

# Building the case for mid-life career interventions

A literature review informed  
by the experience of Aviva UK



Finance and wealth

**Welfare**

Employment

**Prevention**

Financial planning

**Education**

Retirement

**Social care**

Work

**Transport**

## About the ILC

The International Longevity Centre UK (ILC) is the UK's specialist think tank on the impact of longevity on society. The ILC was established in 1997, as one of the founder members of the International Longevity Centre Global Alliance, an international network on longevity.

We have unrivalled expertise in demographic change, ageing and longevity. We use this expertise to highlight the impact of ageing on society, working with experts, policy makers and practitioners to provoke conversations and pioneer solutions for a society where everyone can thrive, regardless of age.



An independent ILC report, produced with the support of Aviva,  
an ILC Partner

**Authors:** Dr Brian Beach, Dan Holden

## Summary

As society ages, finding ways to encourage and support people to have fuller working lives has the potential to benefit both employers and employees, as well as wider society.

The Cridland Review proposed that one way to support fuller working lives would be through the provision of a "mid-life MOT": a programme of support and information on work, wealth and wellbeing for people in their 50s and 60s. This idea is now being tested by Aviva UK, who are rolling out a Mid-Life MOT to their people aged 45 and over.

To inform this work, and to better understand the potential of mid-life career interventions, ILC has explored the extent to which existing evidence backs the idea that offering support to employees can lead to improved business outcomes. Findings from the literature include:

- Concepts related to **confidence**, such as self-efficacy and psychological capital, have been linked to improved productivity, improved employee performance, and reduced absenteeism.
- Employee **engagement** can be enhanced through support programmes, and this in turn can improve job performance, reduce intentions to leave, and drive greater "organisational citizenship" for the benefit of businesses.
- One study found that businesses with **the most engaged employees** have 21% higher productivity, 22% higher profitability, and 37% lower absenteeism.
- Employee **wellbeing and wellness programmes** have demonstrated a wide range of positive results with respect to business outcomes, including lower absenteeism, better job performance and higher intention to stay at the employer. These non-financial investments can be more effective in driving employee engagement than pay and benefits.
- A range of factors impact whether employees feel engaged in their work, including the dynamics of their **team** and issues such as whether employees feel their **age is a barrier**. These findings strengthen the case for interventions to support employees right across the lifecycle.

ILC also conducted a small number of interviews with employees who had undertaken a Mid-Life MOT at Aviva. Recurring themes from these include:

- A **boost in confidence**, particularly with respect to financial planning;
- A perception of feeling valued, strengthening a **sense of empowerment** to work longer;
- Greater reassurance and a reinforced **positivity** toward the company.

ILC's research demonstrates that there is evidence linking participation in programmes like the mid-life MOT to business benefits. As these programmes are rolled out further there is an opportunity to deepen the evidence around these links.

## Introduction

We live in an ageing society; while improved life expectancy is one of the great successes of our time, it brings with it a need for society to adapt. Individuals will have to plan for longer working lives, and employers will need to adapt to become experts in managing an ageing workforce.

Finding ways to encourage and support employees to have longer and fuller working lives has the potential to benefit both employers and employees, as well as wider society. However, employers will need to do more to respond to the realities of an ageing workforce by putting in place measures to support employees to navigate working in later life.

One idea being tested and promoted as a means of achieving fuller working lives is that of a "mid-life MOT". Proposed in John Cridland's independent review of the State Pension age, MOTs were envisaged as a way of prompting employees to take stock, then consider and make plans for their future work, health and retirement.<sup>1</sup> MOTs are programmes of information and support around work, wealth and wellbeing – including career guidance and access to development and training opportunities, as well as an opportunity to reflect on issues such as financial planning, health and wellbeing.

Offering such support to workers in mid-life is a key part of being an age-friendly employer and should ideally form part of a wider employee support offer. However, we know that too few employers are yet preparing for ageing and, if they are to be persuaded to offer their mid-life employees better support, they will need to understand the business case for this work.

Mid-life MOTs have already been trialled by a number of employers in small scale pilot schemes, and some private sector offers are available.<sup>2</sup> Alongside this, the government now offers a mid-life MOT tool on its own website.<sup>3</sup> Nevertheless the concept remains in its infancy.

However, the mid-life MOT has been embraced by one major UK employer – ILC partner, Aviva – which is now rolling out its own "Mid-Life MOT" across the business. Aviva's Mid-Life MOT

---

<sup>1</sup>Cridland (2017)

<sup>2</sup>Centre for Ageing Better (2018)

<sup>3</sup><https://www.yourpension.gov.uk/mid-life-mot/>

encompasses three main areas of focus – wealth, work, and health and wellbeing – and takes the form of a two-hour session delivered within Aviva's offices. All employees aged 45+ are invited to take part.

Aviva's MOT started with a pilot, and the company continues to gather insights from their employees about the impact of participation now that rollout is in train. A survey administered before and after participation in the Mid-Life MOT asks questions about how participants think and feel about their lives and their work with Aviva.

The rollout of a mid-life MOT across a workforce of this size creates a unique opportunity to understand the impact of these interventions in practice and, therefore, to contribute to broader work to make the case for improved support for fuller working lives.

To support this work, ILC has been exploring the extent to which existing evidence backs the idea that offering support to employees can lead to improved business outcomes such as higher staff retention, reduced ill health and absence rates, and increased productivity.

We have focused on psychosocial factors, such as employees' perceptions of their engagement and confidence – issues that seem, according to Aviva's own research among its MOT participants, to be impacted by participation in their Mid-Life MOT.<sup>4</sup> We have explored the evidence that links these factors to business outcomes like productivity, absenteeism and presenteeism (going to work when ill). We have also looked at the wider evidence around employer-provided employee support programmes and whether these produce tangible benefits for both employees and businesses.

To complement this work, we have undertaken interviews with participants in Aviva's Mid-Life MOT programme, as a means of enriching our insight on the impact of participation. We asked them about their perceptions and experiences of the programme as well as how they felt participation had affected their thoughts, feelings, and behaviour. We also asked for their thoughts on what the next steps for the Mid-Life MOT should be. Quotations from participants in this research can be found throughout this report.

---

<sup>4</sup>Aviva's survey of its 2019 Mid-Life MOT participants reported an increase in employee confidence (+22%), awareness of where to seek additional support (+34%) and the participant's appreciation of Aviva as an employer for all ages (+10%).

## Our approach

There are sound reasons to believe that employee support programmes like mid-life MOTs can improve the wellbeing of employees, but we wanted to understand whether they can also lead to improved business outcomes.

