FAST PROJECT

Focusing Age Strategies in Policy Making

SME Survey

Results and Conclusions
Executive Summary

The survey had eighteen questions of mixed types such as multiple choice and those which give an opportunity for brief narrative answers. The report has been divided into open and closed questions.

The responses received numbered over 500 but with some of the entries spoiled for a number of reasons the highest number of answers included for the results of any answers was 481.

One question, number 8, is possibly corrupted within the electronic survey.

Overwhelmingly the responses have shown a positive attitude to the questions asked.

Answer summary

1. Average age range of the oldest employee is 52
2. Average age of employees is in their 30’s
3. 82% are positive about the phrase active ageing
4. 83% of employers would employ the over 60’s
5. 5 years of productive work after 60 years of age
6. High percentage suggest physical limitations
7. 67% would employ the over 70’s
8. Corrupt
9. 75% would consider making changes to working conditions
10. 30% would not make any special arrangements for older employees
11. 20% think that flexible hours will help retain older workers
12. 81% would arrange extra training
13. 100% would consider flexible working patterns
14. Vast range of alterations to working conditions
15. 42% do not foresee insurance issues being raised
16. Over 300 responses say knowledge retention important
17. Health is the number 1 concern for employers
18. 43% are aware of government initiatives

The conclusion suggests that although this survey has a very soft outcome it can generally be said that the positive answers and knowledge shown by the respondents indicates that SME employers recognise the basic requirements for employing older workers and are willing to consider many options in order to employ an ageing population.
Introduction

The aim of the survey reported here is to provide soft outcome, broad based information to inform future decisions about how active ageing and related topics are viewed by managers of SMEs (small to medium sized enterprises).

The electronic survey system used for the Fast survey belongs to a company called Targetsurvey.net in the UK who specialize in the provision of easy to use internet survey systems which can be broadcast via email and completed by the recipient online. The most significant benefits of using this kind of system are the speed with which large numbers can be surveyed and the fact that the system automatically collates the data and enters it into a spreadsheet, therefore avoiding time consuming manual collation.

The questions in the survey were framed in a very simple way in order to illicit responses which are easily translated and applicable to the project and give a view of the ages, attitudes and knowledge of the older worker in European SMEs. The simplicity of the questions was also important because many of the recipients had English as a second or even third language.

The data base used for the survey was drawn from small to medium sized businesses who are involved in many different fields of business including those as diverse as textiles, construction, information technology, electronics and nanotechnologies.

It is expected that the typical recipient of the survey email has been a middle or senior manager or director or proprietor. The reason for this is that the EurExcel database predominantly represents people who are either at the head of an SME or are tasked with finding new business opportunities for an SME. It is important to recognise that the information collected was predominantly from this group and strongly represents their perspective.
Electronic Survey

The electronic survey system used for the “Fast Project SME Survey” is a version of a proprietary software supplied by Ezeview Technologies Ltd in the UK. EurExcel have been using this system for just over two years to survey their members, associates and customers with excellent results.

Easy Distribution

In the case of the Fast Survey, the time from designing the survey and inputting the questions into the system to the actual transmission of the survey was remarkably quick, saving man hours for the selection of databases and allowing short batch transmission to avoid spam filters. The survey tool actually creates its own link to the survey which the user is able to cut and paste into any email or web page, this link automatically leads the recipient into the survey at the click of the mouse.

Data gathering

During the survey a ready reckoner is available to take snap shots of the progress of the survey. It is reasonably easy to enter the system and extract information. Once the survey has ended and is closed to new input the full picture in the form of an MS Excel spreadsheet can be downloaded or single questions can be interrogated for results and charts.

Survey Analysis

As results are retrieved, the inbuilt survey analyser immediately processes them and updates tables within the analysis window. Each question is graphed independently allowing flexibility in customising the layout of reporting for each question. All open-ended questions are displayed as text, and numerical values are displayed in the ranges specified during survey design. The system offers several options to report selected survey results. First, the report function automatically generates HTML files that include results from those questions selected, including any filters or cross-tabulations specified.

