

The background of the slide is a photograph of a person sitting on the roof of a blue van at night. The van's interior is lit with a warm, yellow light, and the person is silhouetted against this light. The sky is dark with visible stars. The text is overlaid on the lower half of the image.

Embracing the Age of Ambiguity

Re-invigorating the workforce
in a rapidly evolving world

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Foreword

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**Creating clarity
in an increasingly
ambiguous world**

Creating clarity in an increasingly ambiguous world

We are living in an **'Age of Ambiguity'** that is impacting society and workplaces across the UK. Elements of **our lives** which were previously certain are overlapping and changing beyond recognition.

The concept of **'work'** itself is becoming increasingly **fluid** as the **world evolves faster** than ever before.

But while the blurring of work-life boundaries has brought welcome **flexibility**, this **increasingly ambiguous environment** is also a source of unease and uncertainty. Unpredictable futures are placing a strain on the balance between work and home life; employment and retirement; and the **relationship between employers and employees**. When Aviva took a snapshot of working life pre-Covid-19 in February 2020 that was the emerging picture.

Prompted by Covid-19, we repeated the research in August to ensure the analysis reflected the scale of impact on work and society more broadly. We found that the unprecedented events of 2020 have served to accelerate these trends. **The pandemic has prompted – or forced – many people to re-examine their values, goals, and behaviours**, and thrown many businesses into disarray.

Our findings examine the **knock-on effect on workplace relationships** and consider how businesses can best **embrace the challenge** to maintain **engagement** with their workforce.

Aviva feels strongly about **acting today to make tomorrow better** and promotes the importance of forward planning. We are uniquely placed to provide **solutions across physical, mental and financial wellbeing** and are committed to **supporting our clients, their employees, and their advisers** to be as informed and equipped as possible to create the right strategy to prosper for the long-term.

Paul Wilson,
Chief Marketing Officer,
UK Life and Savings
& Retirement at Aviva



Leading change in a world of transformation

When I was asked to write a **Foreword** for a paper titled **‘Embracing the Age of Ambiguity’**, the first thought I had was ‘what are we talking about here when we say ‘ambiguity’?’ I looked it up - words like **‘doubtfulness’**, **‘uncertainty’**, **‘unclear’** and **‘blurred’** came back. I couldn’t think of a more relevant topic to investigate.

Professor Sir Cary Cooper CBE,
Founding Director,
Robertson Cooper



As an academic, author and adviser, I’ve been promoting the importance of mental health and wellbeing at work for over 50 years and have noted the impact that ambiguity and uncertainty has on health, wellbeing or performance. Levels of uncertainty for employees have ebbed and flowed during my career, but this year has been different.

Whilst employee engagement was already under threat to some degree before the pandemic, an extended period of uncertainty has seeded profound changes: to how and where (and sometimes whether) we work; to **what we fundamentally want from work as employees; to the connection and commitment we have to our employer.** We’ve all had to adjust to a new reality. 04

Undoubtedly this includes a shift in **the relationship between employers and their employees.** A new partnership is required. One that recognises the immense challenges to employee wellbeing, as well as the need for a more personalised approach. We all have different personalities, different ways of dealing with pressure and different needs – knowledge is growing in this area.

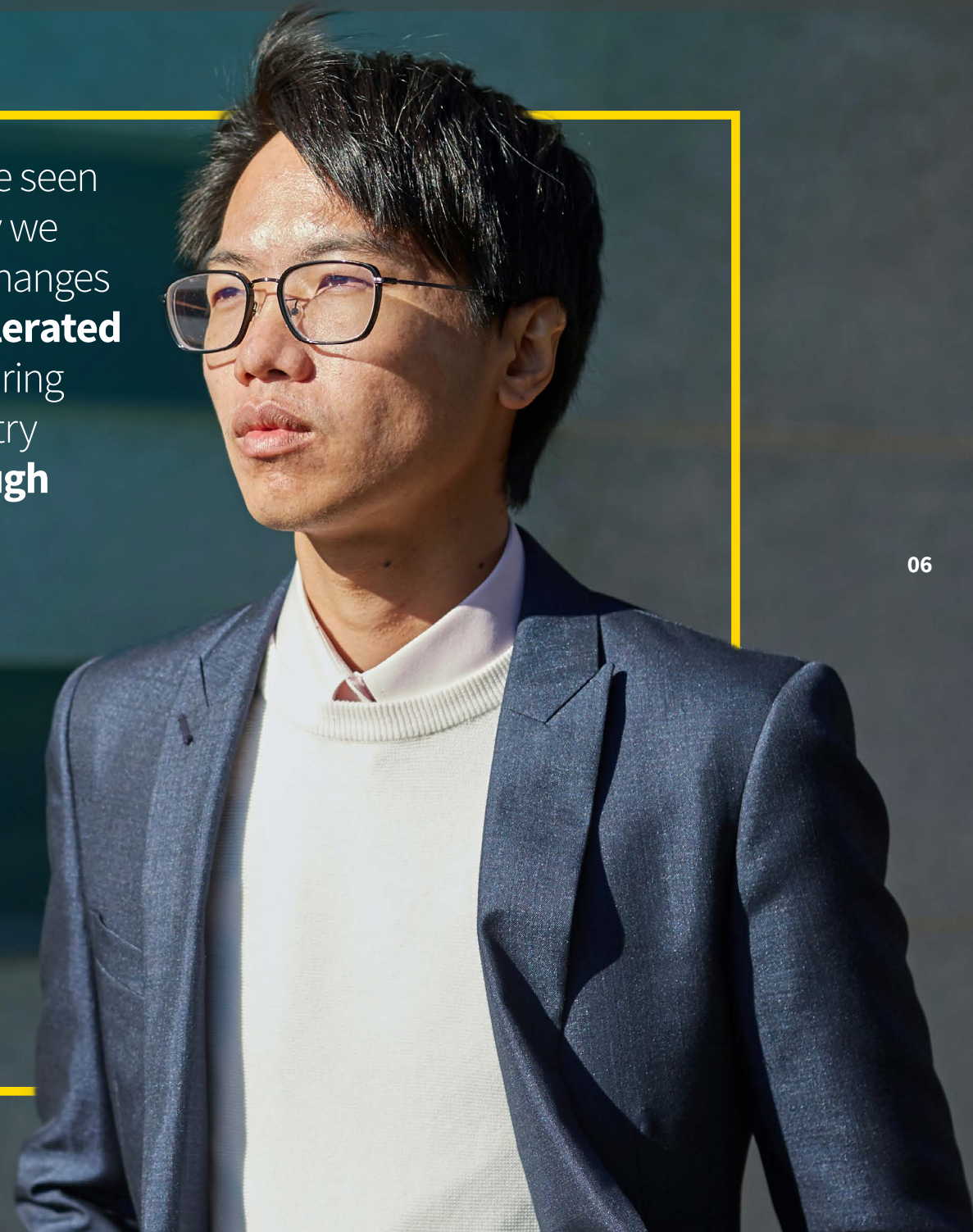
All of this calls for a re-examination, and much greater personalisation, of the support offered by employers. **‘Duty of care’** has taken on an entirely new meaning in 2020.

So, I very much welcome this new piece of research by Aviva. Its timing is perfect and its focus should be of interest to any **employer who values the health, wellbeing and sustainability of its workforce.**

Executive summary

Executive summary

Recent years have seen a **shift** in the way we **live** and **work**, changes which have **accelerated** and hardened during 2020 as the country **navigates through Covid-19**.



Executive summary

Boundaries between home and work, which were once certain, have **become blurred**. Our working hours, where and how we work, and when we retire, are increasingly fluid. But while some welcome **flexibility**, and the benefits it brings, for others it is a source of **unease** and **uncertainty**. In turn, these two **opposing forces** – flexibility and uncertainty – lead to **ambiguity**.

