turned down for some form of promotion. One of these women, a call-centre worker, attributed this failure to her age and the fact that she was slower with technology than younger workers. Another woman, an administrator for an internet provider, stated that she felt "fobbed off" by the company, and she wondered whether her gender had disadvantaged her, given that she was aware of men with the same job duties on higher grades. These experiences – and related findings – are explored in more depth in Section 2.3.3.2 and Section 2.4.1 respectively.

Overall, the findings in this chapter suggest that inequalities in pay and progression among women over 50 are not simply a legacy of the gendered work patterns experienced by women early on in their careers in the 1980s and 1990s. Rather, our findings suggest that workplace practices have a significant and ongoing impact on women's experiences of pay and progression, and the inequalities therein.

The following sections look at women's views on progression, focusing first on their perceptions around internal structural barriers to progression within organisations, and then at women's wishes and views around progression. The final section looks at women's attitudes to training and other professional development opportunities.

2.1.1 Women's views on structural constraints on progression within organisations

Several women that we interviewed described structural constraints within their organisations which they experienced as barriers to their progression. For example, three women working for a media company that had recently restructured and made many staff redundant all stated that there were no opportunities for them to progress within the organisation, as their departments were too small.

Some of our research participants also felt that there were limited opportunities for progression outside of management roles. This was particularly the case for administrators as well as call centre workers. For example, the woman at the internet company who felt “fobbed off” when she had failed to obtain her re-grade stated that: “I think [I just wanted] some recognition for a change and it kind of feels like sometimes if you don't want to be a management grade, we don't want to know”.

2.1.2 Women's wishes around progression

Most of the women that we interviewed stated that, at this point in their working lives, they did not wish to progress further either within their organisations, or within other organisations. In some cases, this was because they felt a strong sense of satisfaction and fulfilment with what they had already achieved, and they now wished for a different focus in their lives. Amanda, for example, retired from an almost 40-year career in the public sector at 60 years old. A few years later, finding herself somewhat “bored” during lockdown, she took on a job doing administration work for a friend, working approximately 10 hours a week. Amanda reported being happy with this reduced level of responsibility as she felt that she no longer wished for her work to be the “dominant thing” in her life:

I was really busy in my job, it was really responsible, I loved it...but probably it was the dominant thing in my life and I didn't want to go back to that. I wanted it to be a secondary thing.

Amanda, 65, administrator for a financial services company

In most cases, however, the women that we interviewed framed their reluctance to progress in more negative terms: that is, they saw progression as a potentially stressful and undesirable experience. Many participants, for example, linked progression to extra pressure and extra scrutiny, without sufficient rewards either in terms of pay, job fulfilment or further progression. Moreover, these women typically stated that they wanted to avoid these sorts of stressors at their age, also often citing their health as a further reason for avoiding the stress entailed in progression:

I don't really want a high-pressured job, a stressful job. I'm quite happy just plodding along...I just think it'd be a bit stressful for me, at my time in life I just want to take things a bit easier.

Lesley, 56, call-centre worker

I'm not going to affect my health by going out and doing [a job with pressure].

Lindsay, 57, former project manager at a large bank

I don't want the stress, everything is manageable. So, and no matter what, I'm still getting paid....I've just got to think about, just overarching health and wellbeing.

Denise, 55, HR officer at a large bank

I'm at this stage now that I think I've done well, I don't want to be learning anymore...It is [my] choice not to put myself under any extra pressure.

Deirdre, 58, project manager for an internet provider

Several women also identified specific aspects of more senior jobs that they believed to be stressful. Two call-centre workers, for example, saw managerial jobs as involving extra work and extra scrutiny with little reward:

I'm quite happy to come in at night and that's it. I don't need to start worrying about my work, I didn't want to put all the work in, to be recognised to get an extra twenty pounds a month, no thanks very much. I'm not going to bother. I wasn't interested in having folk listen in to every phone I make and having to do things I didn't want to do.

Barbara, 65, call-centre worker

But at this stage, I don't want the hassle really. There's a lot of stress being a manager. I just want to go in, do a job, and come home and not think about it again until the next day.

Mary, 56, call centre worker

By comparison, Sandra, a 52-year-old woman who had recently taken redundancy from a senior manager position at a large bank, stated that, by the time she left the bank, she no longer wished for further promotions, in large part as she felt that jobs were much less secure at higher grades:

I didn't want to go any higher in the bank, I knew that... I got to where I wanted to be and that was that...the [higher grades] were the ones that went first if numbers weren't hit, if things were going bad, they were the first ones to be made redundant. So in the restructures you were quite safe at [the lower] grades...I just wanted stability, I just wanted to make sure I had a job.

Sandra, 52, bank worker and former senior manager at a large bank

As a final point, for one woman in particular, their experience of currently feeling over-worked and under-supported made them reluctant to take on any more responsibility:

I definitely [would] not [want to be a manager]. I'm happy with what I'm doing, and I wouldn't want any more responsibility. I'm doing more than enough now... I couldn't really take on any more. I wouldn't have the time.

Kate, 54, administrator for a media company

As these quotes show, therefore, women frequently related their reluctance to pursue progression opportunities both to stress or pressure in the workplace, as well as to a reduced capacity or desire to deal with these stressors – something that many women then linked to their age. Indeed, almost all these women also reported having been much keener to pursue promotions in the past.

2.1.3 Women's wishes around training

When it came to training opportunities, the picture was somewhat more mixed. Several women, for example, expressed a keenness to undergo new training and learning experiences, as well as an enjoyment of it in the past (see also Section 2.3.3.1). To give just one example, Helen, who had recently become HR manager within the credit union where she had worked for several decades, was very keen to undertake as much training as possible, to ensure that she performed her role to a high standard, despite being open about the fact she wished to retire in the next five years:

Because this is a new role, just to make sure that I'm fully trained and I've got it in a good place but then I'm still learning, I've not learnt everything of it. So, my goal is to make sure that I'm responsible for that role and I'm in a better place and I can fully understand the commitment and the responsibilities of it.

However, other women expressed similar attitudes towards training as they did towards progression opportunities: namely, they felt that training was something that they had become less interested in as they got older. For many women, this was because training was seen as 'extra' work, involving an extra level of pressure or stress that they did not want. Moreover, many women also saw training as either only open to managers, or as only necessary for those who wanted to progress higher in the organisation and therefore unnecessary to their work:

Some of the guys at the bank went and did MBAs, I thought, I'm not doing that, I never sat my bank exams and I've never needed them. I thought I'm not doing an MBA; I don't want to go any higher in the bank and it just looks bloody horrendous anyway.

Sandra, 52, bank worker and former senior manager at a large bank

At the end of the day, I'm just fed up sitting looking at a screen and just to sit there and do more. I'd rather be out walking with the dog or something, using my time differently. Ten years ago, it probably would have been a different conversation.

Claire, 54, call centre worker

I know there's a few people in the business but they're all managers, they did open university courses, but I've never been offered anything, but I don't think I would do it. It wouldn't help me with this job.

Kate, 54, administrator for a media company

Similarly, another woman who also worked for a media company noted that she did not always access training on technology because it was “self-serve” – in other words, the onus was on the employee to find extra time on top of their normal workload to attend webinars or to look at information online.

2.2. Women's views on pay: introduction

Were the women in our study happy with their pay?

13 of the women that we interviewed said that they were happy with their current pay, although several of these women felt they had experienced unfair pay in the past. In situations where women felt their pay was or had been unfair, this was typically due to three reasons: perceptions that colleagues, particularly men, were unjustly being paid more than them; perceptions that they were not being paid the same as others in the organisation simply because they had joined more recently than others; and perceptions that the company was underpaying their staff due to their own structural or financial difficulties. Concerns around the unequal pay between men and women were by far the most commonly expressed grievance among women.

Conversely, the women who were happy with their pay also tended to describe this in comparative terms, for example, pointing out that they were paid more than their managers who had joined more recently, or stating that they would not be able to get other jobs that paid as well. Similarly, women frequently emphasised the functional aspects of their pay, stating that it "paid the bills" or allowed them to support their families.

2.2.1. Challenging unfair pay

Only a small number of the women that we interviewed had ever challenged their employers about their pay. Many of the women that we spoke to stated directly that this was something that they would not feel able to do, either because they felt they lacked confidence in general to do so or because they felt concerned about receiving a negative response from employers. To give some examples:

Yes, I think initially when I started I car shared and one girl had worked for an insurance company in Edinburgh and we both started at the bank at the same time. And she was like, "I told them I wasn't working for twelve, so, they put me up to fourteen." At that time, I was thirty five and I was like, the thought of going back to someone and saying, that's not much money, you have to give me more, was like really? As the time progressed, it was like, oh I've had another pay rise, and you just, you kept within that. It allowed me to pay my mortgage and whatever, the pay was fine.....I wasn't brave enough to do something like that.

Denise, 55, HR officer, large bank

It's one of these things, you know, do I go and say I don't think I am getting paid the same as a colleague. You don't know what sort of can of worms you're opening...like, you know you get, you know you get paid enough, you know why aren't you happy with your lot. You know basically the door just gets shut and that is so... you don't know if it would antagonise anybody...but at the same time I feel you should have a right to be able to question these things, you know. But workplaces don't always make it easy...you know whether it's maybe well we're going to be restructuring or there's always something that will fob you off for another spell.

Caroline, 50, project manager at a media company

We've still got the same work to do, for the same money and it's not very fair I don't think, but it's not up for discussion.

Kate, 54, administrator for a media company

I never did [negotiate my pay]. They all negotiate their salaries, especially the men, women are not good at that, women take what they're given, the men would play hardball and negotiate...Women are really bad at that hardball game.

Sandra, 52, former senior manager at a large bank

By contrast, two women that we interviewed stated that in the past they had directly asked their employers about equal pay. One woman, who worked for an insurance company, did this pre-emptively when a male colleague joined her team, while another woman, who was a financial consultant, did this when she discovered that a man in a similar role was being paid more than her:

I did ask a question in terms of, the team of three that we've got, there is now a male... there's been a guy join the team and because of what they were proposing for consolidation, I did ask that question, in terms of, was there any equal pay that had to be looked at? Rather than just say consolidation, because he was a grade higher than me when he got the secondment. So, I was concerned that there might have been a differential on base pay, it was then going to be hidden by consolidation.

Anne, 52, trade union representative for an insurance company

What happened is somebody inadvertently gave me his pay rise letter, and I saw that he had an appraisal grade of less than mine, he had a bigger pay rise and his baseline was also bigger. So, that would have been the nineties and that was the only time I have actually felt right, this isn't on and I did, I took it up and I got it equalised. But I still couldn't get over the fact that it was exceptionally unfair.

Catherine, 60, financial consultant

In sum, therefore, only a small number of women that we spoke to did feel able – or had felt able in the past – to challenge what they perceived as unfair pay. In these cases, one of these women had direct evidence of unequal pay, while the other was a trade union representative with experience in pay policy and negotiation. However, many other women felt unable to raise the issue of unfair pay.

2.2.2 Geographical differences and pay inequalities

As a final point on pay, it is noteworthy that some of the women that we spoke to – particularly those who for worked for large organisations that were based in England as well as Scotland – complained that their colleagues in London were routinely paid considerably more than them. For example, one woman who worked for a large bank stated that her colleagues in London on equivalent grades were earning up to £20,000 more than she was. Another woman whom we interviewed as part of our employer sample stated that when she was a senior manager for the same large bank she was asked to manage a junior colleague in London, whom she discovered was being paid £30 000 more than she was. In both cases, the bank explained these pay disparities as due to differences in the cost of living between Scotland and England. An IT consultancy company that we interviewed as part of our employer sample also reported paying colleagues considerably more in England than in Scotland – something that the manager in Scotland found problematic. Interestingly, in most of these cases, women felt that geographical differences were being used as some sort of “excuse” to hide inequalities in pay along gender lines.

2.3 Women's views on age in the workplace

These sections present evidence on how our research participants viewed their own age: its benefits and its disadvantages, particularly as they applied to the workplace. The first section looks at women's views on the advantages of their relative age, while subsequent sections look at four areas where women expressed concerns about the impact of their age on their work. These concerns can be grouped into four main areas:

- concerns around their capacity to use complex technology;
- concerns around the speed of their work and other assessments of performance;
- concerns around recruitment processes if moving jobs or applying for promotions;
- concerns around youth-orientated workplace cultures.

2.3.1 Women's perceptions on the benefits of experience

Almost all of the women that we interviewed saw their experience as something that brought benefits, both to them as individuals and to their employers. Particularly for those women who had worked in the same organisation or the same industry for many years, or even decades, they felt that their age came with a significant level of experience and knowledge that was useful for others, as these quotes illustrate:

It is a very complicated [job] but I've been doing it now for, this particular job I've been doing now for about five years. Folk obviously come to me because I've got good experience and a lot of folk who're more experienced than me are now retiring and leaving... So, they've got all these new recruits in and the poor things haven't got a chance, six weeks they get training and it's taken me six years to get where I am.

Deirdre, 58, project manager for an internet provider

I think [my age has] helped because I still get asked questions because of my experience, being there for so long. So I think that's what comes out of that experience because I'm not just new in the door, being someone older... If my experience can help someone else, that's amazing. If someone else can take away something that I'm saying to them or something I've done in the past, that's brilliant, if I can pass that on.

Helen, 57, HR manager, credit union

When you do your job long enough it just becomes water off a duck's back doesn't it, if you're that experienced at something.

Caroline, 50, project manager for a media company

I don't really think about age myself, I just think, well I'm more experienced, I've seen this, done it, got the tee shirt for it...experience helped I think. The length of time I was there...you build up that wealth of knowledge, you know how systems work, you know who the people are to get things done. So I think that did help.

Sandra, 52, bank worker and former senior manager at a large bank

In another example, Lesley, a 56-year old, was pleasantly surprised when she obtained a new job in her fifties, working as a call centre worker for a large insurance company. She felt that her over 15 years of work in the civil service dealing with complaints from the public not only helped her obtain her new job, but also gave her a competitive advantage over younger recruits:

I was quite surprised that I got another job quite quickly with [my employer], I think you tend to sort of doubt yourself when you get to a certain age, you think is this a good idea? I've found it quite enlightening; it boosted my confidence quite a bit the fact that I could get another job so easily and that my experience kind of took over from the age thing if you know what I mean. I realised that age isn't everything really, your experience can count for a lot as well and it sort of boosted my confidence a bit getting a new job at my age.... I was a bit nervous going on the phone with all the call flows, all the things you had to remember but it's just like practise. I don't think I was in any way disadvantaged as far as being older was concerned because I think the young ones struggled quite a bit as well. In some ways I felt as if I had an advantage because I was used to speaking on the phones to customers, so that kind of balanced things out a bit....They were really quick on the keyboard but I had the soft skills to deal with the customers.

In addition, some women felt that their age gave them advantages over younger people when it came to managing people and managing relationships with colleagues. For example, Lindsay, a former project manager at a large bank, described to us how she calmly and pragmatically dealt with two people that she line managed who were having issues with their family lives outside work. She saw her capacities here as something that was due, at least in part, to her "maturity":

I like to think that when you get to a certain age, so even forties, fifties, what was a big deal and what you see your youngsters finding a big deal that work for you, you find it isn't...I think you can maybe think of the bigger picture when you're older, and try and reason....There's always a reason, if you sit somebody down, as to why they react the way they do. But I probably couldn't have done that in my twenties, because I don't know, you didn't think about the bigger picture...But you think there's something at the back of it, and that's when you start to ask the right questions. So, age wise, I think maturity brings a lot to the pack.

Similarly, other women reported that with age they had become calmer, more self-accepting and less reliant on professional success for their happiness, which they felt allowed them to take a more balanced approach to work:

Don't get me wrong, I care about my job...but I don't care in the bigger sense anymore,. It's kind of life, I like it, I do it because I like it, but it's not important, it's that my horizons have changed. It used to be...you get up in the morning, your job is your be all and end all...but I don't feel I have to prove anything about it... I don't feel that I have to justify my existence anymore, which I think I did slightly when I was younger, in fact more than slightly.

Susan, 58, director at a financial services company

Whilst work is important, yes, and having a regular income is important, what's equally important, is my own sense of, who I am, and sense of self. That's what's changed. Whereas before it was, you only had a sense of self when you were working... [I had] to have a job of credibility. That's what it would have been like when I was younger. I need to have that, 'look what I'm doing'.

Denise, 55, HR officer at a large bank

You just become a bit hardened to things...I think it's natural, I'd love to be back at that innocent, enthusiastic, you know no fear type thing but I also think getting a little bit hardened you don't maybe stress so much. Because you know well hey it'll either happen or it won't happen. You know. So, yes you can just deal with problems I think a little bit better. Whereas if you are younger or whatever and you've not really experienced much else, problems can be absolutely humungous whereas now I can switch my computer off and just go well that's that for the day. You know whereas I think when you are younger you maybe take a lot of stuff home with you.

Caroline, 50, project manager at a media company

In sum, our research suggests that women over 50 can see their age as having distinct advantages in the workplace. For the women in our study, this is because they saw age as correlating with experience, knowledge, and certain skills, particularly skills around dealing with people, be these colleagues or customers, as well as skills around their capacity to deal with the stressors involved in work. However, at the same time, women also often believed that age could simultaneously hinder them in the workplace, as the next section explores.

2.3.2. Women's perceptions on the disadvantages of older age in the workplace

When asked directly if they had ever experienced harassment, bullying or discrimination due to their age, all the women in our research replied that they had not. However, in our interviews, all the women also expressed at least some concerns and anxieties about how their age had or could negatively affect their experiences of work. In talking about these concerns, these women often revealed implicit beliefs that they had or could face discrimination because of their age. The first of these concerns among women over 50 was around requirements to use new and complex technology in the workplace.

2.3.3.1 Concerns around the use of complex technology

One of the most common concerns expressed by women in our interviews was about their capacity to use new or complex technological systems. Women working in both the Finance and Insurance sector, and the Information and Communication sector, reported these concerns in fairly equal measure. The following quotes show how women often felt that they were at a disadvantage compared to younger colleagues, who were typically seen as intrinsically better with technology:

I think it was probably more like the systems, the technology side of things, and although I was used to working with a computer, I knew what a keyboard and a mouse was, I'd used Word and Excel and things like that. So, you're used to doing the same thing day after day, doing the same programmes and the same job, and then all of a sudden starting in a brand-new job with new systems and having to learn all that again, I think that's the bit that I found daunting. Whereas the young ones would probably pick that up quicker.

Lesley, 56, call-centre worker

I suppose [a concern would be in moving jobs] in terms of the lack of experience that [I would have] that they'll have, even though they're younger members of staff, because they've worked in that environment... the world has moved on in technology etc., it's not my strong point.

Anne, 52, trade union representative for an insurance company

Yes, because you've got competitive youngsters coming up behind you, sniffing at your heels, you know, so, you've got to keep up with the latest PowerPoint or Excel bloody packs, that you've got to pull together.

Sandra, 52, bank worker and former senior manager at a large bank

I think some of the technology, I think that might just be a kind of stumbling block towards the older generation. The young ones these days can master anything between apps, phones etc., so I think that side of the business that might just be a wee kind of stumbling block. The younger generation are so clued up where it takes the older ones [longer] to get there, don't get me wrong there's nothing that we can't focus on but you do see the younger ones speaking about all this technology.

Helen, 57, HR manager, credit union

It is important to note, however, that despite these concerns many women also expressed an interest and an enjoyment in learning new technology, and they welcomed training or help from others in this area. Susan, a 58-year-old director at a financial services company, had previously worked in her mid-fifties for a tech company – an experience that she greatly enjoyed, as she told us:

I'm 59 next month, and as I point out to my youngsters, when I was at school, we didn't even have personal computers. So going and working for a digital tech company was a phenomenal eye opener for me. And an incredible learning process actually.

Similarly, Helen, a manager who had worked in various roles for the same credit union for several decades, stated that she welcomed learning new technological skills from younger employees:

We know how to work user spreadsheets and everything else that comes with it but there's all these other things that [younger people] can do that you think right okay, I didn't know I could do that. So, it's a learning curve as well and to be fair, the younger generation are really good, we have a few in their forties, there's two like myself in their fifties, the younger generation they tell us everything and it's great to have that knowledge and information from them.

Similarly, Amanda, a 65-year-old woman who had worked in IT in the public sector throughout her fifties, spoke about how much she had enjoyed being trained in new technology:

When I worked in...the IT department they were fantastically good at teaching me stuff. So, and that was not formal teaching it was ad hoc, on the go if I needed to do something somebody taught me how to do it. So, I can put a PC together or a printer and a camera and all of that sort of stuff. And I can load up software and things like that....So, I know it and I understand quite a lot of it... as I said I really surprised myself by how much I enjoyed it.

As a final example, Caroline a 50-year-old project manager for a media company, was anticipating receiving training from her employer given that her industry was shifting in focus to online content – training that she welcomed given its potential to open up new opportunities for her:

This digital format is on the horizon... so I'll be getting some training for that. I am a bit of one of these people, I am not a Luddite but my tech, my tech basically amounts to Facebook and Messenger and even then I am not, it's only every now and again. I am not involved in a sort of tech world as such. Whereas the digital thing opens up a whole new other side of things but I think I'd like to learn it because it's a new set of skills. So who knows where I could go with that.

