

Mid Life Career Review

Pilot Project Outcomes: Phases
1, 2, and 3 (2013 – 2015)

Final report to the Department for Business,
Innovation and Skills

July 2015

This Report outlines the case for a Mid Life Career Review (MLCR), its objectives, the contextual rationale, overall methodology, evaluation and post evaluation of the impact for individuals, career providers/advisors, and employers. It concludes by identifying a number of next steps based on the costs and sustainability of the MLCR.

Further evidence, data sources and research are in the accompanying publication: ***Mid Life Careers Review Technical Report: Background Evidence and Methodology July 2015.***

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1. Foreword

Our working lives are changing. People are living longer, and our jobs market is changing as a result of technological change and globalisation. The result is that people need to change jobs and retrain more often; they may have caring responsibilities for children earlier in their career and for their parents later in life; and that retirement is now a more flexible concept with less of a 'cliff edge' break between working and not working.

This is a much more complicated and flexible picture than in the past. Yet many people do not have access to advice on what to do to make the most of their opportunities. For many, careers advice is something that happens (possibly) once at school. The result is premature retirement for some, lack of fulfilling work for others, and insufficient saving for retirement for many.

This is the challenge that the NIACE Mid Life Career Review (MLCR) Project sought to tackle. It aimed to test ways of engaging people in mid-life and delivered reviews to around 3,000 people. These reviews ranged from face-to-face (individually and in groups), over the phone, and online. They were delivered by National Careers Service Contractors, Unionlearn and other partners in the voluntary and community and adult learning sectors.

The impact of the Review was considerable, participants had higher confidence and greater awareness of their options after their review. Providers found them valuable too. The project has provided the evidence to back the promotion of a MLCR for all those who need one. In particular, the pilot projects found that the MLCR was not only transformative for those nearing mid-life and onwards, but also to those who provided the MLCR (advisors and learning providers) by enhancing their skills sets; to employers/businesses in retraining, retaining and motivating their staff; and to the formation of closer and stronger partnerships in local communities to enhance their offers across the board to all age groups.

This report shows the value of offering such a review. Crucially they were about much more than paid work – they helped people take stock of where they were and who they are, and what they wanted to achieve for the rest of their lives. And they did so in a relatively low cost way – the average cost per participant was around £100. An all-round and effective intervention to help alleviate poverty in later life, helping those to regain their value, participate in life, and help regenerate the economy in areas that need it most.

We think the concept of a MLCR has tremendous value, and this report aims to embed and share our findings. We want to continue to work with a range of partners to see how it could be rolled out more fully, for example with pensions providers to support people to make good decisions about the new flexibilities in pensions and save more where appropriate, and to test how such a process might

help other groups, such as care leavers, Armed Forces veterans, and people who are long-term unemployed such as those on disability benefits.

Ultimately, as people live more complex lives, a relatively light touch MLCR could play a crucial role in helping people take stock and plan across a range of areas for the future.

Stephen Evans

Deputy Chief Executive, NIACE

2. Executive summary

This report has three aims: to report to the Department for Business, Innovation and Skills (BIS) on the findings of the Mid Life Career Review (MLCR) pilot project; to disseminate the lessons learned from its evaluation; and, to propose next steps for the development of Mid Life Career Reviews¹.

Between January 2013 and March 2015, the Department for Business, Innovation and Skills (BIS) funded the National Institute for Adult Continuing Education (NIACE) to undertake a pilot project on Mid Life Career Review (MLCR). The aim was to explore the demand for a career review among employed and unemployed adults aged 45-65, and investigate the costs and benefits of such a service.

The project worked with 17 partner agencies, who tested a variety of models, and provided reviews to 2883 clients, across the whole of England. Partners included all the Government's National Careers Service Prime Contractors, voluntary organisations, learning providers, Unionlearn, Workplace Learning Advocates (WLA) and Community Learning Champions (CLC).

Clients warmly welcomed the opportunity for a Review. Evidence from clients and advisers indicates that the Review helped clients to:

- Return to work after unemployment;
- Better understand their opportunities to change job, move to self-employment, or negotiate more appropriate working conditions;
- Find appropriate training to improve their employability;
- Make realistic decisions about extending working life;
- Improve their health and wellbeing.

However, most clients were surprised to find that such a service was available, and if it is to be developed, attention will be needed to branding and promotion.

Most advisers welcomed the project enthusiastically, especially the opportunity to spend more time with clients, and to discuss the wide range of life choices they faced. In the case of Union Learning Representatives, this enthusiasm led to substantial overachievement of the target numbers set for the project.

At the end of the project, most of the providers were taking some steps to embed elements of a Review into their practice, some with additional funding from, for example, the European Social Fund, and others from within existing resources.

¹ More extensive detail of the project, of the individual pilots, can be found in the accompanying paper: *Technical Report – Background Evidence and Methodology*.

The project was explicitly welcomed by the Government's policy paper *Fuller Working Lives: a Framework for Action*², which aims to extend working life and improve retirement decision making.

In the light of the pilot experience, advisers and providers agreed that, to be effective, a Mid-life Review needs to be about the person's whole life: taking into account not only their employment and learning needs, but also their life circumstances and aspirations. Providers and advisers need to be equipped to help clients to:

- Understand their life expectancy, and its implications for work, leisure, finance and health³;
- Review their aspirations for work and life, to consider how these might change over coming decades;
- Make informed decisions about retirement timing and phasing (since working longer is likely to improve the quality of life of most people, as well as being good for employers and the economy);
- Find and undertake training which can sustain them longer in rewarding activity, including paid employment;
- Review the health implications of working longer, and find appropriate support (from employers or other agencies) to manage physical or mental stress at work;
- Review their long term financial situation and find appropriate support with financial planning, especially in saving for retirement;
- Consider and develop strategies for overcoming age discrimination in their current workplace or when seeking new employment;
- Understand their rights in relation to issues including retirement timing, flexible working, and caring responsibilities, and to develop realistic strategies for negotiating adjustments to their working patterns;
- Realistically assess options for job change and self-employment; and
- Develop the skills and knowledge to negotiate the outcomes which they would prefer.

The seventeen provider pilots tested a range of models for delivering a Review. No single approach was appropriate for all circumstances or client groups. However, for a majority of clients, the best option appeared to be a combination of a well-facilitated group session (or sessions) with peers, followed by face to face, one to one session/s with a trained adviser. Whatever model was adopted, it was critical to provide sufficient time to enable the client to explore any topics which they wish to raise, or which are prompted by a well-conducted review.

² <https://www.gov.uk/government/publications/fuller-working-lives-a-framework-for-action>

³ Most people in mid-life substantially underestimate their life expectancy, and fail to recognise that they are likely to be active and in relatively good health well into their 70s.

The nature of the pilot made it impossible to provide precise costings for a Review, however, the experience of the providers suggests that it is possible to provide Reviews (including a mix of group and individual work, and allowing for repeat sessions for those who need it) for substantially less than £100 per client. In so far as a Review enables individuals to return to work, to find more productive work, and to extend their working lives in ways which maintain their health and wellbeing, this must represent a good investment.

The project found that the right advice at the right time can help adults to manage the second half of their working lives in ways which suit them and the complexity of their circumstances. Most have had little or no careers guidance since leaving school, and high quality support from specialist advisers as well as peers in the workplace and community can enable them to live the lives they want to lead, making choices which are better for them, their families, their employers and the wider community.

3. Recommendation and next steps

Recommendation: the creation of a National Stakeholder Group

Many people would benefit from a Mid Life Career Review (MLCR). NIACE will work to form a multi-stakeholder group made up of partners and stakeholders (including BIS, DWP and others) to explore how best to ensure that as many people as possible have access to a Review.

The project showed that a career review can have a clear and positive impact on a wide range of people in mid-life. People engaged in the project through a range of different routes, including: trades unions; employers; Jobcentre Plus; the National Careers Service; voluntary sector organisations; and others. The challenge is how to ensure, in a complex system with limited public funding, that people can be engaged and supported through a range of high quality channels. The following next steps set out a proposed plan for doing this.

Next Steps

1. Build Local Partnerships

Encouraging the delivery of and referrals to MLCRs so that they become an integrated part of local systems. The above stakeholder group (which will include Government bodies) should consider engaging Local Enterprise Partnerships (LEPs) and other local partners to help disseminate and embed the MLCR.

One of the key challenges in rolling out the concept of a MLCR is the complexity of the support systems people of all ages face. LEPs (as well as local partners) have a key role in co-ordinating support, particularly as it relates to economic development, and significant responsibilities for European Social Fund investments. There is benefit in working with one or more LEPs/local partners to develop such an approach.

2. Link Reviews to Pensions Changes and Decisions

Pension reforms give people a range of new choices to make in an environment of uncertainty. Pension providers may want to consider a trial offering the MLCR as part of their support to their customers.

The project showed that MLCRs help people take active decisions about their life and careers that not only benefit them now, but also better prepare them for potentially longer and more complex lives as they move towards and into retirement. Pension reforms, including the ability to access pension pots without an annuity, increase people's choices but also increase the risk of getting it wrong. A Review, provided by appropriately trained staff, and linked to external referral networks, can help people to make better decisions about the level and type of savings they need for the retirement they want.

3. Explore the wider application of Career Review

Other groups could benefit from a broader MLCR type approach. Consideration should be given to trialling the Career Review approach with other client groups.

The Department of Work and Pensions recently announced that it would undertake a proof of concept study of the MLCR process for benefit claimants aged over 50. This is welcome and builds on our finding that a MLCR can support moves into employment. The stakeholder group could consider developing further trials to assess demand for and impact of a MLCR on other groups. Of immediate priority should be: Employment and Support Allowance (ESA) claimants (who have often been out of the jobs market for many years and for whom current employment programs have had lower success rates); armed forces veterans (who often face a wide range of challenges re-integrating to civilian life); and low paid workers (Britain has 5m people paid below the Living Wage and 80% of people in low pay in 2001 were still in low pay in 2002).

4. Secure quality

If they are to benefit individuals, MLCRs must be of high quality. A programme of best practice support should be developed for providers and those who might be involved in delivering MLCRs. This should include a lead organisation for quality, from the range of organisations that currently have a role in this field (such as the Career Development Institute, National Careers Service⁴, NIACE and the Education and Training Foundation).

The project showed that there is no one-size-fits-all approach that works; the diversity of people accessing MLCRs and diversity of organisations delivering them shows the need for a range of approaches. However, this also points to the need to ensure support for organisations delivering reviews to ensure their quality.

⁴ The National Careers Service holds BIS's Matrix Quality Standard for careers information, advice and guidance – <http://matrixstandard.com/>

Effective dissemination of what works combined with training support and Continuing Professional Development (CPD) are therefore critical.

More information about the project and its findings can be found at:
<http://www.niace.org.uk/current-work/mid-life-career-review>

4. The context: why do we need a Mid-Life Career Review?

The demographic challenge

We live in an ageing society. Since the mid-20th century, people have been living longer, and fewer have been born. Although longer, and generally healthier, life provides many opportunities and rewards, a growing retired population, and a declining number of people of traditional “working age” creates a real economic challenge. Very recently, there has been a modest rise in birth rates, but even if this is sustained, this will take twenty years to return the “working age”⁵ population to the level of 2012, unless there is a radical change in retirement patterns. The overarching policy question is how, as a society, we are to pay for the support of a growing retired population with a shrinking workforce?

