



Summary

- The menopause typically occurs between ages 45-55 and lasts an average of seven years but can be as long as 14 years.
- Women suffering from severe menopausal symptoms may quit work or reduce their hours as a result, negatively impacting their pension savings.
- Raising awareness and overcoming stigmas to discuss menopause in the workplace, improving sick policies, providing flexible work and training line managers on the subject have all been suggested as ways to help women in the workplace during the menopause.

Menopause: No longer keeping quiet and invisible

Look around the workplace. Have you noticed the number of middle-aged women there? Maybe there are fewer there than you'd expect, compared to the number of middle-aged men. Or maybe you just hadn't paid that much attention to them before, as it's long been claimed that middle-aged women are ignored or overlooked in public and social settings.

There may be scepticism as to how much truth there is to 'invisible woman syndrome', but arguably one such evidence of it is the lack of fanfare around Bupa's research finding that almost a million middle-aged UK women have disappeared from the workforce due to experiencing menopausal symptoms.

According to the NHS, the menopause is when a woman's periods stop due to lower hormone levels, with perimenopause being the experience of symptoms before periods stop. Menopause and perimenopause can

➤ Laura Blows explores how the menopause can negatively impact women's retirement savings and the efforts employers can take to improve this situation

cause effects like anxiety, mood swings, brain fog, hot flushes and irregular periods, potentially having a significant impact on all aspects of life. Trans, intersex, and some non-binary people, along with people experiencing certain medical conditions/treatment, may also experience the menopause or menopausal symptoms.

Some women may breeze through menopause with only mild symptoms, while for others its impact can be severe. For instance, recent Fawcett Society research finds 77 per cent of women experience one or more symptoms they describe as 'very difficult'. Sixty-nine per cent say they experience difficulties with anxiety or depression due to menopause, 84 per cent experience trouble sleeping

and 73 per cent experience brain fog.

Of course, correlation does not imply causation, but Legal & General co-head of defined contribution, Rita Butler-Jones, notes that there is an increased suicide rate for menopausal-aged women. *[2020 data from the Office for National Statistics finds female suicide rates peaked at 6.7 per 100,000 females at ages 45-64].*

The menopausal transition most often begins between ages 45 and 55, the National Institute on Aging states, and usually lasts about seven years but can be as long as 14 years. Meanwhile, the government's Women and Equalities Committee (WEC) reports that the average age of menopause is 51, with perimenopause often starting years earlier.

Effect on work

The WEC adds that there are 4.5 million UK women aged 50-64 currently in employment, “emphasising the scale of the problem facing individuals, the economy and society”.

“The working life of women has changed dramatically in just one single generation”, workplace health digital platform, Peppy, states on its website. “This means that 71 per cent of those going through menopause will be at work. They will be facing work problems at the same time as they’re experiencing perimenopause, which can last for years in some cases.”

A 2019 survey of 1,000 women by Health and Her estimated that menopause costs the UK economy 14 million working days per year, in terms of time spent alleviating menopause symptoms, which equates to an approximate £1.8 billion GDP loss to the UK economy.

April 2022 research from Canada Life also finds that 27 per cent of working women aged 45-65 who have been through the menopause subsequently experienced a ‘negative impact’ on their career.

Meanwhile, Fawcett Society’s research reveals that 44 per cent of women said their ability to work had been affected, comprising 18 per cent of women who said that their symptoms currently affected their ability to do their jobs, and 26 per cent in the past, while 61 per cent said that they had lost motivation at work due to their symptoms.

Bupa’s submission to the WEC, highlighting its 2021 research, states those that take a long-term absence from work to manage menopausal symptoms take an average of 32 weeks leave, “resulting in damage to individuals’ careers and a huge loss of productivity to a business”.

In July 2022, the government’s response to the independent report, *Menopause and the Workplace: How to enable fulfilling working lives*, highlights

findings by the UCL Social Research Institute that the onset of menopause before age 45 reduces months spent in work by 9 percentage points (around 4 months’ employment) for women during their early 50s. The study also finds that the more menopausal symptoms faced at age 50, the lower the employment and full-time employment rates.