These declarations of interest in technology, often expressed alongside concerns about a lack of skills and experience, are important as they challenge any assumptions or generalisations that women over 50 are uninterested or resistant to engage with technology. Indeed, as subsequent sections suggest, these beliefs were held by some of the employers that we interviewed who stated that their female employees over 50 were often not unwilling to learn new technologies. Our findings do suggest, however, that many women over 50 experience uncertainty and a lack of confidence in using new and particularly complex technologies, suggesting that they would benefit from support in this area.

As a final point, it is worth noting that not all women reported positive experiences when seeking help or training with technology. Lindsay, for example, who took early

retirement from a large bank in 2019 due to a number of negative experiences there (see Section 3.4.2), stated that her working environment had not been supportive of people who needed additional help in learning new things, especially technology:

It was difficult when they assumed that I would know the latest technology...when they introduce something new into the bank, okay, well I wanted to have another look at this, or I didn't understand this, and you did get the rolled eyes and everything, as if to say, come on! But I'm not stupid.

For some women, the online nature of some training also presented a barrier, as there was no one they could actually talk to about their problems face-to-face. For example, a project manager at a communications company stated the following:

You're just expected to know and to be able to do so much as well. I mean, I'm not exactly technically minded but things change on a daily basis all the time, even health and safety alone you know...I don't particularly like it because it's not very well laid down, it's all to do with do it yourself now, you get here's an [online training classroom] get on with it. I mean, it used to be that you could sit down with people to have a face to face training session and if you had questions you would say 'I'm not really sure about that' and someone was there. Whereas these [online sessions] you think you're doing it right and then six months down the line they say 'why are you calculating this' and 'why are you doing that' when you think you've done it right all along, there's nobody coming along checking your work properly.

Deirdre, 58, project manager for an internet provider

2.3.3.2 Concerns around speed and other assessments of performance

Several of the women that we interviewed stated that they felt that their age affected their performance, particularly in terms of their ability to perform certain tasks quickly and efficiently, and in terms of their ability to retain information. This was a common concern for women experiencing cognitive symptoms relating to the menopause (see section 3.4.2), although women also connected reduced speed at work to the process of ageing, in and of itself. For example, Susan, a 58-year-old director at a financial services company, stated that she felt that she was "slower" now than when she was younger:

I'll be quite happy to keep doing [my job], for as long as my brain will work. That's the other thing, I'm not being funny, but you do slow up. I know I've slowed up, in the last couple of years, three, four years or so. I'm still good, don't get me wrong, and I've still got one of those very highly active brains, so it's still faster than some people's. But I know it's not quite where it used to be in terms of memory and all the rest of it.

These concerns around speed were felt particularly acutely by call centre workers, who often expressed anxiety that the criteria upon which they were evaluated put them at a disadvantage in comparison to younger workers. For example, Mary, a 56-year-old call centre worker for a communications company, was disappointed when she did not get two new positions because her "stats" were not good enough. Mary felt that this was "unfair" given that she was capable of performing the tasks required

in the new roles. She was sure that it was her “call handling speeds” that held her back – something that she also saw as a product of her relative age. She additionally felt that her reduced ability to concentrate and retain information were a factor:

The way I was trained it was all down to quality and getting it right first time. But now they want the speed and when you're a bit older, I don't have the speed that they want. I don't retain stuff as well, and I'm not as quick at, because new people coming in, they're all trained on computers, and stuff, where I never was. So, yeah I can be a bit slower at picking things up, yeah, so I think that is a disadvantage. ..

I didn't get [those jobs] either because my stats aren't good enough. I'm too slow, that's what it is,... I mean I'm not too slow, I achieve me stats, but younger people are quicker than me, so yes. Yeah, it's all about speed. .. It's call handling time, that's what they're measured on. ...I'm definitely a lot slower than the young ones, yeah. Just because they're more clued up on computers, and they seem to just whiz about the system, whereas I've got to sometimes think about it and think where on the system is that? ...Because yeah, well at this age, it's impossible to keep up because things change nearly every day, and my brain just can't retain it anymore....because the concentration has gone, and you just, yeah, your brain doesn't work as actively, I suppose, as younger people. They pick things up and they're just quicker.

This emphasis on “stats” in comparison to experience in the organisation was also seen as a problem by Lesley, who worked in a similar role for a large insurance company and was currently trying to go up a “step” in the grading structure but was concerned that her “stats” might not be good enough:

I mean, I think basically when you've got the experience, I think you should get [the next step] anyway. If you've been there a long time, you're competent at your job, you've not had a lot of sick leave or detriment, I think you should get it anyway, I don't think you should have to prove yourself really. We all have off days, whether you're going through the menopause or not, you have your off days so I think just checking certain calls, it could've been a bad day that day and all your calls are rubbish and you're getting marked on that, so that doesn't seem very fair to me. I think it could be fairer, I think it should go on your longer-term service really, I think.

Claire, who worked as a call centre worker for a communications company, expressed somewhat similar views about the problem of “stats-orientated” workplaces, although her concerns were more around demands to hit certain sales targets, which she felt were incompatible with her age. She stated that this was why she had not pursued a promotion to work as a manager in a sales department:

I could have gone into sales but I'm too old for sales, even back then...In sales, it was, well it still is, they all work on bonuses and it's all cut-throat kind of thing and I'm probably too customer service to sell your granny the top of the range TV and broadband and all these new singing mobile phones, that's not me, I can't do that... So, I'd just rather go to a department that is not too

stats orientated, that lets you deal with your customers to the best that you can....I think you just, you just get to the point in life, where it's, I've probably got a bigger conscience more than anything and I just wouldn't do it and I would get picked up on it, more than anything.

These last comments here about “being picked up on it” also reflect a more general concern expressed by several of our interviewees around management techniques in call centres, involving what was perceived as overly harsh and critical feedback on calls from managers. However, other types of workers also expressed concern about having to meet specific performance targets that were closely monitored by managers. For example, Anne, who had previously worked as a project manager for an insurance company before taking a secondment as a full-time trade union representative, felt unsure about whether she wished to return to work as a project manager, given that her performance and speed would be closely monitored by a manager:

Because I've had a lot of, in terms of leadership in the management side, you're left to your own devices, to a lot of degrees, obviously, my leader can see my diary and she knows when I have commitments etc., but I'm not micromanaged, in terms of what I spend my time doing. So, that [would be a] change of having someone, having control and allocate work and speed of work, yes, that would be a concern.

In sum, some women expressed concerns about how age affected their ability to meet the performance criteria set by managers, particularly if such targets were disproportionately based on the capacity to work quickly or competitively, especially with technology.

2.3.3.3. Concerns around recruitment and promotion procedures

The women that we interviewed expressed a range of age-related concerns about moving jobs either internally or externally, both in terms of having to go through recruitment procedures, and in terms of the potential age bias of those hiring. These are explored in turn below.

Women's perceptions of overly complex and intimidating recruitment processes

Several of the women that we interviewed stated that they would be reluctant or anxious to go through what they saw as overly complex, intimidating and lengthy recruitment procedures in order to secure a new job. These women typically stated that recruitment procedures had changed over the years and that they lacked experience with them. For example, a 56-year-old woman who had worked for the same communications firm for 28 years, stated:

I've written a CV for my manager's posts but yeah I haven't been in that sort of situation for years, where you've got to apply for something, and then...I know even to get into [my employer] now you've got to jump through hoops to get even an interview. And I just think, oh my God. In my day you just went for your interview, and it was a basic yes or no, there was nothing else...My manager now, she's just passed her interview, she had to do a presentation, she had to give like a scenario on how she would help her team if they were performing badly. And, honest to God, it's three hours, and you just think, 'what for a job?'...I couldn't put myself through that, I don't think.

Mary, 56, call centre worker

Another woman, Kate, who had also worked for her employer – a media company – for over 25 years expressed similar concerns that she lacked the confidence and skills to apply for another job, even if this only involved an interview. She stated that although she would “love to leave this job” she could only imagine getting another job through an existing social network. Her comments focused particularly on her concerns over the need to “sell herself”:

If I knew locally of someone and they knew me, I think I could get a job...[But] the thought of like going onto a job website and thinking I'm going to apply for that, no I wouldn't do that...I've been here so long, do you know what I mean, the thought of going for an interview just does nothing for me. I don't know how I would get on an in interview. I can't sell myself, you know, I couldn't say how good I am at my job, and I would never sit in a chair and say that...The thought of going for an interview just freaks me out.

Kate, 54, administrator for a media company

Kate's statement here that she would prefer to use existing social networks to find new jobs was echoed in several of our interviews. Indeed, five of the women that we spoke to had obtained their current jobs this way, taking either redundancy or early retirement, before being offered a new position by a former colleague, customer, or friend.

For example, Amanda had retired at 60 after having worked in the public sector for nearly four decades. While she had not initially intended to go back to work, she found herself experiencing “boredom” in lockdown and so she decided to take up a friend's offer of working in administration for a small financial services company. Amanda stated, however, that she would not have wished to apply for a new job, in part as she would have been “scared” by the prospect of lengthy and complex recruitment procedures. This concern also affected her when she was working in her fifties, and it put her off applying for new positions at the time. She stated that she had found such recruitment processes more intimidating as she had gotten older and that she did not think there was much preparation or support available to help with this:

As time went on those interviews became more and more complex, you know they are doing psychometric testing and they are doing scenarios and ...

things which I am almost certain I could have done but I was scared of...It's definitely a barrier I think... a barrier on all sorts of levels....I have always found interviews a bit ... I mean everybody finds interviews stressful and anxiety provoking. Yeah but, I think that was getting worse as I got older it was becoming harder and, yeah. Just becoming harder actually....I suppose you could argue that people of my age are not prepared for these types of interviews, and there is no ... there was not any preparation available.

Another woman, Catherine, who also obtained her current job with a financial services company through an existing network after having taken early retirement from a previous job, linked her reluctance to go through complex recruitment procedures to a concern that such procedures were more likely to be geared towards younger people, and to put emphasis on things like social media, with which she was not particularly experienced. Catherine also wondered whether her reluctance was due to a reduction in her confidence, which she linked to her age:

Do I want to put myself through assessment centres and all that sort of stuff that comes with other job applications?...I mean one of my friends, she's on...a third interview for a job, and I'm like oh crikey. Certainly, I would definitely not be going back, I don't think to a big corporation, with all that recruitment process, because actually, I just feel now, I've done it in the past, all the assessment centres, and all the psychometric profiling and all this. I feel now, I am what I am, and I can do this and if you want me to show you how I can do it, I can show you all of that. Do I want to go in there and sit there and think, oh my goodness, those people are really young, I bet they've got so much better ideas than me, they've probably got a better social media presence? I haven't got that, I haven't got this. Probably sounds weird, but yes, should I be putting myself out on Twitter?...I've never felt that people want to see photos of me going, hey I'm happy, because I've had a great day today.

Maybe there is that, maybe is that why I don't want to apply for those sorts of jobs, because I don't think I'd get called for it, and then it deflates your confidence. It's like oh well you know, I've applied for all those, I never even got pooled, I don't know. Am I playing it safe by just staying with what I know, and it feels good?

In sum, therefore, women identified what they saw as overly complex and intimidating recruitment procedures as a barrier to applying for internal promotions or for jobs elsewhere.

Women's perceptions of age discrimination in recruitment and promotion processes

Catherine's last comments in the section above are also indicative of how women over 50 can worry about experiencing age bias when applying for new jobs. Some of these concerns focus on issues of 'longevity'. For example, two women that we interviewed expressed concerns that they were less likely to be successful in job applications because employers would prefer someone who had more years ahead of them in the job. Anne, a 52-year-old full-time trade union representative who previously worked as a project manager for a large insurance company, stated:

It would be something in the back of my mind, in terms of, if I did want a career change and not having past skills and experience, [if I wanted] to do something completely different. And people looking at you and thinking well, you're aged 51, 52, whatever, now, how many more years [will you commit]? Somebody thinking, well, you're coming to this age, how many more years are you going to commit to the company, to retrain you and invest in you? I suppose that would be more my concern.

Kate, a 54-year-old woman who worked as an administrator for a media company, expressed similar concerns that employees would hire someone who was younger as they would not be retiring in the near future:

I feel that it would, if an office job came up locally, I would just think that somebody of 20 would be in before me...Would they take somebody of 55? I know when we advertised for staff it was all young people, always young...hopefully in 10 years' time I'll be retiring...I just think from a company's point of view, I know that's ageism, but I just think, I may be wrong, but I just think that a younger one would get it before me...so it's just the length of time.

In addition to concerns about longevity, some women worried that people might discriminate against them because of a general stigma against older workers, perhaps linked to their assumptions about their health or their competence.

Elizabeth, a 62-year-old woman who had suffered significant health issues over the last few years, was not only concerned about promotions or switching jobs, but also of losing her current job in a media production company due to her age. This was partly as she had witnessed an older colleague being asked to leave:

I'm a little bit paranoid because I'm 62, I'm paranoid that they're going to want to get rid of me and actually my financial situation...is not great... But I'd have to look and see what the company has done in the past, and what the company has done in the past, has got rid of people in their sixties... I remember a really lovely older woman who had been involved in Admin. I know she was just absolutely bereft when they told her that they wanted her to go. All I could see, I don't know how they got round the age issue, they must have had a way, although it's a good few years ago now, so, maybe it wasn't so well protected as I think it would be now. But they don't have an HR department, so, they take advice, and I imagine probably they take advice from an HR department which is you don't hang on to people after a certain point, because as I've probably proved to them, your health begins to go and you become a little bit perhaps less energetic and stuff like that.

Similarly, Caroline, a 50-year-old project manager for a media company believed that there was a general stigma attached to people over 50 in society at large, which did concern her when thinking about switching jobs:

It's a shame you have to think there's a sort of stigma about the age thing but you can't help it. It is there unfortunately, especially when you kind of hit the 50 mark, you know like right what are my options here now....I still think people think anyone over 50 is just getting on now, they are old....but you feel it is a bit still out there especially if management are getting younger and

younger and you've got, you know aren't they going to go for somebody who is younger?

Caroline's last point here about an increasingly younger management structure – and how it contributed to her concerns about her age – was also expressed by other women: a point taken up in more detail in the next section.

2.3.3.4 Concerns around youth-orientated workplace cultures

Many of the women that we interviewed described being acutely aware of the age profile of their organisation and where they fitted within it. For example, several women described being self-conscious of the fact that they were the “oldest person” in the company. This was particularly the case for those working in smaller companies. In addition, there was a feeling among many women that their workplaces were becoming increasingly orientated towards young people, both in terms of promotion to management and in terms of workplace culture. Call-centre workers reported, for example, that their line managers were almost always considerably younger than them. This was also a complaint among women working in the financial sector: for example, two women who had previously worked in the same large bank talked of a culture of “let's promote the youngsters quick”; of being dismissed for not being “trendy”; and of “competitive youngsters coming up behind you, sniffing at your heels”. Similarly, a woman described her previous financial services company as wanting only “bright young things”.

For some women over 50, the preponderance of younger people in the workplace presented a number of problems. For some, it was a question of culture and belonging, as they felt simply that they did not fit in as well with younger people. One woman stated for example that she felt a “social disconnect” given that she was one of the oldest women in her departments. Caroline, a 50-year-old project manager for a media company, described a similar sense of disconnect with younger people:

They are bringing in a younger crowd because of the digital side... I mean I am not the oldest person in the company but it's beginning to feel like that way...there's a few reporters who would be around my age mark but...I am not particularly bothered but if that's the way that company is going, it's going to restrict where I can go with it...That's the thing [also], it's about being with your peers as well. If you're with a load of folk who are twenty years younger than you, well, you have got a completely different outlook on life. I suppose that's the other problem with age in the workplace.

Another major concern for some of the women that we interviewed was that their managers were often considerably younger than them, something that was seen as problematic in a number of ways. For some women, they simply found it rather insulting to be managed so closely by someone who was several decades younger than them, particularly if they were perceived to be inexperienced, unprofessional, or poor performers. It was common in our interviews for women to point out that their managers were often the same age as their children, or even grandchildren.

Barbara, a 65-year-old woman who worked as a call centre worker for an insurance company, told us how she refused to have her one-to-one review with a “young girl”:

The younger ones seem to get on a lot more than the older ones do in there, let me give you an example... My manager was one of the laziest guys I've ever met...[one day] he said "I'm going on holiday, I'll get [Anne] to do your one-to-one". I said "I'm not doing it.. she's in her twenties"...He said "that's ageist". I said "I don't care"... "I don't want a 20 year old to sit and tell us", that's my grandkid's age, my grandson is eighteen.... I don't mind people being younger, if they know what they're doing, but she was one of the girls, but as a person she's fine, but she's another one, took a lot of time off. Some of these managers, one of them is like the local newspaper, I wouldn't tell her anything. Some of them are very young and they're on the phones one minute and the next thing they're managers.

Lesley, who worked in the same role for the same insurance company, had liked many of her managers, although had had a particularly bad experience with one manager. She felt that this was largely due to the poor work culture in that particular office, although Lesley also wondered whether age played a role both in her manager's behaviour and in Lesley's reaction to her:

Maybe it was slightly due to my age, the fact that, I don't know maybe that girl thought you think because you're an older person that you can do what you want. I don't know whether she maybe thought that or not but I just didn't like the way she spoke to me, it was really quite demeaning, I don't know whether you think when you get to a certain age, you should be treated with a bit of respect and not spoken to like that, it was really awful.

Caroline, a project manager at a media company, was expecting to have more younger managers in the future, given the business' increased emphasis on digital technology. She worried that she would find this difficult, particularly if her own experience was not respected:

I think it is just a natural, just gets your back up a wee bit as well. It depends on what their attitude is...You'd just be a wee bit worried...thinking straightaway you know this youngster is going to try and act all the big management sort of boss and...disregard my experience... I think younger folk, do they disregard older folk in the workplace? I'd be very interested to see how the dynamics develop with that...I might find it a wee bit hard to begin with...that just seems to be the default [in me]: they better not take an attitude with me.

For other women, the issue was more that their younger line managers seemed to have less life experience in general, thus making them less able to understand complex problems. Lindsay, for example, who had worked for a large bank, felt that younger managers often had "technical" skills but then "don't actually know how to speak to people or treat people".

In another good example of this dynamic, Mary, a 56-year-old call-centre worker, described to us how she had taken time off work due to long covid. She saw her manager's poor handling of the situation as betraying a lack of maturity and experience:

All the managers are younger...my manager is a young girl, 23, younger than my children ... and she's ... she's a very, very ... she's a lovely girl, but she's

got no life skills, so if you have an issue it's just ... sometimes I think she's ... she doesn't understand it because she's not lived it...So ...[I have been off with long covid] and I've been back a couple of times and had to go off again. So, one of the times like that, I went off, and when I went back I said to her, "I'm having trouble concentrating", and ... so, she got me to do training, when I'd already told her. And, I said to her, "you're just pushing me, this is too soon for me to be doing training on like the second day back". And, she said, "I don't want to wrap you in cotton wool", and I just think maybe if she was a bit older, she wouldn't have had that response. So, of course it just knocked me for six and I had to go off again... I just think if she was a bit older she might be a bit more perceptive to someone struggling... but when they're younger, they don't know what to say when you've got a situation like that, because they've never encountered it.

In sum, our research found that women over 50 were sensitive to the age profile of their workplaces and particularly to the age profile of the management structure. While this by no means presented problems for all women, a preponderance of young people in management structures could contribute to women's concerns about their own security or prospects within an organisation. It could also at times contribute to tensions with their individual line managers, particularly if these relationships were already under stress. This finding points towards the need for further research on intergenerational respect and working – research that should include the perspectives and experiences of younger workers as well.

2.4 Women's views on gender in the workplace

While none of the women that we interviewed stated directly that they had experienced discrimination or unfair treatment due to their age, the majority of women that we interviewed did state that they had experienced unfair treatment due to their gender: five women in our sample stated that they did not think that being a woman had ever held them back at work, while 12 women spoke to us at length about the various ways in which they believed that being a woman had created barriers at work.

The following sections explore:

- women's experiences of unequal pay at work;
- women's perceptions on the impact of having had children on their careers;
- women's experiences of gender-based assumptions and stigmas;
- women's experiences of male-dominated workplace cultures.

2.4.1 Women's experiences of unequal pay

For many women, gender inequality was felt most acutely in terms of the comparative pay and promotions of men, particularly men who were not deemed to be any more skilled or qualified than women on lesser grades and pay.

Jill, a 60-year-old administrator for an internet provider, had applied for a re-grade because she felt that her responsibilities and experience warranted one. After a year of back and forth with HR, she was turned down for this regrade. In reflecting on this experience, she stated that she sometimes wondered if this had happened because of gender discrimination:

Sometimes I feel that it happened because I'm a woman. Pay grades, because a lot of times you will see men with ... because I'm a C2 grade, and Martha [my colleague] and I both noticed men that are our former colleagues is on C3 – why is he a C3? He's not doing anything more complicated than we are, why are we C2s?...He was a grade higher, and we thought the work he's doing isn't any more complex than what we're doing. It's not fair, so I always kind of suspected, is it a question of equal pay for equal work? I think so because it wasn't the first.

Catherine, who now worked as a consultant for a financial services company, described an experience with a former employer in the financial sector, where she discovered that a male colleague was being paid more than her, despite a lower appraisal grade:

I saw that he had an appraisal grade as less than mine, he had had a bigger pay rise and this baseline was also bigger...I took it up and got it equalised, but I still couldn't get over the fact that that was exceptionally unfair. He had no additional qualifications, other than, we were on the same level with the same professional qualifications, maybe, okay, I don't know if he had a degree that I wasn't aware of, but at this stage we were in our thirties, both performing the same role...In those days, it was about five grand, which was actually quite a big percentage in those days.