The policy response, and the place of Mid-Life Career Review

There are two ways of solving this dilemma. The first has to be making better use of people later in life: by encouraging them to remain in work longer and to be more productive while there. However, although most older people like work, and would like to stay longer, many factors work against this, including traditional expectations of “retirement”, low levels of training, age discrimination, and poor human resource management. The second is to ensure that the decisions which people make during their working lives ensure that they enter retirement healthy and financially secure.

One way of overcoming these challenges is to help people to think and plan the later stages of their working lives: to make informed decisions about changing jobs or career; about how and when to retire; about their finances; about how to remain employable; and how to manage health and caring responsibilities. But, because almost no opportunities exist for people to get this kind of advice, many people drift towards retirement with no clear plans, becoming steadily less productive and motivated, and eventually leave earlier than is good for them as individuals, for the economy, and for society at large.

This is the challenge which the idea of a MLCR aims to address. It proposes that if individuals have access to good careers guidance in “mid-life” they are better able to clarify their aspirations for work, and to understand the options open to them in terms of job and career change, training, promotion, flexible working and retirement. This would enable them to negotiate the kinds of change which would make them more employable, and able to take control of decisions about their work, their work-life balance, finances, health and retirement. The result would be older workers who were more motivated and productive, and better informed decisions about when and how to retire. The outcomes would be evident across a range of aspects of life, including job change or retention, improved wellbeing, reduced stress and ill health.

⁵ “Working age” is normally (and unhelpfully) defined as 18 or 21 to 65.

Older people will be needed

The UK workforce is ageing, and will continue to do so for at least another twenty years, as the large age groups born between 1950 and 1970 are replaced by the much smaller cohorts born between 1990 and 2010. A quarter of the workforce is already over 50, and ageing is a feature everywhere except London, where immigration (from within the UK and internationally) has kept the average age relatively low.

Current estimates suggest that there will be major labour shortages in the near future, but employment rates are already high, and rising. The UK Commission for Employment and Skills estimates that over 12 million vacancies will need to be filled in the next ten years, mainly as a result of the retirement of older workers, but there are only 7 million young people currently in school to replace them, leaving 5 million unfilled vacancies. Although the problem has been eased in recent years by an influx of relatively young immigrants, this is unlikely to continue.

However, occupations and industries vary greatly in their age profiles, and in their future labour demands. Manufacturing faces particular challenges, with a third of its workforce aged over 50, and sectors as varied as nuclear engineering and agriculture suffer from a workforce old enough to be critical to their future survival. The health and care sectors face a special challenge, to expand the workforce in order to meet the needs of a rapidly rising number of very old people. In some sectors, business critical expertise is held only by a generation approaching retirement.

In the past 30 years, employers have had the option to substitute technology and capital investment for people and this has happened on a large scale, but as the UK increasingly moves from manufacturing, where such substitution is relatively easy, to services, the opportunities diminish. Furthermore, employers generally have been slow to recognise the implications of demographic change, although there are many notable exceptions.

People are already working longer

There is a substantial untapped pool of potential older workers: many people over 60 who are not in paid work would like to do so, but do not think they stand any chance of achieving this. Since 2000, labour market participation rates among people over 50 have been rising steadily⁶, reversing the late 20th century trend towards earlier retirement. This has been stimulated by growing skills and labour shortages in some areas, and helped by a range of policy and legislative changes which have made it easier to work longer, and removed incentives to early retirement.

However, while growing numbers of employers have been retaining experienced older workers, the picture is quite different for those seeking a new job. Although it is

⁶ For a decade for men, and longer for women.

illegal, age discrimination in recruitment remains common, and finding work becomes increasingly difficult after the age of 50, when long term unemployment rates rise rapidly.

For some people distinctive "late" or "second" careers" make extending working life more feasible. In some occupations, experienced older workers move from "hands on" work to roles in inspection, quality control or training. Mentoring is also widely advocated as a role for experienced workers, in formal apprenticeship relationships for example, or where managers mentor their successors. In some fields, ranging from construction to computing, older workers are valued because they have particular skills or knowledge which is no longer taught to young entrants.

Older workers are changing

Extending working life is often seen as a policy challenge. But, despite popular belief, persuading many people to work longer is not an impossible task. Older workers generally like (or at least tolerate) work, and those who stay longer most commonly say that they do so, not for the money (though that matters greatly to some), but for the sense of purpose, of being a contributing member of society, and for the social engagement which the workplace provides. Furthermore, there is good evidence that much work is good for health and wellbeing⁷.

However, although older people are much healthier than in the past, it is still true that many experience physical or mental health issues which limit their employability. Most of these are employable with relatively modest modifications to working practices, but employers have yet to recognise the need for such adjustments.

The problem is compounded by public attitudes. Like people in general, older people often think of declining productivity, health and engagement in the workplace, and retirement as inevitable. As they move through their 50s growing numbers feel that they have little ability or opportunity to influence their work, or manage their retirement. Those who want to stay in work often opt for a low profile, for fear of drawing attention to their age, and finding themselves the subject of age discrimination or redundancy⁸. Ironically, the resulting decline in motivation and productivity, itself feeds negative stereotypes of ageing.

Some employers are responding

In 2011 it became unlawful for an employer to force anyone to retire because of their age⁹, and in 2006, a third of all organisations (mainly large firms, representing

⁷ Black,C. (2008) *Working for a Healthier Tomorrow*. Departments of Health, and Work and Pensions

⁸ McNair et al (2004) *Changing Work in Later Life: a study of job transitions*. CROW, University of Surrey. Guildford.

⁹ The law allows exceptions to this, but only in very exceptional circumstances.

59% of the workforce) already employed someone over the age of 65. Nevertheless, 43% of firms had a published "normal retirement age" (usually 65)¹⁰.

In 2006, about a quarter of employers, again mainly larger and public sector ones, had formal age management policies, usually as part of a broader equality policy of some kind. However, where such policies existed, they tended to concentrate on retirement and recruitment, rather than broader issues like job change and promotion.

An equally powerful driver for change has been emerging skills and labour shortages in particular industries and areas. Retail employers have been conspicuous in tapping the pool of older people keen to work.

"Retirement" is changing

Retirement ages have not risen in step with the rise in healthy life expectancy. As a result, fewer young people are entering the labour market than are leaving, creating a substantial potential labour shortage.

"Retirement" used to be a simple notion: most men retired at the age of 65, and most women at 60: the ages at which they became eligible to receive the State Pension (State Pension Age or "SPA"). For most, "retirement" meant moving overnight, from full-time work to full time economic inactivity¹¹. Some industries and occupations had arrangements for earlier retirement where it was believed that the demands of the job made working later unrealistic, and some pension schemes allowed people to retire before SPA with reduced occupational pensions. In some industries, restructuring led to very large scale redundancy of older workers, who became effectively "retired". As a result of all these factors, during the last quarter of the 20th Century, real retirement ages fell steadily.

In the early 21st century these trends reversed. In the 1990s, women began to retire later, and men followed suit after 2000. As a result, most women now retire around 63 (after their SPA) and most men around 65 (which is their current SPA)¹². In addition, the proportion of people continuing to work beyond SPA has been rising steadily for a decade: 16% of people aged 65-74 are now still in paid work (mainly part-time), as are more than 3% of those over 75.

Patterns of retirement have also become more diverse. Although the "cliff edge" model is still the most common, growing numbers phase out gradually, moving to less stressful or to part-time roles as they approach retirement. Some leave their full-time role, and return to the same employer on a part-time or casual basis, as mentors, consultants, or "an extra pair of hands" when the business needs it. A growing minority also leave their full time "career" occupation and return in some

¹⁰ Metcalf, H. and Meadows, P. (2011) *Second Survey of Employers' Policies, Practices and Preferences Relating to Age*. London, Department of Business, Innovation and Skills

¹¹ This is often described as the "cliff edge" model of retirement.

¹² DWP (2013) *Pension Trends*

other kind of work. The ability to “retire” and begin to draw an occupational pension while continuing in employment, makes such options attractive to some people.

This complexity makes it difficult to produce reliable statistics on “retirement”, since people in identical circumstances may give opposite answers to the question “are you retired”?

Four policy challenges

Changing this picture presents four key challenges to policymakers:

- **to discourage premature retirement.** Many people leave the workforce altogether before they would like, often through redundancy. Because many employers are reluctant to recruit people after the age of 50, unemployment after that age is increasingly likely to be long term or permanent. This represents a very large untapped resource for the economy. Over four hundred thousand people over 50 are registered unemployed, half of them for more than a year, and 30% for more than two years¹³. A further large number are “discouraged” older people who have given up the struggle to find work and reluctantly accepted that they are “retired”, removing themselves from the unemployment statistics.
- **to reduce underemployment.** Although many older people prefer to work part-time, many are working fewer hours than they would like, or in roles which do not make full use of their skills, knowledge or experience. The latter is increasingly reported as people age¹⁴. Some people are forced out of employment by the lack of flexible working opportunities, which could enable them to combine work with caring for elderly relatives (which people are most likely to experience in their 50s), to manage health conditions, or simply to phase gradually into retirement.
- **To develop more appropriate training.** Training is critical as the demands of work change, and is especially important for those seeking to return to work. However, participation in training declines rapidly after the mid-40s, partly because people are less likely to ask for it, and partly because they are not offered it. The result is declining productivity, which again increases the risk of redundancy. Training is particularly critical for those who become unemployed after working productively for many years in the same organisation or role. Often they have much valuable experience, but low or outdated qualifications, and sometimes have low levels of literacy and numeracy. Unable to convince potential employers of the contribution which they could make, they often find themselves unemployed on a long term, or permanent, basis.

¹³ ONS (Sept 2014) Summary of Labour Market Statistics.

¹⁴ McNair, S. (2010) A sense of a future: a study of training and work in later life. Leicester. NIACE.

- **to balance the needs of older workers with the older unemployed.** While unemployment is clearly a major concern for both the individual and the state, strategies to retain existing older workers are more cost effective, since the statistical chance of returning to active employment after the mid-50s is very low, and support strategies expensive, especially when dealing with individuals who lack confidence that there is any real prospect of employment. Public policy needs to strike a balance between the needs of the two groups.

Extending working life: the Government response

The ageing of the population, and its implications for employment, the economy and society, have been of concern to Government, of all political parties, since at least the turn of the century. There is cross party consensus that the central strategy must be to encourage individuals to extend working life, mainly on a voluntary basis, through a range of initiatives¹⁵. Compulsory retirement ages, and age discrimination in the workplace have been outlawed, financial incentives for deferring drawing state pension have been introduced, and it has been made lawful for an individual to draw a pension and remain in employment. State Pension Age (SPA) is being progressively raised, firstly by gradually raising women's age to match men's, and then by raising both to 68 by the mid-2030s. Government has also sought to encourage employers to retain older workers, through projects, advice and exhortation.

How can a Mid-Life Career Help?

A Mid-Life Career Review, might help to address these challenges in a variety of ways.

Challenging age discrimination

Since age discrimination is widespread, older workers need to understand their rights, and strategies for enforcing them when necessary.

Age is one of six categories of employment discrimination outlawed under the Equality Act (2010). Unlike the other categories of discrimination, ageing happens to everybody, and all are at risk, and diversity within age groups is probably as great as diversity between them. Age discrimination takes a number of forms:

- Discrimination in recruitment, is the most commonly reported form. Although it is illegal, it remains common, and difficult to challenge.
- The formal use of age in other HR decisions is rarer. It most often takes the form of "discrimination by neglect", where older workers are overlooked for promotion, career development or training, because they are assumed to be

¹⁵ All political parties agree about this, although they may differ in the precise nature of policies and interventions.

nearing retirement, and because ageism remains deeply ingrained in workplace cultures, jokes etc.