Limitations of the System

Any electronic survey system has a number of functional limitations. Firstly the question types are limited; it is only possible to ask simple yes and no questions, open input questions and multiple choice questions. None of these question types offer the conversational quality of a voice conversation where understanding can be checked and supplementary questions asked to clarify responses. In the same way incidental questions which arise from personal contact are not available, the answers to questions like these are often the more revealing. The survey tool also does not display personality and does not take into account the mood or the interest of the recipient. Therefore the surveys have a tendency
to be impersonal and are sometimes left incomplete with no chance to return and ask the remaining questions.
This survey has been sent to many European companies in English, not all of whom have English as a reliable second language, we have no way of knowing if confusion over wording has created some minor confusions.
If there are internet problems then there are survey problems. For instance a recent flood in the North of England has destroyed the server farm where the Ezeview equipment is housed; this has caused huge issues when collecting data online.

**Benefits of the system**
The system makes it possible to disseminate information to huge numbers by using email shots with the survey as a link within the text. The yield, although low as a percentage, is very high in number. It would take a very long time to interview hundreds of respondents in more traditional ways.
The system automatically counts and analysis the responses and adds them to easy to view graphs and tables. Anyone who has carried out a traditional paper survey will know that the counting and recounting of responses is enormously time consuming.

**The survey strategy**

<table>
<thead>
<tr>
<th>Initial survey</th>
<th>Survey analysis</th>
<th>Collation and report</th>
<th>Refine and add value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select straight forward questions to elicit simple and useful answers. Broadcast to a large database of recipients (7000+).</td>
<td>Automatic analysis of closed questions. Collation of narrative answers assess responses.</td>
<td>Collect final survey results collate and compare the information and supply report to Project and EurExcel.</td>
<td>Select data and identify gaps in the information collected. Include new questions into new survey. Re broadcast to same selected database.</td>
</tr>
</tbody>
</table>

**EurExcel members and associates**

**Survey questions**

**Output**

Survey report for FAST and EurExcel
The question types used for the Fast Project survey take two forms, firstly there are closed questions, where a question is asked with only a choice of answers such as yes or know or a multiple choice list, these questions do not give the respondent any room to elaborate or extend their answer further than the answers offered within the question. The closed question types are easy for the system to analyse because the individual’s responses can be counted into percentages.

The second type are open questions which the system cannot analyse because the answers given are not predictable and are therefore not able to be counted into percentages. The answers are far more informative about individual opinion but give less of a quantifiable grouping of answers.

**Closed questions**
Closed questions in the survey are question numbers 1, 2, 4, 5, 7, 8, 9, 12, 13, 15, 18. The responses are as follows.

**Question 1**

What is the age of your oldest employee?

![Figure 1. Age range of oldest employee](image)

The **average age** of the **oldest employee** in the companies that answered our survey is **52 years old**. With by far the largest number coming from companies with their oldest employee in their fifties, followed strongly by those in their sixties.
It is clear from Figure 1 above that the target audience of middle to senior management has produced a predictable result with the over fifties contributing the largest group of eldest employees.

The surprising result is that the over fourties are significantly outnumbered by the over sixties as the next highest. Small businesses tend to have a younger demographic than larger businesses as they are often start ups or are involved in manual work. The high number of over sixties could well be down to the owner or proprietor of the business remaining involved in smaller companies.

**Question 2**

As shown above the average age range of employees in the SMEs who answered our survey is between thirty and forty with over three times as many companies whose average age range is in the thirties than in their fifties. With very similar segments for the older 50’s group as there are for the younger 20’s group.

On the whole the average age range is predictable.
Question 4

When asked if they would employ people over 60 years of age the result is overwhelmingly positive with 83% saying that they would. Figure 3 shows the 17% negative response which would be interesting to interview in order to discover the reason for their decision.

Question 5

The results of this question have been quite surprising with a very significant section of those polled, 17%, suggesting that they expect that the remaining period of productive work for a 60 year old could be until they are 75.
This suggests a quite diverse group of views where, as indicated by Question 4, 17% of employers/managers would not employ anyone over 60, a similar sized group at 18% think that 75 year olds can be productive within their business.

