



Market overview
New Zealand

Evolving Together

Flourishing in the
age-diverse workforce



Contents

3	Foreword	23	Chapter three: Overall findings
4	Introduction	27	Chapter four: Market analysis 28 Australia
6	Executive summary	31	Chapter five: Key takeaways
10	Chapter one: Context		
13	Chapter two: Accelerating factors		

For appendices and
footnote references
please refer to the
[full report](#)

Foreword



Kate Field

Global Head, Human and Social Sustainability, BSI

The world of work is changing. When we work, how we work, where we work, the tools we use - and who is working. Demographic shifts in many economies mean that, as populations age, people will be working for longer. Multiple generations will be in the workplace at any one time, even more so than they are already. The opportunities this will create and the impact it will have – much of which we can't even conceive of yet – are likely to be transformative for individuals, organizations and society.

At BSI, our view is that we have the opportunity to partner across society to respond to these changes. We can take steps today to ensure people can flourish and organizations can grow in the workplace of tomorrow. Our purpose is to accelerate progress towards a fair society and a sustainable world. A key component of that is ensuring the well-being of workers in the future, whether they are starting their careers or further on in their working life.

In that light, we have chosen to explore the 'accelerating factors' that will contribute to a successful age-diverse workforce, with the aim of starting a conversation around

what we can do now. How can we respond to AI and digital transformation? How can we maintain worker well-being as the way we work fundamentally changes? How can we ensure the gains are shared equally and the future of work is sustainable?

The results have been enlightening, showing the different areas for action across different countries and sectors, and setting a clear path forward. The opportunity for organizations and governments to prioritize their people by supporting improved physical health and psychological and mental well-being is unmistakable. So too is the desire for greater flexibility; for work to fit into our lives rather than it being the other way round. The picture this presents is exciting; a chance to collaborate across society and shape a future of work that meets all our needs, whatever age or stage we are at.

BSI is committed to being a partner on this journey to the future of work and proud to present this research as a first step.

Introduction

Over the last year, BSI has explored a phenomenon that can be termed “the Second Glass Ceiling”, whereby women are leaving the workforce early and for reasons other than personal preference, with significant consequences for individual lives, organizational productivity and overall economic growth. Having published landmark guidance on menstrual health and menopause at work, we sought to interrogate this topic by conducting research into the experiences of women across five major economies (the UK, US, China, Japan, Australia).

This gave us insight into the factors pushing women away from work and the steps that can be taken across society and organizations to address this. What we identified was that the question of retaining experienced women is part of a bigger conversation, around the future of work and the demographic shifts that are on the horizon in many major economies.



The World Health Organization¹ projects that the proportion of the world’s population that is over 60 will nearly double from 12% to 22% by 2050

When the modern workplace was developed female employees were in the minority. Now, however women make up a significant portion of the workforce in most countries. Similarly, the prevailing expectation has long been that careers span roughly 40 years, with people retiring by the time they reach their 60s.

With the World Health Organization¹ projecting that the proportion of the world’s population that is over 60 will nearly double from 12% to 22% by 2050, this expectation is changing. As populations age and the pool of new workers entering industries shrinks, many if not all of us will be considering a world in which the norm is that we work for longer.

This poses many questions, including around skills, health and well-being and individual preference. Among these questions is: what does the workplace look like when a greater number of age groups share it? And from there, in a world in which workforce demographics are shifting, how can organizations support meaningful careers and sustainable work throughout everyone's lifetime? What can we put in place now to ensure individuals can thrive and remain productive throughout their careers and give organizations the confidence to grow?

To answer these questions, we have looked into the 'accelerating factors' that will be pivotal to a successful age-diverse workforce. These factors were identified via a combination of interviews with stakeholders within and beyond BSI, including the CBI, British Chambers of Commerce, Federation of Small Businesses, HRflag and more. We also consulted existing research sources to deepen our understanding of the context.

We then commissioned research with Yonder into how business leaders in different markets and sectors prioritized these factors, to create a clear picture of areas for development and opportunities to accelerate progress.



The results indicate that flexibility about when, where and how much we work, along with government incentives and support for physical and mental health and well-being, will be key drivers to support people so they can remain a productive part of the workforce well into later life. Reward and remuneration, along with policy levers around tax and financial arrangements, also have a critical role to play. Notably, there was strong emphasis across all markets on skills and retraining; a clear opportunity for future-thinking organizations to get on the front-foot as Artificial Intelligence (AI) shapes ways of working.

Across sectors and markets, business leaders made clear their desire for proactive moves to enable individuals and organizations to flourish in the future world of work. The age-diverse workforce is on its way. As the research shows, there are many strategies we can deploy to make it a success.

Executive summary

Context

Globally, people are living longer and populations are getting older. With a shrinking labour pool affecting many economies and sectors, it follows that more people will remain in the workforce for longer out of either choice or necessity. In the future age-diverse workplace, we will see even more generations working in the same organizations at the same time.



Accelerating factors

We considered the 'accelerating factors' that can help individuals flourish and organizations grow in the future world of work. These include:

Individuals

- Health and an age-diverse workforce
- Flexible working practices
- Skills and training
- Reward and recognition
- Inclusive culture

Organizations

- Creating an equitable, affirmative culture
- Skills, training and retention
- Flexible working practices and policies
- Health and well-being
- Rewards and recognition