### Evidence review

To better understand this, ILC undertook a review of existing academic and grey literature. This review was conducted as an iterative scoping exercise. This is a way to rapidly establish the key concepts within a topic. We reviewed targeted keyword searches in Google Scholar to identify key concepts and themes, then ran further keyword searches. Our final step was a refined keyword search of both Scopus and Web of Science; we selected articles based on their titles and/or abstracts.

Our aim was to identify literature examining potential links between recognised business outcomes and attitudes, perceptions and feelings that appear to be impacted by participation in Aviva's Mid-Life MOT according to their internal employee surveys.

As part of its Mid-Life MOT, Aviva asks participants how **confident** they feel in three areas – work, wealth, and wellbeing – both before and after the programme.

Our review initially looked at the link between employee confidence and business outcomes; our iterative research process allowed us to narrow our interest down to specific areas:

- Psychological capital and the related concept of self-efficacy
- Employee engagement and empowerment

These concepts inform the structure of this report.

We also discuss the existing evidence on similar interventions to the mid-life MOT, and draw out what this might mean for Aviva's Mid-Life MOT.

### Qualitative research with Mid-Life MOT participants

We conducted 14 semi-structured telephone interviews with participants in Aviva's Mid-Life MOT. Participants were identified by Aviva's internal team and drawn from a bank of participants who had said they would be happy to act as case studies.

Broadly, the findings from this work reflected those from Aviva's own survey of participants in its MOT, in that both our interviews and Aviva's survey demonstrated that MOT participation led to improved confidence, particularly in relation to financial planning.

Similarly, reflecting Aviva's own findings, most interviewees reported being most interested in the wealth aspect of the MOT session (of the three areas of wealth, work, and wellbeing), expressing interest in areas such as planning and better understanding their future retirement income.

*"I have made changes to how often I look at my pension. Checking the value of my pension. Is it in the right funds? What should I be thinking about on the next round of pay reviews? Would I be able to put my pay rise into my pension rather than take a pay increase?"*

*"I've increased my pension straight away, from coming out of the session, and I think I'm gaining an extra £100 in my pot. It's crazy. I've been missing out on all that extra money."*

Conversely, we found less interest in the work and wellbeing aspects; interviewees told us they were already aware of Aviva's health and wellbeing offers, making this a less appealing part of the Mid-Life MOT.

However, overall, employees were very positive about the Mid-Life MOT. Interviewees told us they appreciated the investment in their age group and that taking part helped participants feel valued for their age and experience.

*"Mid-life is not just saying, 'Oh, you're nearing retirement,' but actually it's the start of a new dawn for some people."*

We also found that sessions helped build a broader sense of community among older employees in Aviva.

In addition, some interviewees felt empowered to continue working for longer, due to their increased awareness of the work support Aviva offers, such as flexible working.

*"Work life isn't just you stop work on a particular day and then suddenly you're retired the next day."*

However, what the MOT had offered most was reassurance.

*"I think I had a fair awareness of what was available to start with. I think it just bolstered my knowledge really and getting a bit more deep-dive onto what was there."*

We heard that participation had reinforced positive sentiment about the company.

*"I really appreciate my employer saying, 'Take time out to attend this and think about your future.'"*

*"That has changed how I feel about my employer in a way, to be a bit more positive."*

## Building a business case for mid-life interventions: Findings from the literature

As noted above, a primary outcome from Aviva's Mid-Life MOT appears to be an increase in confidence among employees across the areas of wealth, work and wellbeing.

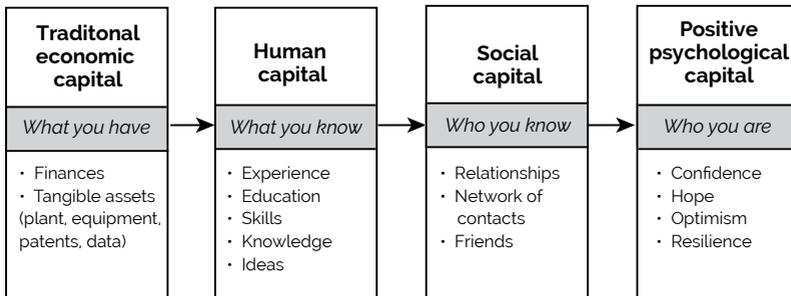
*"It gave me confidence that I was on the right track, I was doing the right things."*

While there is little evidence directly relating confidence per se to business outcomes, our iterative approach to the research literature found connections between wider business outcomes and two concepts that are strongly linked to confidence. These concepts are:

- Psychological capital and the related concept of self-efficacy
- Employee engagement and empowerment

Below, we set out how these concepts are defined as their links to business outcomes.

**Figure 1: Expanding capital for competitive advantage**



Source: Luthans et al. 2004

### Psychological capital & self-efficacy

#### What are the key concepts?

Psychological capital can be described as "who you are".<sup>5</sup> The concept is related to economic capital ("what you have"), human capital ("what you know") and social capital ("who you know"): all ways to generate a competitive advantage.

<sup>5</sup>In their explanation, Luthans et al. (2004) label it "positive psychological capital", having drawn on work in positive psychology and positive organisational behaviour.

Confidence is one of the key components of psychological capital along with hope, optimism and resilience.<sup>6</sup>

*"The MOT helps you cut through the noise, to identify the practical steps you need to take."*

From the earliest studies in the literature, confidence has also been called self-efficacy. Albert Bandura is often credited with developing the concept of self-efficacy; his work examined how this quality relates to our interactions with the environment and with different situations.<sup>7</sup> One definition of confidence, or self-efficacy, is:

*"...an individual's conviction... about his or her abilities to mobilize the motivation, cognitive resources, and courses of action needed to successfully execute a specific task within a specific context."<sup>8</sup>*

Self-efficacy is different from self-confidence or self-esteem in that it has a greater impact on emotions, actions and motivation.<sup>9</sup> It is less related to our sense of identity and more connected to how our self-perceptions are linked to behavioural outcomes.

## **How these concepts link with business outcomes**

Psychological capital and self-efficacy have been explored in numerous studies, many of which examined how these qualities relate to the world of work, often assessing their impact by measuring employee performance and related business outcomes. While we found stronger links between psychological capital and business outcomes, we did identify varying links between self-efficacy and performance. We also found that both concepts can be disrupted by other workplace factors.

### **Self-efficacy and performance**

Meta-analysis is a technique which combines multiple studies on the same topic to identify a common effect or association. We identified three meta-analyses examining the links between self-efficacy and positive business outcomes:

- One meta-analysis indicated that self-efficacy improved work performance by 28% on average, suggesting that it may be a better predictor for work performance than personality concepts like motivation and self-esteem.<sup>10</sup>

---

<sup>6</sup>See Luthans & Youssef (2004) and Luthans et al. (2007) for further reading.