**Question 7**

![Pie chart showing responses to Question 7](chart.png)

Although the negative portion has virtually doubled in size growing to 33% from the 17% who would not employ people over the age of 60, a positive 67% remains an extraordinarily high percentage for the employment of people over 70 years of age.

This high percentage does give some hope both to those over 70 and seeking work, but also those who seek to legislate to encourage employers and older workers alike, pointing the way to better dissemination and advice rather than a battle for hearts and minds to change entrenched attitudes.

**Question 8**

Corrupt in Survey.
Question 9

The chart above shows that 75% of the pole would make special working conditions for the older worker.

Question 12

The positive 81% suggests three things about those who answered this question.

- They recognise that retraining is a positive advantage to older workers
- They think that older workers have skills shortages
- They would consider strategies in order to retain workers
Question 13
Would you consider flexible working patterns for older employees?

This question is either corrupted within the survey tool or the answers were 100% positive.

Question 15

![Pie chart showing responses to the question: Do you envisage insurance issues to arise if you have an older workforce?

- Yes: 58%
- No: 42%

No conclusive answer here, but perhaps not really surprising as the employers polled perhaps do not feel that they are reactive to the insurance market and market conditions have not shifted significantly to make changes to conditions.
Question 18

Are you aware of any government initiatives to assist companies with retaining older workers?

- Yes: 43%
- No: 57%

Only 40% of the company representatives polling that they are aware of government initiatives is a concern for the agencies involved as their dissemination and marketing has fallen short of informing employers of possible advantages offered.
**Open Questions**

Open questions in the survey are question numbers 3, 6, 10, 11, 14, 16, 17 as follows.

**Question 3**

> What do you understand as the meaning of the phrase "Active Ageing"?

![Pie chart showing positive and negative responses]

The 18% negative responses are, as you will see from the examples below, mainly consisting of respondents not understanding the question or the phrase rather than disagreeing with the concept of active ageing. The 82% positive are all of the constructive comments made. The understanding of the phrase active ageing does not necessarily agree with that held by the project partners but shows some grasp of the concept.

**Sample of answers submitted**

**Positive**

- People remaining active into their later years
- Becoming old but remaining active, eg working for companies or for their businesses at their 60’s
- Keeping work but reducing you time at work when over 60, Keep physically active
- Being intellectually active and with continuous learning
- Not retiring and doing nothing
- Job may stop but continue to work in some way
- Keep your mind and body in good shape
- Full employed (8 hours / day)
- Old people are younger today than 30-40 years ago
- Feeling healthy in a fit form
- Staying active professionally and socially
- Part-time work and more time to grand children and leisure activities
• Working with pleasure
• Until they are able to work useful
• By Active Ageing I understand that the elderly people will not sit at home and watch TV but will engage in some activities such as study, work, hobbies, sports, tourism etc
• Using experience of the older employee within the business
• Being active whilst getting past normal employment age
• Physical, mental and social activities
• Be working person
• Someone who although is over 60-65 still remains active in his / her work
• People who work as long as they want to work
• Continuing on working as before in the late 50’s
• People that are still in the condition to provide an added value to society rather to be put on the corner because only physically impaired
• Being active mentally and physically in older age
• Carrying out activities/lifestyle that further your health as you age
• Maintaining socially significant presence and activity after retirement.

Negative

• Never heard of it
• No idea
• Old codger
• Ageing while at work
• I have no understanding of the phrase
• I do not understand the question
• A self contradictory phrase.

Question 6

In your opinion, what kind of work can people over 60 carry out?

Sample of answers submitted

Direct suggestions of physical limitations

• All work except heavy manual labor
• Most but not manual work
• Depends on them, but unlikely to be very physical
• Anything except heavy manual labor
• Except in later years less physical work.