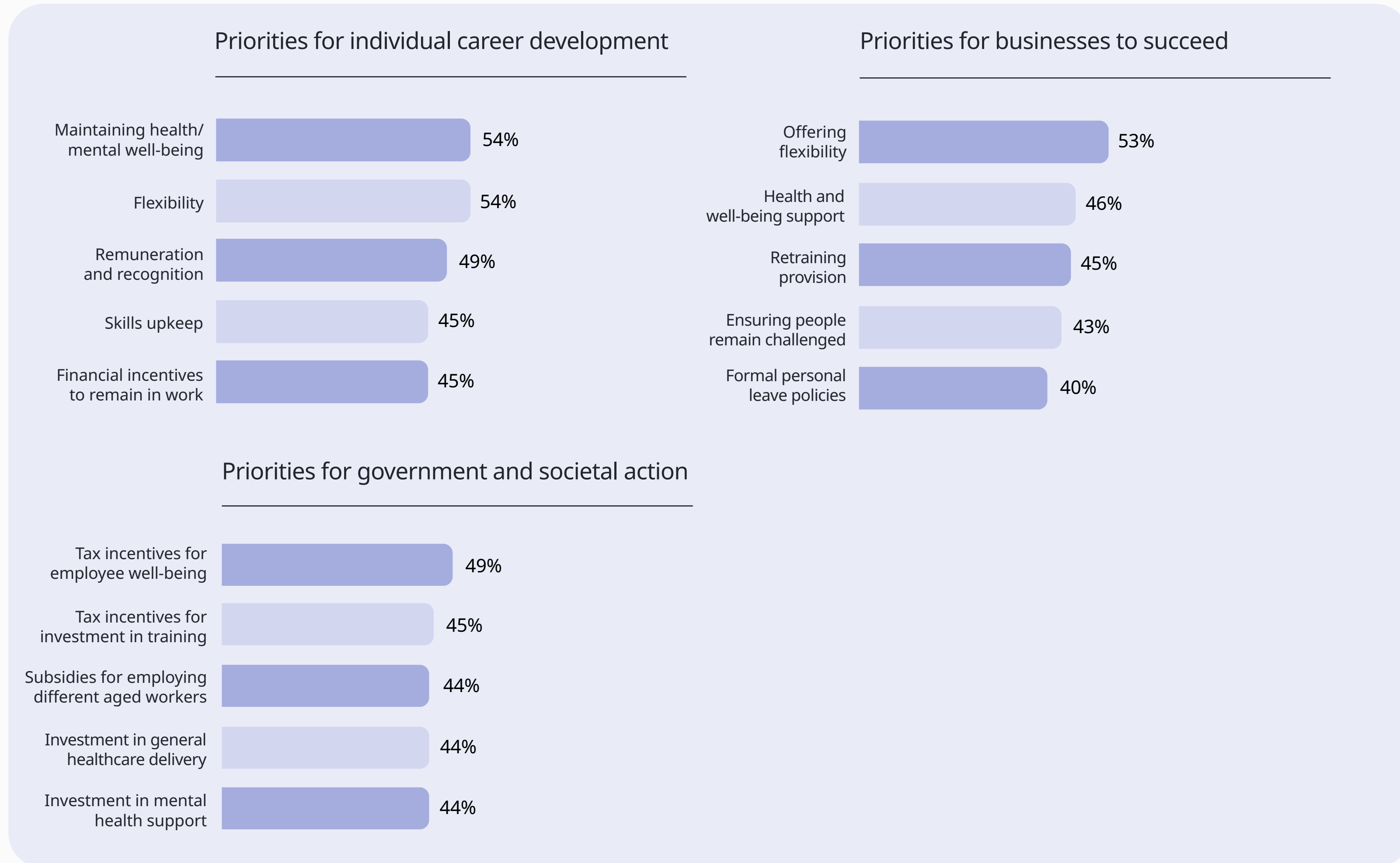
Policy and society

- Positive fiscal frameworks
- Social care policy
- Supply-side incentives
- Public education and affirmative culture



Key findings

Our research consulting 932 business leaders spread across nine global markets and seven sectors showed the following results:



Key takeaways

- 1 Plan ahead**
Think now about how to respond to the age-diverse workforce.
- 2 Rethink work**
Open the conversation around how flexibility can be enabled for the long-term.
- 3 Support health and well-being**
Support workers to manage their health.
- 4 Train, retrain and refresh**
Prioritize opportunities to upskill, returnships or the chance to shift roles.
- 5 Make work worthwhile**
Ensure people feel their contribution is appreciated.
- 6 Enable an inclusive culture**
Employers can partner with employees to embed a supportive culture.



Chapter one

Context



Globally, people are living longer and populations are getting older. According to the World Health Organization², the proportion of the world's population that is over 60 will nearly double from 12% to 22% between 2015 and 2050, while by the end of this decade one in six people will be over 60 and by 2050 there will be 426 million people who are 80 or older. That's equivalent to the entire South American population³.

At the same time, population growth is forecast to slow (albeit that it remains high outside of Europe). UN data⁴ suggests fertility worldwide has dropped from an average of 5 births per woman to 2.3 between 1950 and 2021, with this expected to decline further to 2.1 by 2050.

Not every octogenarian will remain in the workforce, and inward migration may stem declines in some countries. But according to the International Labour Organization⁵ "population ageing in almost all advanced and many emerging countries has accelerated, causing a depression of labour supply that is unlikely to be offset by outward migration from demographically more dynamic regions."

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Population ageing in almost all advanced and many emerging countries has accelerated.

– International Labour Organization



With a shrinking labour pool affecting many economies and sectors, and with fewer younger workers able to contribute via taxation, it follows that employers will be competing for people in a smaller talent pool. More people will remain in the workforce for longer out of either choice or necessity.

“The upper age boundary of working life – using 65 as a reference – will have to increase substantially to prevent the decline in the relative size of the labour force,” explains the OECD⁶. They further note that extending the so-called prime working years age span from 20-64 to 20-70 by 2050, “would maintain the current population share of people at working age”.

In the future age-diverse workplace, we are therefore likely to see more generations working in the same organizations at the same time; Baby Boomers alongside Generation Y. In 2002, the expected duration of working life in the EU was 32.4 years – by 2022 this had risen to 36.5 years⁷.



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We are, therefore, at a turning point; one that is perhaps as significant as the mass entrance of women to the workforce in key economies from the 1960s onwards. The question that therefore arises is this: in a world where working for longer becomes the norm, how can we ensure individuals, organizations and society, across sectors and geographies, can flourish? What can accelerate progress towards a successful age-diverse workplace?

Chapter two

Accelerating factors



A sustainable future is one in which individuals of all ages and skills, across countries and sectors, can thrive at work and in which their organizations can have the confidence to grow. This will require changes in how individuals relate to their work but also new ways of thinking from employers and policymakers.

As a first step we considered what we have called the “accelerating factors” that can help us get to this sustainable future. We looked at these from the perspective of factors that can help individuals flourish and organizations grow, and what changes could happen at the policy or societal level to enable this.

Individuals

Health and an age-diverse workforce

The positive impact of working longer on physical and mental health and well-being is highlighted in several studies, including by the European Bank for Reconstruction and Development⁸ and in the journal BMC Public Health⁹. Harvard Medical School also cites research indicating that working past retirement age is associated with improved longevity and better health outcomes, but their paper suggests these benefits may depend on the type of employment – avoiding stressful, physically demanding or unfulfilling work. This is a view echoed by the OECD whose research indicates working longer may not suit certain physically demanding occupations.

There is an opportunity for age-diverse workplaces to boost businesses and economies, while also delivering individual physical and mental health benefits for employees. Where governments and organizations recognize and effectively accommodate the needs of older workers, including, as highlighted by Demos¹⁰, supporting provision of appropriate occupational health policies, there is a clear opportunity to help individuals to thrive.



Flexible working practices

A successful age-diverse workplace will be one that can accommodate the needs of its workers – including around when and where they work and for how much of the week. According to the OECD¹¹, workers increasingly value flexibility as they age, and older workers are more likely to work for longer if their jobs are more flexible¹². Research by the National Bureau of Economic Research in the US supports this, finding that flexible work hours had the largest effect on whether people worked after 70¹³, while prior BSI research into women’s experience specifically found that 76% of women globally felt greater flexibility would help them remain in work longer¹⁴. Since the need to combine work with caring responsibilities is a contributory factor in the exit of experienced workers – 29% of women globally told BSI’s Second Glass Ceiling research this was a specific barrier - flexibility may actually give them the feeling they have more choices.