<sup>7</sup>For example, see Bandura (1977, 1978, 1980, 1982, 1986a, 1986b).

<sup>8</sup>Stajkovic & Luthans (1998b)

<sup>9</sup>Peterson & Arnn (2005)

<sup>10</sup>Stajkovic & Luthans (1998a)

- Another study found that the relationship between self-efficacy and work-related performance becomes more complex in studies that control for the effects of personality, intelligence and job/task experience.<sup>11</sup>
  - Having self-efficacy improves performance in jobs with low complexity but not in those with medium or high complexity.<sup>12</sup>
  - Self-efficacy is linked to better performance in individual tasks but not overall job performance.
  - Our ability to use self-efficacy to predict performance (especially job performance) "shrinks dramatically" once individual characteristics (like personality, intelligence and experience) are considered.
- Two of these meta-analyses found that using real-world or simulated settings resulted in different relationships between self-efficacy and work performance.<sup>13</sup>

Other studies found that increased self-efficacy is linked to better employee retention, customer satisfaction, and financial performance when self-efficacy is defined in relation to goal clarity and work-related expectations rather than as general confidence.<sup>14</sup>

### Confidence and self-esteem

Some studies define self-efficacy as a general sense of confidence in one's ability to accomplish tasks or goals, more closely linked to self-esteem.<sup>15</sup> In these studies:

- Confidence in one's abilities was linked to issues such as managerial decision making, goal setting, sales performance and customer satisfaction.<sup>16</sup>
- Self-efficacy was found to be linked to better team cohesion; studies found that high emotional intelligence promoted the development of self-efficacy, which generally seemed to promote increased team cohesion and improved team performance.<sup>17</sup>

<sup>11</sup>Judge et al. (2007)

<sup>12</sup>This was also identified in one of the other meta-analyses, in that higher task complexity tends to weaken the link between self-efficacy and performance (Stajkovic & Luthans 1998a).

<sup>13</sup>Sadri & Robertson (1993); Stajkovic & Luthans (1998a)

<sup>14</sup>Cooil et al. (2009)

<sup>15</sup>Lee & Ok (2015)

<sup>16</sup>Mittal et al. (2002); Brown et al. (1998); Brown et al. (2001); Wang & Netermeyer (2002); Westbrook (1980)

<sup>17</sup>Black et al. (2019)

- In one financial services organisation, confidence in service delivery operations was a better predictor of marketing performance than general employee confidence.<sup>18</sup>

### Psychological capital and performance

Looking specifically at psychological capital and its link to performance, one meta-analysis found a significant positive relationship between psychological capital and performance indicators.<sup>19</sup> The indicators included: self-rated performance; supervisor evaluations; and objective achievements (e.g. sales, product rejects and engineering designs). This indicates that psychological capital is not only linked to how well employees think they perform but also to how others think they perform and to measurable, concrete outcomes.

Notably this study found the impact was stronger for studies based in the US than in other countries and for the service industry compared to manufacturing, suggesting that culture and context are important.<sup>20</sup>

Another study in a large financial services organisation also found a link between psychological capital and performance.<sup>21</sup> In this case, a change in psychological capital was directly associated with two performance outcomes: supervisor-rated performance and individual sales revenue, with psychological capital affecting performance rather than the other way around. However, this study also found that psychological capital declined over time, suggesting a need for action to support the maintenance of psychological capital across people's working lives.

In addition to these findings:

- Psychological capital is not directly related to performance but does influence whether employees are inclined towards "mastery orientation" (which is described as "learning goals and behavioral patterns characterized by challenge seeking and persistence in the face of obstacles"); this in turn affects performance.<sup>22</sup>
- Those who have had "mastery experiences" strive to improve their task ability by exerting a high level of effort – this is a mechanism for developing self-efficacy.<sup>23</sup>

---

<sup>18</sup>de Jong et al. (2006)

<sup>19</sup>Avey et al. (2011)

<sup>20</sup>Avey et al. (2011)

<sup>21</sup>Peterson et al. (2011)

<sup>22</sup>Luthans et al. (2011)

<sup>23</sup>Bandura (1997)

- Positive feedback is integral to developing psychological capital.<sup>24</sup> Psychological capital, meanwhile, increases self-reported innovative tendencies and behaviour.<sup>25</sup>

### **How business outcomes are affected**

The literature shows that psychological capital is more clearly linked to performance than self-efficacy alone, although there was some evidence that higher self-efficacy in employees improves business outcomes.

However, factors from the work environment were seen to affect the link with performance, while other individual characteristics can reduce the link, seen elsewhere, between self-efficacy and performance.

There is also evidence to suggest that improving employee self-efficacy could affect the relationship between different business outcomes. For example, a study of nurses in China found that presenteeism is linked to significant productivity loss, but that general self-efficacy weakens this link.<sup>26</sup> Those with low self-efficacy were more likely both to come to work ill and suffer greater productivity loss when they did. Those with higher self-efficacy showed no productivity loss if they came to work ill.

One study looked at different dimensions of organisational climate (or culture). It included self-efficacy as part of a dimension that included leader efficacy. A second dimension compared personal empowerment with management facilitation, and found a positive link between personal empowerment and retention but a negative link with other business outcomes. A third dimension, overall organisational climate, was linked to better employee retention and customer satisfaction but not to financial performance.<sup>27</sup>

Other studies have found that the link between self-efficacy and productivity is stronger where employees are more engaged (we discuss employee engagement further in the next section). One study of a bank in Vietnam found that self-efficacy directly improves productivity and indirectly improves it through increased employee engagement.<sup>28</sup> Another found that self-reported performance, as a

---

<sup>24</sup>Luthans et al. (2011)

<sup>25</sup>Luthans et al. (2011); Hsu & Chen (2015)

<sup>26</sup>Li et al. (2019)

<sup>27</sup>Cool et al. (2009)

<sup>28</sup>Lee et al. (2017)

measure of productivity, was higher when psychological wellbeing and positive job and work attitudes (i.e. employee engagement) were included as independent variables (i.e. factors that might affect the dependent variable of productivity).<sup>29</sup> Psychological wellbeing explained 17% of the variance in productivity, compared to just 4% explained by positive job and work attitudes (engagement).