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Accordingly, Aviva believes we are living and working in an **'Age of Ambiguity'**; ambiguity which has prompted – or forced – many employers and employees to re-examine their **values, goals, and behaviours**.

Executive summary

Our research, a survey of 2,000 employees, was first conducted in February 2020 and repeated in August 2020. It highlights trends which have been emerging for employees over the past few years, but have now reached an inflection point:

More than half (52%) agree the boundaries between their work and home life are becoming increasingly blurred – up from 40% in February. The ‘new normal’ is placing strain on the relationships between employers and their employees, with employees becoming not just physically remote but increasingly emotionally remote.

More than half (54%) agree their employer has worked hard to create a sense of ‘company togetherness’, embracing an open dialogue, communicating future working arrangements (60% agree) and being honest about company performance (61% agree). Yet efforts are having a limited impact on morale and satisfaction both at work and at home. Just 15% agree that their employer is trying really hard to understand what motivates them and less than half of employees (42%) believe their goals and objectives are clear. We term this ‘employee drift’. Understanding employee motivations is a key opportunity for employers to strengthen engagement as increased remote working continues to be a reality for many.

43% of employees describe their wellbeing as being less than good and 84% say that they would carry on working even if they felt unwell. In contrast, just a quarter agree their employer is genuinely concerned about their wellbeing (26%). Good mental health at work and good employee engagement go together. There is strong evidence that workplaces with positive mental wellbeing are more productive, and employers could consider uncovering and addressing individual concerns and provide individually tailored support.

Executive summary

In August, a quarter (25%) of employees felt they were unprepared financially for unexpected events in the future, such as serious illness, accident, or redundancy. Heightened anxiety has led to employees working longer hours and taking fewer sick days, all the while becoming less fulfilled by work and life. 'Presenteeism', albeit in this new remote form, has become more noticeable. Furthermore, the boundaries between work and retirement are blurring and employees are becoming increasingly concerned about retirement: how much they will need to save, when they will be able to retire and what retirement will look like.

Personality type has a huge influence on behaviour, mindset, and personal outcomes. Those who are coping better across their mental wellbeing, lifestyle and health and work satisfaction tend to naturally be more emotionally resilient and optimistic. Those with less emotional resilience regularly experience negative emotions, low self-confidence and feelings of anxiety. Employers could try to look beyond simple ways of segmenting their workforce (e.g. generational or demographic lines) and introduce a new dimension of personality type. Personality is fixed but resilience and skills can be developed to help employees and managers learn to embrace ambiguity.

What is clear from these five trends is that ambiguity has **impacted** us all **differently**.

Facing uncertainty, employees are **reprioritising** key factors in work and their lives.



Executive summary

Employer considerations

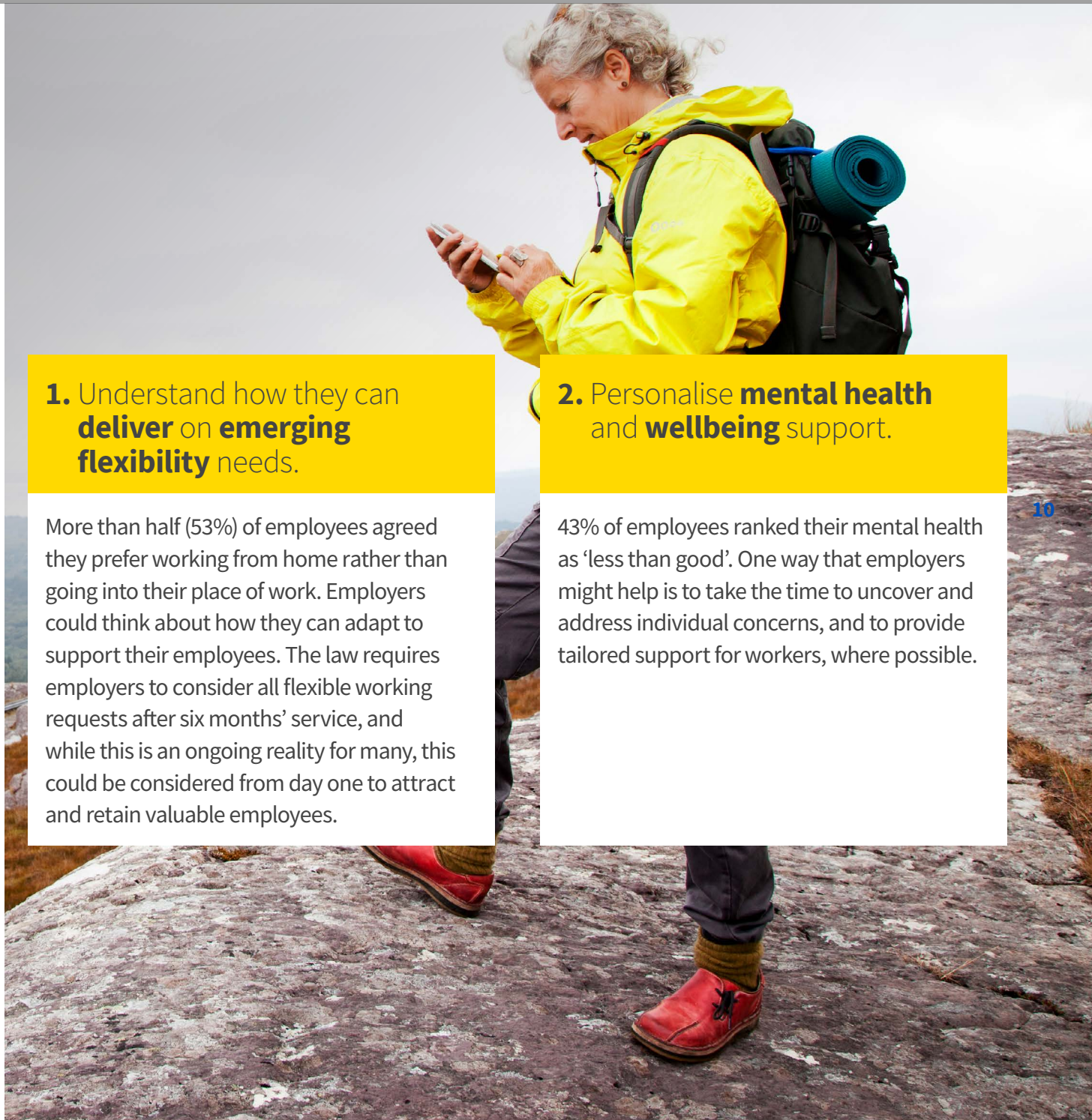
Now more than ever there is a case for **employers to embrace** the 'Age of Ambiguity' to **support their workforce** with their mental health, physical and financial wellbeing. To do so Aviva has created five '**employer considerations**':

1. Understand how they can **deliver** on **emerging flexibility** needs.

More than half (53%) of employees agreed they prefer working from home rather than going into their place of work. Employers could think about how they can adapt to support their employees. The law requires employers to consider all flexible working requests after six months' service, and while this is an ongoing reality for many, this could be considered from day one to attract and retain valuable employees.

2. Personalise **mental health** and **wellbeing** support.

43% of employees ranked their mental health as 'less than good'. One way that employers might help is to take the time to uncover and address individual concerns, and to provide tailored support for workers, where possible.



Executive summary

Employers who embrace ambiguity and employees' changing attitudes stand to be the most successful at retaining talent. Those who don't risk sacrificing productivity and losing valuable ground to competitors.