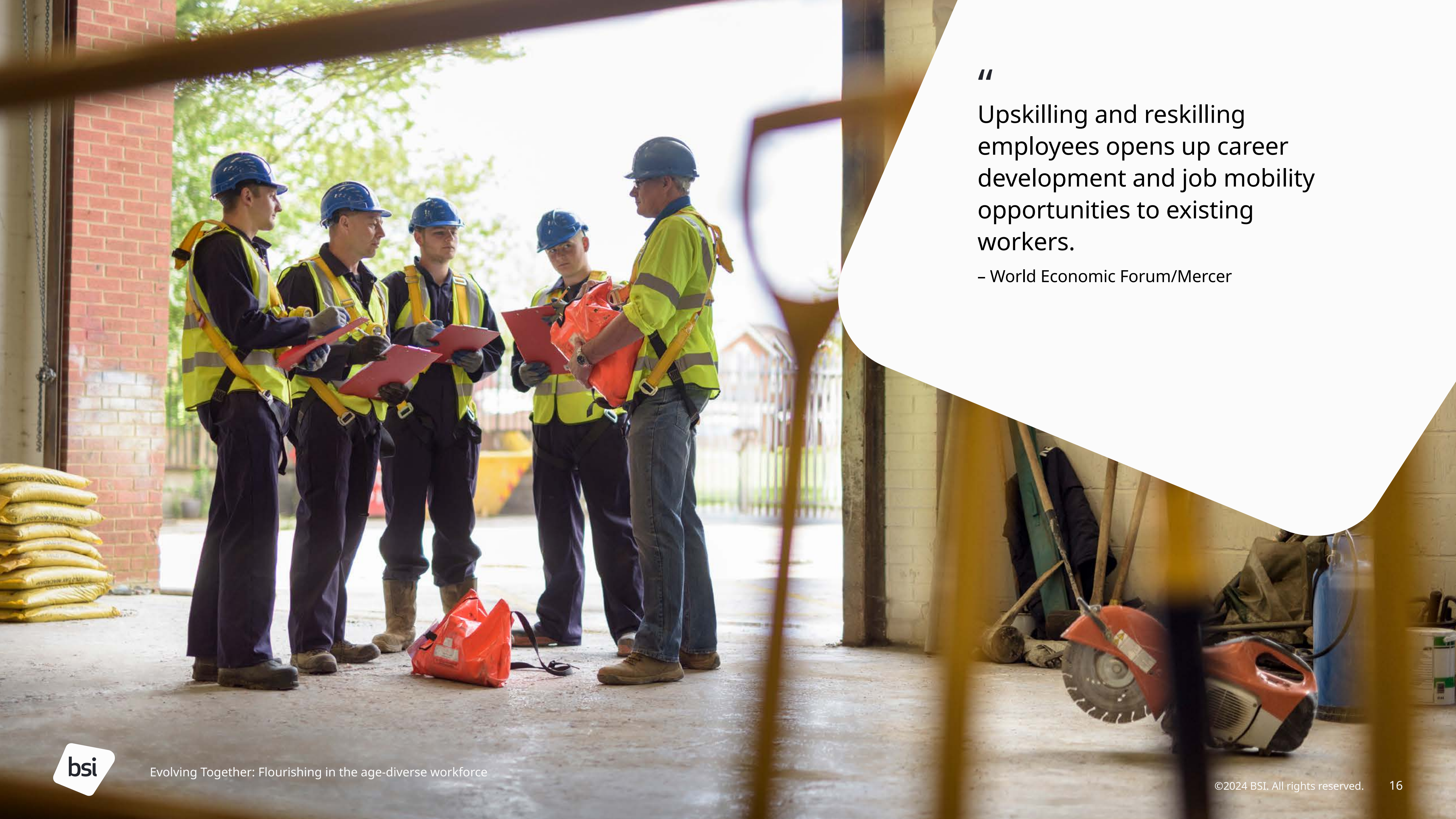
76% of women globally felt greater flexibility would help them remain in work longer – BSI research

Increasingly, phased retirement is becoming a popular choice, whereby people reduce their hours, or start part-time work after their retirement¹⁵. This may be partially driven by financial needs. A Centre for Ageing Better report found that “a low state pension, increasing unemployment and the transition to workplace pension schemes reliant on employee contribution are all factors leading to a generation without adequate savings in retirement”.

Skills and training

A key opportunity to enable experienced workers to remain in the workforce for longer and flourish in the future workplace comes from skills maintenance and development – although this is still important for younger members of staff. Engaging retirement-eligible employees in training can aid retention, according to research published by the American Psychological Association¹⁶. Korean data concurs, suggesting that Information and Communication Technology (ICT) training for ageing workers can mitigate age-related productivity decreases¹⁷.

Experienced workers are often eager for more training. AARP International found that the opportunity to learn something new is an essential element of the ideal job for most workers aged 45 to 65¹⁸. As noted by the World Economic Forum and Mercer, “upskilling and reskilling employees opens up career development and job mobility opportunities to existing workers” and is key to filling both skills gap and preparing for the future¹⁹. Additionally, opportunities for lifelong learning can be a critical factor for individual well-being, which in turn can help individuals stay healthy for longer²⁰. So taking a holistic approach to supporting an age diverse workforce is crucial.



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Upskilling and reskilling employees opens up career development and job mobility opportunities to existing workers.

– World Economic Forum/Mercer

Reward and recognition

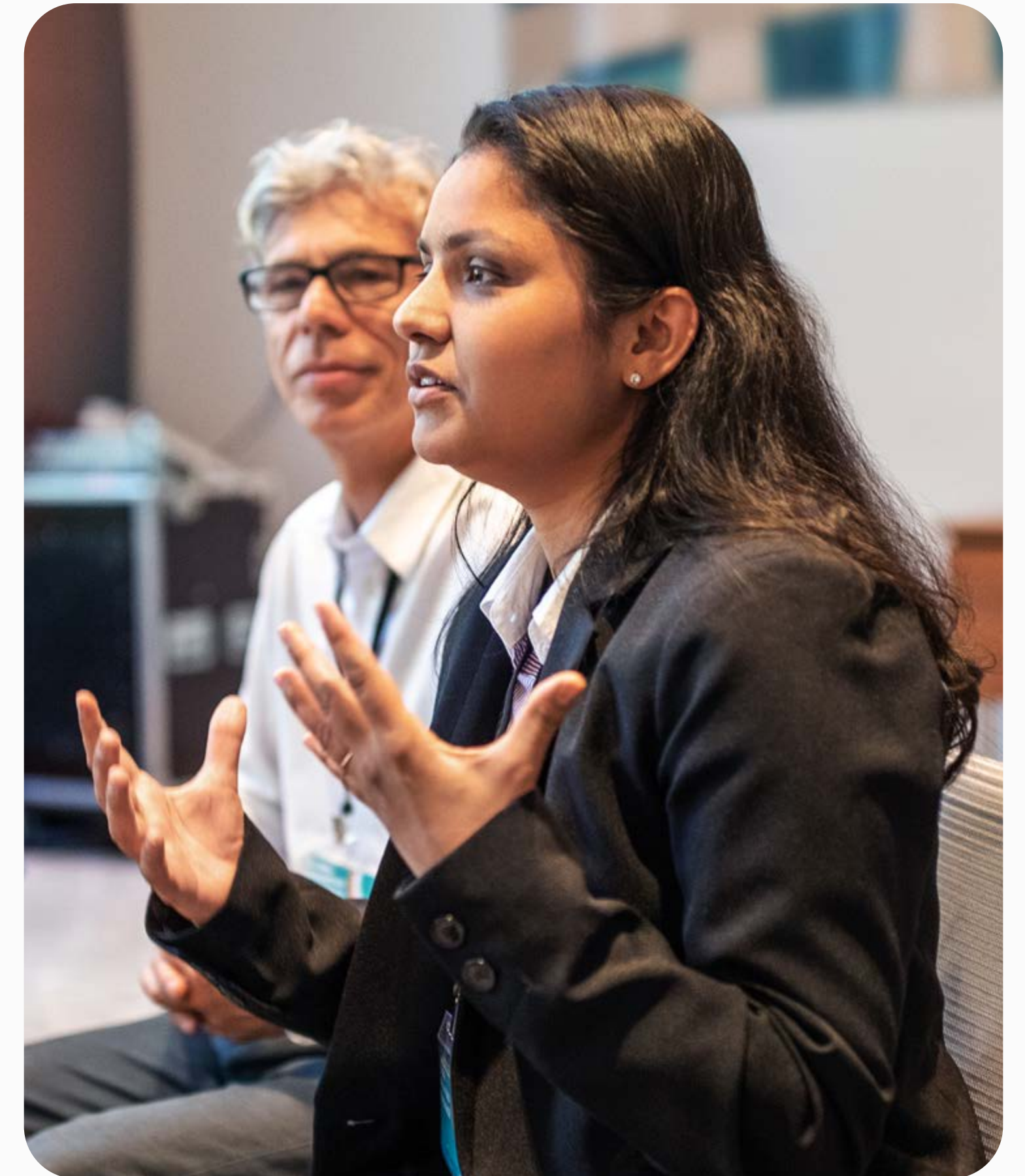
The World Economic Forum notes financial resilience as one of the three core principles needed for individuals to be successful in a potentially 100-year life²¹. In BSI's Second Glass Ceiling research, nearly a fifth of women globally specifically called out lack of pay parity as a barrier to remaining in work. Good pay is the second most important factor in choosing a job behind flexible working hours for 50 to 65-year-olds considering returning to work in the UK (ONS)²². In an age-diverse workforce, fair pay that responds to people's economic needs and experience levels will be a critical factor. Conversely, there are specific instances where the perception of financial risks such as limits on pension tax relief may keep workers, particularly high-earners, from working longer, for example at the upper echelons of the UK healthcare sector²³.