In some of our interviews, women also offered their views on why men so often managed to achieve better pay and promotions than women. For example, Susan, a director at a financial services company, felt that her problems with a former employer were due to one specific boss, who was purposefully paying women less than men. Other women felt that these problems were relatively specific to the industries they worked in: for example, Amanda had observed similar inequalities when she had worked in IT for the public sector, which she largely saw as a product of the male-orientated culture in the “tech industry”:

The IT department absolutely was... there was one other very techy woman there, and she was way, way better at her job than a lot of the men. But the men constantly got promotion in the techy world over her even.

Similarly, Lindsay, who used to work as a project manager for a large bank, felt that men often progressed further than women because of a “[lads culture]” and because of an ability to “blag their way through”:

I think men will just keep going for it and just blag their way through, because sometimes you think, how did they get that job? Well, when I was in the ranks, we used to take bets on, I bet he gets it, and he did get it, but he went out drinking and to the football with the big boss, who he is now working for. And we were like, yes. But it became a joke, that it didn't mean you then respected that person in their new role, you know they only got it because they were one of the lads... There was a group, about twenty of them, who were all about the same age, who then all ended up with these fantastic jobs and....the same people then went and headed [another] bank and it ended up with the same [poor] results. But maybe I'm just being cynical, but then when you then read in the paper, this has happened, and you think, really?

While women did speculate as to why they frequently observed men getting better pay and better roles, it is important to note that women also expressed uncertainties about whether or not their suspicions about gender bias were justified. Some women wondered, for example, if there were other reasons for these differences of which they were unaware. In other words, they were not always sure whether their grievances were ‘legitimate’ or not. Ultimately, such doubts could contribute to a sense in women that they did not have the ‘right’ or ‘confidence’ to challenge inequalities when they experienced them. This is well captured in the following statements by Elizabeth, who works for a media production company, and who felt “resentful” over her experiences of unequal pay but was unsure whether these were due to her gender, or the importance of her specific area of expertise to the company:

But when my other colleague joined me, I wasn't made a senior and he was paid the same amount of money as me, and he came from being a trainee but he's very talented... so, in a sense, I didn't resent it, but actually when I thought about it, I thought, no doubt the company thinks [the two departments are different] but actually the two are very similar, they both do [similar work]. So, I began to get a little bit resentful... So, there's just little things like that, that over the years, you start to wonder about, I think I get caught up wondering whether it's about the way they see [my area of expertise] or, and I

try not to think of this one, whether it's because I'm a woman. The company would strenuously deny that, that it's anything to do with women. I mean in the past, they have been really good in that [good] people that they like, they will promote and stuff. I'm just not sure I'm seeing that now, but anyway, all the people at the moment, are all male in the elevated roles.

To summarise this section, many women reported experiences of unequal pay in their workplaces – experiences that they found, at best, frustrating and, at worst, profoundly disillusioning. A lack of transparency about the reasons for pay differences within organisations contributed to women's silence on these issues, as they were unsure as to whether their grievances were justified. Moreover, many women also felt that employers would always be able to justify such differences somehow: as another woman put it, "there's always a sort of reason...so they can always say well this is why."

2.4.2. Women's views on the impact of childcare on pay and progression

While women largely seemed to see issues with pay and progression as a product of gender discrimination and male-dominated workplaces, some women also talked about more structural factors contributing to these inequalities and, specifically, the impact of having had children on their careers. The following quotes from three women highlight some of the issues that women can experience around childcare and work – issues that are often perceived as a form of gender discrimination. These quotes also show how some women believe that having had children 'slowed' down their careers in various ways:

I think when my children were young, yes... So, I think it's more finance that's held me back...and childcare as well I suppose, I mean if I didn't have children and a mortgage then I wouldn't have to work and I could've [got more qualifications].....I remember one incident in particular...I had a male line manager who didn't have any children and I had to take time off. Now, I've always had a work ethic that I don't take time off unless I have to, but at this particular time when my son had just started nursery, he just seemed to pick everything up at this particular time. I think he had measles and then he picked up something else and they called it special leave...if you weren't ill but you had to care for a family member, and because I'd already had one period, I'd applied for a second one and it was refused. I was quite annoyed about that one and I felt as though if maybe I'd had a line manager who was someone who'd had children they might've been more sympathetic and understood and maybe looked at my sick leave over the whole time I'd worked there rather than just that particular period. That was one particular occasion but then if I was a man with a child would it have been any different? I don't know.

Lesley, 56, call-centre worker

If I'd have been a male, I probably would have been a senior manager a lot quicker, because I wouldn't have been off on maternity leave for a start, I think that held me back, but that was also a personal choice, I didn't want to push myself, because I knew I was going to start a family, so I didn't want to have a senior role and even when I came back, I needed to take it easy, because I wanted to at least get home sometimes to see my son. So, yes, I would say it

probably did affect it, so I was later to the game if you like, but then I had experience and understood people better, because I was older, so, that helped. But yes, I think I would have been a senior manager much earlier, much, much earlier.

**Sandra, 52, bank worker and former senior manager
at a large bank**

So, although I have moved up incrementally, in terms of salary, had I moved and went elsewhere, then I might be ten, twenty, as much as thirty more than where I'm at just now, potentially.. but part of that was, well, obviously, when my daughter was younger, it just wasn't feasible. I had to sort of weigh up the costs of getting from a to b.

**Denise, 55, HR officer at a
large bank**

2.4.3. Women's experiences of gender-based assumptions and stigmas

Some women in our research also reported generalised experiences of gender bias in the workplace, typically experiences that centred around certain degrading or patronising 'assumptions' or 'stigmas' about women. For example, Catherine, a financial consultant, told a story about the assumption made at a work event that she must be her boss' PA. She felt that this was reflective of the male-dominated nature of the financial industry:

I was at an event...I'm on this table, I'd gone there because my boss couldn't go, I'd gone in at the last minute, I was the only female on the table. Then it was like, "So, what do you do? Are you his PA?" Now we're talking, that is only about five years ago, but automatic assumption, there's a woman there, she can't be one of us. That's always, I think I have always felt like that. There are great guys out there who are not like that, but it is still very heavily male.

Amanda, who now works for a financial services company, made similar comments about her experiences in the male-dominated IT industry, stating that she felt that women were often patronised in this sector. She noted, however, that this only applied in one location where she worked in the Scottish Borders, not elsewhere:

Definitely I felt in the Borders much more that they were not so keen on you if you were a woman. Particularly in the IT world...they were much more stereotypical. In Lothian definitely not, it never was a thing. But I definitely felt it more in the Borders, and I think it's along the lines of that whole, they didn't like change. So, it was very traditional.... Things are subtle.... if I asked for [an explanation] I got it on a very technical level which ... and they kind of knew I didn't understand what they were talking about, so it was obstructive in that way. And why I should think that was worse because I was a woman, I couldn't honestly say. But it definitely felt that way, how other people ... men got explanations it was different. So, you can't describe these things really, it's like saying, I don't like the way that person walks. It's a feeling.

This general sense of being patronised or taken less seriously was similarly expressed by Jill, who worked in administration for an internet provider:

Well, because I'm a woman I'm not taken seriously, and I don't know if that's more now than it was when I was younger, it might be, I don't know.

For Denise, who worked for a large bank, these sorts of patronising comments seemed to indicate to her that they considered her to be “neurotic”, and that they took her experience and views less seriously as a result:

You do get talked to like you're some neurotic woman. So, when you're talking about a project, and you're making statements etc., oh it's just because you're neurotic or whatever... I know that there were times, particularly in the project management space, where I was making legitimate statements, because I've got a risk and compliance background. That's what I was doing, in other spheres of the business, and when you're saying that, but it's almost like, oh well, that, it's difficult, was it because I was a woman? I don't know, or is it just a belief that they didn't accept it, is it the way I put it across or?

As indicated in all these quotes, these experiences of gender-based assumptions and stigmas are closely linked in the minds of women to the perception that their workplaces are dominated by men or, moreover, by a male-orientated culture. The next section looks at women's experiences of these sorts of workplaces.

2.4.4 Women's experiences of male-orientated workplace cultures

In their interviews with us, many women discussed the negative impact that male-orientated workplace cultures had on their experiences of work. This was particularly true, although not exclusively so, for women in the financial industry. As stated in the above section, many women felt that such cultures contributed to an environment where women were taken less seriously than men. In some cases, these dynamics were subtle, in other cases they were explicit. For example, Susan, who is now a director at a financial services company, described a former boss as overtly sexist:

The last company, my chairman could be quite sexist, but never, never when it came to pay or conditions. Weirdly, for a man who could actually open his mouth and say some things that would probably get hashtag me too, you'd go oh God, you can't say that...Oh, just sexist stuff, you know, women should be cooking the dinner and he wasn't being altogether funny, you know, about it, and you've just got no place ... could you stop saying that, please stop saying that, you know.

In a lengthier example, Sandra, a 52-year-old bank worker who recently took redundancy from her senior management post in a large bank, talked at length about the personal impacts of what she saw as a chauvinistic culture in this bank. She talked, for example, about how her former manager was part of a “drinking culture down in London” which is “all blokes and the odd young female that would, or females that would go along and try and wriggle their way in sort of thing.” She noted that, in the years before she left the bank, was felt “too old and long in the tooth for all this nonsense.”

Crucially, Sandra also talked about how the preponderance of men in the management structure put her off going higher up in the bank. She felt let down by the fact that there was a lack of female role models in senior roles:

I was quite disappointed, I was reflecting on this the other day, and I was disappointed that there wasn't many female managers to look up to. I got my senior role, when did I get my senior role? It's six or seven years ago, and at that time, there were maybe, I don't know, five senior managers around, most of them in London to be fair. I just think that some of the females that were in role, weren't really people to look up to, they weren't strong characters, they were just, I hate to say it, because it's not great from a female perspective, but they were there because they were female.

Interestingly, Sandra also felt that the lack of female managers at the top created extra pressure on women who wished to progress, as they were often placed under additional scrutiny and given additional mentoring roles, neither of which Sandra was interested in:

I think you just got more scrutiny being a woman at [that] level, because there wasn't that many of them, and more people wanting to be mentored by you and stuff like that. They're very keen on mentorship in [the bank] and you had to get a mentor and no, I thought no, I don't want to do all that. It's bad enough keeping a hold on my team, never mind mentoring other people.... I just didn't want to, I didn't want to be the poster women, oh here's fifty-year-old Sandra G, you can all look up to her, I didn't want to be one of them. I think there's a bit of stigma as well, that oh she only got that role because she's a woman and there was more of that the higher you went up.

Sandra's story illustrates, therefore, how women can be deterred from seeking progression opportunities when they perceive that both formal and informal management structures are dominated by men and by male-orientated values and social networks. Moreover, her story suggests that this can create not only structural barriers, but also psychological ones, by making women feel under added pressure and scrutiny in comparison to their male colleagues, and by adding significantly to their workload, given that they are expected to take on additional responsibilities as 'mentors' and 'trail blazers' – responsibilities that are not necessarily sufficiently recognised or rewarded by their employers. As she stated in the above quote, the fact that Sandra was over 50 only seemed to exacerbate her feelings on these issues.

2.5 Employer views on age and gender

2.5.1 Employer views on the advantages of employing women over 50

All the employers that we spoke to stated that experience was the primary benefit of employing men and women over 50. This was particularly emphasised by two employers that we interviewed, a small bank and a small financial services company. The latter had recently hired three women over 50, while the former had nine employees, all of whom were over 48 years old. Both organisations felt that, at this stage in their development, it was vital to have people on board who could bring decades of experience to the organisation, particularly given that their capacity to train new people was limited, to varying degrees.

Most employers also stated that they found older workers to be more reliable, more conscientious, and more able to work independently than younger workers. Furthermore, one managing director noted that, in his experience, older workers were more likely to stay in roles for longer periods, as opposed to “millennials” among whom he felt there was a culture of moving jobs every few years.

Interestingly, many of the employers also felt that women over 50 brought additional qualities to their roles, such as good social skills, life experience, and empathy, which were particularly important for those employees in customer-facing roles. For example, the director of another small, financial services company stated that the life experience of older women was vital for understanding the needs of their clients, most of whom were themselves planning for retirement and for their families.

2.5.2 Employer views on the disadvantages of employing women over 50

2.5.2.1. *Employer views on caring responsibilities among women over 50*

Employers also talked about a number of disadvantages of employing women over 50, although most of these disadvantages were seen to apply equally to men and women over 50. The only issue that was seen to apply specifically to women over 50 was that they often had caring responsibilities outside work, be these children, grandchildren or elderly parents. While not necessarily considering this to be a problem, most of the employers noted that older women were, therefore, more likely to require flexible working, time off work, and potentially also to have taken time out of the workforce when they were younger. Two employers felt, moreover, that these added pressures could make older women less ambitious, and more willing to take redundancies or early retirement: they have “run out of juice”, as one HR officer for a bank put it.

2.5.2.2. *Employer views on technological skills among women over 50*

Several employers that we interviewed expressed concerns about the adaptability of older workers to change and, specifically, to technological change. The director of a credit union stated, for example, that his older employees were clearly struggling with the “digital transformation”: one male employee over 50 had resigned as he had found the requirements to keep abreast of new technology too much. The director of a media agency also spoke about this issue at length: this was of particular concern to him, given the pressures in the industry to move content online:

We are going through a bit of a digital revolution, that means on-boarding new systems and software and all that goes along with it. What we have absolutely honestly found is that when young people in the business come in they can adapt to that technology in minutes. And there is almost a direct relationship between age and adaptability to new systems. It's not impossible for these people to adapt but they view it as they are much more worried about it, they are much slower to become competent in it but when they do get proficient in it, they are proficient ultimately. But they are not naturally great problem solvers when it comes to tech. You know what might come intuitively to a 25-year-old does not come intuitively to a 55-year-old and that is male and female.

These sentiments were echoed by the HR manager of a large communications company, who also found that “over 55s” working in call centres struggled with the “digital element of the job”. His experience was that over 55s in particular showed significant drops in performance in comparison to younger workers due to their struggles with technology, although he also emphasised that to some degree this was a “stereotype” rather than an evidence-based statement. Indeed, he also felt that there were additional factors contributing to poor performance among over 55s, particularly the pressure put on call-centre workers to meet competitive sales and speed targets. He also stated that many people who had several decades of service to the company had favourable pension deals, thus contributing to a belief in the company that over 55s were simply ‘waiting it out’ until retirement, rather than actively trying to improve their performance. Notably, his comments resonated with the two call centre employees whom we interviewed at this organisation, who similarly felt that their age put them at a disadvantage because of the new technological requirements, the emphasis on meeting certain targets, and the “micro-managing” of managers, who listen in on calls. Crucially, this HR manager believed that line managers were more likely to be biased against older workers during the recruitment process given these stereotypes. He emphasised that managers receive commission depending on the sales of those they manage, and thus he believed that managers may be concerned that older workers will cost them, as they will be “less able to cope” and “less committed” to the job.

These three employers who all expressed concerns about technological skills among the over 50s did not offer any extra training or support to older workers struggling with technology. The director of the credit union – which had under 20 employees – stated that he tried to encourage a culture where people always felt able to ask questions. The communications company stated that older workers have the same support that other workers get, such as support from managers and emotional support in the form of access to Cognitive Behavioural Therapy. Interestingly, the director of the media agency expressed uncertainty about the best way to deal with this issue. It was his experience that older workers were less likely to take up offers to undertake training on technology but, at the same time, he was unsure whether it was appropriate to force – or even encourage – these workers to undertake more training:

I don't know how you increase people's confidence in terms of initiatives but something like that would be good. The last thing you almost want to do is

identify this cohort and say right you are 55, we need to give you some tech training and here's some, you can go in a room full of other 55- to 60-year olds and tell them how to turn on a computer. You know that is not going to be valuable.

This concern among employers about how to speak to employees appropriately and sensitively about issues around age-related issues is a theme identified in other sections of the report.

2.5.2.3 Employer views on longevity and succession in the workplace among women over 50

Concerns about longevity in the workplace were expressed by a number of the employers that we interviewed. The director of a small financial services company, who did recently employ an administrative worker over 60, noted that she would not, however, employ a trainee financial consultant in their late 50s or early 60s. This was for three reasons: first, she stated that it would take at least three years to train them and then potentially even longer for them to become “competent”; secondly, she wished to retire in the next ten years, and so she wanted to train someone up who could take over her position. Third, she further stated that financial consulting was a high-pressure job with long and often stressful hours, and she felt that this was not appropriate for someone over 60.

Concerns about succession were also expressed by a small number of other employers, particularly where their age profile was heavily skewed towards older workers. The Head of HR for a large production company, for example, noted that they had done work to try and recruit younger people into certain departments, on the basis that the majority of the employees in those departments were close to retirement. A consultancy social enterprise made similar statements, emphasising that they were “mindful” of the need to plan for those teams with several people close to retirement age. Finally, the director of a credit union noted that they had purposefully sought out younger woman for their board, in large part to add balance to a predominately male, ageing board. He noted that he wanted someone who was “going to be around for a long time” to have “better longevity” on the board.

2.5.2.4 Employer views on discrimination and bias in the workplace

Five employers stated that they saw bias as a potential problem in the workplace for women over 50. One of these employers was the communications company described above who talked of bias among managers against women over 50.

In other cases, the issue was seen to be primarily an issue of gender rather than age: a financial services company, for example, noted that prior to employing three women over 50, there had been a “lads culture” and that “noses had been put out of joint” by these new employees, although this had gradually changed as they proved their worth to the organisation. The director of a media agency also felt that his industry had historically been a “macho culture”; “high pressure, there's lots of deadlines, they can be a bit old-fashioned in terms of language and their bluntness”. He stated that he had “taken steps” to address this culture.

The HR manager of a large production company felt that women over 50 may face “unconscious bias” as both women and older women, particularly if there was a

perception that they might be a “bit in the past” or that, if there was a higher concentration of young people in a team, they “might [not relate]”. She noted that this was something they try to be “aware of” and – in relation to gender, but not age – monitor data on who is recruited and who is promoted.

Finally, the HR manager of an IT consultancy firm also noted that “tech companies” tend to be male dominated and to recruit younger people more than older people, which she suspected presented barriers during recruitment procedures. The company did not monitor recruitment by age or gender, or have specific policies on recruitment and diversity, although this manager talked of “conversations” during recruitment processes about increasing diversity through hiring.

2.6 The Gender Pay Gap (GPG): views and actions among employers

2.6.1 Organisations that do not report their GPG

Smaller organisations that did not have a legal requirement to report their GPG were typically unaware of whether or not there was a GPG in their organisation. In many cases, they equated the GPG with equal pay⁷ in our interviews, stating that they ensured “equal pay for men and women” and therefore did not believe that this was an area where intervention or further work was necessary.

There were three exceptions here, however: the director of a small media production company with 15 employees, for example, was concerned that their company had unequal pay because many of the male employees had been there for longer and therefore had had more incremental increases over the years. While he expressed concern about this, he did not have current plans to address this.

In another example, the CEO of a credit union with 12 employees had recently invited a consultant to conduct an ‘Equality Impact Assessment’, which had highlighted a GPG. He noted, however, that in such a small organisation, this was hugely skewed by his own salary as CEO, which in his view limited the usefulness of the data.

Similarly, the director of a media agency with over 75 employees stated that he had done “his own research” and calculated that they had a “gender pay gap of £3000” in favour of men. He felt that the primary problem in their organisation was that the management structure was dominated by men, which he saw as a historical legacy of a “macho” culture. He also stated that his own salary as director skewed the figures considerably, as this was considerably higher than managers below him. When asked what the company had done or planned to do to address these issues, he stated that they were actively looking to secure more female managers and that they hoped that their new approach to flexible working would also help with this. The company had also started paying the living wage to a number of employees who had previously been on the minimum wage – employees that, interestingly, had all been women.

2.6.2. Organisations that do report their GPG

All of the larger organisations that we interviewed reported a GPG and, moreover, described to us a number of steps that they had taken to address this, although the amount of detail that we obtained on this depended on who we were talking to in the organisation, and the degree of responsibility that they had in this area.

First, as a general point, it is worth noting that several of the organisations that we interviewed implied that they had found reporting to be a helpful process as a way of highlighting issues around gender in their organisation. One employer did note, however, that GPG data is somewhat of a “blunt instrument” given that it does not

⁷ The term ‘equal pay’ refers to the legal obligation that employers have to pay men and women the same for like work. By contrast, the gender pay gap (GPG) refers to the difference between men and women’s average pay.

consider “what the practitioner is doing”, “the rate of pay for the particular roles” or “location”.

2.6.3 Understanding of the GPG among employers

All of the larger organisations that we interviewed stated that their primary problem was a predominance of men in senior roles. Some organisations also noted a predominance of women in junior roles. Indeed, one organisation noted that they found that women were significantly more likely to apply for administrative roles than men and that, therefore, they needed to encourage more men to apply into these areas of the company. Finally, another organisation noted that they struggled to recruit women into tech-orientated roles, which presented an additional challenge to the organisation.

2.6.4 Actions taken by organisations on their GPG

The larger organisations that we interviewed reported focusing most of their efforts around their GPG on recruiting women into senior roles. However, most of these employers did demonstrate an understanding of a range of factors that could be contributing to this lack of women in senior roles.