Negotiating better work

Since people are more likely to stay in their jobs and be productive if they are well managed, and the jobs are well designed, job quality is clearly important in extending working life. Understanding how to negotiate better and more appropriate ways of working is important to productivity and job satisfaction.

Surveys regularly show that most older workers like work: for the sense of being contributing members of society, for the intrinsic interest of the work, and for social engagement, as well as financial reasons¹⁶, and those in employment after 50 are generally happier than younger workers.

Nevertheless, job quality remains an issue for many older people. The most commonly raised issues include:

- dissatisfaction with working hours, and desire for flexible working (25% of older workers);
- unwelcome levels of stress (25%, more men than women);
- being bypassed for promotion (11%);
- working below their capabilities (20%)¹⁷.
- lack of promotion with more people over 50 were seeking promotion than downshifting (11% to 4%).
- location and travel to work issues.

Flexible working (especially part-time working) is particularly important for many older workers, especially those with caring responsibilities, and the disabled; those seeking to phase gradually into retirement; and among the single, divorced and widowed. However, the availability of flexible working options varies considerably by sector, and employers' claims that they offer flexibility are not always matched by employee awareness.

Making informed decisions about self-employment

Many people need advice about the benefits and risks of self-employment, especially if they are considering giving up a secure job to do this.

Self-employment is often advocated as a way of enabling people to continue to earn in later life, and a high proportion of older workers define themselves as self-

¹⁶ McNair, S., Flynn, M. and Owen-Hussey, L (2006) Older workers in the South East. Guildford. University of Surrey

¹⁷ IPSOS/MORI (2008) *Flexible Working*

employed¹⁸. After SPA one third of all those in paid work are self-employed in some sense.

Although self-employment can enable people to take greater control over their working lives, perhaps to fit work around caring responsibilities, or as a means to phase gradually out of paid work, some older people feel that they have been forced into self-employment. It can mean reduced security, lower earnings, poor use of skills and experience, and lack of access to benefits and pensions. Some of those registered as "self-employed" rarely (or never) actually work. Self-employed older people frequently report worry about the financial future without secure pensions, and no doubt some stay working longer than is wise for this reason.

Maintaining employability

Helping people to identify the most important training needs, and ways to meet them, is a central function of any career review.

In a rapidly changing economy, one might expect that continuing training would help to sustain the individual's employability. Participation in training declines with age, and it is often suggested that high rates of unemployment among people in their 50s is the result of obsolete skills.

The reasons for declining participation are not entirely clear: employers generally claim that their training policies are age neutral, while older workers generally deny refusing training. Possible explanations include the persistence of ageist assumptions among individual workers and line managers (in some cases despite enlightened corporate policies); difficulties in identifying appropriate training opportunities; and the practical issues of payment, work cover, and time off work.

There is reason to suppose that much of the (limited) training available to older people is not fit for purpose. Although unemployed older people sometimes believe that new formal qualifications will improve their chances, this seems to be rarely the case. While, for unemployed older people, training is often very good for morale and motivation, it rarely improves employability, especially when combined with other factors like ethnicity, disability, and gender. On the other hand, small scale projects have shown that short training activities, tailored to specific employment, and linked to relevant induction, can lead to unemployed people successfully taking up employment in unfamiliar sectors¹⁹. On a small scale, projects have demonstrated that careers guidance and tailored training can enable small employers to overcome some of these problems²⁰.

¹⁸ Sainsbury, R. Finch, N. & Corden, A. (2006) Self Employment and Retirement. DWP Research Report 395

¹⁹ Wilson. Op cit.

²⁰ Wilson, N. (2014) Paper presented to NICEC Network Conference, September 2014

Avoiding premature retirement on health grounds

Helping older workers to understand how to best manage health conditions, and negotiate appropriate changes to working arrangements is important to keeping many people productive in the workforce.

Ageing does not inevitably lead to ill health, at least until the late 60s. Up to that point, most of those with some form of health problem are still capable of work.

Nevertheless, after the age of 50, ill health and disability do affect a growing proportion of people, especially manual workers, who are more likely to retire early, or need modification to their working environment if they are to stay, and remain fully productive. Ill health is the commonest reason for leaving work between 50 and 60, but sizable numbers of them want to return.

Research by the EHRC suggests that most of those who report only "fair" or "poor" health and who are dissatisfied with their jobs, could be helped to stay by relatively minor adjustments to their working arrangements. Many of them do not approach their employers for assistance because they fear losing their jobs altogether. However, they found that intermediaries (occupational health services, unions and HR professionals – and potentially MLCR advisers) could help resolve these problems

Balancing caring responsibilities with paid work

Helping older workers with caring responsibilities to negotiate arrangements which meet their caring responsibilities and their employers' needs is an important way of keeping them in the workforce.

Caring for others (older relatives, grandchildren, partners or disabled children) is a major part of life for many older people, especially women, involving one person in five aged 55-64²¹. For the large majority, caring needs are regular and predictable, and most carers in employment say that this has not affected their ability to take up or stay in employment.

A quarter of all carers not in employment would like paid work, usually on a part-time, or other flexible basis. However, two thirds believe that there are no suitable employment opportunities where they live, and three quarters are unaware of the right to request flexible working. Although they have a right to a formal assessment of needs, very few of those who have intensive caring responsibilities have had an assessment which considers their aspirations to work.

Understanding retirement options

Decisions made in the last half of working life have a major bearing on the individual's quality of life in retirement. Advice on retirement planning, health, and finance, can play an important part in this.

²¹ The Health and Social Care Information Centre (2010) *Survey of Carers in Households* <http://www.hscic.gov.uk/catalogue/PUB02200/surv-care-hous-eng-2009-2010-rep1.pdf>

As people approach retirement many begin to consider issues of work-life balance differently. Provided that their financial situation is reasonably acceptable, they may choose to give greater priority to the “life” side of the equation, particularly, but not only, to accommodate caring responsibilities and preferences. Many also seek to use what they see as their remaining healthy time to fulfil ambitions for travel, study, “leisure” or voluntary and civic activity. Clear and realistic plans about how to move from paid work into other activities can help ensure that people do not retire too early or with inadequate finances for the life which they would like in retirement.

However, individuals' behaviour is often driven by wider cultural expectations, rather than rational calculation, especially when the issues are difficult, complex, or seem far in the future. There is good evidence that most older people are:

- unaware of their life expectancy (both healthy and with limiting health conditions).
- unaware of the steps which Government has taken to make it easier to work longer;
- do not believe that promises about long term schemes, including pensions will be honoured;
- do not respond “rationally” even when they do know about these changes;²²;
- do not seriously assess the financial and lifestyle implications of staying in work or retiring

As a result, most retire at a point where they think it is “normal”, unaware that they have options. One key policy challenge is therefore to change perceptions of what is “normal” among the population at large, in terms of the timing of retirement, and ways of combining work and other interests and responsibilities in later life.

Improving communication

Poor communication lies at the root of many of the problems of the older labour market. Employers and employees are often both anxious about having the conversations, and both make unfounded assumptions about each other

Even when they have a clear view of what they would prefer, many older people doubt their ability to negotiate successful outcomes. Factors like fear of age discrimination, ignorance of rights, and lack of negotiating skills, discourage people from asking employers for what they want. In the absence of such requests, employers, and especially hard pressed line managers, may choose the easy default option, to do what is “normal” and involves least short term inconvenience.

²² Weyman, A. (2012) Extending Working Life: Audit of research relating to impacts on NHS Employees. University of Bath/NHS Working Longer Review

The result is a lack of career development and training, declining productivity and premature retirement.

Yet this is not inevitable. In 2006, when the first age discrimination law was introduced, the Government created a transitional arrangement, the Default Retirement Age, which allowed employers to set a fixed retirement age, but only if they served formal notice and had a provision to consider appeals against the decision. In the large majority of cases, such appeals resulted in agreement to stay on longer. This strongly suggests that formalising the retirement decision, and requiring employer and employee to discuss the individual circumstances, nearly always led to an extended working life by mutual agreement. The conclusion is clear: silence and inertia are the enemies of the interests of both parties.

5. Project Background and Objectives

A number of small scale projects in recent years have sought to explore the need for better careers guidance for older people, especially in the context of Government's extending working life policies, and these have suggested that there is considerable potential demand, and benefit from such a service. These ideas were discussed at the UK Advisory Forum on Age, where they were warmly welcomed by older people's representatives and by Ministers from both the Department for Work and Pensions and the Department for Health.

Several factors supported the idea. Participation in learning of all kinds declines rapidly with age across working life, leaving older people uncompetitive in an increasingly qualified workforce. Furthermore, the impact assessment of the Government's advanced level learning loans policy suggested that people in mid-life were more reluctant than younger ones to invest in education and training, and that a targeted intervention would be required to address this and other concerns.

NIACE's concern comes from a long commitment to engaging learners, supporting people through life transitions, and recognising the contribution which appropriate, timely, high quality careers information, advice and guidance can make to improved employability and enhanced life chances.²³

In light of this, in 2012, NIACE approached the Department for Business Innovation and Skills to propose a larger project on Mid-life Career Review (MLCR). The project, supported by BIS ran from January 2013 to March 2015, with the pilot reviews taking place during 2013. The project would involve pilots run by a range of provider

²³ These issues were explored in more detail in the findings of the National Inquiry into the Future for Adult Learning. Schuller, T. and Watson, D. (2009) *Learning Through Life*. Leicester. NIACE.

partners, who would develop and test a variety of models of Mid-Life Review for potential rollout across the country.

Many people in mid-life need to consider a new set of factors: rising life expectancy, the impact of the raising of the state pension age; the ending of compulsory retirement ages; increased labour demand, and the broader impact of the ageing society. As the DWP framework for action, *Fuller working lives* stresses, there is an urgent need for people to stay in work for as long as possible for their own and the economy's interests.

However, work-related questions are not the only feature of a 'MLCR'. Individuals may face a range of issues which affect their decisions in mid-life. These concerns could be financial, health-related, the threat of redundancy, needing to work part-time, caring responsibilities for elderly parents, other adults and children or grandchildren, or other ambitions and interests.

The MLCR project offered an opportunity to test demand for a Review which would give individuals the opportunity to take stock of their current situation, review their options (in work and life more broadly) and plan for the future. It intended to support individuals during mid-life, when most still had at least 20 years of working life, to answer questions such as:

- When would be the best time to retire from paid work?
- How can I get back into rewarding and productive work?
- How can my work become more rewarding and productive?

The project also aimed to explore which models of review were most effective, for which groups of people, and to develop resources for use by individuals and professionals. In particular to:

- develop one or more model of a 'mid-life career review (MLCR)';
- promote and pilot them in specific areas, through a variety of agencies, including through the National Careers Service;
- research the operation, costs and impact of a Review;
- develop materials for careers guidance practitioners and clients to use with this age group; and
- produce a final report for Government and the National Careers Service, evaluating the pilots, and making recommendations on further development.

6. Project activity

The design of the project took account of a range of previous work, including NIACE's long standing research on older people's learning and pre-retirement learning²⁴; the evaluation of the ReGrow project²⁵; and a wider scoping and literature review undertaken specifically for this project²⁶.

Partners

NIACE worked with 17 provider partners to plan and carry out the project. Partners included all the National Careers Service Prime Contractors (including the provider of the national phone help-line for adults). Others were Unionlearn, Workplace Learning Advocates, Community Learning Champions, The Mary Ward Centre (an Adult Education College) and Women and Work - a voluntary organisation²⁷. NIACE created an internal staff Project Board to undertake day to day management of the work.