Non-financial employee recognition can also have a positive impact on both the health of middle-age and older adults and their longevity in the workplace, according to the Survey of Health, Ageing and Retirement in Europe (SHARE)²⁴. Research suggests that if workers perceive an 'effort-reward imbalance', the result can be stress and adverse health effects²⁵.

Inclusive culture

Culture has the potential to be a critical factor in enabling all age-groups to enjoy work and remain in post. Research by the Centre for Ageing Better finds that older workers look for open, inclusive work cultures where their voices are heard, and for environments that prevent and tackle discrimination and prejudice at all levels²⁶. Research also found that older workers in the US valued social opportunities²⁷.

There is a perception that age discrimination continues in the workplace²⁸, but OECD research shows the presence of experienced workers can boost productivity by enhancing team performance through interaction with others and their direct contribution²⁹. Bain research reinforces that older workers are looking for work that fascinates them and allows them to help others³⁰ - aligning with younger generations, of whom it has been found that purpose is critical to keeping them in their jobs³¹.



Organizations

In this section we explore the factors that could help organizations accelerate progress to a successful age-diverse workplace.

Creating an equitable, affirmative culture

Prioritizing age inclusion can help organizations to recruit and retain talent³², and creating a favourable workplace culture can be more important than putting specific policies in place.

It is important to give older workers a voice in the organization and managers, particularly line managers³³, must have the tools to support them³⁴. Reviewing recruitment, training and benefits are all part of establishing an age-inclusive culture according to the Reward & Employee Benefits Association (REBA)³⁵. AARP suggests appointing a diversity manager and introducing formal groups and social opportunities to encourage employee engagement.



Skills, training and retention

According to EBRD, “forward-thinking organizations” understand how retaining older workers, with their expertise and experience, can add value to the business³⁶. Career reviews provide the opportunity to understand how older workers’ individual requirements best fit with company goals, informing the organization’s approach to training and redeployment³⁷. Tailoring training to better suit older workers, for example through self-paced and online programmes, can be effective and accommodates those in need of flexibility, according to AARP³⁸.

Mentoring can play an important role, improving core job skills as well as ‘soft skills’, and helping participants understand the benefits brought by both younger and older workers, according to AARP’s research³⁹. Reverse mentoring programs with senior employees serving as mentees can also increase knowledge sharing, improve collaboration and promote respect⁴⁰.



Flexible working practices and policies

Flexible working can lead to happier, healthier and more productive employees, according to OECD⁴¹, and more than four in five professionals surveyed said flexible working hours made them more productive, according to a World Economic Forum report⁴².

Many organizations have already seen the benefit of offering flexible working: Qantas’s Flex@Q recognizes that workers’ lifestyles vary⁴³, so offers different kinds of flexibility from contractual changes (such as part-time working) to variable hours and shift patterns, flexible leave and a choice of working locations. While ranked slightly higher by older generations, flexibility, according to McKinsey, is among the top four reasons employees of every generation take a new job⁴⁴.

Health and well-being

More than half of workers have a long-term health condition by age 60 (according to the HR professional body, CIPD)⁴⁵, but comprehensive workplace health or well-being programmes can counter lost productivity and improve worker retention⁴⁶. While cost and resource barriers can keep smaller companies from implementing such programs, the OECD suggests SMEs may be well-placed to implement them effectively given less bureaucracy, easier implementation and more opportunity for bonding than might be found in larger organizations.

Organizations can support workers' physical and mental health by adapting to accommodate needs that can change with age⁴⁷. This includes provision for carers⁴⁸, menopause support⁴⁹, and accommodation of changing physical capabilities, such as redeployment and retraining⁵⁰. Businesses can also adapt their work environment to help prevent injury, for example through modifications to accessibility, safety (e.g. non-slip floors), and workstations⁵¹. In the U.S., the Surgeon General has issued a framework of "five essentials" organizations should institute to encourage workplace mental health and well-being⁵².

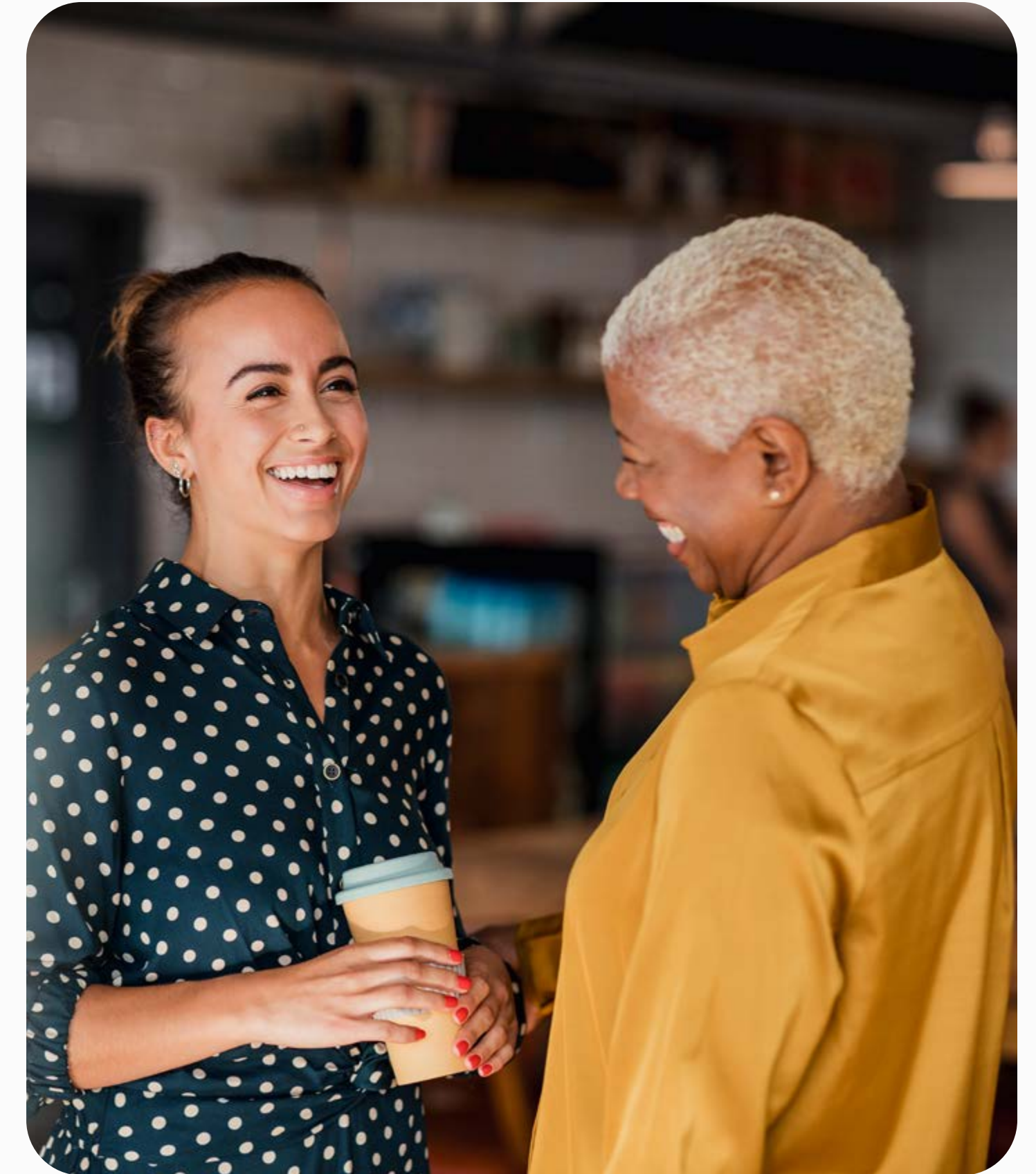
Over 65s are most likely to find their job enjoyable and fulfilling

– Pew Research Center

Reward and recognition

Job satisfaction increases with age, with over 65s being most likely to find their job enjoyable and fulfilling, and least likely to find it stressful, according to a Pew Research survey⁵³.