## **Employee engagement and empowerment**

Employee (or workplace) engagement has been defined in many ways over the years. And, while linked to concepts like self-efficacy, employee engagement is distinct.<sup>30</sup>

It is also important to note that employee engagement is not just worker satisfaction. Received wisdom assumes a link between employee satisfaction/loyalty and increased productivity, efficiency and profitability. Yet a study across the UK's four large supermarket chains found this to be untrue, with the most profitable stores having the least satisfied employees with the least loyalty.<sup>31</sup>

Employee engagement is a richer concept. There are two main ways of looking at it. The first is studying a worker's physical, cognitive and emotional state as they perform their role in an organisation. The second is as an ongoing state of mind that changes over time, linked to concepts like attention, dedication, and empowerment.<sup>32</sup>

Our interviews with Aviva's Mid-Life MOT participants and Aviva's own survey suggest that participation in the MOT supports engagement among Aviva staff. As such, it is helpful to understand how these concepts link to business outcomes.

*"I now know my employer is really thinking about me and really caring about doing something about my future."*

*"I came away with the feeling that, actually, the company doesn't want to lose me."*

---

<sup>29</sup>Robertson et al. (2012)

<sup>30</sup>Serrano & Reichard (2011)

<sup>31</sup>Silvestro (2002)

<sup>32</sup>Robinson et al. (2004)

The literature includes three main ways of describing employee engagement:<sup>33</sup>

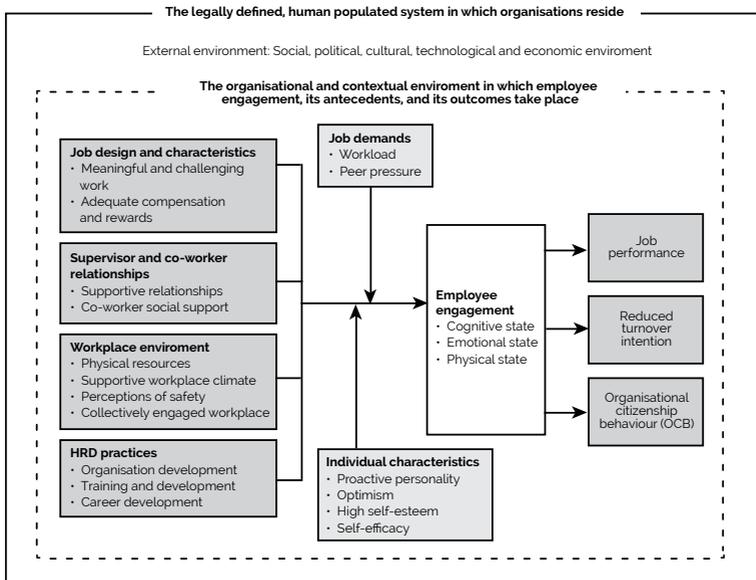
- Job engagement: measuring how involved an individual is with their work.
- Energy, involvement and efficacy: this came from research on burnout.
- An inverse relation between the first two definitions, making engagement a positive state of mind characterised by vigour, dedication and absorption.<sup>34</sup>

More recent studies have examined these to find the commonalities across engagement research. There are two consistent threads running through the various definitions: energy and involvement.<sup>35</sup>

### How these concepts link to business outcomes

One study developed a helpful theoretical model setting out the factors that generate engagement and how it relates to business outcomes.<sup>36</sup>

**Figure 2: A theoretical model of the antecedents and outcomes of employee engagement**



Source: Rana et al. 2014

<sup>33</sup>Lee & Ok (2015)

<sup>34</sup>As noted by Lee & Ok (2015), these three conceptualisations are attributed to Kahn (1990), Maslach et al. (2001), and Schaufeli et al. (2002) respectively.

<sup>35</sup>Serrano & Reichard (2011)

<sup>36</sup>Rana et al. (2014)

This model of engagement highlights three ways in which improved employee engagement can benefit businesses:

- Improved job performance
- A reduced intention to leave
- Greater organisational citizenship behaviour (i.e. behaviour by a worker that is not explicitly rewarded but that contributes to the organisation's performance)

The literature demonstrates that employee engagement is vital for organisations to remain competitive and improve performance, but it also makes clear that employee engagement is linked to a wide range of factors around the work environment and not just issues such as pay and benefits.

*"It was a real investment in people."*

The evidence shows that non-financial measures help build engagement more than pay and benefits and that how people think and feel about their work is also important:

- A study of 25 hotel chains in Bristol found that poor working conditions had a negative effect on work motivation, which negatively affected job performance.<sup>37</sup>
- Another, which covered ten multinational corporations, found that Human Resources (HR) systems affected employee engagement, which was then linked to business performance, as well as affecting performance directly.<sup>38</sup> This implied that effective HR can boost both employee engagement and business outcomes.

### **How business outcomes are affected**

We found evidence of how improving employee self-efficacy and engagement can influence a wide range of tangible business outcomes, including:

- Performance or productivity, as measured through self-reports, supervisor's reports or objective data, like sales figures
- Absenteeism
- Presenteeism
- Turnover intention (i.e. an employee's expressed desire to leave their job)

---

<sup>37</sup>Jayaweera (2015)

<sup>38</sup>Hooi (2019)

For example:

- Employee engagement was associated with better job performance and lower absenteeism in a study of 20,114 employees from three US companies.<sup>39</sup>
- Job performance was most strongly linked to employee engagement, while physical health was most strongly associated with absenteeism.<sup>40</sup>
- Other work linked employee engagement strongly to employee performance.<sup>41</sup>

Our review of the literature also identified several studies which have quantified the links between engagement and business outcomes. For example:

- In 2004, the Corporate Executive Board found that a 10% increase in employee engagement could increase an employee's effort level by 6%, which may increase performance by 2%.<sup>42</sup>
- Where there was high employee engagement, 85% planned to stay with their employer; where there was low engagement, the figure was 27%.<sup>43</sup>
- In the financial services sector, the employees with the highest level of engagement had less presenteeism (7.7%) than the middle or lowest levels (9.2% and 14.0% respectively).<sup>44</sup>
- A 10% improvement in engagement could decrease the probability that an employee would quit by 9%; engaged employees were 87% less likely to leave a company.<sup>45</sup>

---

<sup>39</sup>Merrill et al. (2013)

<sup>40</sup>Merrill et al. (2013)

<sup>41</sup>Anitha (2014)

<sup>42</sup>Corporate Executive Board (2004), cited in Lee & Ok (2015)

<sup>43</sup>Blessing White (2008)

<sup>44</sup>Burton et al. (2017)

<sup>45</sup>Corporate Executive Board (2004), cited in Lee & Ok (2015)

One large meta-analysis identified clear and quantifiable connections between engagement (as measured by the Q12 Gallup Workplace Audit) and several business outcomes.<sup>46</sup> Comparing the top 25% of business units in terms of engagement with those in the bottom 25%, the top 25% demonstrated:

- 21% higher productivity
- 22% higher profitability
- 37% lower absenteeism
- 10% higher customer engagement/loyalty
- 25% lower turnover in high turnover organisations
- 65% lower turnover in low turnover organisations

This meta-analysis covered a large number of employees across several businesses, in multiple countries and industrial sectors. However, there is some evidence that the size, location and sector of business may impact how engagement is linked to business outcomes – for example, research on public health nurses in Taiwan has found employee empowerment to have little influence on job productivity.<sup>47</sup>

### The importance of team

Interestingly, the literature suggests that the broader team culture across organisations influences whether employees are engaged and the impact of engagement on productivity.