Employer considerations

3. Create sense of **purpose, clarity and autonomy** in the workplace.

More than one quarter (27%) disagree that their job goals are clear and 64% want the opportunity to influence the design of their role and their goals. Providing, employees with the opportunity to feed into and develop processes and communications will help diminish frustration and disengagement.

4. Prepare workers for **fuller working lives** and the **transition** from work to retirement.

78% feel as if they will have to work longer before they retire. At the same time, individual responsibility for financial planning is greater than ever. Less than a third (28%) know how much they need to save to fund the lifestyle they want in retirement. More adults than ever are unaware of the options they must consider when taking money from their pension. Employers can point their employees in the direction of appropriate advice, guidance and planning tools.

5. Create more **targeted interventions** by understanding personality types.

Personalities were found to predict a third (33%) of self-reported wellbeing levels, and a quarter (25%) of their life satisfaction scores. Our research has shown that different personality types are experiencing ambiguity very differently from one another. Whilst many employers segment their workforce, it may be time to begin including personality type as an additional dimension. This will enable targeted interventions and ensure that employers wellbeing budgets are focused where there is greatest return on investment whether that be in physical, mental or financial wellbeing.

Key findings at a glance

Aviva took a snapshot of working life pre-Covid-19 in February 2020 and repeated the research again in August 2020. The key findings are:

More than half (52%) agree the boundaries between **their work and home life** are becoming increasingly **blurred** – up from **40%** in February.

Few employees (15%) agree that their employer is trying really hard to understand what motivates them and just a quarter agree their **employer is genuinely concerned** about their **wellbeing (26%)**.

Only **22%** define themselves by **how well they are doing** in their **career vs. 30%** in February.

18-25 year-olds are most likely to feel some degree of **anxiety (53%** reported feeling some degree of anxiety vs. a national average of **34%**) and are the most likely to rank their **mental health as bad (17%** vs. an average of **11%** across all age groups).

Employee personalities predict a **third (33%)** of their self-reported **wellbeing levels** and a **quarter (25%)** of their **life satisfaction** scores.



Working life and wellbeing in the ‘new normal’

At the end of March 2020 millions of UK workers – mostly office-based – suddenly found themselves not only working from home but working through a global pandemic and looming labour market crisis for the first time in their lives. This situation remains a reality for many.

Working life and wellbeing in the ‘new normal’

It is apparent employees’ needs and expectations **have evolved** – continuing an existing trend from before the pandemic struck. Workers’ sense of purpose has been **challenged** and their relationship with their employer has shifted. This is having a **profound impact** on employee wellbeing and the future of work.

To date, most employers have tried to find **new ways to support employees** in response to the crisis, but more needs to be done – this will be **an ongoing journey for many**. So, how can employers provide **best practice** support for employees and use the wider uncertainty to **re-set relationships** for the better?

Why employers need happy and healthy workers

Dr Subashini M, Associate Medical Director,
Aviva UK Health & Protection

Research has found a conclusive link between wellbeing and productivity. According to the University of Oxford, employees are 13% more productive when happy¹. However, this doesn’t mean that they work more hours than their discontented colleagues – they are simply more productive within their time at work.

Happier employees are not only extremely important for the survival and performance of organisations, they are also a magnet for the best talent out there.

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1. www.ox.ac.uk/news/2019-10-24-happy-workers-are-13-more-productive



Working life and wellbeing in the ‘new normal’

An impact on employees’ mental health

While the heightened uncertainty and a tougher economic climate continues to impact employees, mental health is suffering. They are feeling more disillusioned with life and are lacking an immediate sense of direction with their jobs as they battle with unease and uncertainty in the ‘Age of Ambiguity’.

The number of people who **strongly agreed** the things that they do in **their life are worthwhile** has now dropped from **47%** in February to **35%** in August. Digging deeper, the drop in **satisfaction levels** is most prevalent among 25-34 year-olds.

This trend is visible within our professional lives too as we **experience physical and emotional isolation**. In August, only around one quarter (**27%**) agreed that they ‘really enjoy’ their work (vs. **34%** in February). Crucially, declining satisfaction is **impacting our mental health** too. In August, **43%** of employees ranked their mental health between ‘**very bad**’ and ‘**fair**’, compared with **38%** in February.

The number of employees who are completely happy has almost halved: **20%** in February vs. **13%** in August.

Why motivation **dips** when working through increased **uncertainty**

Dr Subashini M,
Associate Medical Director,
Aviva UK Health & Protection

Anxiety

Employees are worried about their own health as well as their families, the declining economy, and the security of their workplace.

Change

Many of us have seen huge changes to the way we live our lives. This uncertainty can be overwhelming and overbearing.

Identity crisis

An important internal motivator is the need to find a meaning to our lives – a sense of purpose and self-worth. Career stagnation and redundancy of co-workers can make employees feel as if their job is meaningless.

Distractions

Many working from home are surrounded by distractions, including household chores, young children in the home, home schooling and noisy neighbours.

Lack of team spirit

Co-workers create energy and set the bar in the office. Colleagues can also create a “contagion effect” – meaning if we see someone else enjoying something – it makes us enjoy it more.

Working life and wellbeing in the 'new normal'

Good mental health at work and good employee engagement go **hand-in-hand**. There is strong evidence that workplaces with positive mental wellbeing are **more productive**. Employers have the opportunity to uncover and address individual concerns and to provide **individually tailored support**.

In August, **43%** of employees ranked their mental health between 'very bad' and 'fair', compared with **38%** in February.

Spotlight on younger workers

The impact on young workers (18-25 years-old) is most significant. This age group is the most likely to feel some degree of anxiety (53% reported feeling anxious vs. a national average of 34%) and are the most likely to rank their mental health as bad (17% vs. an average of 11% across all age groups).

While increased working from home has provided many with the benefits of no commute and more time spent with family, more than one in three (37%) young workers in house shares have been working and sleeping in their bedroom.

At the height of lockdown, when reasons to leave the house were severely restricted, this amounted to more than 20 hours a day within the same four walls. This age group also misses social interaction with colleagues, with almost a quarter (24%) agreeing that working from home makes them feel less connected.

At the same time, young workers face the highest risk of unemployment due to the crisis, with more than 890,000 working in either hospitality, or arts, entertainment, and recreation. It is also estimated around one in three 18-25 year-olds have lost jobs or have been furloughed, compared to one in six UK adults.



You finish working, then it's straight on to cooking, and you go to bed. There seems to be nothing else going on, apart from work.