Nevertheless, the Rewards and Employee Benefit Association (REBA) asserts that, as more people work into older age, age-appropriate rewards and benefits should be used to attract, retain and engage them⁵⁴. As part of its efforts to forge an age-positive workforce, Unilever's policies aim to support all life stages⁵⁵, and include support for chronic conditions, funding care for elderly relatives and menopause support. Benefits Canada reports on how some employers are innovating to meet the needs of older workers by offering 'grandernity' leave⁵⁶.



Society

In this section we explore the areas for societal or policy change that could accelerate progress to a successful age-diverse workplace for individuals and organizations.

Positive fiscal frameworks

These can be useful tools to encourage longer workforce participation⁵⁷ and have been recommended as critical actions by the OECD⁵⁸. Such fiscal policy incentives can include raising state pension age; encouraging tax structures to reward retirement in line with longer life expectancy; and ensuring that the benefits and welfare systems are used as intended (and not skewed to support older workers exiting the workforce through ill health).

The UK found that phased-in changes to state pension age to 66 years old have been successful in encouraging those in work to remain economically active⁵⁹. The number of men working to 66 increased by 7.4% and woman by 8.56%⁶⁰. However, the policy may be a double-edged sword, as it is predominantly lower earners who are likely to remain economically active for longer⁶¹. Additionally, the OECD acknowledges that while fiscal policy has the power to encourage later life work participation, “reforms can face strong (public) resistance”.



Social care policy

Despite the vital importance and prevalence of government and employer paid sick-leave, older workers are leaving the workplace through ill health. For example, the UK found that in 2022 138,000 people left the workforce through ill health and have yet to return to work⁶².

A 2023 OECD report considered dimensions of social care policy that could have a positive outcome on tackling early work force exit through ill health, including “tax credits that can be used to encourage investments in health and well-being; targeting incentives at older and vulnerable groups; and the promotion of phased retirement”⁶³. The UK’s GBP 2.5Bn Back to work plan, announced in 2022, features social care policies including priority access to training for long-term unemployed; a focus on helping those with mental health conditions remain in the work force; and work well pilots to encourage those with long-term health conditions back the workforce⁶⁴. While many of these policies have been welcomed, some elements of the plan have been questioned as less positive, especially those related to changes in means tested benefits for the vulnerable⁶⁵.

Supply-side incentives

A recent OECD report found that governments and social partners can support high performing work practice (HPWP) through supply-side incentives⁶⁶, a crucial cultural and behavioral imperative to encourage later life economic participation⁶⁷.

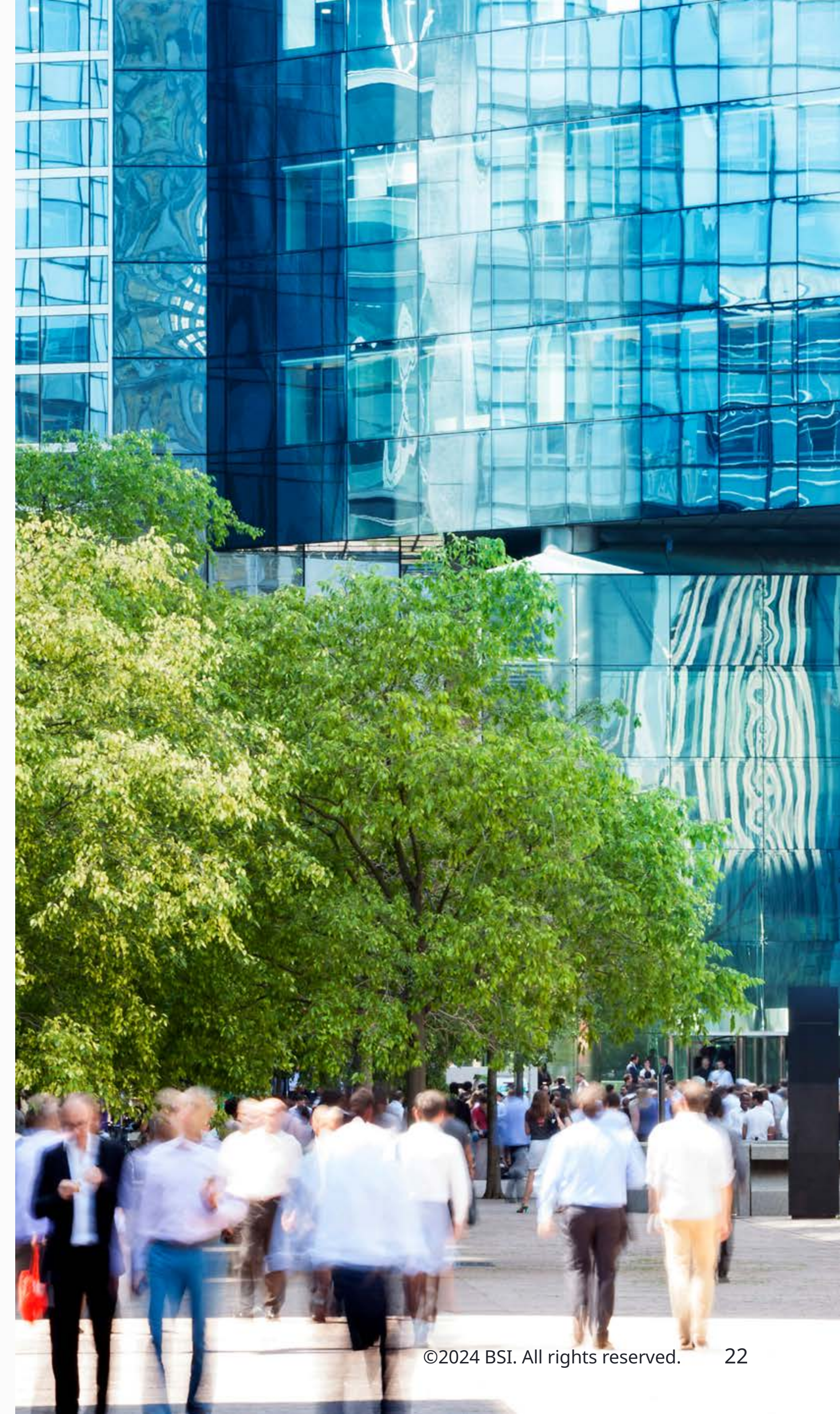
Examples include the European Commission Innovation Network, a sharing platform for business to access training best practices; and New Zealand's High-performance work initiative, a government policy to help small and medium sized enterprises with government-funded consultant delivered training. Additionally, the OECD found that government authority sponsored training networks "enable economies of scale and help bring down the costs of per-worker training". For example, in Austria training costs can be reduced by 50% through companies accessing training via 'Impulse Training Networks', training specifically aimed at older workers.

Public education and affirmative culture

The Bain study found that prejudices exist against older workers, despite the socio-demographic realities of an ageing workforce⁶⁸.

"Governments can play a positive role with the creation of positive and affirmative culture" – OECD

The OECD found that here too, governments can play a positive role with the creation of positive and affirmative culture as regards older workers. For example, Holland launched a publicly-funded awareness campaign utilizing a local, older famed sports personality to reduce negative stereotypes of older workers.