Partners were briefed about the project, its expectations and their role during two initial briefing sessions. These allowed providers to help to shape the project, indicating the collaborative approach to be taken. Throughout the project, NIACE convened workshop sessions with providers to brief them on developments, and to enable them to share ideas. As well as being able to share expertise and solve difficulties as they arose, this process also contributed evidence for the qualitative evaluation.

Stakeholders

A large number of other stakeholders had an interest in the project. These included Government Departments (especially BIS and DWP), the National Older Learners Group, the Age Action Alliance, the UK Advisory Forum on Age, the then newly formed Career Development Institute, the National Institute for Careers Education and Counselling, and the National Careers Council. With this in mind the project formed two external groups: the External Project Board provided an additional level of expert management to the project, while the Project Advisory Group brought a wide range of expertise to bear on the context, content and scope of the project. Provider partners were represented on both bodies. The external board met approximately quarterly, whereas the advisory group met four times.

²⁴ McNair, S. (2012) Older People's learning in 2012 – a survey. Leicester. NIACE. Aldridge, F. and Tuckett, A. (2007) What older people learn. Leicester. NIACE. Watts, J. and Robey, C. (2013) Pre-retirement learning – a scoping paper. NIACE report to BIS.

²⁵ McNair, S. (2008) Strengthening the older workforce - An evaluation of the Regrow Project in the South East region. Leicester: NIACE.

²⁶ See Resources section below

²⁷ A full list of partners can be found in Appendix 1

Development of resources

Throughout the project providers were encouraged to share materials and resources they were using and developing for both clients and advisers. New resources were developed in addition to making full use of existing resources such as the *Blueprint for Careers*²⁸ or *The Rainbow Years*²⁹, adapted when appropriate. All these resources are now available online for use by providers and advisers³⁰. The collections are aimed at practitioners, but some are suitable also to be shared with clients who are working with advisers, tutors/trainers and others. A self-management MLCR infographic is available which will aid clients, advisors, learning providers and employers to undertake their own Reviews or sign-post them to resources. Two films have also been produced by the project. The first shows some reflections on the Review process, while the second is a CPD resource for advisers, and both are now part of the MLCR resource tool kit. A further film was produced by Unionlearn illustrating the role of the Union Learning Representatives in providing mid-life Reviews.

Piloting the Review Process

The partners took a range of approaches to selecting and training/briefing advisers. Some underwent a short, intensive bespoke training process, whereas others used a group of advisers who, it was felt, would be able to adapt their usual way of working quickly to this. The voluntary sector, Unionlearn and education providers had to provide training to staff/volunteers as this approach was very much additional to their usual activities.

Raising awareness of what was on offer required time and attention, and promotion and outreach was needed to attract possible clients. Client engagement proved quite challenging for some providers, but ideas were shared at the partner workshops.

Multiple Models

The project did not prescribe a single model of Review, preferring to set the objectives, but to allow providers to develop the best methods for them and their clients. As will be seen in the findings, some partners changed their delivery approach as their experience grew, allowing them to meet client needs more effectively once they understood more clearly the challenges and barriers facing clients. The range of models included workshops and one to one sessions face to face, as well as phone calls and emails. Although it was initially expected that union

²⁸ Blueprint for Careers. An open resource, redeveloped by LSIS for the UK. Can be accessed via the MLCR website www.niace.org.uk/niace

²⁹ Barrie Hopson and Mike Scally (2008) *The Rainbow Years*. Libri Publishing

³⁰ See the accompanying paper *Mid Life Careers Review – Background Evidence and Methodology*

learning reps (ULRs), workplace learning advocates (WLAs) and community learning champions (CLCs) would act mainly as referral points, signposting clients to other providers, in the event they were often keen to take a much more active role. In many cases ULRs and WLAs were trained to act as providers or co-ordinators of reviews themselves.

Evaluation

The NIACE team monitored the pilots, through regular formal reports, visits and the regular networking meetings. In addition, a survey of Advisers was undertaken.

In September 2014, approximately one year after the start of the delivery of the Mid-life Career Review (MLCR) project, NIACE carried out a follow-up survey with MLCR clients. The aim of the survey was to find out what impact the MLCR project had had on clients³¹. For reasons beyond the project's control, the response rates were low. However, the profile of respondents matched closely the client population and can be taken as broadly indicative³².

Wider engagement and dissemination

The project sought to inform and disseminate findings to the wide range of stakeholders in both policy and practice environments. NIACE senior staff alone spoke or ran workshops at some 40 events, and NIACE organised a national conference in April 2014 to present and discuss the project's interim findings, MLCR featured in NIACE's annual policy conference during Adult Learners' Week 2014 and its contribution to the Skills Show 2013. The more usual news briefings, website announcements, blogs and twitter have been kept up to date throughout, attracting considerable interest.

More recent dissemination activity has included participation in events such as the national "Age of No Retirement" conferences, an LSE/TAEN seminar, and a NICEC workshop.

7. What is a Mid Life Career Review (MLCR)?

The broad objectives of a Review were defined at the beginning of the project, in the light of the literature review, and the experience of previous projects like ReGrow³³.

³¹ The findings are reported in detail in the accompanying report, NIACE (2015) *Mid Life Career Review – Background Evidence and Methodology*.

³² For reasons of confidentiality, follow up contact had to be made through the MLCR providers. However, at the time of follow up, National Careers Service partner staff time was constrained by the work involved in bidding to renew their contracts. Furthermore, computer systems were also being replaced, making access to records more difficult.

³³ <http://www.agediversity.org/publications/reports>

Models of delivery

There was no attempt to define a single “ideal” model of a Career Review. It was understood that it should be rooted in a person-centred approach, considering the individual's whole life, taking into account not only their employment and learning needs, but also their life circumstances: including family, health, caring responsibilities, financial circumstances, interests, aspirations and motivation. A critical issue for people as they move into the second half of their working lives is the timing and nature of retirement, especially in view of the abolition of compulsory retirement and changes to pensions regulations.

The nature of the reviews would naturally vary to reflect the context of the provider: reviews by National Careers Service providers would naturally have a rather different focus from Unionlearn ones, or those offered by education providers.

The 17 delivery partners varied in their geographical scope; some had a very local focus while others operated across one or more regions, while the telephone service provider had a national reach. A number of National Careers Service Prime Contractors opted to use their own staff only, whereas others worked in partnership with one or more of their sub-contractors and other stakeholders. In a few cases the MLCR work was led by a sub-contractor. Across the pilot sites, the number of advisers directly involved in delivery varied from two to 60³⁴.

Within the broad framework, partners developed and piloted their own approaches, following the initial briefings by the NIACE team. The aim was that a range of partners should trial different approaches, in order to explore what works well, why and for whom. In the event, most clients received some form of one to one review, and most partners carried out reviews on this basis, mainly using structured interview³⁵ processes directed by the advisers. However, most partners also undertook some group delivery, and the extent to which partners employed each approach varied considerably.

Client 'journeys' varied widely, with a range of different combinations of face to face and remote access, and one to one and group activity.

As Table 2 shows, the length and format of sessions did vary across partners, even where the mode of delivery (e.g. group) was the same.

³⁴ We do not have a record of the total number of advisers involved, but estimates from the interviews with pilot providers would suggest approx. 200 advisers, excluding union learning reps.

³⁵ This was true only for National Careers Service provision, and became less the case where multiple/follow up sessions were offered to clients.

Table 1: Delivery mode

Delivery mode	%
One-to-one	52
Group session	34
Telephone	13
Email	1

Base: all sessions = 2846

Table 2: Review Length

Length of review	%
Half an hour or less	13
Between half an hour and an hour	66
Between an hour and an hour and a half	15
Between an hour and a half and 2 hours	11
Longer than 2 hours	32

Base: all sessions (excluding those delivered by Unionlearn) = 2279

All partners planned to conduct some follow up work with clients, in most cases by telephone or email. It was anticipated that some clients would require more follow up support than others. This might be provided by the same partner, or by referral to another agency. Several providers developed resources specifically for clients during the lifetime of the project and these were collected and are included in the resource platform for practitioners³⁶.

Three examples of approaches tested were:

Group Sessions:

***Babcock** was keen to develop something distinct from their National Careers Service offer, which would complement or supplement it. Therefore they opted for **group** sessions. They developed a 2 ½ hour group session, with a target of 10 clients per session. The session covered: personal competencies, job search issues, tips for managing change, local labour market information, and sources of information and support. It was piloted by two delivery teams and offered in a range of local venues including a leisure centre and JCP premises. The majority of clients were unemployed. At the session, clients were encouraged to access further support should they wish to. They were also contacted by telephone a week or so after their session and informed about their entitlement to individual face-to-face support through the National Careers Service. If clients had already accessed this entitlement, they were signposted to the website and the national telephone service.*

³⁶ See Resources section in this Report

Email/webchat and Telephone:

BSS is the national telephone service for National Careers Service. Although they offer email and webchat support, MLCR focused on one to one reviews by **telephone**. This was because not all of the advisers involved in the pilot were trained on the other delivery routes, and advisers found it difficult to establish clients' age over email and through webchat. Clients were current or recent users of the telephone channel.

One to One /Face to Face:

Manchester Solutions delivered mainly **one to one, face-to-face** sessions. They offered group sessions too but there was very low take up. The majority of clients had more than one session. Many had several, with the highest number being 10 for a single client.

The distinctiveness of a Mid-Life Review

One question for the project was to identify how far a Mid-Life Review is, or should be, different from the existing offers made by providers. Providers felt that the main distinction lay in the broad focus on the client's whole life. Advisers felt that they were less constrained to focus on employment and learning outcomes than in a standard National Careers Service session. This was facilitated by the additional resources, and hence time, available through the MLCR project.

One to one sessions

Feedback from partners identified some strengths and weaknesses of the different delivery approaches. The benefits for clients of one-to-one support can include: support which is tailored to their needs and priorities; the opportunity to talk with someone in-depth and in confidence; and, a positive challenge to help the client discuss concerns. However, effective one-to-one support is dependent on the skills of the adviser, in being able to create a good rapport with the client and a space in which they feel safe and supported to discuss personal and potentially sensitive issues. As one client said:

'You feel very vulnerable when you're in that situation ... and you don't want to feel stupid. So it's important to have somebody that's non-judgemental, is willing to listen but is also willing to probe and go that little bit further to explore how you're feeling... you can't move forward properly until you've got right down to the real feeling.' Client

For one to one reviews, one provider developed a two hour session which, although valuable, was considered unsustainable without the project funding. Shortening the session whilst retaining a holistic client centred approach had proved challenging. Other providers had found it difficult to combine a client-centred approach with planning and resourcing a group session.

Group sessions

Advisers felt that group sessions enabled clients, through peer learning, support and challenge, to meet people, to develop a wider supportive network, and to feel less isolated. Well-facilitated group work could also help clients to identify and develop a range of employability skills, and provide them with the opportunity to explore common areas for development e.g. digital skills. The sense of community generated was important for the clients.

'Everyone was incredibly supportive of each other. There was great mentoring going on and also networking. It was a community bond really. Everyone was in a similar situation. For me the most beneficial part of it was opening up discussion and allowing it to flow... things could go off a bit more fluid.' Adviser

'The clients were saying they had been used to working in individual units, just appearing at the Job Centre. But now they knew people... a sense of community, not so isolated anymore.' Adviser

Group workshops proved particularly popular, with a variety of approaches, reflecting the number and type of participants. One provider, for example, delivered a group workshop split into two sessions, held one week apart with participants completing some 'homework' in between. Several providers developed 'core content' for the group session and ran similar sessions on a regular basis (e.g. weekly). One partner identified 8 different client groups³⁷ to work with, the approach varying to suit members of each group.