These findings are echoed by the WEC’s own research, which reveals that women experiencing at least one problematic menopausal symptom are 43 per cent more likely to have left their jobs by the age of 55 than those experiencing no severe symptoms.

World Menopause Day: 18 October

Pension savings

“Given women’s typical ages at menopause, they will potentially be at the peak of their work-based skillset, their experience and their earning potential. Right at the top of when they should be capitalising on the investment they’ve made in themselves and their career, they have the menopause hit them, which means they might consider giving up work,” Phoenix Group group human resources director, Sara Thompson, says.

Some individuals may be largely unaffected by the menopause from a financial point of view, Canada Life technical director, Andrew Tully, says, but for others the menopause can cause financial hardship.

“Women may need to take some time off work due to their symptoms while some of the hardest affected may reduce working hours, take early retirement or stop working. Others may be put off going for a promotion. For those who are younger when the menopause starts there may be a great financial impact.

“People may miss out on valuable employer pension contributions as well as building up qualification for their

state pension. The major problem is for women who suffer with menopause symptoms and who have already had time out of the workforce to care for young children or elderly relatives – this can exacerbate already lower savings. This can have a hugely negative impact on the retirement income women can expect to receive,” he explains.

Therefore, the menopause, along with factors such as maternity leave and career breaks, can contribute to the gender pensions gap. In June 2022, Legal & General research finds that the initial gender pensions gap of 16 per cent widens as women reach their 40s, “accelerating to 31 per cent as the impact of career breaks and unequal caring responsibilities begin to take effect. By the time people can take their tax-free cash at 55, the gap is over 50 per cent and deteriorates further to 55 per cent by retirement”.

The pensions industry needs to “build awareness for women to really understand the impact [*on their pension savings*] of leaving the workplace early”, Butler-Jones says. “If we’re supporting women during the menopause, then they shouldn’t have to leave work, and therefore, there shouldn’t be this knock-on impact on their pensions.”

Overcoming stigma

So, what can be done to help women remain in the workforce during these challenging years?

Stigma, a lack of support and discrimination play key roles in forcing menopausal employees out of the workplace, the WEC says.

Its survey of over 2,000 women finds 67 per cent report ‘a loss of confidence’ as a result of menopausal symptoms and 70 per cent ‘increased stress’.

Despite this, the survey reveals that only 12 per cent of respondents sought any workplace adjustments, with a quarter citing their worries about an employers’ reaction as their reason for not doing so.

The taboo around menopause extends to sick notes. The Fawcett Society's research finds that 26 per cent of women who have been employed during the menopause had taken time off work due to their symptoms, but just 30 per cent of them gave menopause as the main reason on their sick note. Working class women were even less likely to cite the real reason.

Meanwhile, Canada Life's research finds that the biggest impact women report experiencing was feeling undervalued (27 per cent), with a further 20 per cent saying it caused negative feelings with their colleagues.

Over 40 per cent of Canada Life's respondents report feeling unsupported by their employer during the menopause and 42 per cent felt unable to talk to their line manager about their menopause experience. "This lack of support has led to 11 per cent of women to consider leaving their job," Canada Life adds.

Menopause workplace training provider, Henpicked, states on its website that sometimes women worry that their manager won't understand what they're going through, especially if the line manager is younger or male, or if there are cultural barriers where talking about menopause in the workplace or with someone of a different gender is not the norm.

However, it notes that there are some very supportive young male managers and equally there are some female managers of menopausal age who aren't as supportive, as "it's more about understanding and knowledge".

Thompson highlights how at Phoenix Group, menopause discussions as not just generated from HR or as 'women's talk', but driven "by male leaders as well and our male CEO [Andy Briggs] is very comfortable talking about these things, being the UK government's Business Champion for Older Workers and the Ageing Society".

Commenting at the time on the government's response to the *Menopause*

and the *Workplace* report, Briggs said: "With one in four women considering giving up work because of menopause symptoms, there is a clear business case for employers, government, and society to come together to support those going through the menopause to thrive in the workplace.

"The government needs to continue to send a strong signal that it is prioritising support for millions of individuals going through menopause, as well as breaking down taboos and normalising this important issue."

Actions

Efforts are underway to achieve this.