Female, Office Worker, Under 60



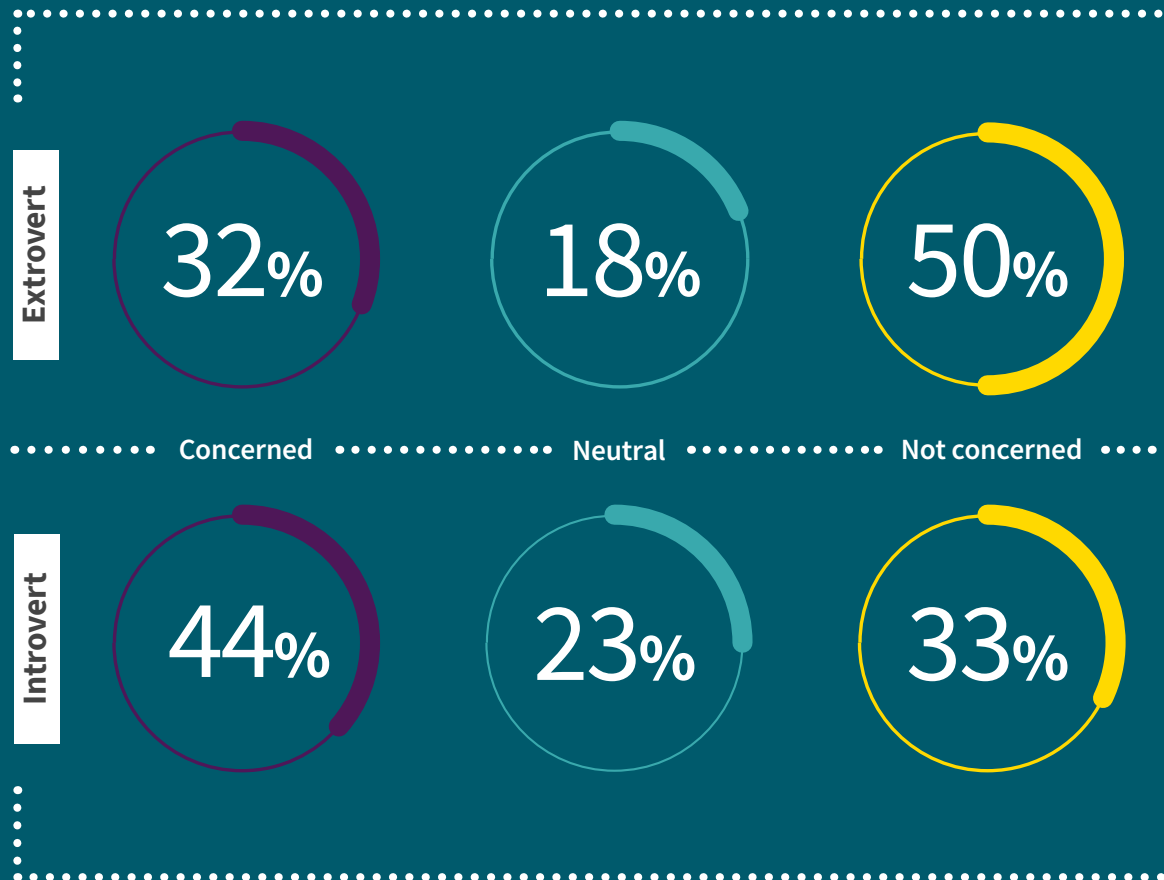
Working life and wellbeing in the 'new normal'

Myth buster: offices are NOT only for extroverts

Separate personality data analysis carried out by Aviva found that introverts are more concerned than extroverts that their workplace won't be enjoyable in the future.

The stereotype is that introverts are happy to work at home alone and extroverts want to value socialising in the office, but this appears not to be the case. A third of introverts (36%) are also concerned about not having enough face-to-face contact with colleagues. Employers could find a way to reconnect with employees to provide them with the support they need.

Employers are encouraged to find a way for everyone to reconnect in the 'Age of Ambiguity'.



Working life and wellbeing in the 'new normal'

Refocused priorities

In the 'Age of Ambiguity', working lives have become increasingly fluid, leaving employees with a depleting work-life balance.

More than half (**52%**) agreed the **boundaries** between their **work** and **home life** are becoming increasingly **blurred** – up from **40%** in February – and around one in five (**19%**) are troubled by work interfering with their **home and personal life**.

However, this is not a new problem, although no doubt catalysed by Covid-19 restrictions impacting many. The merging of these worlds has been driven by the ongoing march of technology and has only accelerated with the proliferation of smartphones, creating an **'always on' environment**.

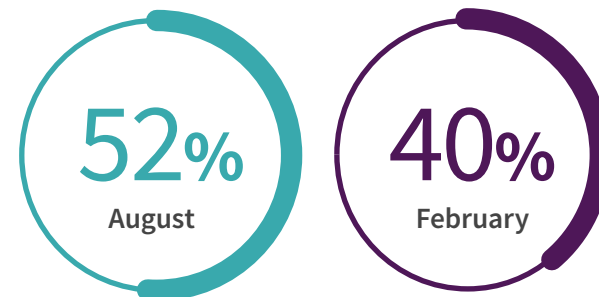
Today most people (**65%**) agree to some degree **modern technology blurs the lines between their home life and work life**.

This likely signals that **many employees** are finding it hard to switch off. Finishing early may create **feelings of guilt**, even if all tasks have been completed. Some employees may **feel** as though they **are never entirely at work** or never **fully away** from it.

As these **lines blur**, personal priorities have shifted too. When asked to rank their main priorities for their current job, we found that **employees** are increasingly looking for **a greater work-life balance over salary** – **a trend** which has increased since the pandemic struck.

More than half (**52%**) agree the boundaries between their work and home life are becoming increasingly blurred – up from **40%** in February – around one in five (**19%**) are troubled by work interfering with their home and personal life.

Boundaries between work and home life



Working life and wellbeing in the 'new normal'

Refocused priorities

Prioritising employee wellbeing as a **'need to have'** instead of a **'nice to have'** and incorporating flexibility into work life could be ways that businesses could consider to **recruit and retain** the best workers.

What is an **employee's main priority** at work?

All personality types desire flexibility

Additional analysis revealed that personality types account for just 5% of our preferences when it comes to flexibility. This means that flexibility is much more than a mere personal preference in the 'Age of Ambiguity', it is a universally desired coping mechanism in the face of unprecedented fluidity and uncertainty.

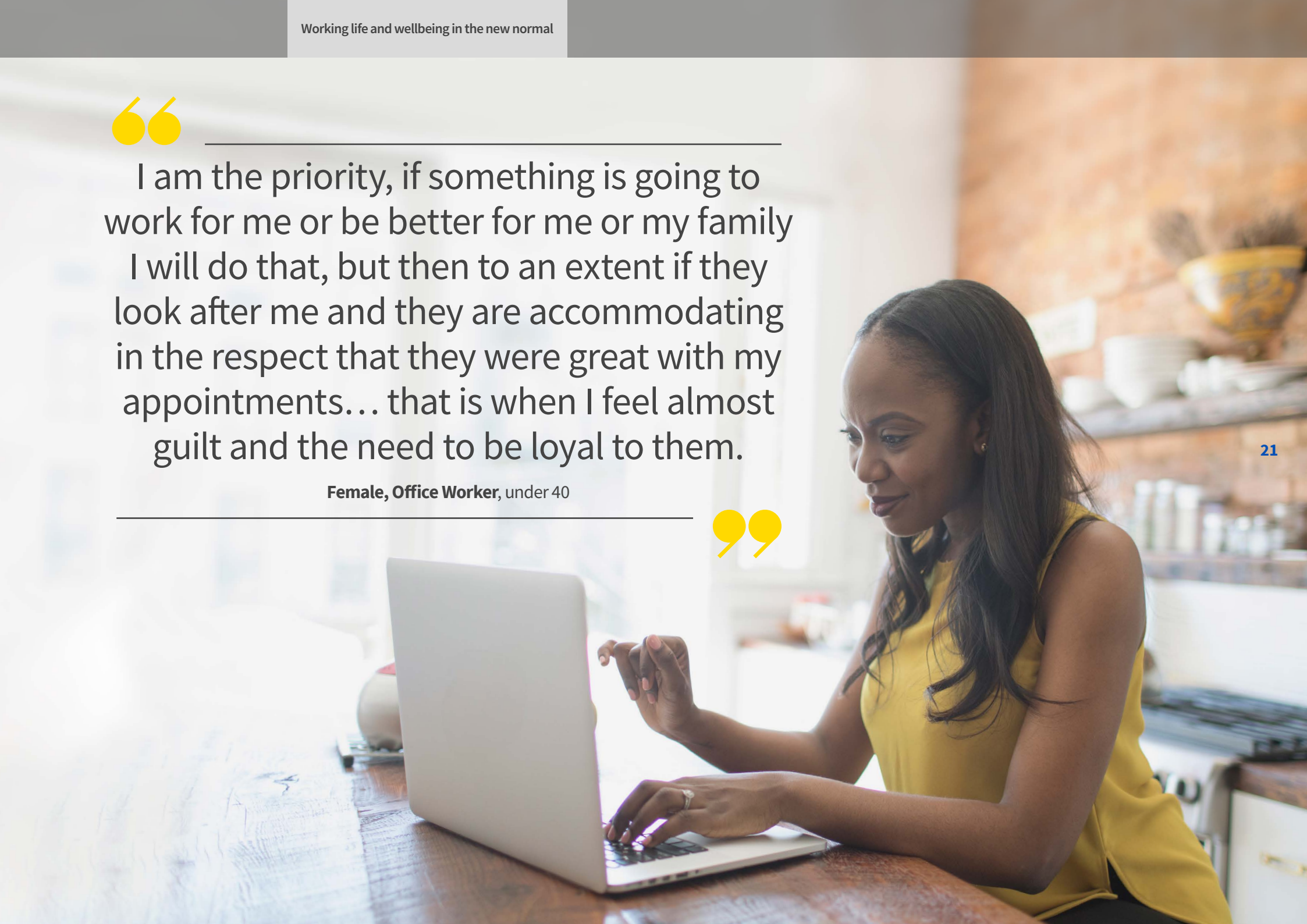
Whether an employee's personality leans towards freedom and control, or whether they prefer structure and clear goals, almost everyone is seeing flexibility as a pre-requisite for effective, satisfying work in 2020, and as a potential antidote to ambiguity.