Indirect suggestions of physical limitations

• Paper work in a friendly atmosphere
Office and administrative work
• Administrative and consultancy
• Mainly supervision, tutoring, mentoring etc
• Advisory, data analysis, project work
• Monitoring and evaluation
• Consulting & advisory tasks due to their experience
• Receptionist, call center employee, advice
• A huge range of employment, physical means permitting
• Management, accountancy, organisation, consultancy

Suggestions of training requirement

• Mentoring and coaching, but then they need to be up to date.
• Experience updated by training
• All work but significant retraining might be necessary

Realists or not prejudiced by age

• Almost anything if they are motivated and well briefed
• Depends very much on a person and type of business
• Depends on the work they have done before
• Manual laborers could still carry on and office workers could still carry on
• Same as younger people
• Any, only there are very few older people here with the skills that we are looking for
• Any kind of work
• Any kind depending on their personal capability and health situation
• Manual and administrative depending on their experience and fitness
• Tutorship for younger more inexperienced employees
• Any sort of work that is compatible with their mental and physical capabilities
• Productive in sharing experience and know how
• Any type that they are qualified for.

Age prejudiced:

• Nothing
• Everything in average

**Question 10**

What special arrangements would you not make for an ageing workforce?
Nearly thirty percent of those that answered this question said that they would not make any separate arrangements for an ageing workforce. The feeling seemed to be that the employers did not want to single out the older worker because of their age alone. Many were simply unsure or believed that the only requirement from the older workers themselves would be reduced hours or additional healthcare.

Sample of answers submitted

- Special working arrangements and working environments
- Not sure
- Additional health care
- Depends on their needs and the cost of adapting working conditions
- Make it possible to work less hours
- Make a senior level with advisors
- Normally only the special arrangements wanted, e.g. fewer working hours
- Any facility which singles them out as aged
- Flexible working hours
- all what is against there ability
- Part time work for ageing workforce only
- In-company nursing facilities - though I would support off-site private support of this type
- Complete retirement revenue up to last salary
- Reduce or render more flexible the work time required.

Question 11

![Pie chart showing incentives for retaining older workers]

It would appear from the answers that many employers either do not see the need to offer incentives as the need for longer working lifetime is more a requirement of the worker than the company or that they would not offer
incentives because they do not want older workers. This is not a distinction
made by this question.
However, it does appear that a reduction in hours is seen as very important by
employers with only one comedian suggesting hot chocolate as a way of
retaining older workers.

**Sample of answers submitted**

- Job sharing and health care.
- Subsidies for different things e.g. medical aid, car and house allowance
- Agree flexible working in line with their plans
- Hot chocolate
- If possible give them greater freedom to arrange their working hours
- Allow them to work at home
- Longer holiday with more flexible work
- Possibility of working part time
- Part-time work, ad-hoc labor contracts
- Flexible working Hours
- Giving them respect and space to achieve the tasks
- Part time work options, shared work options, special pension fund
- None
- We are a consultancy so the older workers tend to get better day rates
- Life long learning
- Flexible working and if requested additional periods of unpaid leave for
  holidays
- Part time jobs
- Travel and living expenses
- More money
- Flexible pension and salary
- Provide them with the opportunity to justify their value and pay them
  accordingly
- Promote part time work
- Flexible working hours

**Question 14**

What would you need to change about your working conditions to retain older
workers?

This question seems to have elicited such a wide range of answers that it is very
difficult to draw any conclusions. The answers are ranging from the need to
change government policy to allow workers longer in the workplace to physical
assistance in either mechanical measures or human intervention. The only
predominant answer is no change to the working conditions and this only totals
5% of the answers offered with retraining the next most popular answer at less than 1%.

**Sample of answers submitted**

- Nothing
- They can be exempted for working extra hours
- Very little would need to be changed
- Stair lifts
- Nothing except attitudes amongst all workers perhaps
- More flexibility and a pension system that makes it more economical to have older people in the organisation, today it is expensive
- Comfort and support they need from someone possibly more junior
- Employment act which currently limits work age to 65
- More relaxing conditions
- More support policy from the Government
- Their knowledge in the internet usage
- Nothing. I already employ people over 60 on casual basis
- Flexibility and quality of life
- Flexible and easy to access remote working environment
- If there is any physical handicap involved then it must be addressed properly and resolved accordingly
- Nothing, in fact there are already quite a lot of arrangements possible to allow people to retire early. So a first step could be to suppress these although this is a negative measure.
- They may need IT training

**Question 16**

![Bar chart showing responses to Question 16](chart.png)
Overwhelmingly the top answers given were concerned the retention of knowledge, experience and wisdom within the company.