Partners highlighted the importance of the group management skills of advisers, who were often working with very diverse groups. They needed good facilitation skills, and the ability to create a space where people feel at ease to contribute and able to trust each other. Some partners had problems with low attendance at planned group sessions, which could affect group morale. A pattern of 'no-show' is familiar to guidance providers, often occurring where clients are not sufficiently aware of the potential benefits of attending or where a complex life situation has intervened.

Multiple sessions

Many face to face clients had more than one encounter with the review provider³⁸. They were most likely to follow their first session with the same type of session they had already had (i.e. a one to one session would be followed by another one to one session). The detail is shown in Table 3 below.

³⁷ The groups included, for example: carers, newly redundant professionals, women, clients with mental health issues. These were already in groups in the community.

³⁸ The telephone service had fewer repeat sessions with clients.

Table 3: Delivery mode of first session by progression pathway (%)

Next steps	One-to-one	Group	Telephone
A face-to-face, one-to-one session	42	33	15
Ongoing contact with adviser	13	14	5
Pilot organisation's website	8	19	3
A telephone session	14	11	35
A group session	5	11	2
Other	4	1	6
None	13	10	33

Base: all sessions (excluding those delivered by Unionlearn) = 2405

This suggests that in the future MLCR providers should ensure that advisers are aware of the range and value of follow up options and providers available.

Combining one to one and group delivery

The project does not suggest that there should be a single standard model of Mid-Life Career Review. A number of approaches have proved effective in supporting MLCR clients in a range of ways, and the value of clients being able to combine one-to-one support with group sessions was highlighted. For some the natural sequence was to begin on a one to one basis and progress to a group session:

'A good way of going about things was to allow people an opportunity to explore things individually as a result of having their interest sparked or inspired by a workshop and then being able to get individual advice and individual guidance, and also the opportunity for people to be able to learn from each other. So I think the opportunity to do both was quite complementary.' Adviser

In other cases, the reverse seems to have been appropriate:

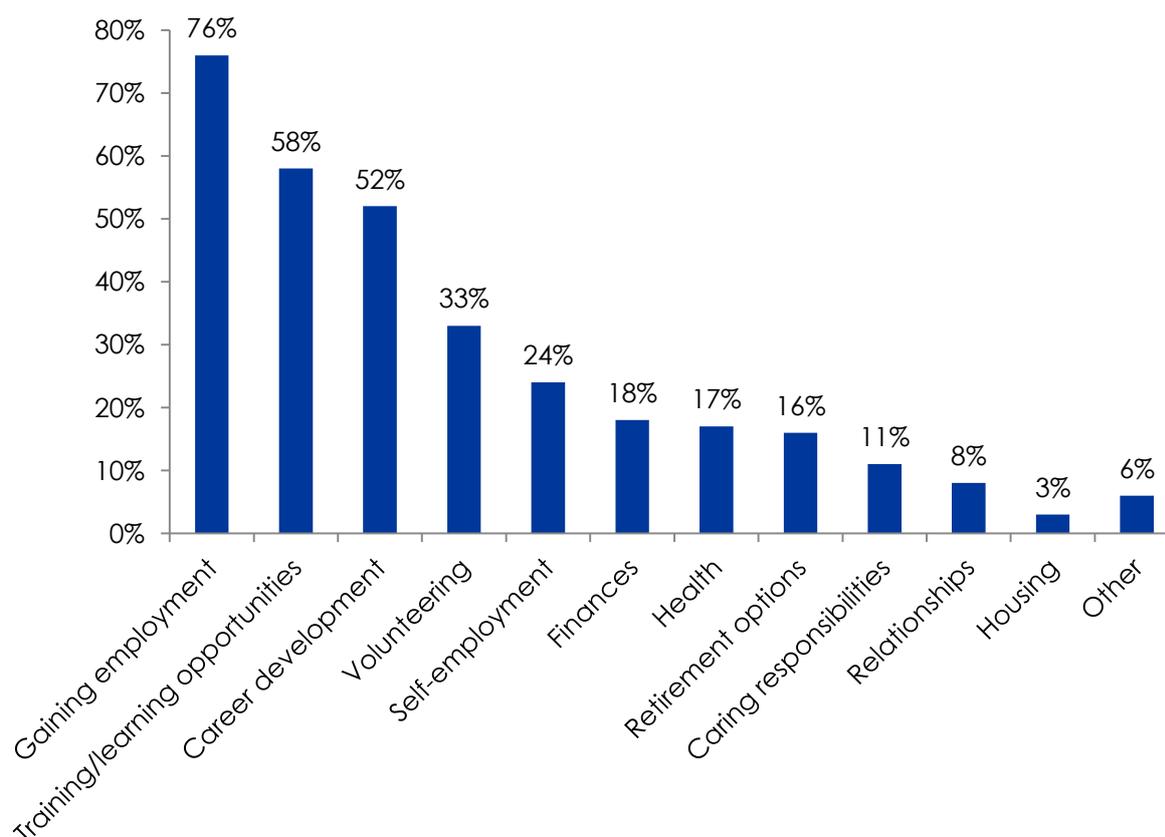
'The group gives an opportunity for people to spark off each other. The ability to share, the ability to understand that they are not on their own, the opportunity to air opinions and discuss them with people who are going to understand... what it doesn't do is address individual concerns... the one-to-one delivers that 'this is how it works for you'... so the balance between the two is really strong.' Adviser

'You need that follow on definitely. To pick up points they maybe wouldn't raise in a group. There were some individuals that were very under-confident and you felt maybe it was more conducive for them to meet on a 1:1. It's the balance between group and 1:1 work... amongst the group even those that came across as very confident, when you started having 1:1s they were very different.' Adviser

Topics covered in the Review

A wide range of topics were discussed during Reviews, reflecting the view that it should help people to look at their lives as a whole, rather than treating work and training in isolation. However, as Figure 2 shows, the most common topic was gaining employment, which reflects the high proportion of clients who were unemployed or at risk of redundancy. However, over half of clients also discussed training or learning opportunities or career development more generally, and a third discussed volunteering.

Figure 2: Topics covered with clients



Base: all sessions (excluding those delivered by Unionlearn) = 2405

Advisers involved in the project adapted their sessions according to clients' needs. For example, many spoke about talking in more depth about labour market changes and job applications for those who were unemployed, while focussing more on planning for the future with clients in employment.

8. The Client Profile

The only criterion for selecting clients for a Review was that they should be in "mid-life", with perhaps 20 years of working life (paid or unpaid) ahead of them. The original proposal that the review should be branded as "Review at 50" was abandoned in favour of a broader definition extending from 45 to 60. Around a

quarter of providers broadened this definition to include younger clients who were at a key life transition point like redundancy.

In total, the providers delivered over 3,616 sessions to 2,883 clients. The large majority matched the target age range, with 75% aged 45-59, and 84% aged 45-65, making them substantially older than the average National Careers Service client.

Participants were more likely to be female than National Careers Service clients generally (47% compared to 43% for National Careers Service). Eighty seven percent were White British, and 25% reported a disability, both higher than for National Careers Service clients, probably reflecting the older age range of MLCR clients.

A third of clients were, or had been, in managerial or professional occupations, and a fifth in manual occupations. Nearly a third had qualifications below Level 2, a quarter had Level 2 qualifications, and a quarter had degree level ones. However, two thirds had acquired their highest qualification more than ten years ago, placing them at a disadvantage in the labour market compared to younger, more recently qualified competitors.

Interestingly, MLCR clients were significantly more likely to be current learners, or to have undertaken learning since leaving initial education, than the age group as a whole. At the time of the review 41% described themselves as learners, and this was 45% in the follow up sample. However, most of this learning was informal, and only 13% were learning in formal FE institutions.

Unemployment

Unemployment, and insecure employment was a strong feature of the careers of most clients. Two thirds had had some experience of unemployment, probably because many Reviews were provided in conjunction with Jobcentres. At the time of their review, half were unemployed, two fifths of them for more than two years and the same proportion for less than 6 months. Among those in employment at the time of review, just over half were in "permanent" work, while 37% identified themselves as at risk of redundancy, and 11% were in temporary work.

The heavy focus on unemployment was regretted by some advisers and providers, but sometimes reflected the difficulty of engaging with employers.

'I found it difficult to target employed people. The time it took to get in to employers, it just became disproportionately long... I wanted to interview a lot more employed people than I was able to.' Project Manager

'A number of employers we've approached have said it sounds great but we're sick of working with so many different programmes and projects and sometimes we don't always have good experiences.' Project Manager

Why they came

Clients were asked what had led them to participate in the Review. By far the largest group (two thirds) were unemployed and seeking work. One in five were seeking a

change of job, and similar numbers were at risk of redundancy. Smaller numbers were seeking change in working arrangements, promotion or new challenges. Despite the dominance of unemployment issues in the formal response, advisers reported that the discussion often broadened out into much wider issues.

'... when people realise that they are in a safe environment with someone who's really listening and can show them empathy, then you tend to find that perhaps more personal issues come out and the disclosure's quite high.'

Adviser

What were the needs?

By far the largest groups of needs reported by advisers were in self-confidence.

'There are some issues around confidence which clients who are at a mid-point in their careers seem to have. It is interesting that few recognise their experience as being the asset that it can be and that they do not always appreciate the transferability of their skills to other areas.' Project manager

'A lot of the people seemed to have real confidence issues. That fed through every single person to some extent. People I saw who were more longer term unemployed that 'what's the point' kind of attitude was starting to come through because of the amount of applications they had sent off and hadn't received anything back.' Adviser

Meeting others in similar circumstances was identified as a major boost to self-confidence.

'The chance to network with each other continues to be particularly useful as people stated that they felt lonely job seeking by themselves and felt 'lifted' by sharing their experiences.' Project manager

A wide range of other needs was identified. They included training and learning; gaining up to date qualifications; negotiating changing working conditions (and related legal entitlements); volunteering; finances and pensions; health and disability; and caring responsibilities.

Retirement decisions and issues were raised unprompted by only one client in five, although decisions made in the early 50s can have a major impact on quality of life in retirement. This may be because for some retirement still seems far off, or because employment related interviews always focus on getting or retaining work. However, there was evidence of a good deal of confusion about retirement age, pensions and related issues, and a discussion was sometimes welcomed.

'Some of the customers we've seen were a little confused about the retirement age. People were thinking they could retire at 60. Think they got a bit of clarity. [I had a few] people say to me 'no one has talked to me about retirement. It's all about getting work or staying in work'.' Adviser

9. Impact on Clients

Responses to the adviser survey indicated a wide-range of positive impacts for clients including:

- improved confidence or motivation to explore options and make changes;
- uptake of training, learning and volunteering opportunities;
- started searching and applying for jobs;
- accessed further IAG; and,
- signed up for training/ learning programmes.

Around a third also stated that they had seen the further positive outcomes, for example clients had been offered an interview for a job, had explored options for self-employment or started volunteering.

Less commonly reported, but nonetheless positive, outcomes recorded by some included that some clients had made changes to improve their health, gained employment, sought financial advice, requested a change in working hours/ ways of working and/or changed career. Some clients had become self-employed, and others had entered phased retirement or retired fully.

Client Outcomes

About eight in ten survey respondents identified more than one positive outcome from the Review. The most often cited are relatively "soft" qualities, with over half reporting that they felt more confident in their own skills and experience, and around 40 per cent saying that they knew more about possible work or career opportunities or were interested in doing some learning. About a third reported being more motivated to find work or change career, apply for jobs, or make decisions about future work. A quarter reported being more aware of where to go for further advice on work, training, health, finances and retirement. Smaller numbers had improved their work-life balance, were more confident about retirement decisions, and negotiating changes in working arrangements.