Three examples stood out in particular in our research, in terms of the breadth of action taken to address their GPG, as well as in terms of having achieved reductions in their GPG.

A financial services company, for example, noted that the composition of its partner group changed from under 15% female in 2014 to now over 30% female. They attributed this shift to a range of interventions, including a focus on “mentoring and coaching”, an increased acceptance of part-time work at senior levels, as well as a general push across the business for diversity and inclusion to be considered in all business plans. The HR manager referred to this as “nurturing the permission to talk about [these issues]”. This has also involved partners reporting quarterly to the board on their diversity and inclusion plans and achievements. This organisation also noted other actions, such as changes to how governance roles were made, so that more women were included in governance roles. They noted that such positions were often more time-consuming for part-time employees – an issue of which they were aware and were trying to address.

A large media production company stated that they had made a commitment to ensure an equal gender split in the top 25% of senior roles by pay, which should “close the gap” entirely. They reported that the majority of the work in this area had been in “resourcing and recruitment” decisions, as well as in raising “awareness of unconscious bias” in these processes. They mentioned that they were trying to stop using the term ‘part-time’ work within the organisation, as they felt that it still carried a certain stigma. They did not report, however, any specific actions to create more part-time posts at a senior level.

Finally, another organisation – a consultancy social enterprise – reported having reduced their GPG from 20% to 14% in recent years, which they also attributed to a focus on ensuring more women were recruited into senior roles. The HR manager at this same organisation also noted that men were often more willing to negotiate

higher starting salaries than women. She told us that the company had just created the capacity to record this information on whether there had been pay negotiations so that they could monitor whether gender differences in approaches to negotiation were potentially a contributing factor to their GPG.

2.7 Employer actions and initiatives on age

2.7.1 Monitoring pay and progression by age

While all of the larger organisations that we spoke to reported monitoring recruitment, promotions and pay by gender, these same organisations did not regularly monitor pay, progression or hiring by age, although some of these organisations stated that this information would be easily available to them, should they wish to access it. The only exception here was a large media production company who had recently looked at how age varied across pay deciles within their organisation, which was part of their reporting obligations to an external regulator. This had revealed a balanced profile across the deciles.

None of the organisations that we interviewed were aware of how their GPG varied by age.

Interestingly, one communications company noted that they have a problem collecting data for their call-centres in large part because they find that their employees are unwilling to declare personal characteristics. This was not reported as a problem by other organisations.

2.7.2 The absence of age-related interventions in diversity planning

Across all the organisations that we interviewed, this lack of data on age reflected – and potentially contributed to – the minimal importance given to age in interventions on diversity. For example, none of the organisations that we spoke to had completed – or were planning to complete – any substantial work relating to age, be this in relation to recruitment, internal promotions or workplace cultures. Indeed, four of the large organisations that we interviewed described to us how they had recently developed strategic plans around diversity which focused on gender and ethnicity, as well as on disability and LGBTQ+. These plans did not, however, consider age as an aspect of diversity.

When questioned, these employers generally implied that while they were not, in principle, opposed to considering age as an aspect of diversity, they had no immediate plans or compelling reasons to do so in the near future. Similarly, in smaller organisations, it was common for employers to state that interventions on age were unnecessary as they “do not discriminate” and “treat everyone equally”, as two employers put it.

By contrast, several of the employers that we spoke to did have initiatives to recruit younger people: for example, a smaller financial services organisation had hired two people through a KICKSTART scheme, while several of the larger organisations ran graduate and apprenticeships programs targeted directly for younger people. As noted in Section 2.5.2.3, several of these organisations also explicitly tried to recruit younger people in order to ‘balance out’ departments that had an older age profile.

The only exception here was a large financial services company who described a few initiatives that existed within their organisation on age. While they had not included age as part of their diversity strategy and did not regularly monitor pay and promotions by age, they did have a network group for older employees. This contrasted, for example, to a large bank who reported having networks groups in a

huge variety of areas, but not for age. This financial services company had also tried to “promote conversations” about progression so that managers are not assuming that older people do not want to progress. This organisation also reported amending their graduate recruitment procedures so that people in later life, perhaps those who were mature students or who had switched careers, still felt able to apply. They also noted that they had worked with an external organisation in the past to employ women returning to the workplace after breaks in their career, and they stated that they would be interested in doing something similar in the future for older workers. The HR manager noted, for example, that some people retire and then find themselves wishing to return to work. She stated that they would be open to contributing to any schemes developed in this area.

2.7.3 Recruitment initiatives on age

While many of the smaller and larger organisations spoke to us about their efforts to improve their recruitment of women, none of the organisations that we spoke to had similar initiatives on age.

Interestingly, the managing director of a small media production company spoke to us at length about his uncertainties about how to hire female workers over 50. His company was the only organisation that we interviewed that did not have any employees who were women over 50, which was something he felt troubled by. He wished to have a more balanced workforce in terms of age and gender and, as a man in his 60s, he felt from personal experience that women over 50 would have a range of skills and experience to bring to his team. However, as a relatively small organisation, he said he had no sense of how he could change his job adverts or his workplace practices in order to secure more applications from older women. He repeated many times in his interview, therefore, that he would welcome advice and guidelines on this matter. In particular, he said he felt uncertain about what was legal and what was appropriate, in terms of adjusting job adverts in order to attract more applications from women over 50.

2.8 Employer views and actions on progression and training opportunities

To what extent did employers in our study offer opportunities for training and progression?

Most of the organisations that we spoke to offered some form of training and professional development to all their staff, although few of the organisations regularly reviewed who was more likely to take up training opportunities, or why. Similarly, most of the organisations reported that there were opportunities for progression internally, to varying degrees. Only one of the organisations that we spoke to felt that opportunities for both progression and training were fairly limited due to the current size and situation of their business, although interestingly this employer also saw this as a reason for hiring experienced older workers at senior levels.

2.8.1 Uptake of progression and training opportunities among women over 50

Several of the organisations that we spoke to felt that women over 50 were potentially at a disadvantage compared to younger colleagues or to men when it came to training and progression opportunities. In some cases, this was seen as a product of the types of roles that women typically did in these organisations. An HR manager for a consultancy social enterprise, for example, noted that in their organisation, women over 50 were often concentrated in administrative roles and that it was often difficult to create opportunities for progression in these roles, without substantial training or re-skilling. She also noted, however, that training courses often required travel and older women were more hesitant to travel than younger ones, potentially because of caring commitments – a point that does correspond with our own findings from our interviews with women workers.

Other employers also identified a reluctance among women over 50 to take up training and progression opportunities. For example, the HR manager for a number of communications call centres linked this reluctance to a range of factors, particularly the fact that their managerial training course takes 18 months, is unpaid, and must be completed outside of working hours. He felt that this disincentivized women over 50 who may also have commitments outside work. Moreover, managers are almost always full-time at this company (see below) and so, while in theory the course would be open to someone working part-time, he noted that in practice only full-time workers complete this course. Indeed, while entirely online, some classes must also be taken ‘live’ which can be difficult for part-timers. Outside of this managerial training course, the company offers no other opportunities for progression for call centre workers.

In a second example, the director of a media agency spoke to us about his perception that older men and women were less willing to “expose themselves” and “get out of their comfort zone”. He reported having tried unsuccessfully to recruit women over 50 onto training courses on new technologies. Ultimately, this had made women over 50 especially vulnerable to redundancy when they had to reduce the size of the staff a few years ago:

There was a number of people with a lot of length of service and naturally older and some of them were women over 50 who I had to have difficult

conversations with and result in making them redundant. Now what we found with those people is it was very difficult for them to pivot their skill sets. Not only they were aware themselves that it was, they had struggled to pivot despite us giving them the opportunity to pivot, that they have struggled to pivot and they were comfortable and competent in what they were doing but for us to pivot the business and them to pivot with us was they couldn't, they didn't have any evidence of being able to do that despite having the opportunity.

As a final example, the HR manager in an IT consultancy also felt that young people were more likely to pursue training than older people:

I would say the younger demographic seem to be more keen for roles like that. I would say the older employees that we've got are maybe quite settled or maybe quite comfortable in what they're doing. They're maybe at a stage in their life where they don't want to take on the extra stress or responsibility so, yes, in the time I've been here, it has been the younger, generally the younger demographic that have been going for those opportunities.

By contrast, it is important to note that not all employers saw women over 50 as reluctant to take up training and progression opportunities. A large financial services company noted that, in their experience, women over 50 were as keen to pursue training opportunities as younger staff members. They noted that several of their career development workshops and leadership programmes had been attended by women over 50. At the same time, however, they also recognised that part-time staff are often less keen to attend training sessions, simply because they have less time in the week to get through their work, and thus have less time available for optional extras, such as training. They had not yet come up with any strategies to combat this problem.

Chapter Three: Views on health and well-being in the workplace among women and employers

3.1 Women's views and experiences of working arrangements

What were the working arrangements among the women in our study?

The women in our study worked a variety of hours: nine worked full time; four worked a four-day week and two worked a three-day week. One woman was on a zero hours contract, working typically less than 10 hours a week, while one woman was retired but had worked full time until her retirement. The woman on the zero-hours contract had opted for this arrangement as she wished for maximum flexibility in her hours.

Around half of the women that we interviewed had always worked full time, while around half had worked part time in the past – this was almost always during the period when their children were young. While one woman reported having had a job share arrangement when her children were young, none of our interviewees had a job share now, or were planning to in the future.

Except for the woman on a zero-hours contract, all the women had set working hours that did not vary from week to week, although some women started work early and finished early (for example, working 7am - 3pm or 8am – 4pm).

Four women that we interviewed worked a shift pattern, and these were all call centre workers. Two of these shift workers worked for a communications company and worked a four-week shift pattern, which included one week of finishing at 9pm and two days of working at the weekend. The other two call-centre workers worked for an insurance company and had a choice of either a six- week or a 12-week pattern. They were also required to work weekends although there was some flexibility possible for those who could not work weekends. These two women did not work beyond 6pm.

Among those women working full-time, many expressed a wish to reduce their hours now or in the future. For these women, the biggest barrier to going part-time, however, was personal financial concerns. In addition, five women stated that they did not think their job would be possible to do part-time, either because of the workload or because their employer rarely offered these opportunities to people.

3.1.1 Women's experiences and views on flexible working

Call centre workers had the most rigid working hours of all the women that we interviewed. The call centre workers at the insurance company, for example, said that they were allowed two, ten-minute breaks and a half-hour break for lunch. They reported being allowed to take these breaks when they wished, as long as they were “sensible” about it, as one woman put it. They could be denied breaks at certain times if the lines were very busy. They were also allowed “personal time” which was time to, for example, go to the loo or to rest if they were feeling unwell. This personal time was monitored by their line manager. As stated later in the report, one woman

used this personal time to help her when suffering with hot flushes due to the menopause.

At the communications company, call-centre workers found there was less flexibility in when they took their breaks. They were also allowed additional “personal breaks” although this was strictly capped at a certain number of minutes per hour.

All the call centre workers reported disliking working weekends, as it meant they often missed out on opportunities to spend time with the family. However, workers at the communications company were able to use “flexi time”, so that they could work longer hours on some days and then take a day off to compensate. For some women, this was vital, such as for Claire, who used this time to avoid working at the weekends, so that she could care for her mother (see Section 3.3.2).

Claire also noted that there had been a change to shift hours recently so that you did not have to start at 8am if you had worked until 9pm the night before. She had found these hours particularly gruelling, which she connected to her age:

It's now three weeks of early and one week of late...definitely for the better, because before we used to work until nine o'clock one day and start at eight o'clock the next and it was just, it was awful....It works a whole lot better now, yes, I suppose maybe at an age that, eight o'clock starts, five of them on the bounce, and by Thursday... I'm [tired] but it's so much better now, to finish at nine o'clock and start at eight o'clock the next day, that's just crazy.

Claire, 54, call-centre worker

Another woman at the same company, however, found these new shift hours difficult because it meant having to commute on public transport after dark in the winter:

They brought in these new hours, introduced Saturdays [and evenings] as well... The late would be 12:00 to 8:00. But yeah, I preferred having every weekend off, and evenings to yourself....I don't drive, so coming out of work at nine o'clock at night, it's dark and I walk home. So, yeah, I don't think the safety aspect of it is very good, and like other people are hanging around for buses and stuff. So, yeah in the winter months it's not great.

Mary, 56, call-centre worker

In contrast to call-centre workers, the women that we interviewed with the most flexible hours were those that had agreed on their hours as part of their negotiations when joining the organisation. Moreover, these women had all obtained their jobs through existing social networks, rather than through formal application processes. For example, Amanda had retired at 60 years old from the public sector with the intention of not returning to work. However, she was asked by a friend to come and help with administrative work at her financial services firm. Finding herself “bored” during the COVID lockdown, Amanda agreed, on the condition that she could have a zero-hours contract:

I think I felt [the zero-hours contract was] more flexible. In my job we had a lot of staff that worked zero-hours contracts with young children and they really liked it, they liked to be able to say no when it didn't suit them....So I kind of

liked that ability that when somebody phoned me up I could just say no. Even if you are tied into certain hours a week you have to do them.

Similarly, the two women we interviewed that worked three days a week had left their existing jobs in a bank and a financial services firm respectively, with the hope of improving their health and reducing their stress levels. Both were then asked by former colleagues if they would join new organisations and both agreed, again on the condition that they could work part-time during hours that worked for them. One of these women had been planning to retire early, while another had been planning to leave the financial industry all together to open a dog-walking business.

Interestingly, both these women had struggled with their hours in their previous workplace: one woman had worked compressed hours at a bank but found that people would still request her to work on her days off. The other woman worked four days a week but also found that colleagues did not respect her day off, for example when booking meetings or setting workloads. These women did not experience these problems in their new workplaces and they cited part-time and flexible work as a key reason for their satisfaction in their new jobs.

As part of our employer research, we also interviewed a woman over 50 who had recently left a senior position in a large bank. In explaining her decision, she cited the fact that her part-time hours had become unsustainable due to the expectations of her colleagues and bosses. She had gone from full time to a four-day week when her first grandchild was born and when her daughter began to experience mental health problems. Yet this woman found that her colleagues and managers constantly required her to work on her day off, until she eventually sought employment elsewhere.

Several other women that we interviewed had flexibility built into their contract – flexibility that they greatly appreciated. For example, one woman had recently been recommended by their employer to consider working compressed hours, so that she could move from a part-time contract to a full-time contract but work longer hours each day, thus allowing her to still have a day off. This would allow her to still have a day to help her daughter with care of her grandchildren, while increasing her pay in preparation for retirement. Another woman, who had suffered serious health problems in recent years and who frequently worked above and beyond her contracted hours, had recently been told by her employer that she could take time off in lieu. She described the relief at this decision, especially considering that this woman felt unable financially to retire prior to 67 years:

I've had an appraisal and, in that appraisal, they've actually instituted me getting time back. I nearly wept with relief at that, not just because of how much that will help me, if I can make myself do it, but secondly, to me, that represents the realisation they've made that you can't just expect to go like the Duracell bunny...it did actually happen before but it fell by the wayside, different managers came in and they didn't see to it.

Elizabeth, 62, content editor, media production company

To summarise this section, therefore, our research suggests that women over 50 often seek out flexibility and part-time work where possible and, moreover, that they use this flexibility to manage concerns about their health or well-being, as well as to manage their caring responsibilities to others.

3.1.2 Women's experiences and views of home working

The women that we interviewed expressed mixed sentiments about working from home. Many women stated that they found working from home lonely, and they felt that they lacked support from managers and other members of the team. At the same time, most women saw considerable benefits in home working, such as: not having to commute; being able to balance work with commitments at home; being able to look after their pets; being able to focus better on their work; and being able to manage their own time better. Two women also commented that it helped them manage their menopause symptoms.

Going forwards, most of the women that we spoke to were either choosing to stay at home from now onwards, or they were required to spend some time each week in the office, and some time at home. Most women were happy with these arrangements. However, for those women who had to return to the office when they did not wish to, this could be a source of considerable unhappiness:

I burst into tears yesterday when I got told, my acting boss is lovely and she just said "I'm really sorry", I've got bad news and I thought oh god no, she said "we're going back in", oh no, when is this happening... I just got emotional thinking about it. We've got a lovely little kitten as well, she's seven months old now and it's like we're going to get separation anxiety... It's just going to be horrible leaving her alone. I think just the uproar of getting dressed every day, getting dressed before you leave the house and just trying to organise it all and hopefully not making my husband wait for me when I finish, just things like that. I can always put a wash on at lunchtime and hang it up, little things, just silly, little things that it's just great to be working from home to have.

Deirdre, 58, project manager for an internet provider

For some women, their wish to work at home was so great that it affected their decisions around moving or staying in jobs. For example, one woman left her job and applied for another role within the same internet company so as to avoid having to work in the office when her manager decided to remove her home-working entitlement and to relocate her whole team to an office in Glasgow. Another woman reported that, despite very much wanting to move jobs, she did not think she would be able to find another office job that was entirely based at home and, therefore, she felt it was best to stay in her current position.

3.1.3 Women's experiences and views of travel

Travel was another key theme in our research, with women frequently citing it as a key factor that determined their decisions around work. One woman, Lindsay, who took early retirement from a large bank in her mid-fifties prior to the pandemic, stated that sudden changes in requirements to travel were one of the various reasons why she no longer felt able to do the job:

I've worked in two different offices in Edinburgh, and then I came back to Dunfermline and worked here, and again, just before I handed my notice in, they said, "Oh now you're going to have to go back and work in Edinburgh every day," and sit in the traffic, and I was like, I can't do this, and they were like, well, yes, "you're going to have to". There was no thought behind it.

Another woman who had been a senior manager for the same bank similarly reported finding constant travel to London stressful, particularly when her son was young. She subsequently also left the bank, to take a part-time job at a small bank with less pay and less responsibility:

I was forever flying up and down to London, that was another problem. I've always flown up and down to London, for one stage of my career it was every week, which is really draining, especially when you've got a young child, and you feel guilty that you're not home and you're missing out on stuff. I'm very lucky that my parents helped out, and had a very good nursery as well, but there was always that guilt trip there, but it was a case of, well you need to be in London, you've got to manage your team, and you've got to be seen by senior management. So, I played the game, shall we say. But I was quite happy with COVID, because it meant I didn't need to go down to London every week.

Sandra, 52, former senior manager at a large bank

Susan, a 58-year-old director in a financial services company, also stated that the need to travel was one of the reasons she left her old job, although she noted her general discontent in the job made the travel more of an issue:

And that was the other thing, you couldn't work from home either, you had to be in the office. And that was a commute for me, and that was wearing ... it sounds really weird because I'd been doing it for nearly 20 years, but it just ... sometimes little things just build up, don't they? I mean, I commute now, when I do go into the office now, it's a commute that's twice as long as the one I had before, and actually more awkward, but I don't notice it to the same extent, because I don't mind, I don't go in that often.

Crucially, some women also cited travel as a reason for not applying for new jobs or for promotions. For example, Denise, a 55-year-old HR officer at a large bank, was aware of a new job opportunity in the bank that would require frequent travel around the country. She stated that this requirement to travel was the primary reason for not applying for the job.

By comparison, Deirdre, a 58-year-old project manager working for an internet provider, was recently offered the opportunity to work as a trainer – a job that she described as something she "wanted to do years ago". However, she was adamant that she did not want to travel, and thus could not accept the position, as she described:

Recently, one of the managers asked to sit with me on the phone, we'd done a few team calls and he asked for a week to sit with me, he was down in England so not sit with me personally but went through what I do all day. He

said you would be an amazing trainer, he said because you've taught me an amazing amount in the past few hours and explained it well, he called me back and said would you be willing to maybe train some of the new recruits. I said I would if it was over the phone but I wouldn't be prepared to travel down to London and things, I just wouldn't be prepared to do that, he goes that's a shame because I think you've got it, I thought that was really nice of him to say that, but I said no... I don't want to be travelling, it's not for me, I'm a home bird.

In a slightly different example, Catherine, a 60-year-old woman working in financial services, had been offered what she saw as a demotion in her previous job because she was hesitant to undertake a lot of travel. She explained, first, how the company had insisted on returning to frequent travel during periods of reduced restrictions in the pandemic, even though – in Catherine's mind – online meeting with clients were working well. Catherine also pointed out her willingness to travel had reduced as she got older:

In previous roles I've had an awful lot of travel and I don't know if it's a combination of COVID, age and everything else and other responsibilities, but I just don't want to do that level of travel anymore.....Then again, maybe I've shot myself in the foot, in my thirties, I would have done that, because it was like, yes, okay this is what I have to do to get on, but I'm now at the stage, actually, we've already proved that we can work remotely and do all this perfectly well, the clients are perfectly happy, why are we pushing back?

Eventually, Catherine's employer offered her a new role, which carried less responsibility, because of this unwillingness to travel:

The last, I suppose new role that they put on the table for me, which was last summer, was because we hear that, we know that you might not want to travel now, as things are...What was being offered on the table was a pure inside support role, just literally taking telephone queries from clients every day. Not quite a call centre, but it was dressed up as you can use all your experience that way and that would be really, really good. I thought that's not actually using the skills and experience that I still think I've got, years in Financial Services...Whereas I'd done the job perfectly well for four years, good appraisals, pay rises, and everything, so, it wasn't that I was rubbish at the job, but all of a sudden they had this business need.