Chapter three

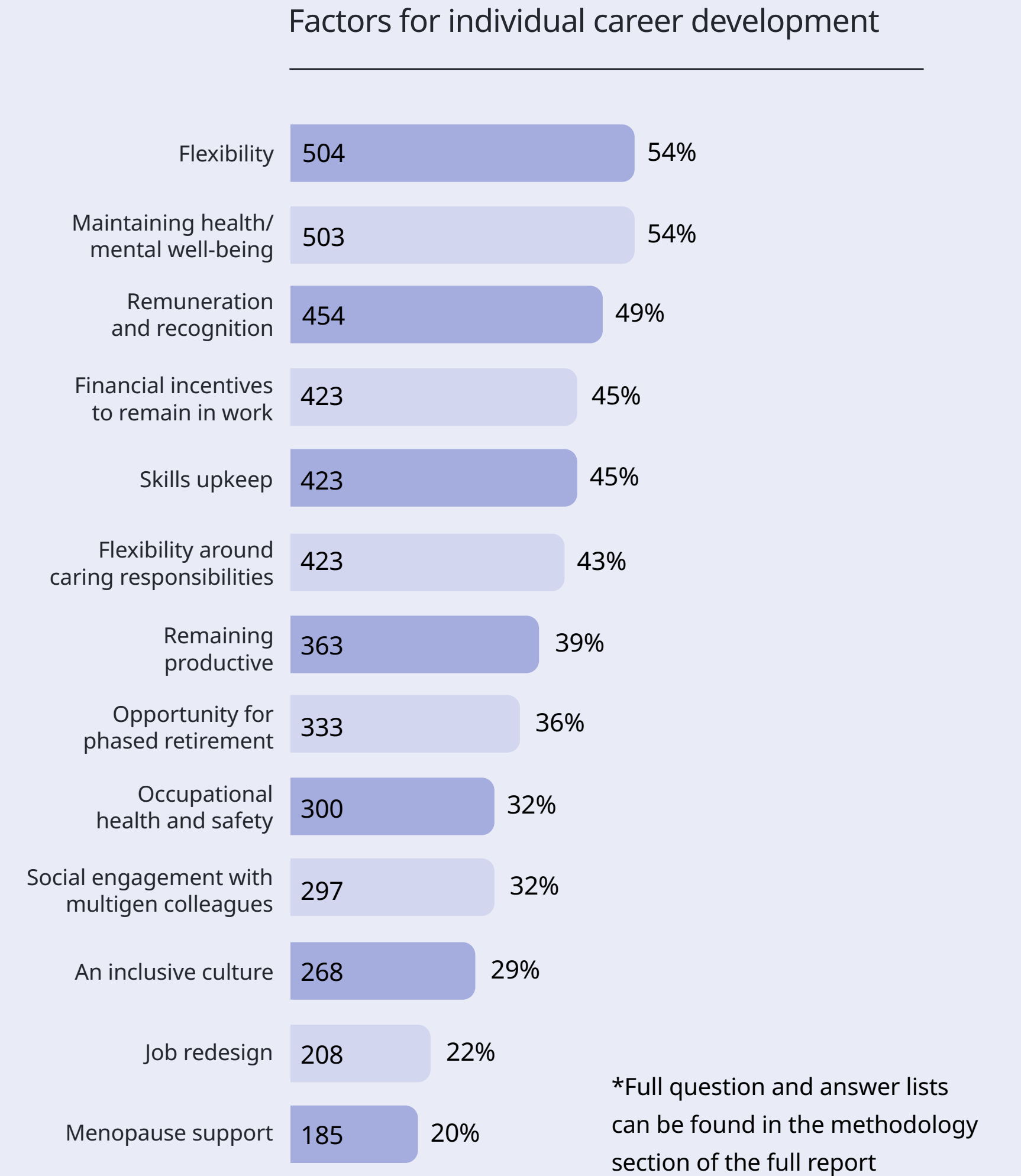
Overall findings



What emerges from the data are clear patterns. While each market and sector differ slightly in which accelerating factors are prioritized, across the board flexibility, access to healthcare, well-being and mental health support, and policies that incentivize workforce participation are considered key. Notably, the factors that are deemed to be key to a successful age-diverse workforce tend to be structural – the way in which work is done and the economic realities around it, or formal policies around leave, for example – rather than around workplace culture.

While some respondents scored levers related to diversity and inclusion highly, most were more focused on practicalities, for example opportunities for retraining or insurance premiums. Notably, there was less desire for governments to force the hand of businesses around creating and enabling the age-diverse workforce, with just a third backing laws or regulation prohibiting discrimination based on age. Instead, the focus was on positive, enabling moves and giving people both the motivation to remain in work and remain productive throughout life, and the physical and mental ability to do so.

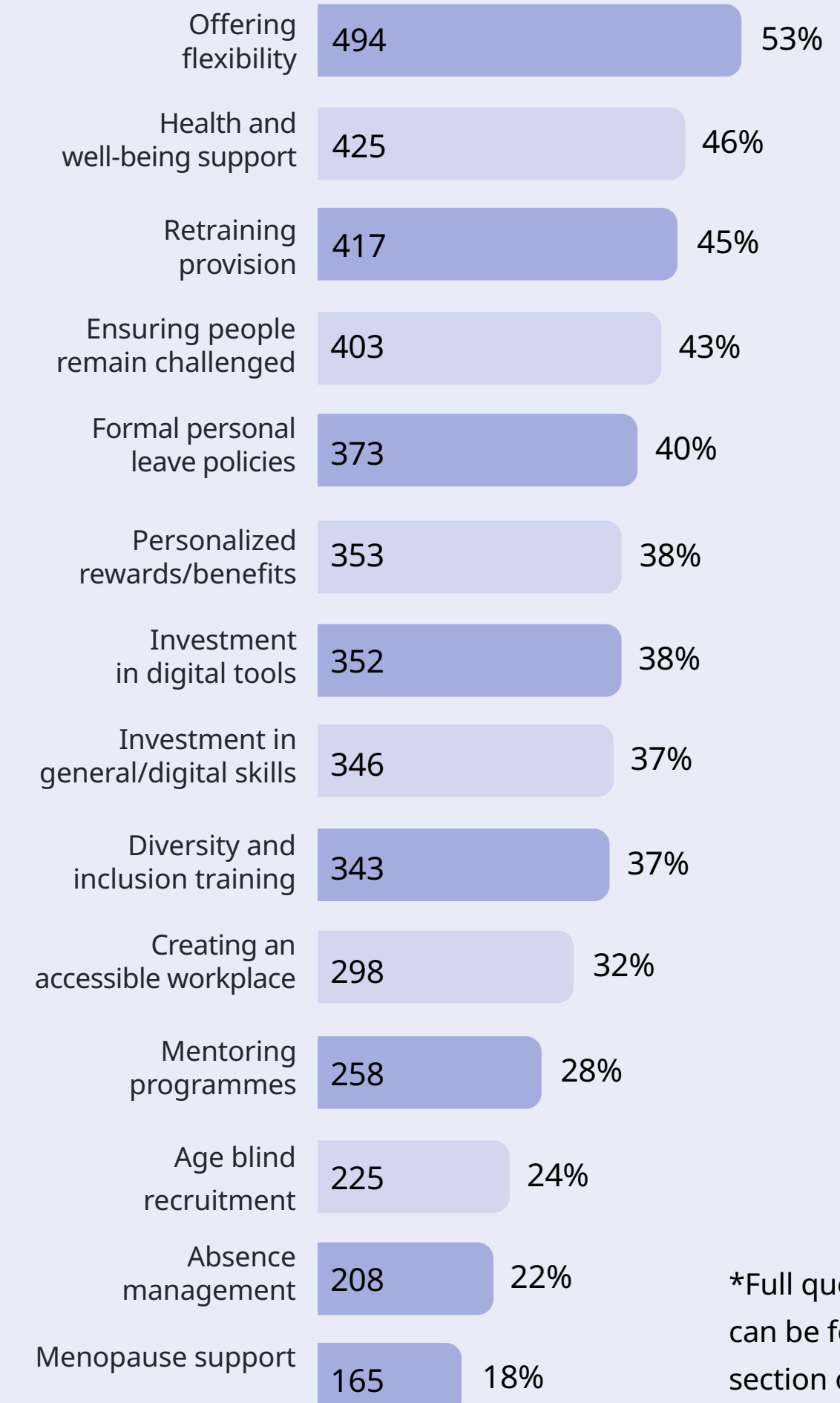
Factors all respondents support in a future age-diverse workforce*