The client outcomes of the MLCR are broadly similar to those for National Careers Service, although there is no direct parallel between the outcomes in the MLCR evaluation and National Careers Service Performance Indicators. The nearest overarching outcome is the National Careers Service's "personal added value" (which includes a wide range of personal skills like IT, team working; self-confidence; job satisfaction or a higher level qualification), which is reported by 90 per cent of National Career Service clients.

Employment progression is an explicit outcome measure in National Careers Service, although not the only planned outcome of MLCR. This was reported by 40% of MLCR respondents, compared to 50% of National Careers Service ones (though only 46% for telephone clients). "Learning Progression" was reported by 65% both of MLCR respondents and National Careers Service clients.

Respondents who indicated that they had taken action were asked to specify to what extent these were a result of their MLCR. A third said it had played a major part, and half that it had played some part. This total, of over 80% reporting that the session had contributed to the outcome, compares favourably with the National Careers Service data, which shows the adviser contribution to each of the three Key Performance Indicators, which show the adviser contribution as 74% for “personal value added”, 63% for learning, and 57% for employment-related outcomes.

Impact on motivation and self-confidence

Low self-confidence was a common factor of almost all clients, and especially those who were unemployed. Many were demoralised, feeling that they were unlikely to ever get back into work. Many advisers reported a real impact on this.

‘It doesn’t matter what level of profession or experience or promotional opportunities you had in the past, when you have been made redundant and gone through time and again getting rejected, I think it affects everybody.’ Project Manager

‘It opened up learning doors to adults... it helped increase confidence and often self-esteem. It motivated clients and it made people stop, reflect and most importantly act. They said to me they would be going away and checking things... It certainly encouraged people back in to education and adult education and that’s the biggest benefit.’ Project Manager

‘He was really de-motivated and I could see the change in him after he had the midlife review in terms of actually starting to do things for himself which he hadn’t been doing.’ Adviser

Impact on Employment status

Finding employment was an important, but not the only, purpose of the MLCR. However, half of those respondents who were unemployed and seeking work at the time of their Review were in work at the time of follow up approximately 12 months later. This figure is similar to that for Jobseekers Allowance Claimants where slightly over half find employment within 12 months³⁹ MLCR respondents were more likely to have found part-time work or self-employment than full time jobs, but older workers generally are rather more likely to be in part-time work than their younger peers.

Learning related outcomes

All providers included advice about learning and training in their MLCR ‘offer’. In some cases it was more explicit than others but it was clear that for National Careers

³⁹ Although 85% of Jobseekers Allowance claimants aged over 50 years old are not claimants after 12 months, only two thirds of JSA claimants leave to enter employment. NOMIS Labour Market Statistics <https://www.nomisweb.co.uk>

Service Prime Contractors, learning and training was part of what they do anyway and the other pilot providers all had a learning focus. The degree of priority it was given depended on client need. Some providers used survey tools with potential clients about their needs and interests (including learning and training) and based their offer on the feedback.

'It opened up learning doors to adults... it helped increase confidence and often self-esteem. It motivated clients and it made people stop, reflect and most importantly act. They said to me they would be going away and checking things... It certainly encouraged people back in to education and adult education and that's the biggest benefit.' Project Manager

'I think it's awareness really. Being with the same employer for such a long time and being aware of the opportunities, re-training.' Adviser

The providers used the review to raise awareness of local learning opportunities and providers and, after identifying existing skills and skills gaps with clients, suggested relevant training providers. Review sessions of all kinds, including workshops, supported clients to recognise their skills, identify skills gaps, and work towards develop their skills.

In the follow-up Survey, Respondents were then asked whether they considered themselves to be in learning, based on the following definition.

*'Learning includes both formal and informal courses, e.g. work-based training, an accredited course, or learning related to a personal interest or leisure activity. It can also include learning you're doing on your own, e.g. from a book or online.'*⁴⁰

The proportion of respondents who were learners rose slightly between the Review and the follow up, and the proportion appears to be rather higher than the national average for this age group. However, it is lower than the figure for National Careers Service clients generally. Of those who were learning at the time of follow up, half had started learning for a new job or to change jobs, while over a third had taken up learning related to their present job. Four-fifths of these respondents felt that their MLCR contributed to their decision to take up learning.

10. Impact on Advisers

Advisers varied in their experience and qualification. Some providers organised specific training sessions for the advisers who were going to take part and some also encouraged advisers to participate in a MLCR themselves before doing it with others.

⁴⁰ This is the definition used in the NIACE annual survey of adult learning

Some providers gave advisers extra support on specialist MLCR issues, such as signposting to financial, caring and health support, to deal with significant career change aspirations and improved knowledge of the local labour market.

Advisers reported a wide range of positive outcomes from their involvement in the MLCR project. Most had developed or found new resources to use with MLCR clients, and had improved their knowledge, skills and confidence to work with this age group. Well over half said that their job satisfaction was increased by the chance to use their guidance skills in more depth, and to provide a better quality service to clients. Other benefits included better relationships with managers and colleagues, personal career development, and increased job security. Only two advisers reported no positive outcomes as a result of working on the project.

Resources

One of the benefits of the project which advisers valued most was the development and sharing of resources relevant to MLCR clients. This enabled them to diversify and develop their offer to this age group, and provide MLCR clients with a more comprehensive service. Many of the resources developed can now be accessed on line. (See section 16 Resources.)

Improved adviser skills

To be successful, advisers had to develop the skills and confidence to deliver MLCR sessions. This included subject knowledge and delivery approach as well as an understanding of the potential client group in this age range.

One of the most commonly identified outcomes for advisers was an improvement in their knowledge and skills to work with clients in later working life. This included a more detailed understanding of the issues affecting this age group, and developing a more flexible and individualised approach to interviewing clients. Some also reported gaining new project management skills.

'Without a doubt I've developed my skills in terms of working with customers, my understanding of the age group.' Adviser

'It pushed me to research information for the mature individual, finding out what is out there, what is available. I also did a lot of research into self-employment. It's extended my knowledge in those areas.' Adviser

Advisers particularly welcomed the additional time they had to work with clients, and the opportunity to work intensively with one age group. This enabled them to explore clients' issues in greater depth and reflect on and adapt their practice and approach.

'It's very good for me as an adviser to be able to spend real quality time interviewing someone for between 90 minutes and 2 hours. I can go in to real depth with people and because I've gone in to depth with them they've found that of value.' Adviser

There is evidence that the expertise developed through the pilots is being more widely disseminated. Some providers have organised opportunities for MLCR advisers to meet with those advisers who did not take part, to cascade what they have learnt and share best practice in working with this age group. This form of peer support was highly valued.

'What this project has enabled them to do is to get together as a group of advisers to share good practice, to look at the things they are doing well, and maybe learn from other advisers about how they can improve their practice.'
Project manager

Improved adviser confidence to work with MLCR clients

One reason that partners chose to take part in the project was to improve their advisers' awareness of and expertise in working with this age group. As advisers developed their understanding of the needs of MLCR clients, they became more confident to deliver sessions to this age group.

Advisers who completed the online survey were asked how confident they felt to work with MLCR clients before and after the project. Around a quarter of them said they felt very confident to work with mid-life clients prior to the project; around half were quite confident and a further quarter said they did not feel confident to support this age group. By the end of the project, all but one of the advisers said they felt quite or very confident to work with mid-life clients, and the number saying they felt very confident doubled. Some of these advisers now saw themselves as mid-life specialists within their organisation.

Job satisfaction and staff morale

Over a third of the provider partners commented that their advisers had experienced an improvement in job satisfaction and morale as a result of involvement in the project. This was confirmed by the Adviser survey, where half of the respondents said that their job satisfaction had increased, and a quarter said that staff morale had improved in their organisation as a result of the project. This was often cited as a consequence of having more time to work with clients; advisers felt that they were delivering a better service and contributing to some significant outcomes for their clients. The project also gave some advisers the opportunity to work with a different group of clients or to get involved in developing their service's offer. As a result, advisers found the project refreshing and that it had renewed their professional motivation.

Advisers' career progression

The majority of provider partners selected advisers who were in mid-life themselves to take part in the project. Consequently, many advisers found that the sessions they delivered as part of the project helped them to consider their own career progression, aspirations and opportunities. This was particularly valued by advisers in the non-National Careers Service pilots. As a result, some advisers had refreshed their CVs or were looking at taking up more CPD opportunities. Two Workplace Learning

Advocates were supported to develop their CVs and started looking for new career opportunities during the project. Similarly, the tutor who supported the delivery of Mary Ward's workshops was looking to take up a formal careers advice course to build on the experience she gained from the project.

Advisers' anxieties

On the whole, advisers were very positive about the project and its impact on their working lives. However, a small number reported that they had had to provide more support than expected to advisers who found the experience daunting. These advisers tended to be concerned about the range of unfamiliar issues which MLCR clients might bring to their session. Partners responded by providing advisers with resources and details of support organisations they could refer clients on to. A particular concern was with financial issues, where advisers were anxious about the risk of inadvertently giving inappropriate or regulated financial advice on issues like pensions.

Other areas of concern included: disability rights; specific training needs; high level labour market information; age discrimination and housing. Not all advisers were confident about where to refer clients to for such advice and information.

11. Impact on Providers

Providers and their roles

Each of the 17 providers was given a target number of clients to see during the project, and a budget based on those numbers. This approach ensured that the planned numbers were achieved, and indeed exceeded. However, this strategy runs the risk that providers may opt to see only the most easily reached clients, and the heavy dependence on Jobcentre referrals may reflect this. This was not the case with the Unionlearn pilot, where adviser enthusiasm and voluntary effort led to the target numbers being substantially exceeded.

All but one of the partners engaged with external organisations to support the delivery of Reviews. Partners included Jobcentres, the National Careers Service (where the partner was not a National Careers Service contractor), employers, learning providers, voluntary and community organisations and prisons. Partner roles included promotion and client referral, providing a venue for delivery, supporting the delivery of MLCR activities and providing support to clients following their review session.

Advisers reported on the outcomes of the project for their organisations. More than half identified improved service for clients; better staff skills; strengthened partnerships; and greater client satisfaction. More than a third reported raised organisational profile; new ways of working; increased uptake of the service; improved staff morale; and a more diverse client base.

12. Impact on Employers

Working with employers

The majority of pilot providers engaged with local employers (usually larger ones) in some way. For some providers, especially those provided by Unionlearn and Workplace Learning Advocates, work with employers was an essential element of the project. By contrast, Community Learning Champions felt that their clients were too far from employment for work with employers to be meaningful, although this may actually have prevented some clients from engaging with the project.

Partners adapted their approach to reflect the issues which were most important to the particular employer (for some, for example, employee health and wellbeing was a particular priority). Some ULRs also framed the MLCR as a CPD opportunity for staff.

All the employers who took part in the project plan to continue the work in some way. This includes further group workshops or individual reviews as part of staff appraisals. Benefits for employers, reported by partners, included:

- gaining a more detailed understanding of the needs, interests and aspirations of their employees at mid-life;
- become more aware of the demographic profile of workforce;
- reviewing and developing current working practices and policies;
- providing support to staff on different issues, and finding out about free support that can be offered to staff
- making improvements to the working environment;
- identifying priorities for consideration and action;
- more confident, motivated, loyal employees who feel valued by organisation;
- evidence to support applications for employer awards;
- boosting staff morale;
- increased motivation and productivity.