When Catherine was then recruited by a former client to work for another financial services company, she asked as part of the interview process for a three-day week with home working, which she was granted.

3.2 Views on working arrangements among employers

3.2.1 Flexible working and home working: views among employers

3.2.1.1. *The impact of the COVID-19 pandemic*

Almost all of the employers that we spoke to reported a significant shift in their approach to both flexible working and home working due to the COVID-19 pandemic. While many of them had had some form of flexibility or home working prior to the pandemic, they all reported a change both in the frequency and extent of these practices within their organisations, as well as in their attitude towards them. One managing director called this a “paradigm shift”, while another stated the “culture of presenteeism is officially over”.

3.2.1.2. *The advantages of home and flexible working for employers*

Employers generally claimed that not only had employees proven themselves to be trustworthy and equally – if not more – efficient at home, but also that there were significant benefits to home working for the organisation. Many employers reported making considerable savings on overheads, as well as on travel. Some employers reported being able to service more customers due to reductions in travel, while others reported widening their ‘talent pool’ as they were able to recruit from a wider range of geographical locations. One employer noted that flexible working allowed them to provide more out-of-hours services to customers.

Some of the employers also stated explicitly that more flexible working had meant they were able to recruit more women to roles, particularly women with young children. Furthermore, one employer, a financial services company, reported that this new approach to flexibility had also allowed them to employ more women over 50: in recent months, they had taken on three new employees, all women over 50, and two of whom explicitly stated in their interviews that they would only work from home, and three days a week. The managing director was clear that it was unlikely that these requests would have been granted prior to the pandemic, partly due to operational concerns that they had now resolved, as well as due to a general prejudice that home workers were somehow less productive.

3.2.1.3. *Plans for post-pandemic working arrangements*

For most organisations, flexible working largely meant a degree of flexibility in terms of start times and end times, so that employees were allowed to work, for example, any time between 7am and 7pm, or 8am and 8pm. Some of the smaller companies did not set any hours for their staff but just required that work was completed by the relevant deadline. Some employers also reported increasingly offering compressed hours to some staff, as an alternative to reductions in hours. Employers saw no reason for these sorts of working arrangements changing in the future.

As pandemic restrictions have begun to ease, the majority of the organisations that we interviewed are considering a hybrid model, with employees spending typically two-three days a week in the office, although some organisations have chosen to continue to allow staff to work entirely from home.

The only organisation that we spoke to that wished staff to return to the office full-time was a communications company, who had recently made large investments in

improving their workplaces. The HR manager for several call-centres stated that the company wished for these buildings to be used and therefore was requiring a high attendance of call-centre workers in the office. Furthermore, this communications company also demonstrated fairly limited options for flexible work among call-centre workers. He reported a system of flexi-time which – as shown in our interviews with workers in this company – allows people to work extra hours and then take time off. The HR manager noted, however, that such requests are usually only allowed when the phone lines are very quiet, so flexible working can never be guaranteed.

The HR manager also noted that it is difficult for call-centre workers to change their shift patterns quickly, as this requires an internal process that typically takes up to six weeks. He reported that he hoped to change this process, as the long period of waiting can be very difficult for people who require a change due to a sudden change in personal circumstances, such as in their health or in their caring responsibilities.

3.2.2 Part-time work: Employer views and approaches

How did employers in our study view part-time work?

Most of the organisations that we interviewed stated that they were open to part-time work, although the percentage of part-time employees varied considerably between organisations, with some organisations having over a third of their staff on some form of reduced or compressed hours, and others having over 90% full-time staff. For those companies that did have part-time employees, these arrangements were most commonly 0.6 FTE or 0.8 FTE contracts although one organisation also employed people on 0.4 FTE. Generally speaking, however, arrangements below 0.6 FTE were seen by employers as more problematic and less likely to be granted.

Most organisations stated that part-time work primarily suited and was used by women with young children, although several employers also stated that some of their older male and female staff members appreciated part-time work.

Employers described the benefits of part-time work primarily in terms of their capacity to recruit or keep talented workers who might otherwise go elsewhere. Two organisations also recognised that allowing part-time work at senior levels was useful in improving diversity at those levels.

The disadvantages of part-time work were primarily seen in operational terms. The director of a media production group – the one employer whom we interviewed who did not have female employees over 50 – stated that he would be concerned about how someone in his industry could manage the workload on a part-time contract, as he described the work as “all-encompassing”, “stressful”, and driven by non-negotiable, external deadlines.

The HR manager of a financial services company stated that part time work can be an “operational nightmare”, while the HR manager of a consultancy social enterprise stated that they do struggle to “balance personal requests with business needs”, although it is noteworthy that both organisations did have a substantial number of part-time employees and stated that most people’s requests were typically granted. The financial services company noted, for example, that 25% of their equity level partners worked part-time. Notably, in the cases of both these organisations, the

primary operational problems were to do with providing consultants to external companies who required full-time staff.

Finally, there was one exception to these findings on part-time work. This was the communications company that we interviewed. We interviewed the HR manager responsible for call centres, who was open about the fact that part-time work has traditionally been viewed negatively by the company. While existing workers could reduce their hours once in place for specific reasons, the company did not yet hire call-centre workers on a part-time basis. However, the Scottish branch of the company is planning to trial the introduction of part-time work. The HR manager thought that introducing part-time work would have benefits for the company, primarily in terms of allowing them to widen their talent pool. The concern around part-time work, however, was mainly to do with training, as full-time recruits require six weeks to train before starting work on the phones. The company was concerned, therefore, about the time period spent on training when employing part-time staff. Concerns also existed, however, about part-time managers, given that the company prefers managers to be present for a majority of a team member's shifts. The HR manager felt that this lack of opportunities for part-time managers meant that managers were predominantly male and that, moreover, the company was missing out on a "huge talent pool" of female workers.

3.3 Women's caring responsibilities

What were the caring responsibilities among the women in our study?

Three of the women that we interviewed reported that they did not have, or had not recently had, significant caring responsibilities. For the remaining 14 women, however, caring responsibilities were a central part of their life outside work. Moreover, many reported having or having had responsibilities for several different people at once. Women typically reporting having responsibilities for grandchildren, siblings in poor health, and elderly parents. While none of the women saw their spouses or partners as in need of daily care, they did often cite their partner's poor health as a reason for wanting to reduce their hours or retire.

3.3.1 Children and grandchildren

A small number of the women that we interviewed had children who were finishing school or who were at university. For these women, the primary responsibilities towards their children were financial, rather than everyday care. These women typically saw their children as a reason to keep working, rather than to reduce their hours. Grandchildren, however, were a much more common reason for women wanting to reduce their hours. One woman, for example, had spent two years in her early fifties working four days a week and spending the fifth day looking after her one-year-old granddaughter. Two other woman reported similar arrangements, whereby they either dropped their hours or compressed them, so that they could spend a day per week caring for a grandchild.

Other women reported that they had not been involved in daily childcare duties, but that they did often care for their grandchildren at weekends. Some women also had to travel long distances to see their grandchildren. Women saw this as a priority, and they wanted to ensure that their work lives did not impinge on their capacity to make these journeys. For those women who had to work weekends, such as call-centre workers, this could be a source of discontent in their work. Barbara, for example, described her sadness when she was not allowed the day off to visit her new-born granddaughter:

It's been a problem over the years because it has been, because if you're working at weekends, you miss out on things. [When my granddaughter was born], I came into work, I said "it's a wee girl". I couldn't believe it was a wee girl. That was all I ever wanted...The office said no. They said I am working my Saturday and I couldn't go up in the afternoon to visit her.

It is also worth noting, however, that some women found looking after their young grandchildren tiring, and stated that, if they reduced their hours, they did not want to spend all their free time looking after their grandchildren:

I had to give that up, at the same time, although I love my grandchildren dearly it was nice to get a bit of me time back. It's nice to have a bit of time to yourself rather than having to watch the grandchildren. I wouldn't mind doing it for a little while but the children tend to take it for granted, you'll watch the grandchildren... I find it quite tiring and it meant because I was working the other four days, okay I wasn't working weekends and I had a Wednesday off

but that was taken up with childcare so I couldn't do anything that I wanted to do, personally. I felt as though it kind of took up my full day, and it was from early in the morning till, I mean she was dropped off about half seven in the morning and didn't get picked up till about maybe six o'clock at night. So, it was quite a long day and as I say, I wouldn't mind doing it again but maybe a bit less and maybe not for two years this time, maybe just for a year or so.

Lesley, 56, call-centre worker

So, I didn't want to go part time on the basis that I have the children every Monday and Friday, because the whole idea is to have time to myself and I've just come back from my first line dancing class. So, the crazy woman that I am, I'm trying all these different things

Catherine, 60, financial consultant

3.3.2 Elderly parents and siblings

While many women saw looking after their grandchildren as either optional or as a source of joy, responsibilities for elderly or unwell parents could be a greater source of stress for women in their fifties and sixties. 12 of the women that we interviewed reported having commitments to parents. Some of these parents needed extra support with routine activities due to their age, while others were suffering from serious physical or mental health problems. While less common, some women also reported looking after siblings when they were in poor health. For Lindsay, who had not worked since leaving a large bank in 2019, her caring responsibilities for her elderly parents meant that she could not see herself being able to work full-time:

We now have the added pressure of my parents who are elderly, they live forty miles away...We go out and do things, like we had to take my mum to the hairdressers last week, just so we could clean their house, because they've both got really bad arthritis, you walk in and it's like oh my God, when did they last Hoover? So, when you said about working full time or part time, I don't think I could work full time, because...I'm now responsible [for them].... My sister did live round the corner from them, and we used to think, she's having us on, they can't be that bad. Until now, we've had to take over, and it's like, oh my God and we come away from there, we're exhausted. But there isn't anybody else.

The following quotes also illustrate both how the nature and type of caring responsibilities varied between women, but also how these responsibilities were not just physically and materially demanding, but also emotionally demanding:

[My sister] moved into the house next door, just before she found, she found a lump the day she moved in, unfortunately. So, she fought cancer for four years, so, I was with her to go to the hospital, and meet the oncologist and go for scans and stuff like that. Yes, my mum and dad live next door, they took over my sister's house and my mum can barely walk, so, I pop in there, it's a godsend that they're next door, I pop in there every day and make sure that

she's okay, and my dad, I keep an eye on him as well, they're both seventy five, so, I keep an eye on him, make sure he's alright, because I think COVID really impacted both of them, from a mental health perspective, they weren't going out. My mum still doesn't really want to go out, my dad, well, will play pool and snooker, he has his dominos, so I make sure he gets his lift with the dominos, so, yes, I've got the responsibility there.

Sandra, 52, bank worker and former senior manager at a large bank

I used to have my elderly parents, I used to have to help look after them. My mum didn't keep very well and unfortunately she actually took her own life about five years ago. So, I had all that to deal with as well outside of work, my mum was not in a good place. My dad had had a few strokes and she used to help look after him and then when he died, she just went what the hell. But you just had to get on with it, that's what I mean, you just had to get on with things. I suppose everything hit at once, like the change of life and my mum's suicide and [my daughter] was going through teenage angst and all that as well, my husband got paid off, all these things have happened in the past ten years. You can't divide yourself into any more bits, so sometimes it's the career that has to just take a hold.

Deirdre, 58, project manager for internet provider

Yes, she has really, just recently, it's a big long story but she and like my step dad got married when I was 23, and it's just within the last 18 months, it's came out that it's been mental abuse that she's been going through. So, I had her living here at the start of last year and she's just recently got a new wee flat, and just like a couple of miles down the road, but she's in a much better place now. But again, that was hard, trying to get her through all that and it's still not finished, the house is still up for sale and whatever, so, that still needs to be sold. But just hearing her stories that she's gone through, it's awful and she didn't want to burden me with it and whatever, but it's just sad.

Claire, call centre worker, 54

Unfortunately, my mum was quite seriously ill and I lost her the next month...I suppose it's all those extra pressures that often fall on a woman, I do have a brother, but he didn't have the same sense of duty in terms of looking after mum. It was always, right okay, I'll finish at, I can't get away early, because it was a contract, it was really fixed, you do x number of hours, you have to have y number of cases done in that day, you have to have this level of score, you have to have this, you have to have that. So, some nights I'd be crawling out of there at nine o'clock at night, because I've had to stay that late to get a target....so, it was like, so, for a good few years, until I lost her in 2015, yes, it was all trying to juggle round her and keep it all going.

Catherine, 60, financial consultant

Many of these women had required some level of adjustment to their working hours in order to manage these caring responsibilities towards their parents. In comparison to women's experiences of health issues or the menopause, it is noteworthy that

women who did request help largely found their employers to be supportive when they needed time off or to change their working hours:

My mum and dad are still living, my mum and dad are 85 and 86, so, in a way, the carer side of that, but at the time I had a very good business manager and she said no problem at all, she changed it all. I still work the Saturday, because financially I couldn't drop it. So, eventually when I could drop it, I actually got the Wednesday off, without having to work it back on a Saturday. That was it. That was easy enough to get. [Also].. there was an incident, where I had to use family leave....my dad dislocated his hip, getting out a taxi...they couldn't move him...there was no problem with my getting time off, they were really good with things like that, they will let you off.

Barbara, 65, call-centre worker

My [former] work was very good about that, my boss, he was very good and I think that's down to, he had his own personal issues... he understood, from first-hand experience that people need time off. No, he was very good....He was, I would say he was the exception to the rule. So, I've heard stories of other people not having such sympathetic bosses, but he was very good.

Sandra, 52, bank worker and former senior manager at large bank

Probably my big day that I don't like working is a Saturday, because I'm not really a carer for my mum, but mum's going through a whole change of life situation within the last year. So, like, Saturdays are a good day for me to get her shopping and whatever, so...I'll do the flexi and take the Saturday time off, so, my flexi time, I build that up and then I take that on a Saturday.

Claire, call centre worker, 54

When ... my dad died five years ago, but ... well, he had cancer, but then he was diagnosed with dementia, and like that. My manager at that time, she was great, she ... because we were on the shift patterns at that point, I got early shifts so I could go and help, and yeah she was great. She was really very, very good, yeah...But yeah, at that time, yeah, it was great and I got loads of support like that. They changed the shifts really, just like that, immediately and I got special leave if you had appointments and stuff like that. And, when he got taken into hospital I got special leave. So, they really were very good with me at that time. [My mum] still lives...so I go up there and stay, normally two nights a week, and I help out there, and take her out on my days off, and stuff like that. So, yeah, I do that as well.

Mary, 56, call-centre worker

3.4 Women's experiences and views on their health

How did women in our study describe their health?

10 of the women that we interviewed reported health issues that affected their experiences at work, or that had done so in the recent past. These issues ranged in severity from relatively minor discomforts to more serious issues such as cancer, auto-immune disorders and strokes. Two women also stated that they had suffered from “burn-out”, leading to mental health problems that required time off work.

3.4.1 Experiences of poor health in the workplace

First, it is important to note that health issues contributed to women's wishes to retire or to reduce their hours and/or experiences of stress at work. Similarly, the ability to have time to look after their physical and mental health while still working was important to women, and contributed to their sense of satisfaction in their job. For example, Sandra, who left a position as a senior manager at a large bank to work part-time hours with less pay and less responsibility at a small bank, talked about how much the change in job had improved her health, so much so that she was hoping to stop medication for her Type 2 diabetes:

I had a new lease of life, with these new [part-time] hours, cooking different things and baking, I've really enjoyed it actually, instead of the rushed ready meal when you get in or something from a takeaway. So, we're eating healthier now, it's a pity I had to leave my job to do that, to look after my health...because that's another factor actually that my health deteriorated. I've been diagnosed with diabetes, and I do blame that on work, just eating rubbish every day, not having time to exercise and all the rest of it, but hopefully, I'll be back off the tablets soon enough. So, having time for me has been the biggest factor... Yes, it's great, I don't start until ten o'clock, so, I can go for a swim, go to the gym, then start work, it's brilliant, absolutely brilliant.

**Sandra, 52, bank worker and former senior manager
at a large bank**

Catherine, by comparison, had left a previous job to work part-time and at a home for a different financial services company – a move that she described as moving “sideways” in terms of pay and responsibility. She described how her concerns about her health had contributed to her decision, particularly given the pandemic. She also talked at length about how happy she was that she now had time to exercise and to relax:

It's only in recent years...[working] did my health. I was getting into a cycle, that literally once a year, I would end up with respiratory infections.... [But now] I think possibly because it's the work life balance and maybe with COVID, I realised that yes, I could be home of an evening, I could go out for a walk, I could actually get some, like my own mental health a bit better, I could, so, I have silly things. I've taken up adult ballet, I now run regularly, none of those things seemed to be possible, with a job that was taking me to the ends of the earth...I enjoy this idea of switching off, going out and it's not because I'm going out partying, it's just like, yes, I can go for a walk. As I say this class this morning, was a new class that's just started, I thought I'm going to go and

have a look, yes, I've been twirling and everything this morning [at a line dance class].

3.4.1.1 Support from employers with health issues

Two women felt that their employers had been largely supportive with their health issues. One woman noted, for example, how her line manager was “totally understanding” and rang her “every few weeks” during her 12-week leave to check that she was ok. This same employer also gave her access to a free meditation app, which she found very helpful in managing her mental health symptoms. Another woman who suffered from “tennis elbow” stated that she appreciated that her manager and the occupational health team at work were very quick to provide her with new computer equipment to reduce her discomfort. Several other women noted that they originally come back on a phased return, which they had found helpful when transitioning back from long-term sick leave.

However, many of the women that we spoke to had found that the support provided by their employers was temporary or limited. For some women, they were granted the time off that they needed, but they felt that line managers were not sympathetic or understanding of their difficulties. For example, an HR officer at a large bank described to us how she suffered from a serious respiratory virus, a cancer diagnosis, and debilitating menopause symptoms all within the same time period, resulting in several prolonged periods of sick leave. She described how she felt that these problems were not taken seriously by her managers at the time:

So, I was run down, I'd been off with that, came back, got this [virus], I was off for a further three months, came back and then I got my cancer diagnosis and was like, for God's sake. Ironically somewhat ironically, I had male managers at that time. The reason for saying that, because I remember one of them, I remember the conversation very distinctly, because I was just like crying all the time and of course, “Alistair, are you married?” and he was like, “Yes,” “See when your wife's got PMT,” I was crying, I was bawling my eyes out, “That's what it's like for me all the time, and I don't know what to do?” They must have thought what! And the other young guy, he was nice but dim, he basically said to me, “So, if it wasn't for the cancer, would you have come back earlier?”

Denise, 55, HR officer for large bank

In another example, a call-centre worker was asked by her manager to provide a doctor's letter to explain why she had to take frequent trips to the toilet, something that was the result of her blood pressure medication:

One of the managers we had for a bit, said to me, “Why are you always nipping to the toilet?” I said, “I just have to go to the toilet, it's my age, I cannot help it.” ...she said, “I need a doctor's letter.” I said, “What for?” “To say why you're going to the toilet.” Because this time it was high blood pressure tablets or something, I'm not ill. My sickness is good, I'm never ill, touch wood. Anyway, I said, “Why do you want a sickness letter?” “So, you can say.” I said to her, “I'm not getting it.” She said, “You need to get it.” I said, “That's fine.” She said to me, “Did you get it?” I said, “No,” I said, it was a lie, I said, “No, it's

going to cost seventy pounds, so, if you want me to get it, you give me the seventy pounds and I'll get it." ...I never heard another word about it.

Barbara, 65, call-centre worker for insurance company

By comparison, other women reported being denied adequate working arrangements or sick leave in order to manage their illnesses. Two women reported, for example, that their requests for reduced hours were either denied, or took several months to approve. Another woman who worked for a large communications company, and who suffered from long COVID, said that her employer was initially supportive but then threatened her with "termination" procedures if she did not commit to a return date:

Like that ... I'm just back at work, I've been off for six months with long Covid... At first [they were] very supportive, but then it was like they wanted ... well, this was another thing, the manager, so two weeks at half shifts doing training, when I'd already told her I was struggling. And, then the third week back online, and I said, well that's just not going to happen, it's just far too much for me. And, then, yeah we got into a bit of a, well, not an argument, well a difference of opinion about that, and then I got my second line review with the centre manager, and he was ... he just more or less said, well, if you can't give us a date for coming back it will go to resolution. And, I said, what is that? Oh termination.

I thought, my God, I've been with you for 28 years, and it's meant to be a supportive meeting to get you back to work. And, I thought they'd say it themselves but. So ... and I know they're under pressure as well to get people back to work, and stuff, but it doesn't make you feel the best.

Mary, a 56-year-old call centre worker

Finally, it is worth noting that some women felt hesitant to ask for sick leave, even when needed, in case it created problems for them in the future at work:

So, I didn't want to be on long-term sick a couple of times, or take sick leave a couple of times because sometimes it triggers something with the HR system, and it happened to my husband once, and he had to go through hell to get it removed. It was not his fault. So, that was quite some time ago but I think maybe that was in the back of my mind because I thought, well, if I have this foot surgery, I am going to have to be off for months, a couple of months probably. So, that never happened.

Jill, 60, administrator for internet provider

In a further example of this reluctance to talk to managers, another woman developed a health condition which required her to be near a toilet at almost all times, although she did not share this information with her employer, instead asking regularly to work from home rather than taking sick leave. She emphasised,

however, that she had not told her employer why she wished to work from home. She was eventually reprimanded by her boss for the amount of time she was working from home.