This is relevant because we found that engagement in Mid-Life MOTs at Aviva helped employees to feel more connected to one another.

*“Some of our water cooler conversations are different now because we’re sharing our experiences.”*

The literature shows that working environment and relationships with teams and co-workers have the strongest link with employee engagement.<sup>48</sup> Other factors included: leadership; training and career development; compensation; organisational policies; and workplace wellbeing.

---

<sup>46</sup>Harter et al. (2013)

<sup>47</sup>Chang & Liu (2008)

<sup>48</sup>Anitha (2014)

An employee's team and employer are intricately involved with their level of engagement and any subsequent improvement in business outcomes. If an employee feels supported by their employer, they are less likely to quit.<sup>49</sup> Feeling supported (either financially or non-financially) can increase engagement, helping to make up for stressful jobs or poor working conditions.<sup>50</sup> We also found that:<sup>51</sup>

- Transparent communication by employers was strongly linked to engagement.
- Authentic leadership was linked to a fuller working life, which was directly linked to engagement.
- Employees' home and work lives mutually influence each other.
- Employee empowerment is increased by involving them in identifying their needs and including their perspectives into organisational decision making.<sup>52</sup>

### Ageing in the workplace

The literature also shows links between negative perceptions of ageing at work and reduced engagement. If an employee believes that they are suffering age discrimination, then a general feeling of being supported by their employer is less likely to improve job engagement and reduce their intention to quit, suggesting that specific action to tackle ageism in the workplace is important.<sup>53</sup>

This is relevant because in our interviews with participants in Aviva's Mid-Life MOTs we found some evidence that people's negative assessment of how they were perceived as older employees had been shifted, and that investment in their age group was valued:

*"The MOT has shown that it's perhaps not all about - I don't want to sound ageist or daft - but it's not all about the 'young people!'"*

*"Maybe I shouldn't write myself off."*

*"I think the MOT really makes you think about your future and your career opportunities, and that age is not a barrier to succeeding."*

*"The MOT emphasised how important the experiences of older people are to the organisation. Older workers are not just part of the furniture."*

---

<sup>49</sup>Bentley et al. (2019)

<sup>50</sup>Robinson et al. (2004)

<sup>51</sup>Jiang & Men (2017)

<sup>52</sup>Men (2011)

<sup>53</sup>Bentley et al. (2019)

The relationship between work engagement and meaningful work varies across different age cohorts, suggesting that older workers are still engaged and can contribute to organisational success.<sup>54</sup> They do, however, have different needs and values than other age groups, so customised engagement strategies are more effective. We saw some suggestion that younger generations (Gen Y/ millennials) have higher self-esteem and tend to believe they have less control over their lives.<sup>55</sup>

Again, in our interviews with participants in the Aviva Mid-Life MOT, we heard that taking part left them feeling valued for their age and experience:

*"I didn't feel as if, the older you got, it was just the young ones they were after. Do you know what I mean? I can see why some people would think that, with everything going digital now, and stuff. And maybe older people would think, 'I won't be able to keep up with all that,' but why not? We've all got the same ideas, and what's the future going to look like? I mean, nobody knows, so everybody's got the same opportunity to be part of it. So, that was definitely a key message that came out of it."*

## **Employer interventions and programmes**

Although in our searches we were not able to identify examples of programmes directly comparable to Aviva's Mid-Life MOT, there is a growing body of literature around wider employee wellbeing interventions.

Employers need to target their support appropriately to get improvements. A "multipronged, integrated approach to wellbeing improvement" is needed to maximise performance.<sup>56</sup> Many studies emphasised the importance of systematic human resources programmes, with evidence that high-performance systems are better than individual practices.<sup>57</sup> And the literature also shows that, to be effective in improving outcomes, support must be effectively targeted – a general sense of being supported does little to improve outcomes.<sup>58</sup>

---

<sup>54</sup>Hoole & Bonnema (2015)

<sup>55</sup>Twenge & Campbell (2008)

<sup>56</sup>Merrill et al. (2013)

<sup>57</sup>Albrecht et al. (2015); Combs et al. (2006)

<sup>58</sup>Lee & Ok (2015)

*"Actually I know my employer is really thinking about it and really caring about doing something about it. That has changed how I feel about my employer in a way, to be a bit more positive about, I know they are looking out for us."*

There is evidence that where interventions are effective in improving employee wellbeing, there will be wider benefits for businesses. One study found that evaluating an employee's wellbeing in one year was a strong predictor of their productivity outcomes for the next. Higher wellbeing was associated with fewer unscheduled absences, better job performance, lower (self-reported) presenteeism, higher intention to stay, and lower voluntary and involuntary turnover.<sup>59</sup> The study also looked at how wellbeing changed over the year, linking increases in wellbeing to fewer unscheduled absences, lower self-rated presenteeism, and higher intention to stay.

We also found evidence that employees who felt in control of their health and secure in their jobs showed less self-reported presenteeism, but there was no link to absenteeism.<sup>60</sup> Job security also reduced productivity loss. The evidence suggests that employees who feel in control of their health manage it by staying away from work when ill, which partially explains the lack of a link to productivity loss.

Conversely, poor wellbeing is damaging to businesses. One study found that poor emotional health, poor supervisor relationships, undertaking jobs that do not use individual strengths, and unsupportive employers were all independently associated with poor productivity.<sup>61</sup> All of these risk factors were associated with productivity, presenteeism and job performance, although poor emotional health was the only one associated with absenteeism. Uncertainty about being able to afford food and healthcare was also associated with lower productivity and presenteeism. The study concluded that a 5% reduction across all the listed risk factors would translate into a 0.24% increase in job performance, a 0.74% reduction in absenteeism, and a 2.22% reduction in presenteeism.