In some cases the project provided insights into the potential of their older workers. One is now using the skills of older workers for the training and development of new staff. Providing such feedback (particularly relevant to ULRs and WLAs) could not only help the employer but give a boost to the morale of the older workers.

'When I fed back to the employer what some of the ideas and suggestions were and the employers taking on some of these. So I think some of the older workers felt quite valued. That their experience was of value to the organisation.' Adviser

'I think they were [better] able to maintain older workers. The older workers are doing physically active jobs and in one or two cases they were thinking they were coming towards the end of their working life. But following the

discussion the employer started using them more as trainers. Keeping their expertise and enabling younger people to come through and learn the work from them.' Adviser

The project had the unplanned benefit of raising the profile of careers guidance, and the National Careers Service more widely. At least five National Careers Service partner providers worked with employers who had not previously engaged with the Service. Unionlearn and Workplace Learning Advocates also brought the National Careers Service to the attention of other employers, arranging National Careers Service sessions in workplaces who had not offered to their employees before. As a result of the project these employers found out about the National Careers Service offer, established relationships with key personnel and developed confidence in the Service's ability to deliver a good service to their employees. These employers have since encouraged their employees to participate in reviews.

At least three partners report being approached since the project ended by other employers, including those who were approached but did not participate in the pilot, with requests for support from the National Careers Service outside the scope of the project.

Another provider reported that the employers they worked with reported higher engagement and motivation amongst the staff who had had a Review. Several employers reported changed attitudes or practices for working with older employees.

'It's made us as an organisation look at our working policies regarding older employees because we hadn't really focused on them. In addition we're going to implement the review in the annual appraisal system.' Employer

'The pilot has also helped us to look at working practices... enabled us to look at rota issues to support staff who have caring responsibilities. It has also helped us to focus on informing staff about pensions and auto enrolment and a spin-off of this has been that a lot of the younger staff (not involved in the pilot) also got involved in the finance briefing and are now thinking about pension provision. The pilot has helped us to put more emphasis on providing access to IT for non-office staff. We have realised that we do a lot of engagement with staff and how important this is and that if you show that you care about staff this will lead to greater productivity/loyalty of staff. As

One provider also engaged with a small business start-up hub, where SMEs reported:

- Improved relationships / understanding between WLA and the tenants;
- Improved relationships between participating tenants, buddying relationships etc., even developing the potential for trading/collaborations;
- Better understanding of some financial aspects of business;
- Improved work-life balance awareness; and

- Useful connections, links and information sources.

13. Impact on Other Partners

Jobcentre Plus

With the exception of the telephone service, all National Careers Service prime contractors involved Jobcentre Plus in their MLCR activity. JCP staff were a key source of client referrals in most National Careers Service pilots, and some held MLCR sessions at JCP offices. This resulted in some skewing of the client population towards unemployed clients, who were only one of the target populations for the project.

For JCP, the benefits of the MLCR project included the availability of additional support to their older clients. At one site, a JCP adviser helped to facilitate a MLCR group session, providing a valuable opportunity to build a relationship with MLCR clients. This site is now exploring ways in which they can continue to offer group sessions, focused on confidence building, for MLCR clients through the JCP local supplier framework. Another provider had already arranged to continue MLCR sessions on JCP premises beyond the lifetime of the project.

Prison Service

Providers also engaged with other partners. One example was the prison service, where Tribal worked with HMP Leyhill to deliver MLCR sessions to male offenders aged 45 and over. The MLCR has supported the prison in its work to help prisoners prepare for their release and re-settlement. Many of these clients have progressed to further learning in the prison, delivered by an OLASS provider. Other prisons have also benefitted from the project as funding has been secured to roll out the project across the region.

Education providers

The Mary Ward Centre has worked closely with City Lit, also a learning provider, to deliver the MLCR project. An experienced adviser at City Lit delivered the one-to-one sessions and some clients have attended further sessions at City Lit. The project has strengthened the relationship between the two organisations.

Futures ran a focus group with learners with learning difficulties at Portland College. The focus group explored the extent to which current provision meets the needs of learners. The adviser reflected:

"..Prospects worked closely with Bromley College. The College made referrals to the programme and further joint working is planned, with Prospects agreeing to deliver MLCR sessions with learners at Bromley College after the end of their pilot project. "

14. Cost implications and sustainability of Mid-Life Career Review

A key issue for the project was to investigate the costs and benefits of a Mid-Life Review. This is not easily done, given the diversity of providers and clients, and the fact that a proportion of project funding had to be used to create infrastructure and for training and management as well as to deliver Reviews.

Some of the providers found that delivering the MLCR project made demands on their resources, some spending more than the grant provided. If providers were to continue delivering MLCRs in the future then they would seek additional funding to support this activity. This was one of the main reasons that providers were looking to embed their mid-life work within their wider service, rather than continuing the sessions as a separate offer. However, the ability to embed the provision will depend on the provider having infrastructure in place, something which the non-National Careers Service providers usually lacked.

Lack of staff time was identified as an issue. Although the project paid for more time than a normal National Careers Service interview, National Careers Service providers found that advisers needed additional time to plan and deliver MLCR sessions, particularly where it was being offered through group workshops or long one-to-one sessions. Further development will also require resources for training and dissemination activity, to enable advisers to share best practice with their colleagues, participate in regular CPD on mid-life issues, and act as mid-life specialists or champions. Many National Careers Service providers indicated that their advisers would struggle to fit these activities in around their normal role, which is based on the targets of their National Careers Service contract.

The table below illustrates the difficulty of providing simple cost estimates. It shows three National Careers Service partners, all of which received the same grant, and were given the same target numbers, but which used three different methods to deliver Reviews.

- Manchester Solutions delivered Reviews through one-to-one, face-to-face sessions, and offered their clients as many follow-up sessions as they needed. Consequently, they delivered a large number of sessions to their 203 clients.
- Babcock mainly provided face-to-face group sessions. Each session lasted for at least two and a half hours; hence they only delivered 28 sessions, but did so to 204 clients, achieving the highest estimated client contact time.
- BSS ran the National Careers Service telephone helpline, and delivered Reviews through much shorter one-to-one telephone sessions. This enabled them to over-achieve the target number of clients and deliver sessions to 240 clients. They also offered 28 follow-up sessions but these tended to be shorter than those offered by Manchester Solutions as they were conducted over the phone.

Responses to the adviser survey give us a very rough estimate of the positive outcomes for clients achieved by each of these pilots. As Table 4 shows, advisers from Manchester Solutions identified the highest number of positive outcomes for their clients. However, this may reflect the higher number of follow-up sessions which they delivered, which gave their advisers far more opportunities to identify positive outcomes for clients. These data should therefore be treated with caution.

Table 4: Three contrasting delivery models

	Manchester Solutions	Babcock	BSS
Main delivery method	One-to-one, face-to-face	Group, face-to-face	One-to-one, telephone
Grant amount	£21,000	£21,000	£21,000
Number of clients	203	204	240
Average cost per client	£103.45	£102.94	£87.50
Number of sessions delivered	594	28	268
Average cost per session	£35.35	£750	£78.36
Estimated total client contact time	443 hours	463.75 hours	113 hours
Average cost per delivery hour	£47.40	£45.28	£185.84
Number of different positive outcomes for clients (reported by advisers - out of 18 options)	16	7	10

For some non-National Careers Service providers, particularly Unionlearn and WLAs, staff time to deliver Reviews depended on employers recognising the value of this kind of provision for their workforce. Without this recognition, employers were reluctant to release their staff to deliver or attend sessions.

'I think there would have been even more ULRs who would have liked to have got involved in this initiative, but had difficulties with pressures on facility time. Some did indicate some employers didn't give a great amount of time or release for workers to attend the mid-life review meetings so in some instances it had to be done during breaks or during lunch.' Project manager

Furthermore, because many of the advisers delivering the sessions in non-National Careers Service pilots were volunteers with no formal guidance qualifications, they tended to require more support from project managers than advisers in National Careers Service pilots. This has further implications for the time required from project managers if these providers were to continue their activities.

'The thing that comes across to me very strongly is a lot of the people who have done it have said they needed a mentor to get it happening. That for us is the difficulty... We can disseminate the information but what we can't do is give much time.' Project manager

Applying for funding to continue delivery

Predictably, the main barrier to providers continuing to deliver Mid-Life Reviews was funding. Around a third of providers reported that they were applying for funding from both local and national sources in order to sustain their work. If successful, providers were intending to use this additional funding to deliver formal training to their advisers and further develop the resources they had designed for MLCR clients. The only provider which had successfully secured funding to continue their MLCR activity as a separate project was Tribal. They gained joint funding from the National Offender Management Service (NOMS) and the European Social Fund to deliver an accredited two-day 50+ guidance programme in prisons across the South West. This success was a direct consequence of NOMS observing a session delivered as part of Tribal's MLCR pilot.

15. Conclusions

MLCR provision

The defining purpose of a Mid-Life Career Review is to enable the client to review their opportunities and aspirations for work and learning in the context of their life circumstances: including health, finance, caring responsibilities, and retirement options. Doing this well requires sufficient time to enable the client to explore any topics which they wish to raise and adviser skills to prompt them to consider the full range of possibilities and issues.

It is clear that demand exists for such a service, though many are surprised to find it available. It is also clear that most advisers welcome the chance to provide a better service for older clients, and to use their professional skills in more depth.

Although this project does not enable us to accurately cost such a service, it need not be very expensive, especially by comparison with the costs of unemployment benefits, premature retirement, and underuse of the skills and experience of older workers. The average cost per client of this project (including set up, management and training costs, some of which would not be replicated in an ongoing service) is around £100. This allows for one to one and group sessions, and repeat contacts for clients.

The evidence from the project suggests that a Review should aim to address the needs both of employed and unemployed people, and to encourage clients to:

- Understand their life expectancy, and its implications for work, leisure, finance and health⁴¹;

⁴¹ Most people in mid-life substantially underestimate their life expectancy, and fail to recognise that they are likely to be active and in relatively good health well into their 70s.

- Review their aspirations for work and life, to consider how these might change over coming decades;
- Make better informed decisions about retirement timing and phasing (since working longer is likely to improve the quality of life of most people, as well as being good for employers and the economy);
- Undertake training which is likely to sustain them longer in rewarding activity, including paid employment;
- Review the implications of working longer for their health, and seek appropriate support where necessary, and where their current work places them under significant physical or mental stress to explore support from their employer or other agencies, or options in other kinds of work;
- Review their long term financial situation and seek appropriate support with financial planning, especially in saving for retirement;
- Consider and develop strategies for overcoming age discrimination in the current workplace or when seeking new employment;
- Understand their rights in relation to issues including retirement timing, flexible working, and caring responsibilities, and to develop realistic strategies for negotiating adjustments to their working patterns;
- Realistically assess options for job change and self-employment; and
- Develop the skills and knowledge to negotiate the outcomes which they would prefer.

Providers of Mid-Life Career Reviews are also able to gather valuable information on untapped potential among older workers, and can play a useful role in informing employers about ways of making the best use of older workers, and practical ways in which work modification could achieve this.

There will never be a single ideal model of a Mid-Life Career Review: clients and circumstances are too diverse and changing. However, the project suggests that a majority of people will be best served by a well-facilitated workshop with peers, followed by face to face, one to one session/s with a trained adviser.

However, some concerns remain. The most often reported concern is how to ensure that advisers are confident, and competent, in dealing with financial issues, which are critical to people's quality of life, retirement and pension decisions. This involves a good understanding of the boundaries of regulated financial advice, and of referral options for clients.