In sum, the women in our sample generally found employers to be more supportive with short-term health issues or crises, than they were with longer term problems. Moreover, our findings also show how women may fail to disclose health conditions to employers. The following section on the menopause reports similar findings.

3.4.2 Women's experiences of the menopause in the workplace

How were women in our study impacted by the menopause?

Our research illustrates how the menopause impacts women in very different ways. Four of the women interviewed reported having had mild and manageable symptoms during the menopause, while three women had yet to experience any symptoms at all. However, the remaining 10 women that we interviewed described the menopause as having had a profound impact on their physical and mental health, and their personal and work lives. One woman referred to the menopause as “a deadly silent thing”, while other women described their symptoms as “horrendous”, “horrific”, “awful”, “really debilitating” and “like a madness”.

The most troublesome symptoms for these women, particularly in relation to work, were hot flushes, brain fog, fatigue, mood swings, uncontrollable crying, anxiety, depression, and heavy bleeding and pain. These symptoms presented particular challenges for women in their everyday work lives and were associated with difficult emotional and interpersonal experiences. For example, many women talked of feeling embarrassed when experiencing hot flushes in the workplace, particularly in front of colleagues or customers:

You know and then the other thing as well is when you get the sweats, and you sit there at work and I could almost, sometimes you would get them when you didn't want to get them and would always be when somebody comes over to you and the next thing is I could feel a line of sweat and you could see, you don't know if it's you but you think are they, you could see their eyes go down and it's like, your hands are dripping.

Caroline, 50, project manager for media company

I decided to try the patches...as they were really debilitating. It was quite embarrassing and when you're on the phone and you get in that hot and flustered way.

Lesley, 56, call-centre worker

The presence of male colleagues in the workplace could heighten these feelings of embarrassment for women, as described by a 60-year-old financial consultant:

All the other board members were male. All of a similar age, so, possibly did have some idea of what I would be going through, even to the point, I always remember, well she's a friend now, and I was sat in the office with her one

day and she suddenly went, “Oh my God!” And I was like, “What?” She said, “I can feel the heat from you!” I went, “Did you have to say that really out loud?”...She just came out with that and of course, all the guys then heads down and I was like yes, great, thanks for that, really appreciate that...I was taking it in my stride but now the whole office is aware and they’re all then looking to see, is your hair going to start dripping?

Catherine, 60 years old, financial consultant

Many women also discussed their struggles with brain fog, particularly emphasising problems with concentration, memory loss, and an inability to multi-task:

It is a concern...memory lapses and things like that, meetings that you wouldn’t have too much concern about... and you’re more apprehensive going into meetings, in terms of being prepared and that you’re not suddenly going to forget things, and making sure that you’ve got all your details there.

Anne, 52, trade union representative for an insurance company

You just deal with that one thing at the time, and then you forget all about it and then you go, I don’t know anything about that.

Claire, 54 years old, call-centre worker

I think I’ve got brain fog and wasn’t as sharp as I felt I had been.

Elizabeth, 62, content editor, media production company

My memory was dreadful. Sometimes so foggy, because I mean my job is so intricate and sometimes you'd read something three or four times and you think I can't understand what I'm doing and then suddenly it would just snap, that's right, I remember now but I think I covered it quite well, I mean it was hard work but I had to really dig in... I honestly thought for a wee bit I was going through Alzheimer’s because I was so forgetful.

Deirdre, 58, project manager for internet provider

Many women reported a significant drop in confidence at work as a result of these physical and cognitive symptoms. They also reported anxiety that they were being judged negatively by colleagues. Catherine, a 60-year-old financial consultant, described it as follows:

[I felt] less confident, and as I say, I think part of that was, my mother was ill, menopause, brain going everywhere, not remembering anything, and thinking, I feel absolutely stupid, they think I’m stupid. I can’t get my head round things as quickly.

For Elizabeth, a 62-year-old woman working in a media production company, this loss of confidence and anxiety over the negative perceptions of others kept her from talking to others at work about her struggles, or for asking for help at work:

My feeling, at that time, would have been, I wouldn't have wanted anybody to know that I was going through that. Do you know what I mean?...I'd have probably felt a bit cringy about [talking to a manager] and I mean the other thing was, I probably felt, I did start feeling a bit more tired and I think that's the last thing I would have wanted to confess, for the reasons of, we've just been speaking about. You don't want to point the finger at yourself and say, she's not up to it anymore, because you're already feeling that in a way, because of the physical symptoms and...the mental ones too.

Feelings of loss of confidence, and loss of respect from colleagues, were also exacerbated by symptoms such as mood swings and uncontrollable crying. Several of the women that we interviewed said that they felt less able to handle even minor conflicts with colleagues as they were worried about becoming upset or angry. Furthermore, these women said that, as a result, they became quieter at work and less willing to express their own views in discussions – an experience that could feel like a significant shift in their identity and sense of self.

Deirdre, a project manager at an internet provider, described this experience as follows:

The past five years have been really difficult as far as the menopause, it totally changed me, it really did and I was quite crabby at times as well, well emotional I would say, you get quite emotional, you take things to heart too easily. Sometimes, this guy wanted the radio on all the time, well I needed peace and quiet to concentrate, but he wanted to play the radio and I'd go away to the toilets crying and things, it was quite difficult....I became very emotional, weepy, things would upset me. Years ago I would be able to stand my ground and say I'm not putting up with that but because I think the menopause makes you an emotional wreck, and then you're not sleeping properly so you're tired.

In a similar example, Lindsay, whose story is told in full below, described how she felt that the menopause resulted in her losing the ability to “fight [her] corner”:

I think [when I was younger] I had to fight my corner, but I am good at this, and I was probably more vocal.... [But] I would probably never pick a fight in the time of the month because that's when you're a bit emotional but when you end up like that all month, there's never a good time to go, what about me? Because I see it as a bit of, probably weakness that you get emotional about something and you don't want to do that in front of your colleagues. So, that for me, is probably the biggie. I just didn't want to, I stopped fighting... to be honest.

Stigmas around mental health can also be a concern for women experiencing the menopause – the effects of which may continue to impact women even after their physical symptoms have resolved. For example, Denise, a 55-year-old HR officer at a large bank, described how she had experienced a loss of confidence at work due

to the menopause. Her symptoms had included recurrent panic attacks and crying fits in the office, brain fog, and extreme fatigue, which was induced partly by heavy bleeding and pain that had to be medicated with morphine injections. She said that after “a couple of years on the trot where basically I crashed and burned”, she took a prolonged period of sick leave. Despite considering herself as “out the other side” of this difficult time, Denise worried that these experiences still affected how others viewed her, even though she also stated that these fears were probably more “my perception, not the reality”. Furthermore, Denise told us that these anxieties made her more hesitant to pursue promotions or new opportunities at work:

It almost affects your credibility, whether real or perceived. I thought they don't need me anymore ...I think there is an element of unconscious bias plays into it, and that, I do, you underplay yourself, because you think that people know, they know your history. So, there's an element of looking at yourself from, well, you're only looking at it through our own self, as opposed to what others see and they don't see that, but you think they do. I think that is a residue for those that are still around, that saw the madness. That's what it felt like a madness, a madness. That's what it felt like, a madness...That's my perception, it's probably not the reality, I think my outputs speak for themselves...but that thread is still there, self-doubt.

It is worth noting that Denise also received a cancer diagnosis and suffered a serious respiratory infection during her most difficult years of the menopause, both of which required further time off work. While she feels clear now that the menopause was driving many of her struggles with her mental health, she said that, at the time, it was hard to disentangle the causes of her distress. This was also partly as she was in her forties and so she – and she felt others too – considered her to be “too young” to be experiencing the menopause.

That was the early stages. I think when I look back, I could see what was happening with that anxiety that, loss of confidence, the not knowing what I was doing, even though I was, in fact, capable, I was just all over the place. So, it was evident when I look back, but at the time, I just put it down to well, I didn't know this and I didn't know that, and da, da. I had a loss of confidence, I had anxiety, I had you know, basically I was so stressed, I was crying when I was going home on the train and I didn't know why and all this sort of stuff was going on.

This was a common finding in our research: women can find it hard to identify whether their emotional and cognitive symptoms in particular are a result of the menopause or other stressors in their life, such as work stress, caring responsibilities, or other health difficulties. Indeed, several women spoke of realising only many years later that their low mood, loss of confidence, and general sense of vulnerability corresponded with their perimenopause. Similarly, some women spoke of having had a poor awareness at the time that these sorts of experiences could even be caused by the menopause. Moreover, some women stated that this uncertainty about the cause of their experiences made them more reluctant to seek help.

This finding – in combination with the broader findings detailed above – have two important implications: first, they show how the menopause must be considered not simply as a set of difficult physical symptoms. Rather, it must also be considered in terms of its cumulative and often complex effects on the mental well-being and confidence of women in the workplace. Second, these findings point to the importance of improving awareness of menopause at all levels in the workplace – that is, among women as well as among their colleagues and managers – and of providing appropriate support. The following sections explore the question of support in the workplace.

3.4.2.1 Support in the workplace for women experiencing the menopause

Keeping silent: women's reluctance to talk about the menopause at work

Nine out of the 17 women interviewed in our research reported that they felt unable – or had felt unable in the past – to talk to their manager about difficulties with the menopause. As stated in above, for some women this reluctance was due to a concern about being seen differently or as somehow less capable of their work. Other women felt that menopause was still an unspoken or taboo subject in the workplace. For example, Caroline, a 50-year-old woman who worked for a media company and was currently experiencing menopause symptoms, described why she felt unable to talk to anyone at work about her experiences, especially her manager:

I wouldn't even begin to know how to say to someone at work I am having a bad day because I am going through the menopause... there's just not that conversation, you know, there's never been any correspondence out that covers that...I still don't think there's enough in the workplace. You know even though my line manager as I said is a nice chap, I don't know if I myself could phone up and could just go one day "the menopause is really affecting me today", like I don't feel comfortable saying it to him and I shouldn't [feel like that] but that's simply because it's not out there. It's because I know it'll make him feel uncomfortable, not me, because I do actually have to deal with it every day.

Caroline's last statement of concern about embarrassing her male manager was expressed by several other women who also saw this as one reason why they felt more comfortable talking to female managers about the menopause than to men. That said, the personality of the male manager in question was also considered to be important:

Oh gosh, no [I could not talk to my manager about it]. I had the most horrible, horrible man that you could ever wish to have as a manager, he was just a horrible man. He was just, you couldn't approach him about anything like that, that's for sure...I [did tell him] my face was burning, I didn't say it was menopause, I didn't want to embarrass him because he wasn't that approachable type of person.

Deirdre, 58, project manager for internet provider

The hot flushes, so I had to get a fan. Yeah, and like rages and stuff, it was a wee bit until I got medicated. But yeah, and that affects your concentration as

well, yeah... rages, and then the crying uncontrollably... Someone just had to look at me the wrong way, and I was off crying. [My manager] was good, she was really good, and when I was really feeling bad she used to just let me ... she used to give me a lift up the road, and stuff like that. So, yeah she was good. Very supportive, yeah.... But it [was] always kind of a taboo subject and, if you had to phone and say, to a man, that you weren't coming in, just female issues, oh don't mention another word, and that was kind of it... Don't know if it's different now, but yeah you just didn't speak about things like that... I'd be embarrassed [to talk to a male manager] I think they would, well, the male managers I've had, I think some of them would have been a bit embarrassed.

**Mary, 56, call-centre
worker**

Before the manager's secretary, she was great, she dealt with anything, she could go to the boss for me, you know she could say she's having women troubles or whatever, but I couldn't say that to him. I don't know what I'd do [instead], I'd just suffer.

**Kate, 54, administrator at a media
company**

Finally, two women noted that, not only did they feel unable to talk to their managers, but also that there was less HR support available to them now compared to the past. Lindsay, who had worked for a large bank before taking early retirement, described how hard it was to find someone other than her line manager to talk to when she was struggling with the menopause:

When the manager is so busy... it becomes who do you go to? I remember when I started in the bank, HR appeared two or three times a week. So you could go "could I have a word?". And you just went in. HR now is, "press option one for". It's like, really? You don't speak to a human, so a lot of the onus is then put on the line manager. You cannot go through to HR, unless it's a disciplinary or something that the bank considers is important.

For another woman, the problem was more to do with the company downsizing and becoming so small that there was no longer any HR structure in place:

So I don't understand what that's all about so I don't know where I would go if I had any, there's a sort of girl that seems to do sort of, I don't know, I suppose everyday company admin so I suppose she would be my first port of call but as I say we don't have a proper HR. We used to but as I say the company has downsized so much there aren't actually any of those sort of resources in place anymore. So you don't feel you are supported for a lot of things I suppose if I really thought about it. Whether it is menopause or any other type of female problem or any grievances in the workplace.

**Caroline, 50, project manager,
media company**

Asking for support: women's experiences of asking for support with the menopause at work

For the small number of women who did ask for support at work, experiences were varied, although predominately negative. For example, only one woman reported being told that she could take more breaks if she was struggling with her symptoms. This was also the only woman who reported being offered information on the menopause and on her rights (see next section), although some of the women that we interviewed were aware that their employers had recently introduced policies on the menopause.

While one woman reported using a fan at work to manage her hot flushes, four women complained of not being allowed to use a fan. One woman – a call centre worker at a large insurance company – was told this was due to COVID restrictions, while another woman at the same company was told it was due to electrical safety. A project manager at a large bank was told that she required a doctor's letter in order to use a fan, while another woman working at a communications company was also told that external electrical equipment was not allowed for safety reasons. This woman eventually managed to obtain a fan for her desk and a heater for her feet by pursuing her demand with HR, and by arranging the electrical testing herself. Reflecting on the experience, she emphasised that she would not have expected a female manager to behave in the same way as her male manager did at the time:

My feet would be freezing cold, my face would be burning and the back of my neck and hair would be soaking wet, that's what happens when you go through these sweats. They just suddenly happen to you and sometimes you just need a fan, but then the rest of your body could be freezing. So, I asked if I could buy, personally buy a fan and I wasn't allowed, no because it's a safety risk and you've got other people in the office and there's air conditioning if you're not happy. You couldn't open a window or anything because there was other poor people that didn't want to be draughty, they were freezing cold or hot or whatever...He was making out it was a health and safety thing. So, again I had to go above him and go to HR and say to them, I really need this, I'm soaking with sweat, I'm actually dripping with sweat but my feet are freezing as well. So, I was allowed to get a heater and a fan and I got the health and safety people, you know the folk that do the electricity things, I had to go out my way to get all that done so that I was allowed to use them. They'll be out of date by the time I go back to the office if course because they have to be updated, you have to get an electrical testing practise done on them. So, I've now got a female boss and I think she'll be a lot more understanding if I need it when I go back...I had to [do it myself] because it was all men who didn't understand, well there was one other woman who was my age but she just kind of suffered in silence as well, she was very shy and quiet and I'm the opposite.

Deirdre, 58, project manager for internet provider

As a final point, it is worth emphasising that women respond to experiences in the workplace in different ways and can have different perceptions of the behaviours of others. For example, Susan, a senior director at a financial services company,

described being told by a fellow director that she was being “hormonally challenged” and was “definitely taking it out on everyone”. He told her to “go back into your office, shut the door and to not speak to anybody”. She said that he continued by saying “please go away and stop talking to people until your hormones settle down”. Susan stated that she was not upset by this experience at all, and that “I admire and respect somebody who can actually just put it out there to you, and say, do you know this morning you’re being a total pain”. Susan asked her PA whether this was the case and she then apologised to her PA for her “bitchy” behaviour. Susan’s relative acceptance of this man’s behaviour is suggestive, in part perhaps, of her personality and worldview but also of that fact that she was a senior director in the company, who reported being confident of her importance in the business. This is an important reminder that context – and particularly relations of power in the workplace – are also an important factor that shape how women respond to the reactions and behaviour of others towards them as they experience the menopause.

Positive experiences of menopause support at work

Some women did report having more positive experiences of accessing support in the workplace, particularly when accessing information or networks specifically designed to address issues around the menopause. For example, while not being allowed a fan initially by her manager, the call centre worker at the insurance company eventually spoke to a “well-being lead” at work who directed her to the company’s information on the menopause, which she found very helpful. They also encouraged her to take more breaks if she was struggling:

I mean, we've got health and wellbeing people who regularly speak to us and we can really speak to them at any time if we've got any problems, which is really good. I spoke to the wellbeing lead when we were in the office and she directed me to the website, they had a whole section about menopause. It directed you to different areas for information, so I read through all that, I got time to go through all that, it advised you to go and see your GP and discuss it and things like that. They were happy for me to have my fan on my desk, even if it got a bit much just go into personal time, if I felt I needed a bit of space I could do that, they were very, very good.

Lesley, 56, call-centre worker

Claire, a call centre worker for a communications company, who had recently been experiencing brain fog and memory loss due to the menopause was aware of the company’s new policy on the menopause. She felt that, if necessary, she would draw upon this policy if she had to ask her manager to make any adjustments or if her manager raised issues with her work:

If it was a case that my manager was pulling us up on something, then I certainly would [use the menopause policy]. I mean, that’s one good thing about [my employer], all their policies are available for everyone to see, so it’s not like they’re hidden or anything like that. He’s not said anything to me about anything, but I would certainly pull out the menopause information anyway.

Lindsay, whose story is explored in full below, joined a network of women at work who were experiencing similar problems, which she found helpful:

There was a group, one of these things that had probably been set up by women in the same position and it was something you could join a call at lunchtime or something like that and they did have a lady on it, one time, when I dialled in, really helpful and sort of went, oh yes, I'm not the only one, or describe things and you thought, oh right, okay, I'm not actually going daft here, this is just part of the bigger picture.

Lindsay, 57, former project manager at large bank

It is also worth noting that several women stated that they were aware of a palpable shift in awareness around the menopause in recent years and that, if they had the same problems today as they did several years ago, they might feel more able to address it with their managers. This was especially the case where their employer had introduced training or a specific menopause policy in recent years.

Case study: Lindsay's story

Lindsay's story illustrates the detrimental impact that poor support and management in the workplace can have on women experiencing the menopause. It shows how these impacts can have long-lasting effects on the confidence of women, preventing them in some cases from seeking alternative or new employment. It also shows how women may struggle to talk openly about their symptoms with their managers, and that they may also struggle to access other forms of help, if this help is not readily and clearly available.

Lindsay had worked as a project manager in a large bank until 2019 when, at the age of 54, she decided to take early retirement. Lindsay attributed this decision – and her decision to not return to any form of work – to her experiences of the menopause at work.

Lindsay joined the bank in 2000 and, over the years, moved up four grades, ending up in a manager's position. She expressed pride in this fact, and confidence in the skills and capabilities that she had developed over the years. In our interview, however, she also described her confidence as "totally and utterly shattered" to the extent that she now felt unable to apply for any other jobs, despite being relatively keen to continue some form of work, particularly part-time work.

When asked why her confidence was so low, she spoke about the physical and emotional impacts of the menopause, particularly the impacts of cognitive symptoms, such as brain fog and memory loss. She stated that "[her] confidence just went, it was almost like, you're stupid when you reach a certain age." She also spoke at length about the lack of support and understanding that she received from her male manager at the time, whom she made a point of noting was "the same age as my son". The first example of this poor management that she gave in our interview was an instance when her manager made a joke about hot flushes, which she felt was at her expense:

'He actually joined a call one day and said "Oh god I'm having a hot flush" and then went "oh sorry Lindsay I didn't realise you were already on the call". It was just a huge joke...you could hear people laughing, whether that was out of embarrassment or whatever.'

This manager also proved particularly unsupportive if Lindsay was struggling to understand a new task – difficulties that were worsened by her brain fog:

'The brain fog is a biggie, also probably my boss' reaction if I had to say "I'm sorry, I don't understand that" again, kind of thing, and there's only so many times that you can get that reaction from someone that you just think, I'm going to stop asking questions.'

For Lindsay, her manager was part of a broader problem at the bank whereby too many "young people" were promoted to "man management" roles, despite lacking life experience and people-management skills:

'I feel that the culture in the bank was that, let's promote the youngsters as quick as we can but they had no man management skills. They might have had the technical skills...but they didn't actually know how to speak to people or treat people...I see things now that they're going to have everybody [trained] in the workplace, that's going to, well, good luck with that but when you're trying to explain it to a 30-year-old lad, who has women of that age in his team, I'm not sure they will all take it in, because it's not something they can experience.'

Given her experiences, it is perhaps unsurprising that Lindsay never spoke directly to her line manager about the menopause:

'I don't think I could express it at work, I'd have been embarrassed, to go to someone, and I keep going back to it, but that the lad who managed me, was the same age as my son, and if he was a good enough manager, I should have been able to approach him and say "I'm sorry, this is how I feel". It shouldn't have gone anywhere else, maybe to his boss, to say "This is why I have to give her allowances" or whatever. But I just couldn't do it.'

The only thing that Lindsay did ask for her during these difficult times was a fan on her desk, although she was told that she required a doctor's note for this. She described this as a final straw for her at work: "that was a biggie, why am I having to explain to someone? I used to joke about it, I'm at a delicate age. We will need a doctor's line. Really?" As mentioned in the above sections, Lindsay participated in a network group that she found helpful, although she stated that she found the HR system too remote and impersonal, and so she did not seek help from here. This last comment resonates with our interview with an HR officer at this bank, who expressed concern that employees often find the HR systems difficult to navigate.