*"The MOT gave me the opportunity to take stock, and the permission to take time for myself."*

---

<sup>59</sup>Sears et al. (2013)

<sup>60</sup>Johns (2011)

<sup>61</sup>Shi et al. (2013)

*"It isn't, 'you will retire at 65'. It's about also getting fulfilment and getting enjoyment out of what you're doing."*

A range of interventions have been tried in various contexts to improve different aspects of employee wellbeing. While none were directly comparable to the Mid-Life MOT, they suggest that well-targeted initiatives to improve wellbeing can bring wider benefits to business. These studies show:

- Employees who participated in an employee wellness programme missed three fewer workdays on average than those who did not; the employer saved US\$15.60 for every dollar spent on the programme (2001/2002).<sup>62</sup>
- One "personal resources intervention" improved work engagement, while an intervention covering personal resources and job-crafting was linked to higher self-rated performance.<sup>63</sup> Personal resources included self-efficacy; three sessions of exercises over a period of six weeks addressed this characteristic, as well as optimism, hope and resilience.
- A "staying healthy at work" intervention, which aimed to increase awareness among older workers of "their role and responsibility in living sustainable, healthy working lives", had no effect on productivity, however:<sup>64</sup>
  - It had positive effects on work attitude and self-efficacy (among other results).
  - It also had negative effects on work ability and vitality, which may raise warnings about design considerations.
  - The absent and negative effects were in line with other research findings.
- An intervention among assembly line workers in Japan, where workers identified and prioritised their specific needs and developed action plans to improve their work environments, was found to prevent a decline in health seen in a control group. It also improved scores on the WHO Health and Work Performance Questionnaire.<sup>65</sup>

---

<sup>62</sup>Aldana et al. (2005)

<sup>63</sup>Van Wingerden et al. (2017)

<sup>64</sup>Koolhaas et al. (2015)

<sup>65</sup>Tsutsumi et al. (2009)

- Two years after implementing a new support strategy at a Los Angeles-based insurance and financial services firm, there were improvements in wellbeing and job performance and reductions in presenteeism and health risks:<sup>66</sup>
  - A one-point increase in the Individual Well-Being Score (IWBS) was associated with a 5.2% improvement in job performance, a 3.6% reduction in presenteeism, and a 3.5% reduction in absenteeism.
  - A one-point increase in reported employer support for wellbeing was associated with a 1.91% increase in IWBS, a 2.11% decline in presenteeism and a 0.09% increase in job performance.
  - Productivity measures were all self-reported in multi-question surveys; the figures reflect changes in those indices rather than externally measured indicators.
- A meta-analysis exploring how HR management performance was connected to employee wellbeing (categorised as happiness, work relationships and health) found that wellbeing was linked to organisational performance, but including health-related wellbeing as a variable made the relationship between HR management and organisational performance less clear.<sup>67</sup>
- A year-long work-based programme to improve the psychosocial circumstances of employees showed an improvement in performance feedback, employeeship (for example, when an employee is open to changes and developments in their working routines or takes responsibility for their own competence and professional development), efficiency, and wellbeing (among other items), as well as improved productivity and reduced absenteeism.<sup>68</sup>
- A study on presenteeism that covered a six-month intervention in retail distribution centres showed that it resulted in improved wellbeing, productivity (in terms of presenteeism), and health measures during the course of the intervention.<sup>69</sup>

---

<sup>66</sup>Hamar et al. (2015)

<sup>67</sup>Van De Voorde et al. (2012)

<sup>68</sup>Anderzén & Arnetz (2005)

<sup>69</sup>Rajaratnam et al. (2014)

## Conclusions

The aim of this research was to explore the potential business case for investing in programmes like the mid-life MOT.

### **Participating in MOTs boosts confidence**

A key finding is that participation in Aviva's Mid-Life MOT programme boosts how employees feel about their own lives and about their employer. Aviva's own survey of participants in the Mid-Life MOT asks them about how confident they feel across three domains – work, wealth, and wellbeing – at baseline and after the programme; the results demonstrate positive changes in confidence. This increased confidence was also reflected in ILC's interviews with some participants in the programme, particularly in relation to financial planning.

### **There are links between concepts related to confidence and business outcomes**

While there is limited literature directly addressing employee confidence, we identified related concepts that are well-studied: psychological capital, its related concept of self-efficacy, and employee engagement and empowerment.

We found evidence linking these concepts, most significantly psychological capital, to business outcomes that included improved productivity, improved employee performance, and reduced absenteeism. Psychological capital was also linked to more innovative behaviour.

Interestingly, for the Mid-Life MOT in particular, positive ideas about age in the workplace appear to benefit all workers by improving self-efficacy.

We also found that psychological capital declined over time, supporting our supposition that businesses will benefit from taking action to increase it; positive feedback is an important factor in this.

### **Improving employee engagement can bring benefits for businesses**

We also examined the links between employee engagement and business outcomes. Employee engagement has been defined in many ways – it is linked to confidence and self-efficacy. It is not just worker satisfaction.

Our interviews suggest that participation in the Mid-Life MOT supported employee engagement.

The literature supports a link between employee engagement and business outcomes. One large meta-analysis, which covered several businesses in multiple countries and industrial sectors, compared the top 25% of business units, in terms of engagement, with those in the bottom 25%. Those with the highest engagement demonstrated:

- 21% higher productivity
- 22% higher profitability
- 37% lower absenteeism
- 10% higher customer engagement/loyalty

With regard to general employee support initiatives, customised engagement strategies are more effective than general or one-off efforts, with one study stating that a "multipronged, integrated approach to wellbeing improvement" is needed to maximise performance; non-financial measures therefore can help to build engagement more than pay and benefits.

### **A business case for mid-life interventions**

ILC also examined the evidence around interventions and programmes to improve employee wellbeing, which is in turn linked to business outcomes. There were few studies available of programmes directly comparable to the Mid-Life MOT but results from employee wellbeing and wellness programmes demonstrated a wide range of positive results in relation to business outcomes. Higher wellbeing was associated with fewer unscheduled absences; better job performance; lower (self-reported) presenteeism; higher intention to stay; and lower voluntary and involuntary turnover.

ILC's research demonstrates that there is evidence linking participation in programmes like the Mid-Life MOT to business benefits. As these programmes are rolled out further, there is an opportunity to deepen the evidence around these links.