Improved service for MLCR clients

Providers strongly agreed that the MLCR project had helped them to improve their service offer for mid-life clients. The fact that the project was a pilot which allowed sites to experiment with new and different delivery approaches helped pilot organisations to identify what does and does not work for this age group. The focus on one particular client group also enabled advisers to develop their skills,

knowledge and confidence in working with MLCR clients, which in turn improved providers' offer to this age group.

For the non- National Careers Service pilots in particular, the project made them aware of the wealth of career development/career education resources which were already available for their advisers to use with MLCR clients. This has helped these providers to develop their work with this age group and build on existing good practice.

'I've learnt about a lot of resources that are available. That's been a huge thing... being able to gather a bit more information about who is out there and would be willing to come in and run free sessions.' Project manager

Many providers used the evidence they gathered from clients throughout the project to further develop their service over the pilot period. For example, the Mary Ward Centre developed and delivered a workshop on employability skills in light of the feedback from their one-to-one sessions with clients. Similarly, the Community Learning Champions pilot ran taster sessions on activities such as painting and decorating as a result of their sessions with community members.

'It's confirmed that people at a mid-life point actually do need pertinent support and help, and also they might feel a bit inhibited if it was a generic workshop.' Project manager

The high levels of take-up and positive response from clients not only demonstrated to providers the need for a service tailored to this age group, but also that this service is worth maintaining and developing in the future.

Outcomes for clients

The benefits for clients include raised confidence, motivation to continue learning and training, and improving prospects of employment or self-employed.

Client circumstances naturally had a major impact on the process. Advisers reported that clients who were unemployed or self-employed managed finances on a day-to-day basis and often did not have pensions or savings. Their views of the future were therefore focused on their immediate employment situation and consequently focused on finding work as soon as possible. These clients were most likely to report increased confidence as a result of the Review. Peer learning, and group sessions were particularly popular with many and helped to increase confidence. They also helped to prepare clients for face to face sessions so that the time could be used more effectively.

When the MLCR project was conceived, it was expected that retirement decision making would be a major component. However, although decisions made in the early 50s will have a major impact on retirement timing and quality of life post retirement, most clients seemed to feel that it was too far away to form a major part of their planning.

New ways of working

The experimental and flexible nature of the project meant that pilots could explore new ways of delivering career information, advice and guidance without fear of missing targets or losing funding. Consequently, many providers commented that they had developed and adopted new ways of working within their organisations in order to better meet the needs of MLCR clients. However, these innovations were often rolled out across the provider and therefore improved the way in which services were run for all clients. This included taking a more holistic approach to careers guidance, ensuring that a MLCR session covers different aspects of a client's life which may influence their career aspirations or ability to work. The value of running group sessions and workshops was also apparent to those providers who experimented with this approach, and many were keen to use this delivery mode in their service in the future.

'It made me think how careers guidance could be delivered in the future for the National Careers Service.' Project manager

For non-National Careers Service providers, the project helped them to consider how they could embed IAG for MLCR clients into the services they already offer.

Providers reported very few negative impacts from the project. However, for some, the amount of resource and staff time that the development and delivery of the project required exceeded their expectations. Other providers struggled to get some of their advisers committed, because they found it difficult to understand the distinctive needs of this client group. Both of these issues meant that the project was more of a draw on project managers' time than they had expected, and in some cases one or the other of these challenges meant that the provider missed their target number of clients. Providers agreed on the importance of full briefing of advisers before they started their delivery.

As well as developing new skills in working with this age group, the project contributed to a change in some advisers' way of working with MLCR clients more widely. By the end of the project, some advisers were starting to see themselves as specialists in delivering advice and guidance to MLCR clients.

For many, this change centred on the realisation that MLCR is about more than just paid employment; it also needs to take account of clients' health, relationships, retirement expectations and any other factors which may affect their ability to work or their career aspirations. For others, particularly the non-National Careers Service pilots, the project enabled them to consider how they can embed careers information, advice and guidance into their wider provision. For example, the project has helped tutors at the Mary Ward Centre to consider how they can embed careers guidance into their courses.

'It's the holistic picture, the fact that, although we are careers advisers, a person's career isn't just about their paid work. A career is also about

voluntary work, hobbies, family, interests and when we're delivering careers interviews we should be looking at the bigger picture and thinking how can we incorporate those things.' Adviser

'It really got me thinking about that audience and what works for them and what they need. It made me much more aware of the labour market and how the labour market affects our customers directly.' Adviser

One employer as a result of the MLCR pilot is now utilising the skills of older workers for the training and development of new staff.

Partnerships

All of the providers already had strong partnerships with local organisations which they planned to draw on to deliver the MLCR project. However, by involving their partners in the development and delivery of their offer to clients, many providers found that these existing partnerships were strengthened. For example, Careers Yorkshire and Humber strengthened their partnerships with local authorities, while CfBT improved their relationship with their local Jobcentre Plus by providing improved support to claimants from this age group. For some providers, these improved relationships had already led to conversations about how they could work more closely with partners.

'People are much more aware of what the National Careers Service does and the competencies of the advisers being able to turn their skills to a specific group.' Project manager

'This put us back on the radar with a lot of organisations, a lot of people, that we'd lost touch with, and as a result of that I've had a couple of meetings with different organisations about what we're doing and how we could look at working together again more effectively.' Project manager

National Careers Service providers in particular valued the partner workshops as a way of building stronger relationships with other National Careers Service Prime Contractors. This enabled a sharing of best practice and resources across pilot sites. Some National Careers Service providers also found that they improved their relationships with their sub-contractors.

'It's enabled better joint working with a range of partners. That includes the two sub-contractors that we used. That was an important benefit because they got something out of this themselves and it proved to them that they could take on something at short notice, develop it and make a success out of it.' Project manager

As well as strengthening existing partnerships, many providers worked with new partners to deliver their MLCR project, including employers, local authorities, colleges and non-governmental organisations. The pilot providers were confident that these

new partnerships would diversify the referral routes in and out of their service and may lead to more opportunities for joint working in the future.

The role of employers

Employers clearly have a role to play in ensuring employees can gain access to appropriate support at mid-life. Experience elsewhere⁴² would suggest that this has to be approached in a careful way as incorporating MLCR into appraisal systems is generally perceived as inappropriate and can be misconstrued by employees as an attempt to encourage early departure, although now it is often intended as a measure to increase retention.

Many but not all of the employees involved in the MLCR pilots were recruited by union learning representatives and workplace learning advocates. While this may not be typical of many workplaces, this model proved very effective and consideration needs to be given to how similar approaches can be taken in workplaces without these representatives.

Profile

For many providers, the project resulted in a raised awareness of their organisation and service amongst both clients and partner organisations. Their improved service for clients meant that pilots demonstrated their value to this age group and challenged the assumption that careers guidance was not relevant to those in mid-life. Providers also felt that being part of this project showed their partner organisations the range of services they can offer and that they are at the cutting edge of developing new services. BSS in particular felt that this would help them to win new work in the future.

'I think it's visibility for the organisation, visibility on a higher plane really. I know that bids are going out to try to secure funding but it's nice to feel that in some small way that you are more visible than in just the local [area].' Project manager

Branding

A comment on branding is needed as the project was hard to sell to some. When originally conceived, the project was to promote a "Review at 50". This would have provided a very specific focus for marketing the Review. However, it was felt that this would be too restrictive, and the much broader, but also vaguer, term "mid-life" was adopted. However, the term is not ideal, and many people do not identify themselves as in "mid-life". Similar concerns arise in relation to "career", which has very different meanings to different groups. A professional view, that it embraces all decisions about life, contrasts with a widely held, but much narrower one, where "careers advice" is seen as fitting people into slots in the job market.

⁴² In France for all employees, as well as in UK professional organisations and private sector opportunities for senior staff, for example. NICEC and TAEN seminars September 2014.

As the idea of a Mid-Life Career Review is developed, it will be important to undertake further market research into what kind of branding is most likely to be effective, and with what groups. If the concept is to be embedded within national service provision further market research would be needed to find an appropriate brand or brands.

In conclusion, if the call for action made through *Fuller Working Lives*⁴³ is to become a reality, longer term strategies will be needed. As the pilot projects have shown, MLCR offers some solutions to support for individuals and their employers to develop improved ways forward.

*Learning through Life*⁴⁴ proposed that key moments of transition in the lifecourse should drive opportunities for learning to meet changing needs. One such transition takes place around the age of 50. Adults can extend their working lives in ways which suit them and the complexity of their lives if they can access the right advice at the right time. Learning opportunities for all age groups are vital to support people to make successful transitions, so that they can live the lives they want to lead. Some may need support from specialist advisers and peers in both the workplace and the community. The project has shown that a Review process is welcomed by individuals and advisers, and can help people change their behaviour and plans. This could lead to better choices, longer working lives, better health and a better life in retirement.

16. Resources

Throughout the project pilot providers were encouraged to share materials and resources for enabling the career review process for both clients and advisers. New resources were developed in addition to making full use, adapting them where needed, of existing resources such as the Blueprint for Careers⁴⁵ or The Rainbow Years⁴⁶. All these resources are located on a web-based collection see <http://www.xtlearn.net/p/mlcr> for details.

The collections are aimed at practitioners, but some are suitable also to be shared with clients who are working with advisors, tutors/trainers and others. A self - managed MLCR interactive infographic which will aid clients, advisors/learning providers and employers to help them undertake their own MLCR or sign-post them to further sources of support is currently under development.

⁴³ DWP Fuller Working Lives: A Framework for Action, June 2014:

<https://www.gov.uk/government/publications/national-careers-service-satisfaction-and-progression-surveys-2013-to-2014-report>

⁴⁴ Learning Through Life, NIACE <http://www.niace.org.uk/news/learning-through-life>

⁴⁵ Blueprint for Careers. An open resource, redeveloped by LSIS for the UK. Can be accessed via the midlife career review website – see below.

⁴⁶ Barrie Hopson and Mike Scally (2008) The Rainbow Years. Libri Publishing

Films:

Three films have been produced by the project:

- The first shows some reflections on the mid-life career review process. This film is available on YouTube and can be accessed via the NIACE website; <http://www.youtube.com/watch?v=FslpFFM-a9U&list=PL3E561E04D0A7CD76&index=14>
- The second film will be part of the resource base. This film is a CPD resource for practitioners. http://archive.excellencegateway.org.uk/media/Career%20Learning%20Information%20Advice%20and%20Guidance%20CL/Blueprint_brief_guide_Final.pdf
- A further film was produced by Unionlearn illustrating the role of the ULRs in providing mid-life career reviews. The film will be used in the training of ULRs in future. <http://www.unionlearn.org.uk/news/2014/03/19/video-highlights-work-ulrs-mid-life-career-reviews>

Leaflet:

Mid Life Career review provides information on the project and summarises the key findings from phases 1 and 2. <http://shop.niace.org.uk/midlife-pilot-findings.html>

MLCR Infographic

The MLCR interactive infographic is currently being developed as a self-management tool to provide information from the project and access to resources.

Further details of resources and research findings can be found in the accompanying publication: "*Mid Life Career Review – Technical Report: Background Evidence and Methodology*"

17. Appendix : List of pilot providers

Babcock

BSS

Careers South West

Careers Yorks & Humber

CfBT Education Trust (Centre for British Teachers)

CSWP Careers Guidance Company

Futures Nottingham

Greater Merseyside Connexions Partnership - GMCP

Manchester Solutions

Prospects

Realise Futures

Tribal

Community Learning Champions - CLCs

Mary Ward Centre, London

unionlearn

Workplace Learning Advocates - WLAs

Works for Us (formerly Milton Keynes Women & Work)