3.4.3 Views and approaches to the menopause among employers

Our research suggests that the menopause is increasingly understood to be an important issue in the workplace by employers. Six out of the 13 organisations that we interviewed have done work in recent years around the menopause, while

another four organisations stated that they thought they should develop work in this area in the future. The remaining three organisations told us that they saw the menopause to be an important issue, however they felt that their existing approach to health and well-being – and to flexible working – would be adequate in supporting women who were struggling.

The six organisations who had done work on the menopause were – with the exception of one – organisations with at least over 100 employees. The exception was a small financial services company that was owned by a larger parent company: it was this parent company that had provided a policy and training on the menopause. For these organisations, work on the menopause had only begun in the last couple of years: indeed, many of these initiatives were still in their infancy, with most organisations reporting little work in this area prior to 2017.

The seven organisations that had not done any work on the menopause were organisations with under 100 employees, and the majority of these had under 20 employees. In other words, larger organisations were much more likely to have undertaken work on the menopause than smaller organisations.

The nature of this work on the menopause was fairly similar between organisations, and tended to include a range of initiatives, such as: training for line managers; networks that allowed peers experiencing the menopause to come together and talk; and policies that outlined the support available, as well as employees' rights within the workplace. One large bank that we interviewed also provided private insurance for their employees and, through this provider, employees had access to 'menopause clinics' where they could obtain medical advice. A communications company also noted that employees had access to a variety of general health and well-being tools, such as online Cognitive Behavioural Therapy.

The HR officer at this large bank pointed out, however, that the HR systems in the bank were complex and not necessarily easy to find. She noted that there had been a significant reduction in the number of HR employees in the bank, as all the HR systems had been replaced by online systems. She expressed concern that people were often unaware of what was available to them, due to the difficulties in navigating these systems. Interestingly, this concern resonates with the experiences of Lindsay (see above), a former employee at the bank, who commented on finding the lack of face-to-face HR support difficult when she herself was struggling with the menopause and an unsympathetic line manager.

Crucially, only two out of the six organisations who provided training on the menopause reported that training sessions on the menopause were compulsory for managers. In the remainder of these organisations, training on the menopause was often on a "self-service" basis, as an HR manager at a communications company put it. This meant that a person experiencing the menopause, or a manager, could access the training and policies online, if and when they became aware of the issue. As our research on women's experiences shows, however, many women feel unable to talk to their line managers about the menopause, instead choosing to keep their struggles silent. This underlines the potential problems of optional training on the menopause.

Furthermore, our research also suggests that it is not always clear to managers how they should raise the issue of the menopause with employees. An HR manager at a consultancy firm noted that she found this particularly difficult to manage, as she often felt instinctively that women were suffering with symptoms of the menopause, but she felt that it was problematic – and potentially offensive – to ask women if this was why their performance had suffered recently. For male managers, this can potentially be an even harder conversation to initiate: the managing director of a media production company, for example, said that he would be too “embarrassed” to ask a woman if she was experiencing the menopause. This suggests, therefore, that training and awareness initiatives need not only to assist those who are comfortable with talking about the menopause but also to help those conversations begin in the first place.

As already stated, three of the organisations that we spoke to stated that they did not feel that they needed specific menopause policies or training. Interestingly, these organisations all had under ten employees and, moreover, the people that we interviewed there were all women over 50 themselves – two of whom spoke openly to us about their own personal struggles with the menopause. These women stated that they felt that they would apply the same management approach to the menopause as they did to any other health or personal issue – “listening”, “empathy”, and “flexibility”. We also interviewed two male CEOs who felt that their companies should do more on the menopause because they had personally witnessed their spouses struggle with symptoms. These men expressed both a confidence in recognising symptoms of the menopause, and in talking about these issues with women.

These findings suggest that the skill and willingness of managers to engage and even recognise symptoms of the menopause may vary depending on their age and on their experiences of the menopause, be this personal experience or that of people close to them. It is reasonable to suggest, therefore, that the uptake of optional training on the menopause could similarly vary along these lines, with those with the least experience being the least likely to seek out support and training.

3.5 Women's wishes around retirement or reduced hours

What did women in our study say about their wishes around retirement and reduced hours?

Most of the women that we interviewed had specific hopes for when they wanted to retire. The majority of the women stated they wished to retire either at 60 or 65, while one woman hoped to retire at 55. In other words, most women hoped to retire before the official state pension age. In our sample, we also interviewed three women who had already taken retirement prior to 60: two of these women had subsequently returned to work while one had not. Most of the women cited financial reasons for why they wished to continue working, although some women also stated that they would be "bored" if they retired too early.

Many women also stated that they would like to reduce their hours as they approached retirement, if this was possible financially and if their employers would allow it.

Women spoke at length about their reasons for wishing to retire in the near future or, at the very least, to work substantially reduced hours. Most women spoke about wanting to retire or to reduce their hours so as to have more time to themselves to pursue their own interests, to spend time with family and friends, to travel, and to focus on their own physical and mental health. Several women also spoke about wishing to volunteer, while other women had acquired pets in lockdown and wanted the time to enjoy them, without having to leave them alone while they were in the office. In addition to these general hopes and desires for retirement, women also talked about specific concerns or experiences that made their wishes to retire, or to reduce their hours, more pressing.

A small number of the women that we spoke to reported having mentioned their retirement plans to their employers and/or expressed a wish for some sort of phased retirement whereby they reduced their hours as they approached retirement. One woman that we spoke to reported that these conversations with her employer had resulted in a change to her role and responsibility, so that she could reduce her hours in coming years. She stated that while she was initially daunted by this change, as it involved learning new skills, she welcomed the arrangement and the recognition from her employer that she would want to reduce her hours as she approached retirement.

3.5.1 Wishes to retire prior to ill health

One particularly common theme was that women observed poor health in people close to them and felt that they wanted to retire prior to the onset of similar health problems:

I'd like to be, well, done working definitely within the next five years. That's what I'm hoping, I'd like to be finished. I think also because...my mother had Alzheimer's and now my sister has Alzheimer's. And also my brother had a massive heart attack, and died when he was 53, or 54. So, I kind of feel like I do want to ... just in case I have the longevity gene, that I know is sometimes in the family, but you don't know what's around the corner. You just don't know. I mean my sister and her husband were going to travel, or move to New

Mexico, or Hawaii or someplace lovely, and that's never going to happen, and she's in a nursing home. And, my mother and father, they were enjoying their retirement, and then it happened in their 60s, both of them.

Jill, 60, administrator for an internet provider

I just want to enjoy life, you hear so many horror stories of people retiring at 65 and 67 and they don't enjoy it, they've got too many ailments and whatever going on, and I just want to still be young enough to enjoy it.

Claire, 54, call centre worker

Because I'm thinking I've worked since I was a 16-year-old, I've never not worked and I'm thinking I want to enjoy that time. I feel there's so many people that... they worked right up until state pension and the horrible thing is as soon as they left, they passed away.

Helen, 57, manager in a credit union

In some cases, such views were borne out of recent experiences of bereavement: indeed, three of the women interviewed had recently experienced the death of a sibling, which they all cited as a factor in their wish to prioritise their well-being over work.

3.5.2. Stress at work

Another factor that affected women's wishes around retirement were experiences of discontent or stress in the workplace. Three women, for example, saw early retirement as a solution to their problems in the workplace, although two of these women subsequently returned to work. These two women described their decisions as follows:

So, it was really bad and I just wanted out and the fact that I'd lost my sister as well I thought do you know what, life's too short, I'm not putting up with this. I needed the money, I still needed the money to pay the bills, so taking early retirement just seemed like the only option I had.

Lesley, 56, call-centre worker

I suppose things shifted, I wasn't entirely happy with the situation in my job. And I didn't have enough motivation to change it, and I just thought the easiest thing here is to retire and come out of it.

Amanda, 65, administrator for financial services company

For one call-centre worker who had not yet retired, retirement was an opportunity to escape the stresses of dealing with both difficult customers, and the scrutiny of managers:

But it's the shelf life, of getting shouted at. Why would I want another five years of getting shouted at constantly from customers and, so, that would be the reason as to why. Probably it's not the people around me, it would be the customers and the politics that go behind that, with the, how your manager sees it. Your manager is not sitting on the phone for a full hour for full-time shifts and getting picked up on the littlest things and whatever, it's just, I'm not into the politics about that either.

Claire, 54, call centre worker

3.5.3 Time with spouses

Women with partners or spouses who had already retired typically stated that this was also a key factor in their motivation to reduce their hours or retire fully:

If I could afford to, I would probably quite like to go at 55...my husband is ten years older, so, he's already retired, but doing a Maths Degree, with the Open University. So, in fact, in terms of having that time, we think time is more important, so, if we could afford it and not be working, it's something I wouldn't rule out.

Anne, 52, trade union representative for an insurance company

I'm married, my husband has now retired, so, that was also a driver for me, he's a few years older and I don't want to get to that stage, that says, do you know what? I've put so much into my working life and we didn't have some time together.

Catherine, 60, financial consultant.

With my husband retiring and my reduced hours we can go and do things together on a Thursday and a Friday, so it may sound mundane, but going to Costco on a Thursday is much nicer than on a Saturday.

Sandra, 52, bank worker and former senior manager at a large bank

If their spouses had experienced poor health themselves, this further increased their motivation:

It was a factor, at the time, when I finished up, it is a factor, my husband...in 2018 had three heart attacks... so, yes, I did have a thing, until I knew how my husband was going to cope with that, I didn't really want to move [jobs] or anything. So, yes, there's lots of little things but there's only so many times you can say, I don't want to, I can still do the work you give me, but I don't want to travel, I don't want to do this and I think you just, I don't know, everything just got too much. My sister died in 2018.

Lindsay, 57, former project manager at a large bank

I knew probably at that point, I knew I was going to retire at 60. And up until then I had always thought I would work on beyond 60, but at that point I knew I was going to stop. My husband had been quite unwell and had a triple bypass and retired a wee bit early, and it was killing me going to work every day when he was lying in his bed. I mean he is fit and well, and I am just a little bit younger than him. So, I was able to stop just shy of 60 and that's what I wanted to do at that point...I wouldn't want to leave my husband in the house all the time, because he doesn't have enough to do. That's what he would say and he likes the company.

Amanda, 65, administrator for a financial services company

My long-term partner, has had significant health issues, over a period of time. Now, he's back at work, etc., but he had a heart attack in 2016, he was nearly in a body bag in 2017, nearly died, and we were out in India at the time. 2018 he had sepsis, and just last year, he had some kind of shoulder thing. The reason for saying all that is that I think, also influenced me, right, take stock. Because that could have went either way.

Denise, 55, HR officer for a large bank

3.5.4. Employer views on retirement and succession planning

Employers demonstrated a variety of concerns around the question of retirement, sometimes demonstrating relatively conflicting approaches to the subject. On one hand, some HR managers expressed concerns about line managers making assumptions about people's plans for retirement. An HR manager for an IT consultancy firm, for example, stated clearly that line managers should not be having these conversations with employees, unless the issue was directly raised by the employee themselves:

So just like enforcing with the team leaders that they can't talk about retirement with an older person in the team because you wouldn't talk like that to someone in their twenties, so just making sure that everyone's treated exactly the same across the business. There are no specific written policies calling anything like that out... make sure that everybody's being treated the same and leaving the door open if that person wants to share that they are planning to retire, but if they don't, they don't have to do that.

Similarly, the HR director at a large financial services company also reported having discussions across the business with managers, reminding them they should not be making assumptions that people wish to retire before or even by the state pension age:

[It's about] the people managers having really good career conversations and not assuming people don't want to carry on progressing... You know, it can be 'Oh well, you know, that person's 60, they'll be thinking about their retirement'. Well not necessarily.

At the same time, this same company reported that they had increasingly seen "active discussion[s] on how [older people] want to phase into their retirement", with

senior partners in particular choosing to reduce their hours over a one- to two- year period prior to retirement.

Phased retirement was also considered by other companies and they generally welcomed this, seeing it as an opportunity to plan ahead. One employer also noted that where there were open conversations about retirement, this could be productive in allowing senior staff to train up younger staff.

In some cases, however, employers largely assumed that people in their late 50s and early 60s had reduced their hours because they were planning to retire in the near future, despite being hesitant to confirm this with their employees. Indeed, employers expressed some uncertainty about the best way to initiate these conversations with employees over retirement. For example, an HR manager for a consultancy social enterprise, stated that succession planning was quite central to their planning, given that they had an “ageing workforce” with a majority of employees over 40. She stated that they had tried to “promote honest conversations” between employees and line managers about retirement plans, although she stated that these were often difficult conversations for line managers, requiring sensitivity and consideration:

Now we recognise that line managers can sometimes find those conversations hard. There’s definitely a balance. So, what I wouldn’t want is a manager saying to Joe Bloggs: “By the way, when are you intending to retire?” – because that’s not what we would be looking for. But there may be an appropriate time... What I would always encourage is, a manager and an employee to know each other very well in the sense that ... or to find a way of communicating with each other, so they know when the appropriate time to ask certain questions are. So, if there was a window of opportunity somewhere along the line, that somebody was saying: “Oh, well, I’m thinking that in a few years’ time I’m probably going to retire.” You might say: “Are you genuinely thinking about that? Is that something that you’re planning for?” And you would get a feel for whether the individuals is going to stay 10 years, or whether they’re ... Some people are very open: “Oh, no, I’m on the countdown. I’ll be out of here in 2 years’ time.” A lot of managers will know that, without even asking a question as such. So, I think that’s helpful, but equally I think some managers find even that subtle conversation quite hard to get into.

Interestingly, the organisation had recently asked an external organisation to run some “Planning for Your Future workshops” for employees, which this HR manager felt was useful as a way to “try and break down some of those barriers”. She re-emphasised that the most important thing was creating an environment where people felt able to share their retirement plans, without fear of discrimination:

It’s trying to help people to have those conversations, where they feel appropriate, that its appropriate to do so, but at the same time not feel threatened by it – or like you say, know that they’re not going to be disadvantaged because they’ve then said [that]. It’s not that they’re not committed to the organisation, it’s just that they are thinking a wee bit further

ahead – they want to give us that long-term plan. Helpfully, quite often people do raise it.

Chapter Four: Conclusion

This research explored the experiences of women over 50 working in the Finance and Insurance sector, and the Information and Communication sector, in Scotland. We interviewed both women and employers in these sectors, focusing in particular on how workplace practices have shaped these women's views and experiences of pay and progression. These two sectors were chosen in order to provide focus to the research, and to remove any confounding factors generated by differences across sectors.

Our research raises a number of important questions about how barriers to progression for women over 50 in the workplace may be reduced. They also point to areas that require further research. The following recommendations are aimed at employers as well as policy makers, trade unions, and other stakeholders who work with employers and individual workers.

Our recommendations relate closely to the Fair Work Convention's Fair Work Framework, in particular the dimensions of opportunity, respect, and effective voice. The recommendations focus on:

- A need for employers to commit to consideration of age as a fundamental equalities dimension, which is strongly associated with the Framework's **dimension of opportunity**;
- An understanding of the pivotal relationship between health and work for this demographic, which has a direct link to the **dimension of respect**; and
- A recognition that women's voices must be heard more in the workplace to understand barriers faced and to guide future workplaces practices, which talks to the **dimension of effective voice**.

It is worth noting that, in relation to women's experiences and employer practices, our research did not find any significant differences between the two sectors. It is also important to note that some of the issues identified in this report may potentially be specific to – or at least more pronounced in – these two sectors when compared to the wider population. For example, women in both sectors and employers expressed a belief that male-orientated workplace cultures were more of an issue in their sector than in others. It is also possible that women's and employer's concerns about technology may be more pressing in these two sectors given the reliance on technology in both these sectors. At the same time, it is also likely that many of our findings will also apply to other sectors, particularly given that we interviewed women in a range of different jobs and workplaces. Ultimately, however, the applicability of these recommendations beyond the two sectors under investigation can only be fully addressed through further research.

Recommendations and areas for further research

1. Improving awareness among employers of age-related barriers to progression

How can employers increase their awareness and understanding of how age affects the workplace experiences – and specifically the progression opportunities – of women over 50 within their organisations? Our research suggests that while gender is often recognised by employers as a potential barrier to progression in the workplace, age is rarely considered in the same way. Similarly, employers often do not consider how workplace interventions around gender and progression may affect women of different ages in different ways.

- **Recommendation 1a:** Raise awareness about the importance of age as a diversity and inclusion priority among employers.
- **Recommendation 1b:** Employers should consider ways to monitor the age profile of their organisations and of their management structures in particular.
- **Recommendation 1c:** Employers should monitor how age affects recruitment, pay, and progression outcomes within their organisations.
- **Recommendation 1d:** Employers should better tailor interventions around the Gender Pay Gap (GPG) to different age groups.

2. Improving awareness of the GPG among employers

Our research suggests that some employers – particularly those that do not have to report their GPG – do not always understand the difference between equal pay and the GPG. Similarly, employers that do not need to report are not always aware of how to monitor their GPG, nor of how to identify the key drivers of their GPG.

- **Recommendation 2a:** Raise awareness of the GPG and its drivers among employers, particularly among those smaller organisations who do not have to report their GPG
- **Recommendation 2b:** Raise awareness of how to monitor the GPG, particularly among those smaller organisations who do not have to report their GPG.

3. Improving transparency around pay structures

Our research suggests that a lack of transparency around pay structures can contribute to sentiments of suspicion and discontent among women about their pay and how it relates to the pay of others, particularly men. Moreover, a lack of transparency can also contribute to women's reluctance to ask their employers about equal pay, as they can often feel uncertain as to whether their grievances are justified.

- **Recommendation 3a:** Employers should improve transparency around pay and grading structures.

4. Providing support to both women and employers around recruitment and promotion processes

Our research suggests that both employers and women employees over 50 could benefit from more support on navigating recruitment and promotion processes. The employers in our research study demonstrated a lack of awareness about age-inclusive recruitment practices. This is significant given that many of the women in our study expressed concerns about how age bias and discrimination could affect their chances when applying for new jobs. By using more age-inclusive recruitment practices, employers could potentially increase the number of older women who feel confident in applying for jobs.

In addition, our research shows that women can find recruitment and promotion procedures intimidating, particularly if they are perceived as complex. For example, women cited things such as psychometric testing, scenario-based tasks, and presentations as examples of such complex recruitment processes. Our research suggests that women over 50 could benefit from support and guidance on navigating these sorts of processes.

- **Recommendation 4a:** Employers should adopt more age-inclusive recruitment practices.
- **Recommendation 4b:** Provide women over 50 with more support and guidance on recruitment and promotion processes.

5. Providing a more supportive environment in the workplace around the use of technology

Our research suggests that women over 50 can feel concerned about their capacity to use new or complex technology. They can also feel at a disadvantage in comparison to younger workers in this regard. Our research found that these concerns were particularly pronounced in call-centre workers, who felt that their opportunities for progression were determined by their ability to use technology at speed. It is important to note that these are perceptions among women, and we are not presenting evidence here on the accuracy of their perceptions.

Some of the employers in our research expressed similar concerns about the capacity of workers – both men and women – over 50 to use new or complex technology. Some employers also expressed concerns about how to provide training and support to older workers without causing offence.

Our research suggests that employers should support women over 50 with the use of technology in sensitive and appropriate ways. This could involve providing training and support both for workers over 50 as well as for their managers. However, it could also involve employers evaluating how performance criteria may disadvantage certain groups of workers more than others.

In order to ascertain the best way to support women with these concerns, further evidence needs to be collected on the factors that drive these perceptions among older women, and the extent to which these perceptions reflect realities in the

workplace. Moreover, further work needs to be done to explore how best to provide support to women in ways that build upon this evidence, and that also are sensitive to women's broader concerns around their age and position in the workplace. This could include, for example, reviewing evidence on the most effective forms of training, as well as developing training materials in peer-to-peer sessions with women in this demographic.

- **Recommendation 5a:** Employers should provide women over 50 with training on the use of technology in sensitive, appropriate, and evidence-based ways.
- **Recommendation 5b:** Conduct further research on how these women would like to receive this support and training.
- **Recommendation 5c:** Employers should evaluate how their performance criteria may disadvantage certain groups of workers more than others, and adapt performance criteria accordingly.

6. Increasing opportunities for flexible working and home working

Our research shows that women over 50 often favour flexible working, including part-time work. Flexible and part-time hours can be crucial for women over 50 as they allow them to manage their caring responsibilities for others, as well as their own mental and physical well-being. Women over 50 may also appreciate working at home for similar reasons and may find regular and long periods of travel difficult.

Our research shows that the COVID-19 pandemic has led to at least some employers being more open to flexible and home working in particular. Our research suggests that employers should continue to increase opportunities for part-time work, home working, and flexible work within their organisations. Similarly, employers should consider how requirements to travel either for work or for training could provide a barrier to the progression of women over 50.

- **Recommendation 6a:** Employers should increase opportunities for part-time work, home working and flexible work.
- **Recommendation 6b:** Employers should consider how requirements to travel either for work or training may present barriers to progression for certain groups of workers.

7. Increasing awareness of and providing appropriate support on the menopause

Our research points to the often profound physical and mental effects of the menopause for many women in the workplace. In particular, our findings show that the menopause can result in difficult physical symptoms that require appropriate occupational health interventions by employers. However, our research also suggests that the menopause can affect the confidence and psychological well-being of women at work, and that this must also be considered by employers in policies and interventions around the menopause.