“

I am the priority, if something is going to work for me or be better for me or my family I will do that, but then to an extent if they look after me and they are accommodating in the respect that they were great with my appointments... that is when I feel almost guilt and the need to be loyal to them.

Female, Office Worker, under 40

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Working life and wellbeing in the 'new normal'

Changes in self-determination

Across the board, employees are adapting to the 'Age of Ambiguity' by dropping into 'survival mode' and are starting to take action to fend for themselves.

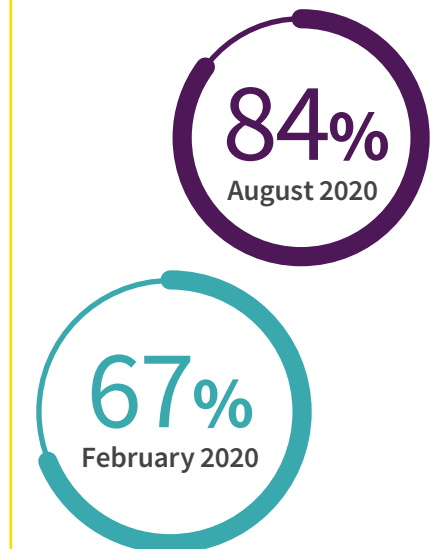
In August, a quarter (**25%**) of employees felt they were **unprepared financially for unexpected events in the future**, such as **serious illness, accident, or redundancy**. This is even starker for young workers (**32%**) and for those with children (**27%**). As the ambiguity is felt by many, fewer people now expect to be **reliant on their employer** to help them **financially plan for the future** (**9%** in August vs. **14%** in February). This threatens to leave many feeling lost and unsure where to turn to for support.

The impact on the wider economy has fuelled uncertainty about how much they will need to **save for retirement**. With broader financial uncertainty, this will likely be reprioritised for many.

Under half (**44%**) of over-55s know how much they need **to save to live the lifestyle they want in retirement**, and there is a general consensus among all age groups (**78%**) that they will have to **work for longer** before they get there.

Heightened anxiety has led to employees working longer hours and taking fewer sick days, all the while becoming less fulfilled by work and life. **'Presenteeism'**, albeit in a new form from traditional office definitions, has become more noticeable. Whether working when sick or working longer than their specified hours, **the ambiguity experienced** is compounding behaviour that is detrimental to **long-term employee wellbeing**.

Percentage of employees taking **zero sick days** over a three-month period



Working life and wellbeing in the 'new normal'

Changes in self-determination

As a result, employee **self-determination is growing**, driving changes in the labour market. Now, less than a quarter (**22%**) agree they define themselves by **how well they are doing in their job or career** (down from **30%** in February).

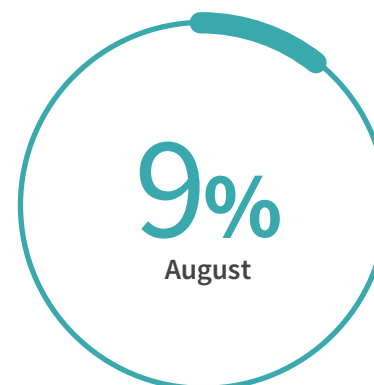
Fewer people agree that they feel **loyal to their employer** (**33%** in August vs. **38%** in February), and a significant majority are **positive about the idea of moving jobs more frequently** (**74%**) throughout their career.

However, perhaps due to the continued sense of uncertainty experienced due to the pandemic, this disconnect has not translated into an increased desire

to work for themselves. Just **19%** say they **plan to work for themselves** in some form to **help fund their retirement** (vs. **27%** in February) and only a quarter (**24%**) aspire to make **money from another skill or hobby** outside of their job (vs. **34%** in February).

Employers continue to be a safe haven in uncertain times. Now, they have the opportunity to help support employees improve their **physical, mental and financial wellbeing**, and to provide guidance for those who are **transitioning to retirement** during such economic uncertainty.

Fewer people now expect to be **reliant** on their employer to help them **financially plan** for the future



Working life and wellbeing in the ‘new normal’

Myth busting... everything has changed for everyone

While 57% of employees have changed how they work since March 2020, 43% have not. Equally, work and life have only blurred for a small majority of people (52%). Beneath these figures, there are clear divides depending on type of work, and seniority at work.

The majority (73%) of people said that nothing has changed for them in terms of where they work since the start of the March lockdown.

The majority of directors, high and mid-level managers (74%) have experienced changes to the way they work, the majority of those in junior manager / supervisor or shop / office floor roles have not.

Despite this, disillusionment and employee drift has grown among almost all workers.

For blended workforces, there is a strong argument against a one-size-fits-all approach to supporting, managing and motivating employees. Instead, a personalised approach is required.



Working life and wellbeing in the ‘new normal’

Which personality types are faring the best in the age of ambiguity

With a backdrop of widespread ambiguity, personality plays a key role in determining our preferences, behaviours, and outcomes – at home and work.

Separate data analysis shows that personality predicts a third of our self-reported wellbeing levels and a quarter of our life satisfaction scores.

We found that those who are coping better across their mental wellbeing, lifestyle and health and work satisfaction tend to naturally be more emotionally stable and optimistic.

Those who seem to be coping with the **fluidity** and **ambiguity of working life right** now have a natural tendency to:

Rarely feel down, are comfortable in their own skin

Remain calm under pressure, know how to cope

Keep themselves busy, always on the go

Rarely get mad, irritated, or annoyed

Not act impulsively, can control themselves

Be cheerful, radiate positivity, see the bright side (optimism)



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Chapter

Shifting employee-employer relationships

Our evidence suggests employees are increasingly ‘plodding’ through work in the ‘Age of Ambiguity’: they seek work-life balance, control over career progression and help with financial wellbeing and retirement planning.

Shifting employee-employer relationships

While employers' efforts to support employees have been appreciated by many, **the impact on people's wellbeing,** morale and engagement has been **limited.**

Employers who understand the new dynamic have an **opportunity** to shift their **relationship with employees** for mutual benefit.