## References

- Albrecht, S., Bakker, A., Gruman, J., Macey, W., & Saks, A. (2015) "Employee engagement, human resource management practices and competitive advantage: An integrated approach." *Journal of Organizational Effectiveness: People and Performance*, 2(1): 7-35.
- Aldana, S., Merrill, R., Price, K., Hardy, A., & Hager, R. (2005) "Financial impact of a comprehensive multisite workplace health promotion program." *Preventive Medicine*, 40: 131-137.
- Anderezén, I. & Arnetz, B. (2005) "The Impact of a Prospective Survey-Based Workplace Intervention Program on Employee Health, Biologic Stress Markers, and Organizational Productivity." *Journal of Occupational and Environmental Medicine*, 47: 671-682.
- Anitha, J. (2014) "Determinants of employee engagement and their impact on employee performance." *International Journal of Productivity and Performance Management*, 63(3): 308-323.
- Avey, J., Reichard, R., Luthans, F., & Mhatre, K. (2011) "Meta-Analysis of the Impact of Positive Psychological Capital on Employee Attitudes, Behaviors, and Performance." *Human Resource Development Quarterly*, 22(2): 127-152.
- Bandura, A. (1977) "Self-efficacy: Toward a Unifying Theory of Behavioral Change." *Psychological Review*, 84(2): 191-215.
- Bandura, A. (1978) "Reflections on self-efficacy." *Advances in Behavior Research and Therapy*, 1(4): 237-269.
- Bandura, A. (1980) "Gauging the relationship between self-efficacy judgement and action." *Cognitive Therapy and Research*, 4(2): 263-268.
- Bandura, A. (1982) "Self-Efficacy Mechanism in Human Agency." *American Psychologist*, 37(2): 122-147.
- Bandura, A. (1986a) *Social Foundations of Thought and Action: A Social Cognitive Theory*. Englewood Cliffs, NJ: Prentice Hall.
- Bandura, A. (1986b) "The Explanatory and Predictive Scope of Self-Efficacy Theory." *Journal of Social and Clinical Psychology*, 4(3): 359-373.
- Bandura, A. (1997) *Self-Efficacy: The Exercise of Control*. New York: W.H. Freeman.
- Bentley, T., Teo, S., Catley, B., Blackwood, K., Roche, M., & O'Driscoll, M. (2019) "Factors influencing leave intentions among older workers: a moderated-mediation model." *Personnel Review*, 48(4): 898-914.
- Black, J., Kim, K., Rhee, S., Wang, K., & Sakchutchawan, S. (2019) "Self-efficacy and emotional intelligence: Influencing team cohesion to enhance team performance." *Team Performance Management: An International Journal*, 25(1/2): 100-119.
- BlessingWhite (2008) *The employee engagement equation in India*. Princeton, NJ: BlessingWhite.
- Brown, S., Ganesan, S., & Challagalla, G. (2001) "Self-Efficacy as a Moderator of Information-Seeking Effectiveness." *Journal of Applied Psychology*, 86(5): 1043-1051.
- Brown, S., Cron, W., & Slocum, J. (1998) "Effects of Trait Competitiveness and Perceived Intraorganizational Competition on Salesperson Goal Setting and Performance." *Journal of Marketing*, 62(October): 88-98.

Burton, W., Chen, C., Li, X., & Schultz, A. (2017) "The Association of Employee Engagement at Work With Health Risks and Presenteeism." *Journal of Occupational and Environmental Medicine*, 59(10): 988-992.

Centre for Ageing Better (2018) *Developing the mid-life MOT*. London: Centre for Ageing Better.

Chang, L. & Liu, C. (2008) "Employee empowerment, innovative behavior and job productivity of public health nurses: A cross-sectional questionnaire survey." *International Journal of Nursing Studies*, 45: 1442-1448.

Cool, B., Aksoy, L., Keiningham, T., & Maryott, K. (2009) "The Relationship of Employee Perceptions of Organizational Climate to Business-Unit Outcomes." *Journal of Service Research*, 11(3): 277-294.

Combs, J., Liu, Y., Hall, A., & Ketchen, D. (2006) "How much do high-performance work practices matter? A meta-analysis of their effects on organisational performance." *Personnel Psychology*, 59: 501-528.

Corporate Executive Board (2004) *Driving Performance and Retention Through Employee Engagement*. Washington, DC: Corporate Executive Board.

Cridland, J. (2017) *Independent Review of the State Pension age: Smoothing the transition*. London: Crown Copyright.

de Jong, A., de Ruyter, K., & Wetzels, M. (2006) "Linking Employee Confidence to Performance: A Study of Self-Managing Service Teams." *Journal of the Academy of Marketing Science*, 34(4): 576-587.

Hamar, B., Coberley, C., Pope, J., & Rula, E. (2015) "Well-Being Improvement in a Midsize Employer: Changes in Well-Being, Productivity, Health Risk, and Perceived Employer Support After Implementation of a Well-Being Improvement Strategy." *Journal of Occupational and Environmental Medicine*, 57(4): 367-373.

Harter, J., Schmidt, F., Agrawal, S., & Plowman, S. (2013) *The Relationship between Engagement at Work and Organizational Outcomes: 2012 Q<sup>2</sup> Meta-Analysis*. Washington, DC: Gallup.

Hooi, L. (2019) "Leveraging human assets for MNCs performance: the role of management development, human resource system and employee engagement." *The International Journal of Human Resource Management*. <http://dx.doi.org/10.1080/09585192.2019.1590443>

Hoole, C. & Bonnema, J. (2015) "Work engagement and meaningful work across generational cohorts." *SA Journal of Human Resource Management/SA Tydskrif vir Menslikehulpbronbestuur*, 13(1), Art. #681, 11 pages. <http://dx.doi.org/10.4102/sajhrm.v13i1.681>

Hsu, M. & Chen, F. (2015) "The Cross-Level Mediating Effect of Psychological Capital on the Organizational Innovation Climate–Employee Innovative Behavior Relationship." *The Journal of Creative Behavior*, 51(2): 128-139.

Jayaweera, T. (2015) "Impact of Work Environmental Factors on Job Performance, Mediating role of Work Motivation: A Study of Hotel Sector in England." *International Journal of Business and Management*, 10(3): 271-278.