Factors all respondents support in a future age-diverse workforce*

Factors for businesses to succeed

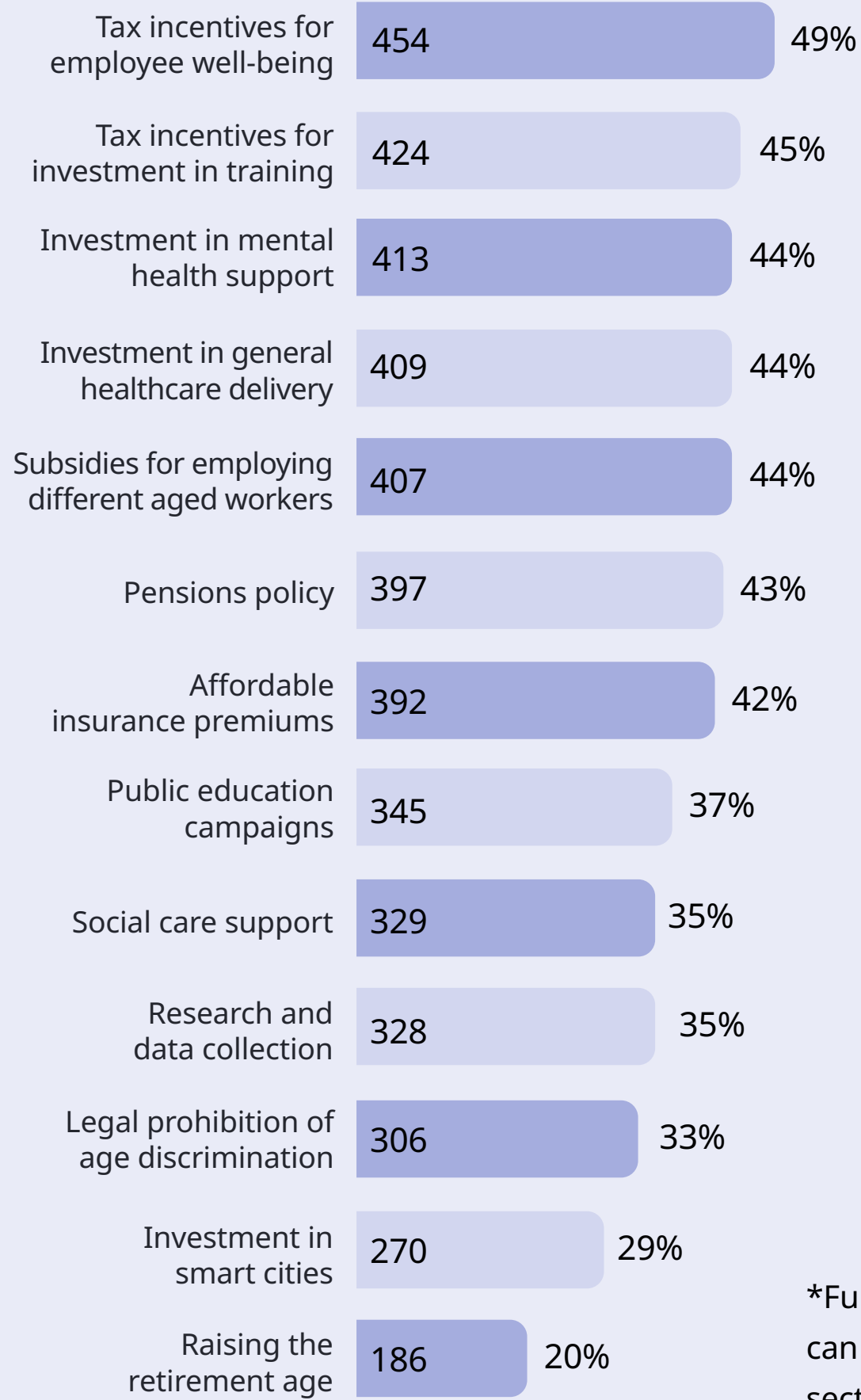


*Full question and answer lists can be found in the methodology section of the full report

Factors all respondents support in a future age-diverse workforce*



Factors for government and societal action



*Full question and answer lists can be found in the methodology section of the full report

Chapter four

Market analysis



Australia

Australia's population is ageing⁶⁹, linked to low birth rates and rising life expectancy. At present, 16% of the Australian population is over 65; between 2000 and 2020 the proportion of children fell from 20.7% to 18.6% of the Australian population.

Notably, the proportion of the population that is deemed working age has declined. In the 20 years to 2020, that cohort grew by 31.4%, whereas the wider population grew by 42.2%⁷⁰.

The Australian Treasury has noted that the demographic shifts will have an impact on the economy⁷¹. Last year, they forecast growth at "a slower rate over the next 40 years than in the past, at an average of 2.2 per cent a year". This is expected to come as population growth slows from

At present, 16% of the Australian population is over 65

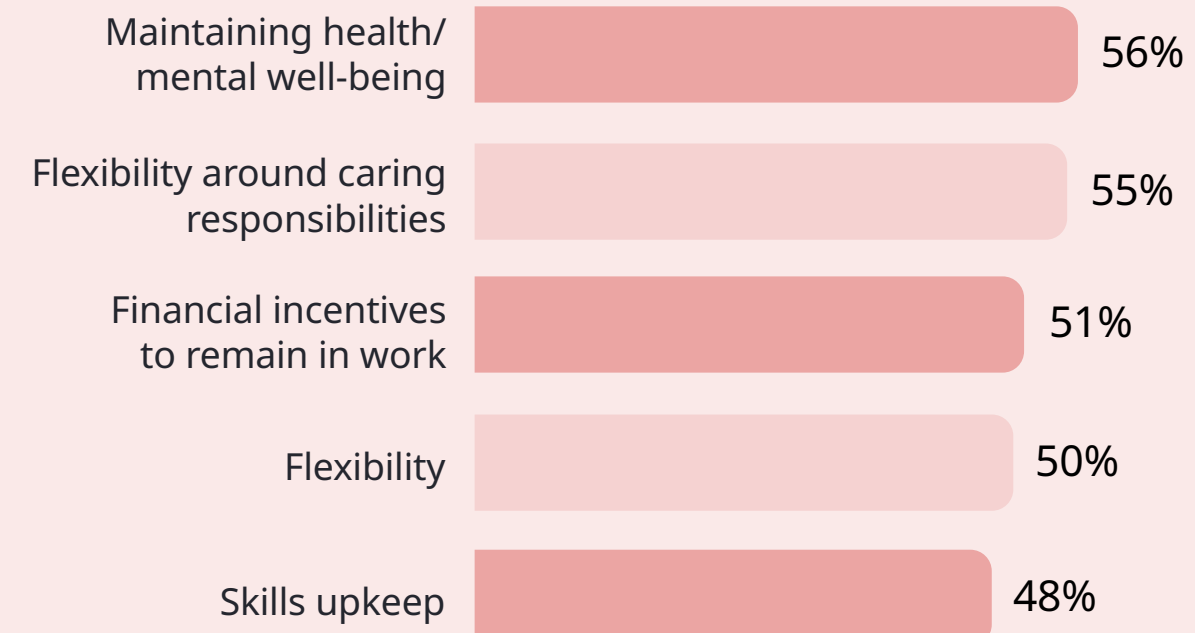
1.4% a year over the past 40 years to 1.1% over the next 40, in a context of falling migration and a doubling of the number of over 65s. Their findings also indicate that in the coming four decades the rate of people participating in paid work is set to decline from 66.6% to 63.8% - meaning there is a clear reason for action now to support workforce participation throughout people's lives.