Shifting employee-employer relationships

Employee concerns

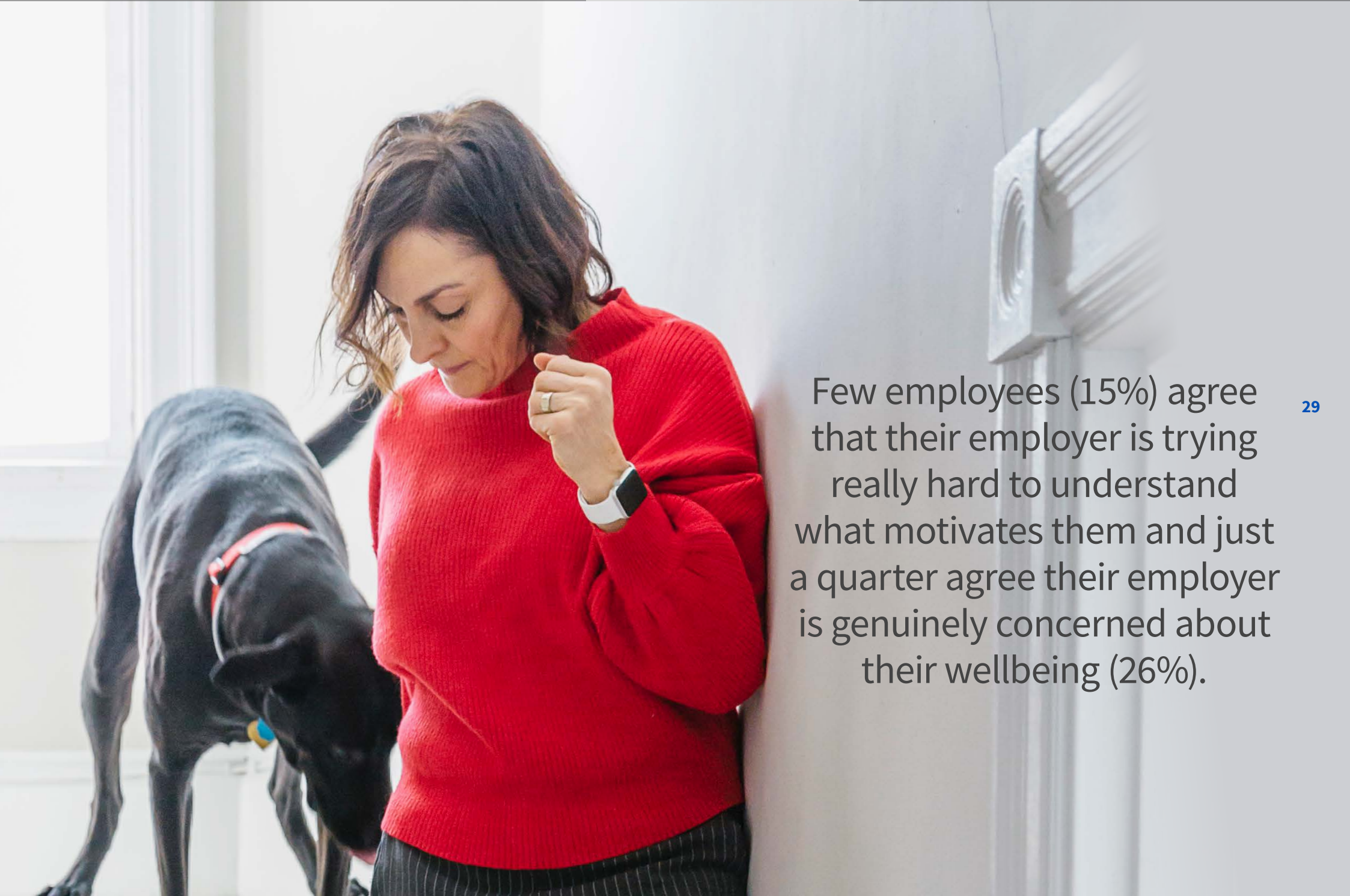
Broadly, employees believe their employers have made some effort to adapt – but this is not yet translating into positive outcomes.

Employees are now more likely to agree that their employer is working quite hard **to provide training or tools** to help them with their **mental wellbeing (55% vs. 38% in February)**, and that they are creating the **right atmosphere** for people **to flourish (45% vs. 38% in February)**.

More than half (**54%**) agree their employer has worked hard to create a sense of ‘company togetherness’ for staff working remotely.

Percentage of employees who agree their employer is **‘working quite hard’** in these areas:

Yet efforts are having a limited impact on morale and satisfaction both at work and at home. Employees are still facing a loss of motivation.



Few employees (15%) agree that their employer is trying really hard to understand what motivates them and just a quarter agree their employer is genuinely concerned about their wellbeing (26%).

Shifting employee-employer relationships

While one-size-fits-all wellbeing solutions are available, a **tailored solution** for employees is desirable.



Shifting employee-employer relationships

Employer opportunities

Understanding employee motivations is a key opportunity for employers to strengthen engagement and combat the sense of drift in the workplace as increased remote working continues to be a reality for many.

So far, **employers have embraced** an open dialogue, working hard to keep staff up to date about **future working arrangements** (61% of employees agree) and being honest about the company performance (60% of employees agree).

Despite the tougher economic environment, few people agree their employer is working hard to provide guidance for **personal finance management** (24%) and their **workplace pension** (36%). At the same time, less than half of employees (42%) believe their **goals** and **objectives are clear**.

Percentage of employees who agree their employer is **'working hard'** in these areas

Shifting employee-employer relationships

Employer opportunities

Personalised support is particularly crucial when considering how to help younger workers. When asked in August, just one in ten (**10%**) **18-24 year-olds** agreed that their employer really understood them compared to **34%** in February. Fewer people in **senior management** positions now agree with this statement too (**17%** in August vs. **35%** in February).

Both employers and employees are set to gain from more individual support. **Listening to employees**, using guidance available and empowering employees to develop their goals will not only bring greater autonomy in the workplace, but help improve the **physical, financial** and **mental wellbeing of employees**.

Manual vs. office workers

A greater sense of negativity from manual workers is visible compared with those based in offices. This divergence is reflected in the employer support available to work around commitments, and the lack of value and trust from organisations that manual workers feel.

Invariably, the proportion of offices workers who think their employer is trying “quite hard” has gone up, while scores have remained flat for manual workers.