For example, the government has recently appointed Dame Lesley Regan as the first-ever Women's Health Ambassador for England, to raise the profile of women's health and increase awareness of 'taboo' topics.

The government has also announced that one or more Menopause Employment Champions will be appointed by the Minister for Employment "to give a voice to menopausal women, promoting their economic contribution, and working

with employers to keep people experiencing menopause symptoms in work and progressing".

The WEC is calling for amending the Equality Act to introduce menopause as a protected characteristic as with pregnancy or maternity, and to include a duty for employers to provide reasonable adjustments for menopausal employees.

However, the government rejected this in its response to the *Menopause and the Workplace* paper, stating that further changes are not needed as sex, age and disability are already protected characteristics.

The WEC also recommends that the government pilot a 'menopause leave' policy within a public-sector employer, and publish an evaluation, including proposals for further rollout, within 12 months of the scheme's commencement.

Employer role

In the meantime, employers can make a difference now.

A "quick win" Butler-Jones highlights, is the importance of workplaces having a menopause policy.

"We want to really try and influence employers to better understand the need

📌 The Menopause

Menopause is when periods stop due to lower hormone levels. Perimenopause is when you have symptoms before your periods have stopped. This usually happens between the ages of 45 and 55.

Symptoms include:

- Mood changes, such as anxiety, mood swings and low self-esteem
- Problems with memory or concentration (brain fog)
- Hot flushes
- Night sweats and difficulty sleeping
- Heart palpitations
- Headaches and migraines
- Muscle aches and joint pains
- Changed body shape and weight gain
- Skin changes including dry and itchy skin
- Reduced sex drive
- Vaginal dryness
- Recurrent urinary tract infections (UTIs)

[Source: NHS]

for that,” she says, “and better outline the cost to the average company of absence of female workforce through menopause-related symptoms versus the cost of implementing a menopause policy.”

The *Menopause and the Workplace* paper highlights the importance of open conversations about the menopause in the workplace to help break down the taboo and normalise the issue, raise awareness and combat bias, along with training line managers, and signposting to resources for further help.

It also recommended returner programmes to include and highlight post-menopausal opportunities, as well as post-maternity.

Canada Life’s research finds workplace policies that would help working menopausal women to feel better supported include improved sick leave policy for menopause symptoms (26 per cent), flexible working rights (23 per cent) and access to support such as virtual GPs and mental health counselling (17 per cent).

About a fifth of respondents say they would be more likely to stay with their current employer if they felt better supported with the menopause and symptoms experienced.

In October 2021, Peppy research of 500 HR professionals [*as reported in Personnel Today*] found that 54 per cent of UK businesses do not currently have any dedicated menopause support in place within their organisation.

However, a fifth of employers were planning to introduce support within the next 12 months, which would bring the total to 67 per cent.

Of those offering support, it said 46 per cent provided counselling and support with sleep and anxiety via a general benefits platform, such as an employee assistance programme, while 39 per cent offered general menopause support from health and wellbeing benefits and 32 per cent ran education and/or events specifically around menopause.

Furthermore, 29 per cent offered dedicated menopause support from a menopause specialist healthcare professional, and 26 per cent offered line manager training specifically around menopause.

Awareness increasing

While “there is certainly more to do,” now that there are menopause advocates and awareness training to all genders “I think is a good step forward”, Thompson says. “Even five years ago, we may not have been having menopause conversations, and certainly not 10 years ago.”

The reason for this, she suggests, is that “increasingly organisations are being much more flexible and sensitive in thinking about who their colleagues are, to be more inclusive, along with an

increased focus on physical and financial wellbeing”.

Thompson states that approximately 400,000 women every year go through the menopause, “so there’s a clear business case to support women to feel they can stay in the workplace for longer”.

As WEC chair, MP Caroline Nokes, said in July: “Menopause is inevitable. The steady haemorrhage of talented women from our workforce, however, is not. Stigma, shame and dismissive cultures can, and must, be dismantled. It is imperative that we build workplaces – and a society – which not only supports those going through the menopause, but encourages some of the most experienced and skilled workers in our economy to thrive.”

 Written by Laura Blows