- Jiang, H. & Men, R. (2017) "Creating an Engaged Workforce: The Impact of Authentic Leadership, Transparent Organizational Communication, and Work-Life Enrichment." *Communication Research*, 44(2): 225-243.
- Johns, G. (2011) "Attendance Dynamics at Work: The Antecedents and Correlates of Presenteeism, Absenteeism, and Productivity Loss." *Journal of Occupational Health Psychology*, 16(4): 483-500.
- Judge, T., Jackson, C., Shaw, J., Scott, B., & Rich, B. (2007) "Self-Efficacy and Work-Related Performance: The Integral Role of Individual Differences." *Journal of Applied Psychology*, 92(1): 107-127.
- Kahn, W. (1990) "Psychological conditions of personal engagement and disengagement at work." *Academy of Management Journal*, 33: 692-724.
- Koolhaas, W., Groothoff, J., de Boer, M., van der Klink, J., & Brouwer, S. (2015) "Effectiveness of a problem-solving based intervention to prolong the working life of ageing workers." *BMC Public Health*, 15: 76.
- Lee, J. & Ok, C. (2015) "Drivers of work engagement: An examination of core self-evaluations and psychological climate among hotel employees." *International Journal of Hospitality Management*, 45: 84-98.
- Lee, J., Patterson, P., Ngo, L. (2017) "In pursuit of service productivity and customer satisfaction: the role of resources." *European Journal of Marketing*, 51(11/12): 1836-1855.
- Li, Y., Zhang, J., Wang, S., & Guo S. (2019) "The Effect of Presenteeism on Productivity Loss in Nurses: The Mediation of Health and the Moderation of General Self-Efficacy." *Frontiers in Psychology*, 10:1745.
- Luthans, F., Luthans, K., & Luthans, B. (2004) "Positive psychological capital: Beyond human and social capital." *Business Horizons*, 47(1): 45-50.
- Luthans, F. & Youssef, C. (2004) "Human, Social, and Now Positive Psychological Capital Management: Investing in People for Competitive Advantage." *Organizational Dynamics*, 33(2): 143-160.
- Luthans, F., Youssef, C., & Avolio, B. (2007) *Psychological Capital: Developing the Human Competitive Edge*. New York: Oxford University Press.
- Luthans, F., Youssef, C., & Rawski, S. (2011) "A Tale of Two Paradigms: The Impact of Psychological Capital and Reinforcing Feedback on Problem Solving and Innovation." *Journal of Organizational Behavior Management*, 31: 333-350.
- Maslach, C., Schaufeli, W., & Leiter, M. (2001) "Job burnout." *Annual Review of Psychology*, 52: 397-422.
- Men, L. (2011) "Exploring the impact of employee empowerment on organization-employee relationship." *Public Relations Review*, 37: 435-437.
- Merrill, R., Aldana, S., Pope, J., Anderson, D., Coberley, C., Grossmeier, J., & Whitmer, W. (2013) "Self-Rated Job Performance and Absenteeism According to Employee Engagement, Health Behaviors, and Physical Health." *Journal of Occupational and Environmental Medicine*, 55(1): 10-18.
- Mittal, V., Ross, W., & Tsiros, M. (2002) "The Role of Issue Valence and Issue Capability in Determining Effort Investment." *Journal of Marketing Research*, 39(4): 455-468.

- Peterson, T. & Arnn, R. (2005) "Self-Efficacy: The Foundation of Human Performance." *Performance Improvement Quarterly*, 18(2): 5-18.
- Peterson, S., Luthans, F., Avolio, B., Walumbwa, F., Zhang, Z. (2011) "Psychological Capital and Employee Performance: A Latent Growth Modeling Approach." *Personnel Psychology*, 64:427-450.
- Rajaratnam, A., Sears, L., Shi, Y., Coberley, C., & Pope, J. (2014) "Well-Being, Health, and Productivity Improvement After an Employee Well-Being Intervention in Large Retail Distribution Centers." *Journal of Occupational and Environmental Medicine*, 56(12): 1291-1296.
- Rana, S., Ardichvili, A., & Tkachenko, O. (2014) "A theoretical model of the antecedents and outcomes of employee engagement: Dubin's method." *Journal of Workplace Learning*, 26(3/4): 249-266.
- Robertson, I., Birch, A., Cooper, C. (2012) "Job and work attitudes, engagement and employee performance: Where does psychological well-being fit in?" *Leadership & Organization Development Journal*, 33(3): 224-232.
- Robinson, D., Perryman, S., & Hayday, S. (2004) *The drivers of employee engagement*. Brighton, UK: Institute for Employment Studies.
- Sadri, G. & Robertson, I. (1993) "Self-efficacy and Work-related Behaviour: A Review and Meta-analysis." *Applied Psychology: An International Review*, 42(2): 139-152.
- Schaufeli, W., Salanova, M., Gonzalez-Roma, V., & Bakker, A. (2002) "The measurement of engagement and burnout: a two simple confirmatory factor analytic approach." *Journal of Happiness Studies*, 3: 71-92.
- Sears, L., Shi, Y., Coberley, C., & Pope, J. (2013) "Overall Well-Being as a Predictor of Health Care, Productivity, and Retention Outcomes in a Large Employer." *Population Health Management*, 16(6): 397-405.
- Serrano, S. & Reichard, R. (2011) "Leadership Strategies for and Engaged Workforce." *Consulting Psychology Journal: Practice and Research*, 63(3): 176-189.
- Shi, Y., Sears, L., Coberley, C., & Pope, J. (2013) "The Association Between Modifiable Well-Being Risks and Productivity: A Longitudinal Study in Pooled Employer Sample." *Journal of Occupational and Environmental Medicine*, 55(4): 353-364.
- Silvestro, R. (2002) "Dispelling the modern myth: Employee satisfaction and loyalty drive service profitability." *International Journal of Operations & Production Management*, 22(1): 30-49.
- Stajkovic, A. & Luthans, F. (1998a) "Self-efficacy and Work-Related Performance: A Meta-Analysis." *Psychological Bulletin*, 124(2): 240-261.
- Stajkovic, A. & Luthans, F. (1998b) "Social Cognitive Theory and Self-Efficacy: Going Beyond Traditional Motivational and Behavioral Approaches." *Organizational Dynamics*, 26(4): 62-74.
- Tsutsumi, A., Nagami, M., Yoshikawa, T., Kogi, K., & Kawakami, N. (2009) "Participatory Intervention for Workplace Improvements on Mental Health and Job Performance Among Blue-Collar Workers: A Cluster Randomized Controlled Trial." *Journal of Occupational and Environmental Medicine*, 51: 554-563.

Twenge, J. & Campbell, S. (2008) "Generational differences in psychological traits and their impact on the workplace." *Journal of Managerial Psychology*, 23(8): 862-877.

Van De Voorde, K., Paauwe, J., & Van Veldhoven, M. (2012) "Employee Well-being and the HRM-Organizational Performance Relationship: A Review of Quantitative Studies." *International Journal of Management Reviews*, 14: 391-407.

Van Wingerden, J., Derks, D., & Bakker, A. (2017) "The Impact of Personal Resources and Job Crafting Interventions on Work Engagement and Performance." *Human Resource Management*, 56(1): 51-67.

Wang, G. & Netermeyer, R. (2002) "The Effects of Job Autonomy, Customer Demandingness, and Trait Competitiveness on Salesperson Learning, Self-Efficacy, and Performance." *Journal of the Academy of Marketing Science*, 30: 217-228.

Westbrook, R. (1980) "Consumer Satisfaction as a Function of Personal Competence/ Efficacy." *Journal of the Academy of Marketing Science*, 8:427-437.



**International  
Longevity Centre UK**

11 Tufton Street

London

SW1P 3QB

Tel : +44 (0) 20 7340 0440

**[www.ilcuk.org.uk](http://www.ilcuk.org.uk)**

Published in February 2020 © ILC-UK 2020

Registered Charity Number: 1080496.