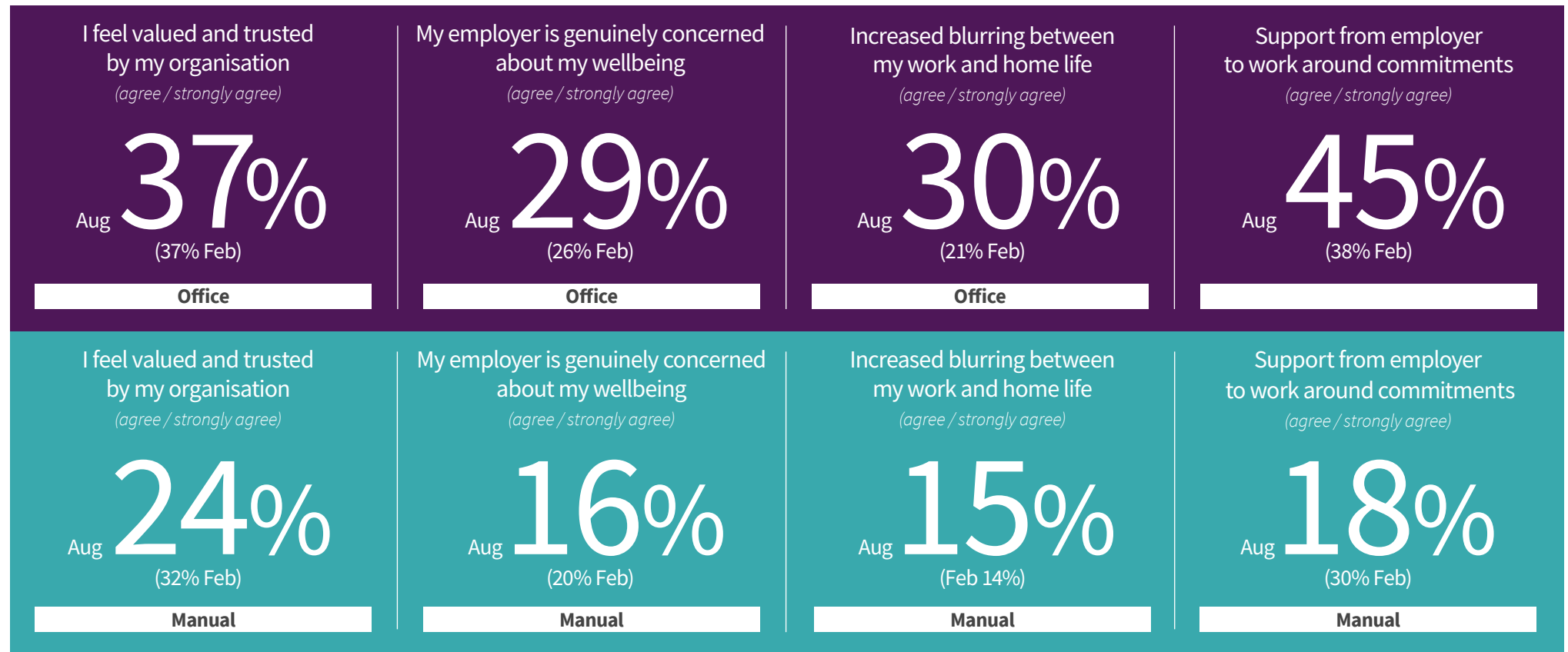


Despite this, manual workers are more likely than office workers to agree they are in the right career.

They are also less likely to agree that their work and home life are increasingly blurred, possibly due to the ‘clock on, clock off’ nature of their job.

Shifting employee-employer relationships

Spotlight on office vs manual workers' sentiments



Shifting employee-employer relationships

Myth buster... 'It's all on the employer'

While the onus is on employers to ensure they provide the right environment for employee work-life balance and wellbeing to thrive, it is still a two-way street. Employees need to play their part too.

This means making good judgements that maximise their own experience at work, and in turn, their mental health and wellbeing, making their performance at work more sustainable. Employers and employees need to address the impacts of uncertainty together.



A new 'psychological contract' will only work if it's based on the same unambiguous outcome – better mental health and financial and physical wellbeing – and each party should play their respective roles to **uphold this**.

Laura Stewart Smith,
Workplace Savings Manager at Aviva

Our findings show:

- Check emails and messages outside of work hours
- Say they regularly work while feeling unwell
- Neglect their own mental health because they are busy at work

70%

August 2020

34%

August 2020

55%

August 2020

Shifting employee-employer relationships

Evidence for tailored support

Additionally, Aviva captured personality data, around 'The Big 5' personality traits*

Using findings on two of the traits – Emotional Resilience and Organised Proactivity – Aviva created the 4 personas opposite. The %s show how employees were divided between the personas. Each persona also has a score out of 100 for wellbeing and job satisfaction, plus a measure of performance improvement over the last 6 months.

Resilient Completers are thriving - with the best wellbeing, job satisfaction and performance outcomes, while the personas with low Emotional Resilience (Disorganised Worriers & Apprehensive Achievers) are most vulnerable (49% of respondents). These are the people who need the most support.

While personality is fixed, resilience and confidence skills can be developed in employees and their managers. A little insight and skill-building can go a long way.

High

Hardworking, dependable, organised

Wellbeing=**63%**
Job sat=**66%**
Work perf better vs 6m=**41%**

Apprehensive achievers

16%
of employees

Wellbeing=**75%**
Job sat=**72%**
Work perf better vs 6m=**49%**

Resilient completers

32%
of employees

Organised proactivity

35

Disorganised worriers

33%
of employees

Low

Impulsive, unstructured, freeflowing

Wellbeing=**59%**
Job sat=**60%**
Work perf better vs 6m=**36%**

Spur of the moment survivors

20%
of employees

Wellbeing=**71%**
Job sat=**69%**
Work perf better vs 6m=**44%**

Low

Anxious, prone to negative emotions, Lacking self confidence

Emotional resilience

High

Calm, even-tempered & secure; naturally resilient

3

Chapter

The challenge ahead

Changing with the times is the only option if businesses want to succeed in the 'Age of Ambiguity'.

The challenge ahead

Although we have entered a period of **intense change and uncertainty**, shifts in employee outlook were already well established before the pandemic struck. Some of the concerns outlined are **long-term trends** and employers could consider helping their workforce address them **during such heightened ambiguity.**



The challenge ahead

But with no established **considerations** and while navigating the broader business impacts of Covid-19, employers could try to examine how to best maintain **trust** and **focus** on **employee wellbeing and engagement**.

This spans the work environment, roles and responsibilities, learning and development, employee support and management practices.

Employers who can find ways to embrace the **'Age of Ambiguity'** and employees' desire for **flexibility** are likely to be the most successful at supporting their workforce and, in the future, **retaining talent**.

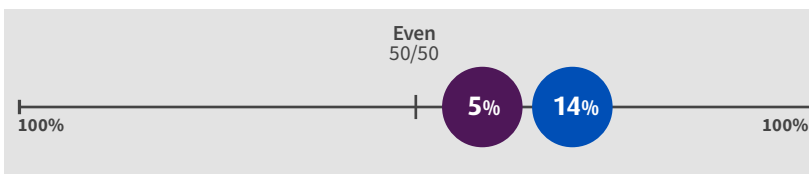
The challenge ahead

What employees want

Which comes closer to what you would prefer? **February** vs **August**

Employer control

Having a clearly defined job role and goals set up by employer

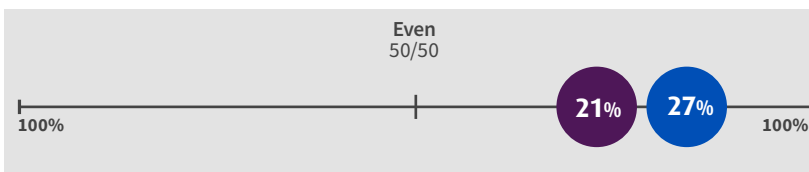


Personal control

Having the opportunity to influence the design of my role and goals

Fixed retirement

Fixed date on which I will retire, something to aim for

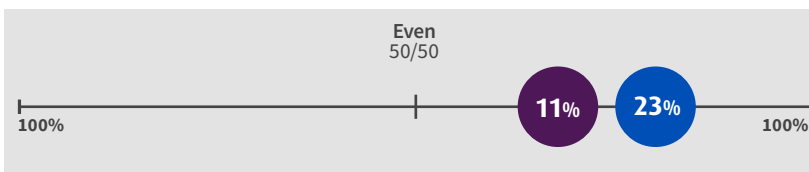


Flexible retirement

Complete flexibility so that the transition to retirement can be flexible as I need / want it to be

Fixed hours

Fixed working hours (e.g. 9am-5pm) but with no personal tasks / admin allowed during work time



Flexible hours

Working the same hours spread out over a longer period (e.g. 8am-6pm) allowing flexibility for my personal / life admin during the day

Greater control of working lives

Personal control trumps employer control in the changing world. Employees want to influence the design of their role and goals and have greater autonomy in their professional development. There is an increased desire to contribute to the greater good of society through more meaningful work.