**Sample of answers submitted**

- Retention of expert knowledge
- They are reliable
- Provides a more settled workforce
- Knowledge, experience, commitment and reliability
- Retain experience
- More knowledge
- Experience
- Keeping their experience in the company
- I see no difference in older and younger workers
- Sharing the experience with the young workers, stability and reliability.
- Experience/knowledge, reliability and pragmatism.
- Having more maturity and hopefully foresight
- Wisdom, experience, advice
- Their experience and ability to do a wide range of jobs well
- Experience and inclusion
- The diversity and their experience

**Question 17**

What would be the worst thing about having older workers in your business?

![Pie chart showing 65% for Health, 35% for Others]

With 65% of the answers expressing concerns about the health of older workers and the next most popular answer being to abstain the strong suggestion here is that the health and welfare of the older worker is of paramount concern to the employers who answered our survey. Strong characters and retraining were also popular but no other answer polled more than 5% of the total answers.
It is difficult to say if the concern was actually for the health of the worker or the health of the business if the worker was taken ill.

**Sample of answers submitted**

**Health related**

- Illness
- Ill health could pose risks.
- Die at work
- Health problems.
- Not healthy enough
- Health related absence for long periods.
- Possible sickness days
- Extra health and safety risks
- More sick leave
- Them dying or being ill in the middle of a project
- Healthy status checking
- If they should be taken ill at work

**Others**

- They are slow and want their word to be heard all the time
- Wanting other people to do their work with the excuse that they can no longer carry it out.
- Will not adapt to new markets
- Hearing that everything was better before and the burden of the pension plan
- I cannot imagine any bad things
- The need for extra facilities and possibly insurance and some legal care issues.
- Non-integration of older workers in business; not motivated to keep up with business
- Strong characters to deal with
- Reduced work enthusiasm
- Fear of new ITC technologies
Conclusions

This survey of European SMEs has produced a number of surprising results all of which are detailed above, however the consistent theme throughout has been the generally positive view taken by the respondents.

In question 4 high numbers of employers would employ the over 60’s and in question 7 also the over 70’s. Question 5 suggests employers expect a longer period of productive work than might have been expected with over 18% expecting that the over 75’s might provide useful service to their business. Obviously we do not know which kind of businesses are predominant in this opinion but the positivity to older workers is surprising from what should be a very dynamic group.

Just fewer than 75% of the pole would make special working conditions for the older worker with 81% recognising the possible need for ongoing training as an important requirement for the retention of workers.

It is perhaps disappointing that only 43% of the respondents have heard of Government initiatives to promote inclusion but this could be explained by the fact that some of the respondents come from countries where there are no initiatives or where the initiatives have been aimed at larger businesses.

The phrase active ageing is known by some and assumptions have been made by others about their understanding, however, once again an 82% positive comment ratio is suggestive of a label which works to promote a clearly advantageous response from employers.

Just under 30% of those that answered question 10 said that they would not make any separate arrangements for an ageing workforce and it would appear that many employers believe that a reduction in hours is of primary importance to the employee but that they would consider making changes in order to help older workers remain active and in question 16 they give their reasons for making such changes with retaining knowledge, experience and wisdom as their main driver for change.

The final question of the survey gives the negative impressions of SME employers with 65% expressing concerns about the health of older workers. Employers also expect older workers to display strong characters and to need retraining as additional drawbacks to their employment.

Given the strongly positive nature of the answers it could be concluded that SME employers can be influenced by incentives to retain workers after the traditional retirement age and that probably clear information disseminated to large numbers is the key to moving the agenda forward. Incentives which could be considered might be:
• Tax incentives to help with the costs of employment and pension
• Help with retraining and work skills updating,
• Health care and advice for the employers of the older worker
• Help with alterations which might be required for working environments

These conclusions leave the impression that there is no need to campaign for hearts and minds rather appeal to a group of employers who have already moved forward toward inclusion of older workers in their future employment plans.