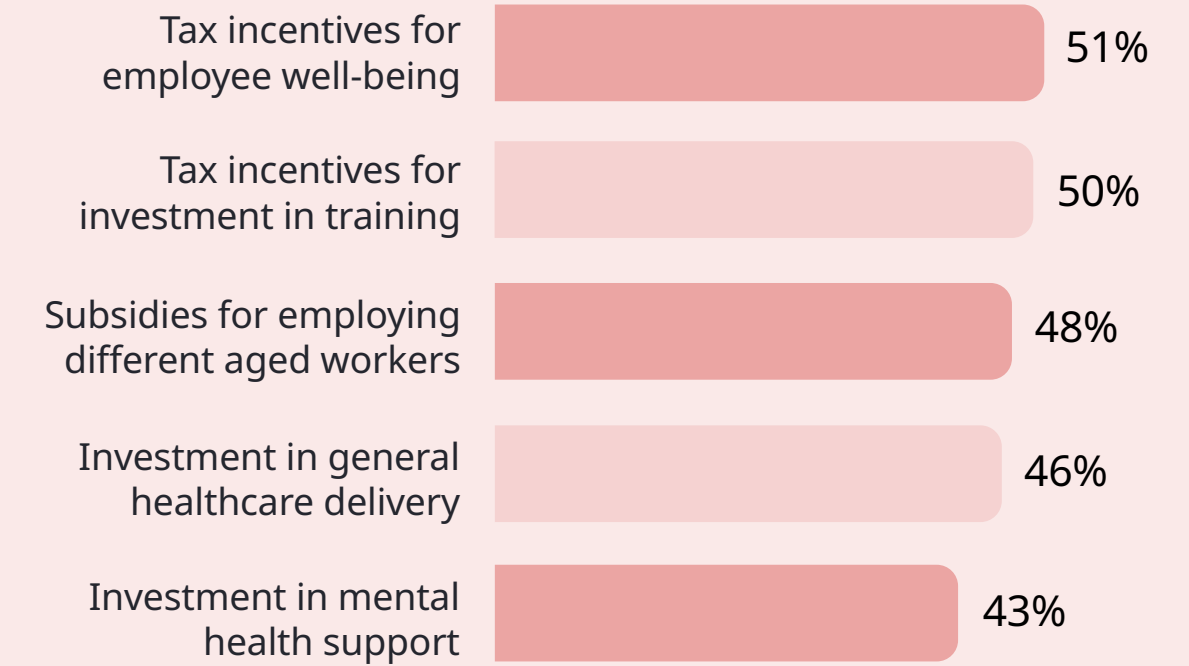
Australian priorities for success in a future age-diverse workforce*



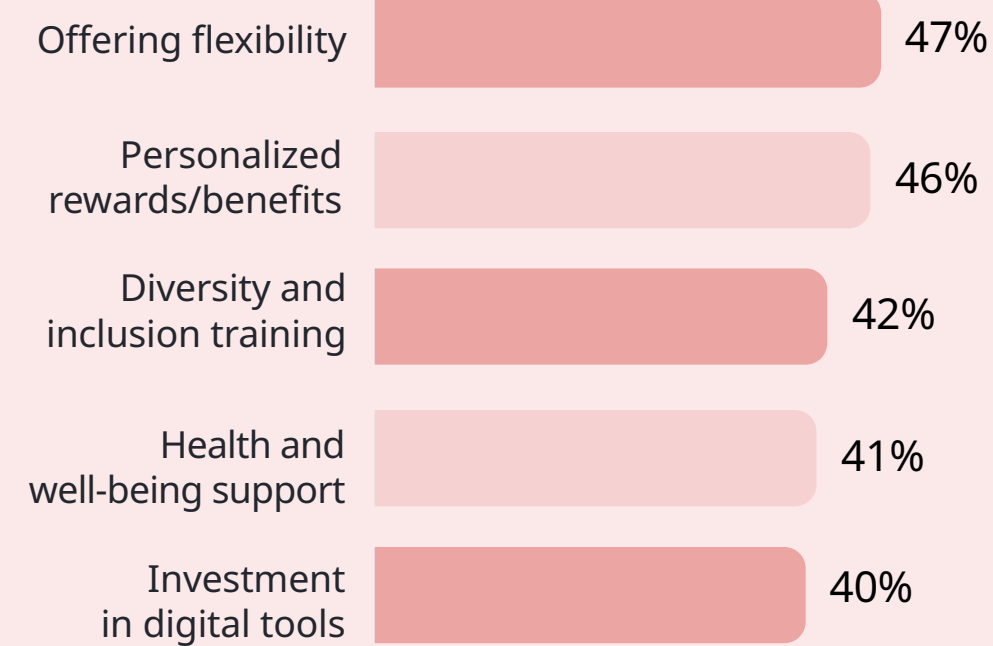
Priorities for individual career development



Priorities for government and societal action



Priorities for businesses to succeed



* Full question and answer lists can be found in the methodology section of the full report

Priorities for action

The survey reveals Australians prioritize mental health and well-being above all else. They want their government to provide tax or financial incentives to encourage employers to support their employees with this. Australians, for their own needs, value the ability to maintain physical health and well-being the most (56%), slightly higher than the global average. Flexibility around caring responsibilities also scored higher than in other countries.

Australia was one of the few markets to prioritize training staff around diversity and inclusion (42% compared to the global figure of 37%). For business needs, Australians placed slightly lower emphasis on offering flexibility

and greater focus on offering personalized reward and benefits programmes. This includes financial advice around retirement planning, which ranked sixth globally but second for Australians.

The data suggests mental health is a key priority for Australians. When asked about the top things government should do to help people and business succeed, tax or financial incentives to encourage employers to invest in employee physical health and/or psychological/mental well-being came at number one.



Charlene Loo, Managing Director, Australia and New Zealand, BSI

“Our research suggests that Australians value flexibility, well-being support and ongoing learning above traditional workplace norms. The top priority, focusing on physical and mental well-being, reflects a growing recognition of the integral role that health plays in employee productivity and satisfaction and will do as the workforce becomes more age diverse. This will only be more pronounced as the workforce becomes more age-diverse. Together, these preferences paint a picture of the opportunity to enable Australia’s future workforce to flourish via a holistic approach to work-life balance, continuous personal and professional growth, and adaptive employment practices that support a range of needs and lifestyles.”

“The emphasis on such inclusive policies and health investments signals a societal shift towards a broader understanding of what it will take to cultivate a thriving economy and community in the face of demographic shifts and cost of living pressures. Equally key will be investment in digital tools to support employees of all ages, given the importance of technology in bridging generational gaps and the role it will play in the future economy.”

Chapter five

Key takeaways



Key takeaways

Plan ahead

The age-diverse workforce is not a question but is fast becoming a reality in many major economies and sectors. Individuals, organizations, and society have the opportunity to boost growth and innovation by thinking about how this will change the workforce now and collaborating to develop strategies to respond.

Support health and well-being

A flourishing workforce will be one that has the ability to maintain physical health and psychological/mental well-being. For employers and governments, this may include proactive efforts to support workers to manage their health or investment in the services used by the wider population.

Make work worthwhile

Unsurprisingly financial considerations weighed heavily and reward and remuneration will be core to how people relate to their job at any age. Equally, value can come from ensuring people remain challenged by their work / roles and feel that their contribution is appreciated.

Rethink work

Across the board, being able to choose when, where and how we work was identified as key to keeping people in work. More than four years after the start of the pandemic, when working structures in some countries and sectors were fundamentally altered, now is the moment to open the conversation around how flexibility can be enabled for the long-term, so it benefits individuals and the organizations they work for.

Train, retrain and refresh

Skills upkeep and access to training is critical, especially in the context of the AI transformation. For people to continue to flourish opportunities to learn new skills, returnships or the chance to shift away from manual roles, are critical. As the age of the workforce diversifies, strategies like reverse mentoring can bring enormous benefits.

Enable an inclusive culture

An inclusive culture that creates an age-diverse workplace free from adverse social behaviour can strengthen trust and engagement and encourage the retention of experienced colleagues. Employers can partner with employees to embed a supportive culture by ensuring different generations are listened to and have an equal chance to contribute.



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