Without a clear and enduring sense of purpose, it is difficult for employees to connect with their work and their company, which in turn creates ambiguity. Rectifying this boosts employee motivation, productivity, morale and overall job satisfaction.



“

A lot longer hours, and I think managers seem to want a lot more out of you than they did when I started my career. It's a lot more pressurised now and there's a lot more targets. Before, as long as you got it done, it was a lot more relaxed.

Female, Office Worker, Under 60

”

The challenge ahead

What employees want

Flexible working

Both office-based and manual workers (**77%** and **53%** respectively) have a greater desire to spread their hours out over a longer period, allowing for flexibility in their personal life and life admin during the day.

With more time, many people are questioning where their career fits into their life, rather than the other way round.

A reprieve from the long-hours culture can be transformative for wellbeing. The opportunity to exercise at more convenient times and enjoy the fresh air more during the day can lift people's mood and productivity during working hours.

These attitudes are forming a vehicle for change. Employers who embrace their employees' desire for long term flexibility will see the benefit of a healthier and happier workforce.



The strongest businesses will be those that are able to lead by example, irrespective of the economic climate, and adapt to new ways of thinking and working. People remain the number one asset of businesses in the future and by providing them with the right support, their contribution will be more valuable than ever before.

Laura Stewart Smith, Workplace Savings Manager at Aviva



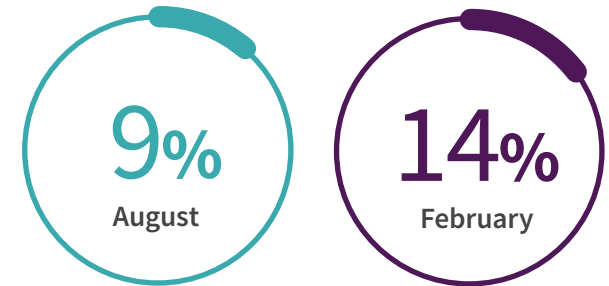
They need to have more structure to their end of day working procedures. Companies will never really tell you to finish the day... most companies have adopted a culture that most employees will work a bit extra for free. Working a little bit outside of working hours is fine, but it shouldn't be an expectation.

Male, Office Worker, Under 30



The challenge ahead

Fewer people now expect to be reliant on their employer to help them financially plan for the future



What employees want

Retirement planning

While financial wellbeing priorities may be changing for many, employees are increasingly concerned about retirement: how much they will need to save, when they will be able to retire and what retirement will look like. Our research reveals less than a third (**28%**) know how much they need to save to fund the lifestyle they want in retirement. The vast majority of employees (**78%**) feel as if they will have to work for longer before they retire. Concerns that existed pre Covid-19 have been heightened by the added uncertainty and are unlikely to dissipate any time soon.

With the state pension providing the largest single source of income in retirement for the average pensioner, it is central to the plans of many, but it also acts as an artificial line in the sand for millions of workers. The age at which people can access their state pension is rising, and together with a shift towards defined contribution pension schemes, more people are uncertain about the future they can afford than ever before.

Our research shows just **19%** say they plan to work for themselves in some form to help fund their retirement (vs. **27%** in February), however, fewer

people now expect to be reliant on their employer to help them financially plan for the future (**9%** in August vs. **14%** in February).

This represents an important opportunity for employers to demonstrate that they can provide much-needed guidance and flexibility to support an employee's journey into later life, providing a supportive environment and offering guidance on preparation.

Sector spotlight

Those working in the **retail sector** in particular have been more affected and are concerned for the future, with over a third (**36%**) **having been furloughed** at some point over the past couple of months as a result of ongoing uncertainty.

Almost a third (**31%**) in the retail sector strongly agree they are **worried** about what the **future holds** as a result of Covid-19 (vs. an overall average of **22%**).

“

As I get older I do think more and more about how much longer I've got left (at work) and what I'm going to be able to do really.

Female Non-Office Worker, Under 50

”

As uncertainty continues, driven by the ongoing global pandemic, there is arguably a need now, more than ever, for employers to support their workforce with their mental health, physical and financial wellbeing.

Employer considerations for the Age of Ambiguity

Employer considerations for the Age of Ambiguity

The **first step** is joining the conversation. By engaging in the debate on working through the **'Age of Ambiguity'** with industry peers, we can share experiences and best practice solutions. By speaking directly to peers and employees, **businesses** can try to uncover and address **individual concerns**.

Aviva recommends the following to help employers reset psychological contracts with employees:

1. Deliver on emerging flexibility needs

More than half (52%) of employees agreed they prefer working from home rather than going into an office or their place of work. Every employee has a life outside of work and their responsibilities will change over time.

Employers could think about how they can adapt to support their employees. The law requires employers to consider all flexible working requests after six months' service, and while this is an ongoing reality for many, this should be considered from day one to attract and retain valuable employees.

2. Personalise mental health and wellbeing support

More than two in five (43%) employees ranked their mental health as 'less than good', and just a quarter (26%) agree their employer is genuinely concerned about their wellbeing.

Most workplaces have some form of mental health support for employees to find crucial care for their problems, but these services tend to focus on a one-size-fits all solution which is rarely relevant to the individual.

Employers could consider starting conversations with employees to address individual concerns, and to provide tailored support for workers where possible.

Employer considerations for the Age of Ambiguity

Aviva recommends the following to help employers reset psychological contracts with employees:

3.

Create a sense of **purpose, clarity** and **autonomy** in the workplace

A third (27%) agree their job goals are not clear, and 64% want the opportunity to influence the design of their role and their goals. Employee motivation can be increased by enabling greater ownership. When employees don't feel they are an integral part of a programme, project or initiative, they lack a sense of purpose.

Greater autonomy can be achieved by listening to what employees have to say. Different perspectives are valuable in uncovering gaps and weaknesses and benefit the whole business during times of uncertainty. Providing employees with the opportunity to feed into and develop processes and communications can diminish frustration and disengagement.

4.

Prepare workers for **fuller working lives**

78% feel as if they will have to work longer before they retire. At the same time, individual responsibility for financial planning is greater than ever.

Part of being a responsible employer is about looking after the wellbeing of your employees, whether that is physical, mental, or financial. Workplace initiatives such as Mid-Life MOTs can play a crucial role in ensuring employees are prepared for the challenges and opportunities of a fuller working life. Aviva offers its employees seminars with experts in the fields of work, wellbeing and wealth, providing employees aged 45 and over the tools to regularly review their plans at a crucial stage in their lives. We've now made this available to the public via a simple app.

5.

Create more **targeted intervention** by understanding **personality types**

Personalities were found to predict a third (33%) of self-reported wellbeing levels, and a quarter (25%) of their life satisfaction scores.

Our research has shown that different personality types are experiencing ambiguity very differently from one another. Whilst many employers segment their workforce (for example along demographic lines) it may be time to begin including personality type as an additional dimension. This will enable far more targeted interventions and ensure that employers wellbeing budgets are focused where there is greatest return on investment whether that be in physical, mental or financial wellbeing.

Methodology

Research of 2,000 UK employees working in organisations with over 1,000 employees was conducted on behalf of Aviva by Quadrangle in February 2020, and repeated in August 2020. Not all figures add up to 100% as figures have been rounded up throughout the report.

The personality data was collected using Robertson Cooper's i-Resilience tool – a fully validated free online personality questionnaire that collects data on the 'The Big 5' Personality Traits: Extraversion, Agreeableness, Openness, Conscientiousness and Emotional Stability.

Additional questions about working life in 2020 were asked, including wellbeing, job satisfaction and performance improvement. A balanced sample of 1,564 employees was used.

Robertson Cooper conducted analysis to create the 4 personas described in this data and the additional questions on wellbeing, job satisfaction and performance improvement were used to describe the workplace experience of each group.

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