Furthermore, our research suggests that many women feel unable to talk about the menopause in the workplace. This is significant when we consider that many of the employers in our study offered only optional training for managers on the menopause. Employers should consider whether optional training is sufficient to help promote conversations about the menopause in the workplace and to encourage women to report their difficulties.

- **Recommendation 7a:** Increase awareness among women, colleagues, and line managers about the impact of the menopause.
- **Recommendation 7b:** Employers should provide mandatory, rather than optional, training for managers on the menopause, to help promote conversations about the menopause in the workplace.
- **Recommendation 7c:** Employers should provide appropriate support on the menopause, including menopause policies and occupational health interventions.

8. Developing guidelines for best practice on talking about retirement in the workplace

Our research shows that employers often feel uncertain about how to talk to employees about their retirement plans, even though in many cases these employers would welcome these conversations. In the absence of these conversations, employers may make assumptions about when employees wish to retire.

Our research suggests that while women often do have a clear sense of their retirement plans, they do not necessarily discuss these plans with their employers. Similarly, our research suggests that while many women may have clear views on why they wish to reduce their hours or to approach their careers in different ways as they grow older, they do not necessarily have these conversations in the workplace. Our study did not, however, generate a significant amount of evidence on why women do or do not have these conversations with employers. Nor did it generate much evidence on women's experiences of the impact of these conversations when they do occur. This is something that could usefully be explored in further research, so as to develop a clear sense of how employers and employees can best approach the question of retirement in the workplace.

- **Recommendation 8a:** Develop guidelines for best practice for employers on how to initiate and have conversations about retirement in the workplace.
- **Recommendation 8b:** Conduct further research on why women over 50 may or may not initiate conversations in the workplace about their plans around work as they grow older.

9. Promoting intergenerational respect and working

Our research suggests that some women over 50 experience age differences as a source of tension between colleagues in the workplace. This finding suggests that further research should be conducted on intergenerational working, and on the barriers to intergenerational respect in the workplace. This research should also include the perspectives of younger workers on these same issues.

- **Recommendation 9a:** Conduct further research on intergenerational working, focusing on the factors that facilitate or prohibit intergenerational respect in the workplace.
- **Recommendation 9b:** Develop guidelines for best practice for employers on how to promote intergenerational respect in the workplace.

10. Promoting awareness of how structural issues around care impact women over 50

Our research shows how women over 50 may have caring commitments for their grandchildren that impact on their experiences and views of work. Several women in our study, for example, reduced their working hours in order to care for grandchildren. It is important to note that these women saw these commitments not only as an opportunity to spend time with their grandchildren but also, crucially, as an opportunity to help their own children. In addition, our research found that women over 50 may have caring responsibilities for elderly parents that are often time-consuming and emotionally demanding.

As stated in recommendation number 6, flexible working allows women to better manage their work responsibilities with their caring responsibilities for others. However, it is also important to consider broader structural issues relating to care, such as the accessibility and affordability of good-quality childcare for parents, and of good-quality care for the elderly. Research and policy work on care systems should, therefore, consider the impact of caring structures on the experiences of women over 50 in the workplace.

- **Recommendation 10a:** Raise awareness of how women over 50 are impacted by care structures.
- **Recommendation 10b:** Research and policy work on care should consider women over 50 as a key group for consideration.

Appendix A: Female workers in Scotland, by sectors

Table A1: Workforce jobs by male and female part-time and full-time workers in Scotland, Information and Communication. These numbers are depicted in Figure 1.

Date	Male FT	Male FT, % of all	Male PT	Male PT, % of all	Female FT	Female FT, % of all	Female PT	Female PT, % of all	Male Total	Male % of all	Female Total	Female % of all	Total
1996	26,971	58%	3,371	7%	10,462	22%	5,773	12%	30,342	65%	16,235	35%	46,577
1997	29,455	55%	3,524	7%	13,203	25%	7,168	13%	32,979	62%	20,371	38%	53,350
1998	28,988	55%	3,934	7%	12,451	24%	7,087	14%	32,922	63%	19,538	37%	52,460
1999	32,041	55%	3,637	6%	17,128	29%	5,846	10%	35,678	61%	22,974	39%	58,652
2000	35,162	52%	4,313	6%	19,370	29%	8,601	13%	39,475	59%	27,971	41%	67,446
2001	40,039	54%	4,469	6%	19,040	26%	10,816	15%	44,508	60%	29,856	40%	74,364
2002	38,909	54%	4,785	7%	18,236	25%	9,764	14%	43,694	61%	28,000	39%	71,694
2003	41,963	56%	7,215	10%	15,722	21%	10,316	14%	49,178	65%	26,038	35%	75,216
2004	42,312	57%	5,016	7%	17,960	24%	9,355	13%	47,328	63%	27,315	37%	74,643
2005	40,168	54%	6,464	9%	16,695	23%	10,702	14%	46,632	63%	27,397	37%	74,029
2006	40,688	53%	6,736	9%	18,753	24%	10,975	14%	47,424	61%	29,728	39%	77,152
2007	41,200	55%	5,666	8%	18,772	25%	8,784	12%	46,866	63%	27,556	37%	74,422
2008	43,568	57%	7,275	10%	16,923	22%	8,006	11%	50,843	67%	24,929	33%	75,772
2009	40,157	58%	6,209	9%	14,007	20%	8,904	13%	46,366	67%	22,911	33%	69,277
2010	43,182	62%	4,538	6%	14,221	20%	7,945	11%	47,720	68%	22,166	32%	69,886
2011	42,562	66%	3,450	5%	13,146	20%	5,543	9%	46,012	71%	18,689	29%	64,701
2012	45,798	60%	9,265	12%	15,412	20%	6,266	8%	55,063	72%	21,678	28%	76,741
2013	39,434	57%	6,065	9%	14,878	21%	9,041	13%	45,499	66%	23,919	34%	69,418
2014	46,560	64%	4,731	7%	12,285	17%	8,842	12%	51,291	71%	21,127	29%	72,418
2015	41,153	62%	3,107	5%	13,484	20%	8,741	13%	44,260	67%	22,225	33%	66,485
2016	48,264	59%	4,427	5%	20,177	25%	8,298	10%	52,691	65%	28,475	35%	81,166
2017	42,408	59%	4,972	7%	18,256	25%	6,830	9%	47,380	65%	25,086	35%	72,466

2018	51,129	59%	2,640	3%	22,818	26%	10,270	12%	53,769	62%	33,088	38%	86,857
2019	61,220	59%	6,655	6%	25,142	24%	10,640	10%	67,875	65%	35,782	35%	103,657
2020	58,335	60%	7,116	7%	22,194	23%	10,155	10%	65,451	67%	32,349	33%	97,800

Table A2. Workforce jobs by male and female part-time and full-time workers in Scotland, Finance and Insurance. These numbers are depicted in Figure 2.

Date	Male FT	Male FT, % of all	Male PT	Male PT, % of all	Female FT	Female FT, % of all	Female PT	Female PT, % of all	Male Total	Male % of all	Female Total	Female % of all	Total
1996	34,447	40%	823	1%	40,442	47%	10,355	12%	35,270	41%	50,797	59%	86,067
1997	34,883	39%	1,835	2%	38,997	44%	12,991	15%	36,718	41%	51,988	59%	88,706
1998	37,750	43%	1,428	2%	36,994	42%	11,160	13%	39,178	45%	48,154	55%	87,332
1999	41,514	44%	1,839	2%	38,541	41%	11,766	13%	43,353	46%	50,307	54%	93,660
2000	38,959	38%	2,529	2%	44,369	44%	15,663	15%	41,488	41%	60,032	59%	101,520
2001	41,815	41%	3,419	3%	42,844	42%	14,667	14%	45,234	44%	57,511	56%	102,745
2002	47,862	42%	3,653	3%	47,205	41%	15,217	13%	51,515	45%	62,422	55%	113,937
2003	43,184	37%	3,722	3%	48,400	42%	20,760	18%	46,906	40%	69,160	60%	116,066
2004	44,500	37%	2,761	2%	49,300	41%	23,076	19%	47,261	40%	72,376	60%	119,637
2005	44,086	38%	2,986	3%	46,982	41%	20,845	18%	47,072	41%	67,827	59%	114,899
2006	40,225	40%	2,287	2%	40,590	40%	17,135	17%	42,512	42%	57,725	58%	100,237
2007	41,688	40%	2,805	3%	42,153	41%	17,147	17%	44,493	43%	59,300	57%	103,793
2008	44,607	43%	1,656	2%	41,138	39%	17,457	17%	46,263	44%	58,595	56%	104,858
2009	36,675	41%	1,350	1%	35,711	40%	16,430	18%	38,025	42%	52,141	58%	90,166
2010	44,610	46%	1,874	2%	34,405	36%	15,382	16%	46,484	48%	49,787	52%	96,271
2011	40,707	45%	1,679	2%	32,932	37%	14,171	16%	42,386	47%	47,103	53%	89,489
2012	36,484	43%	1,279	2%	32,105	38%	14,470	17%	37,763	45%	46,575	55%	84,338
2013	38,304	42%	3,378	4%	31,711	34%	18,550	20%	41,682	45%	50,261	55%	91,943
2014	41,226	45%	2,784	3%	32,681	36%	14,348	16%	44,010	48%	47,029	52%	91,039
2015	35,862	43%	4,413	5%	30,712	36%	13,196	16%	40,275	48%	43,908	52%	84,183

2016	39,441	44%	2,219	3%	31,480	35%	15,562	18%	41,660	47%	47,042	53%	88,702
2017	40,374	47%	2,326	3%	30,573	36%	12,495	15%	42,700	50%	43,068	50%	85,768
2018	38,686	47%	2,040	2%	29,302	36%	11,708	14%	40,726	50%	41,010	50%	81,736
2019	38,228	42%	1,505	2%	32,820	36%	18,530	20%	39,733	44%	51,350	56%	91,083
2020	39,870	46%	1,722	2%	34,083	39%	11,680	13%	41,592	48%	45,763	52%	87,355

Appendix B: Interview guides

Discussion Guide Employee over 50

Introduction and consent (3 mins)

Thank you for participating in this interview. My name is _____ and I am a researcher at the National Institute of Economic and Social Research (NIESR). We are an independent research organisation and a registered charity. We are conducting a research project on the experiences of women aged over 50 in the workplace in Scotland. This is funded by the Fair Work Convention, an independent body that advises the Scottish Government. For this project, we are interviewing women like yourself to find out more about your experiences of work. We really want to hear about your personal experiences and learn more about how things are – and how things have been – for you at work. The interview will last around 60 minutes.

All the information you provide will be treated in the strictest confidence and will not be shared with anyone outside of the research team at NIESR. All the findings will be analysed and reported anonymously. This means that your name and any other identifiable characteristics, such as your workplace and job title, will be either removed or changed in any reports or publications resulting from the research, so that you cannot be identified in any way. Crucially, we will not tell your employer that you have participated in this research, and we will not reveal to them anything that we discuss in the interview.

Your participation is voluntary, so you are free to withdraw at any stage without giving a reason, and you are free to decline to answer any of the questions. With your permission, interviews will be recorded so that I can listen back and ensure that I have not missed anything you have said. These recordings will be stored on secure servers. *Please can you confirm that you are willing to take part in this research? [obtain consent]. Please can you confirm that you are happy for this interview to be recorded? [obtain consent]. [start recorder after consent obtained].* Do you have any questions before we start?

About you and your work (5 mins)

Can you briefly tell me about yourself: your age, living situation and what your current job is?

- [if organisation is unknown] What is the nature of your organisation? How many employees? Do you know how many women work there, and how many of these women are over 50?

How long have you worked in this job?

What contract do you hold? [*permanent, fixed, zero hours, etc*]

How many hours do you work a week?

- What hours do you work? [*if shift work, probe for timings of shifts*]
 - Are you happy with these hours?
- How flexible are your hours?
 - Are you happy with this arrangement?
- Where is the job based? [*home/office etc*]

- Are you happy with this arrangement?

How have these working arrangements changed since you started the job?

How did you come to work in this job?

Can you tell me about what you were doing before this job?

- Were these jobs full time or part time?

Have you ever had breaks in employment, for example due to sickness, unemployment/redundancy, or caring for others?

Have you ever been in full time or part time study? What did you study?

General experiences at work (10 mins)

Can you describe to me what an average day looks like for you at work?

- What sorts of tasks do you carry out routinely?
- Who do you report to? Do people report to you?

Are there things you particularly like about your work? [probe for more detail on each]

Are there things you dislike or find difficult about your work? [probe for more detail on each]

Is there anything you would like to change in your workplace?

Experiences of pay (15 mins)

Do you think your current pay is fair? Why/why not?

Do you receive any non-pay benefits? [e.g. pension, health]

How do you think your pay compares to your colleagues' pay?

- [If there are differences], why do you think this is?

How has your pay changed over time in this job?

- How does this compare to previous jobs?

How have you felt about your pay in previous jobs?

Have you ever taken steps to try and change your pay?

- Why/why not?
- [If they state a desire to take steps] What would help you to take these steps?

Do you know if your colleagues have taken steps to change their pay?

Has your employer ever taken steps to try and change your pay?

- Why do you think this is?

Experiences of progression (15 mins)

Overall, do you think your current job is a good match to your skill set? *[probe for: are skills underutilised? Does role ask for additional skills beyond skillset?]*

Are you happy with the amount of responsibility you have in your current job?

- If not, what would you like to change?
- Why do you think this has not happened yet?

How do you think your level of responsibility compares to your colleagues'?

- [If there are differences], why do you think this is?

Would you like a promotion? Now? In the future?

- Has the opportunity arisen for a promotion in your current job? Why/ why not?
- Have there been opportunities that you have chosen not to pursue?

Have you had experiences of successful or unsuccessful promotion in the past?

- How did this come about?
- Why do you think you were successful/unsuccessful?

How do you think your experiences of promotion compare to that of your colleagues?

Are you happy with the amount of training/professional development you receive at work? Why/why not?

- Are there training opportunities that you do not take up?
- What would you like more of, and why?
-

Are there any other opportunities you would like more of at work?

- What would help you achieve these?

Do you have any other personal goals – things you would like to achieve – in relation to your work?

- What would help you achieve these?

Experiences of age, gender and other identities (10 mins)

Thinking about your experiences at work, do you feel, or have you ever felt, that being a woman has helped you or held you back at work?

- [if hindered] In what ways? How do you feel about this?
- [If helped] Have you ever thought that being a woman could potentially hold you back at work?

Thinking about your experiences at work, do you feel, or have you ever felt, that your age has helped or hindered you at work?

- [if hindered] In what ways? How do you feel about this?
- [If helped] Have you ever thought that your age could potentially hold you back at work?

Are there any other aspects of your identity or your life that you think have helped or hindered you at work? *[If unsure, can prompt: for example, ethnicity or disability]*

Have you ever experienced bullying or harassment due to your age? Due to your gender?

Are you aware of any initiatives/policies that your organisation has to support women? And to support people over 50?

Do you find your line manager supportive? And the other senior managers?

Life outside work (5 mins)

How easy do you find it to balance your work with your life outside work?

- What has helped with this?
- What would help with this?

Do you have responsibilities outside work that have a significant impact on your life? Has this ever been the case in the past?

- How do these affect your experiences at work?
- What helps you to manage these responsibilities?
- Do you think these have impacted things like your pay or progression at work?

Do you find – or have you ever found – that your health affects your experiences at work?

Many women experience symptoms relating to the menopause that affect their experiences of work. Would you say this applies to you, now or in the past?

Looking forward (5 mins)

What are you looking forward to in the future in your life in general?

Do you have any worries about work specifically and the future in general? *[probe for: pensions, health, etc]*

Discussion Guide for Employers

Introductions and Consent (3 mins)

My name is _____ and I am a researcher at the National Institute of Economic and Social Research (NIESR). We are conducting a research project on behalf of the Fair Work Convention – an independent body that advises the Scottish Ministers. The project aims to understand better the experiences of women aged over 50 in the workplace, particularly in terms of their pay and progression. We are interviewing employers of all sizes in specific sectors across Scotland. The interview will last around 60 mins.

All the information you provide will be treated in the strictest confidence and will not be shared with anyone outside of the research team at NIESR. All the findings will be analysed and reported anonymously. When we write our report for the Fair Work Convention, we will change or remove your name, as well as the name of your

organisation, and any other information that could identify you. This means that you and your organisation will not be able to be identified in any way. Your participation is voluntary, so you are free to withdraw at any stage without giving a reason, and you are free to decline to answer any of the questions.

With your permission, interviews will be recorded so that I can listen back and ensure that I have not missed anything you have said. These recordings will be stored on secure servers. *Please can you confirm that you are willing to take part in this research? [obtain consent]. Please can you confirm that you are happy for this interview to be recorded? [obtain consent].* [start recorder after consent obtained]. Do you have any questions before we start?

About your organisation (5 mins)

Can you briefly tell me about your organisation?

- What's the nature of your business?
- What is the structure of your organisation? [*probe for independent establishment, or one part of larger organisation*]
- Where are you based?

What is your role in the organisation?

Can you describe to me the nature of your workforce? [*Try to ascertain whether they know or collect data on the number of employees over 50, and on gender*]

- Size
- Age composition
- Gender composition
- Ethnic composition
- Disability

How do each of the above vary by grade? [*Try to ascertain at least the composition of management team*]

What would you estimate is the average tenure of employment for women over 50 in your organisation?

Have there been any significant changes to the profile of your workforce in the past few years?

[Skip these two questions if short on time:]

How does the age profile of your workforce compare to other organisations in the sector?

How does the gender profile of your workforce compare to other organisations in the sector?

Working arrangements (10 mins)

How many of your employees are full-time and how many are part-time?

- Are any of your staff more likely to work part-time or full-time than others? *[focus in particular on age/gender/job grades & job roles]*
- Are any staff on zero hour contracts?
- Do staff work shift work? How are the timings of shifts organised?

What do you think are the advantages and disadvantages of employing part time workers for you as an organisation?

What do you think are the advantages and disadvantages of part-time work for your employees?

What is your approach to flexible working? *[probe for what 'flexible working' means to them/different types of flexible working]*

When was flexible working introduced as an option/policy? Has the policy changed over time?

How many people took up the option of flexible working after its introduction? How has this uptake changed? How many people currently work flexible hours?

- Are any of your staff more likely to work flexible hours than others? Has this changed over time? *[probe for age, gender, job role & grade]*
- Is flexible working open to senior managers? How many of the senior managers work flexible hours? *[probe for policy versus uptake]*

What do you see as the advantages and disadvantages of flexible working for you as an organisation?

What do you think are the advantages and disadvantages of flexible working for your employees?

Pay (5 mins)

Do you collect data on your gender pay gap? *[check for understanding of gender pay gap]*

- [If no] why not? *[note that it is mandatory for organisations over 250 employees]*
- [If yes] What has this data shown?
- [if yes] How did you respond to the data?

Do you collect data on how pay relates to age in your organisation?

- [if no] why not?
- [If yes] What has this data shown?
- [if yes] How did you respond to the data?

Are bonuses offered in your organisation? Who usually receives them? *[probe for role, gender, age]*

Are your employees unionized? How does this impact your pay policy?

Progression and opportunities (5 mins)

What is the process for promotion in your organisation?

- Are these open to all staff? Only certain roles/pay grades?

- Are these open to part-time staff?

What training or CPD opportunities do you offer your staff?

- Are these open to all staff? Only certain roles/pay grades?
- Are these open to part-time staff?
- Which staff usually take these up?
- Why do some staff not take these up?

Do you monitor promotions by age? By gender? By any other factor?

Do you review promotion procedures to identify indirect discrimination by age? By gender? By caring responsibilities? By any other factor?

Age-related and gender-related practices (15 mins)

What do you think are the advantages and disadvantages of employing people over 50 years old in your organisation?

Do you think workers over 50 in your sector face any particular challenges?

Does your organisation have any specific policies or practices that relate to the age of your workers? [*probe: recruiting older workers, retaining older workers, promoting older workers*]

- Why/why not?
- [If yes] How successful do you think these have been? Why/why not?
- [if yes] Do these policies differ for men and women?
- [if no] Could you imagine developing these in the near future? Why/why not?

What do you think are the advantages and disadvantages of employing women in your organisation?

Do you think women in your sector face any particular challenges?

Do you think women over 50 in your sector face any additional challenges?

Do you have any specific policies or practices that relate to the gender of your workers? [*probe: recruiting female workers, retaining female workers, promoting female workers*].

- Why/why not?
- [If yes] How successful do you think these have been? Why/why not?
- [if yes] Do these policies differ for workers of different ages?
- [if no] Could you imagine developing these in the near future? Why/why not?

Do you have any specific policies or practices relating to other characteristics, such as ethnicity or disability?

What do you think employers in your sector could do to address some of the challenges faced by women over 50 in the workplace? [*prompt with list of potential challenges, especially if they haven't listed many in previous questions: e.g. less full-time experience than male colleagues, caring responsibilities for others, health issues, menopause*].

- What would help you as an organisation to develop these practices?

- What more could be done by external actors/organisations to help you in developing these practices?

Are you aware of any government or charitable initiatives aimed at improving the experiences of older workers in the workplace? [*Prompt: describe initiatives such as 'Carer Positive' or Age Scotland's 'Age Inclusive Matrix'*].

- Would you use these initiatives if they were available to you? Why/why not?



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