



The Prince's
Responsible
Business Network



THE MID-LIFE MOT GETTING STARTED

Supporting mid-life employees to plan
for their future



Royal Founding Patron: HRH The Prince of Wales
Chairman: Jeremy Darroch
Chief Executive: Amanda Mackenzie OBE

Business in the Community is a registered charity in
England and Wales (297716) and Scotland (SC046226).
Company limited by guarantee No. 1619253.

Registered Office:
137 Shepherdess Walk, London N1 7RQ
www.bitc.org.uk



CONTENTS

WHAT IS A MID-LIFE MOT?

WHY IS IT HELPFUL?

**WHY IS A MID-LIFE MOT BENEFICIAL
TO EMPLOYEES?**

HOW IT WORKS

**HOW TO HAVE A MID-LIFE MOT
CONVERSATION**

WHAT IS ON OFFER TO HELP?





WHAT IS A MID-LIFE MOT?

- A mid-life MOT is a review that enables employees in their 40s, 50s and 60s to assess their health, skills and finances, to better enable them to prepare and plan for the future they want.
- Providing advice and support at this point is important because once people reach 50, they are more likely to fall out of the workforce, putting them at greater risk of poverty in retirement.
- For employers, mid-life MOTs help businesses retain an ageing workforce, keeping crucial knowledge and skills within the organisation.
- This guide has been designed with small and medium sized businesses in mind and sets out how a mid-life MOT can help both employees and employers, and where to go for advice and support.
- There are a range of free Government services available which employers can signpost their employees towards.

WHY IS IT HELPFUL?

We are an ageing workforce

- We are all living longer and working for longer.
- By 2020 one in three workers will be over 50, and by 2030 half of all adults in the UK will be over 50.
- Over the next five years there will be 0.8 million more people aged 50-64, and 0.4 million fewer people aged 16-49.

How acting now can help

- Older workers are often a company's most skilled and experienced employees and retaining them is critical. The mid-life MOT helps people plan for their future and stay in work for longer.
- Mid-life MOTs help to identify different ways in which employers can act to retain older workers. These might include flexible hours or working at home, support during life-changing events such as becoming a carer, and helping managers to adopt a more age-inclusive approach.
- Health and skills are also key elements of staying in work. Offering support early on can increase wellbeing across the workforce.





WHY IS A MID-LIFE MOT BENEFICIAL TO EMPLOYEES?

Juggling work/life balance, planning future finances and considering career and learning opportunities in mid-life can be difficult.

A mid-life MOT helps people consider their own circumstances, review the options available to them and make realistic plans for the future.

These conversations are important. A recent poll of employees aged over 50 found that:

- Only 21% feel they can talk openly about adjusting their current role to suit their needs (e.g. flexible working).
- Only 20% feel they can talk openly about their retirement plans.
- Only 24% feel they can talk openly with their manager about future career plans.

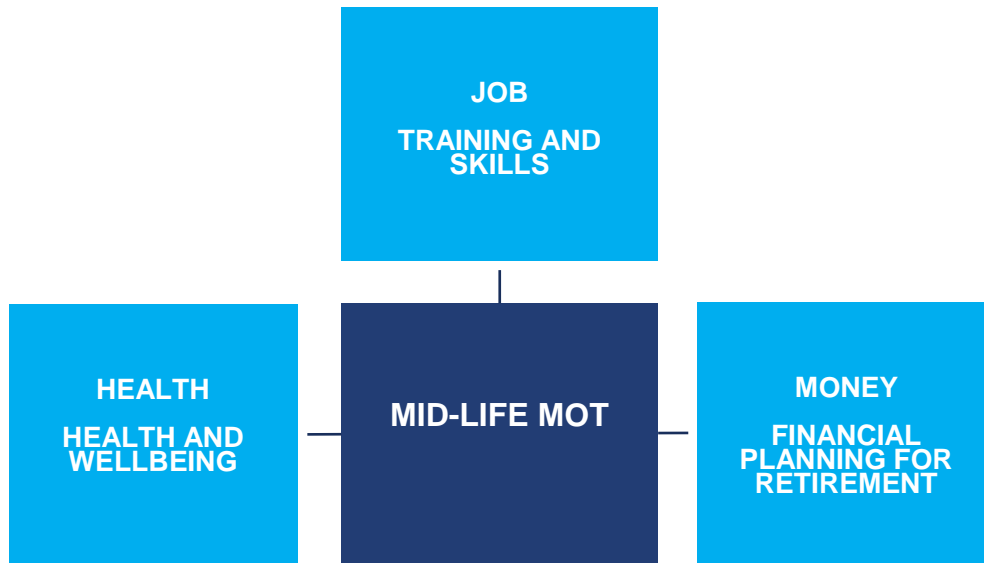
If you wish to consider these different aspects of your life there is a helpful [Government website](#) that links to free services.





HOW IT WORKS

A mid-life MOT helps people think about three core themes – job, health and money.



Job: Training and Skills

- How do people see their job developing and changing?
- Do people need to change the way they work to help them stay in work for longer?
- Are there options to think about current skills and how people might best build additional skills, or perhaps retrain, to support their own career ambitions and meet the needs of your business?

Health: Health and Wellbeing

- What can people do to remain fit and healthy as they get older?
- What support can employers offer to help people balance their health needs with work?
- What support is important to the many older workers who have caring responsibilities?

Money: Financial planning for retirement

- How can people best be supported to think about life after work and make plans for their future?
- Are pensions and savings on track to give people the sort of future they want?
- What changes might happen before retirement which could impact on current and future finances?



HOW TO HAVE A MID-LIFE MOT CONVERSATION

Conversations supporting workers in mid-life are a key part of being an age-friendly employer. They are always voluntary, and remember, you can also offer all staff the option of looking at the resources. Much will be useful to people of any age.

Let people know that the mid-life MOT is about helping them take stock, manage transitions and plan holistically for the short, medium and longer term. And don't worry that talking to staff over 50 about future work plans risks age discrimination. An employer can ask an employee, no matter what their age, about their work plans in the short, medium and long term. For more detailed guidance on the sort of questions you can ask, Acas has a straight-forward [myth-busting guide](#) to help you.

Conversations can be in a group setting, one-to-one or via digital platforms. Experience so far has shown that all these formats can be effective. Group seminars can work well when discussing money and financial planning, while one-to-one sessions might be more appropriate for conversations about jobs and future changes in the way

people work. Links to digital resources will work well if people are reviewing material independently.

MOT conversations clearly provide important support for employees, helping them reflect on how they want their job to develop and adapt to future change. But employers benefit too. Helping people think and discuss what is important to them at work can help business through:

- Higher staff retention and better employee engagement.
- Reduced staff absence rates and ill health.
- Increased productivity.
- Increased take up of learning and development.





WHAT IS ON OFFER TO HELP?

Employers who do not have HR support but would like to offer mid-life MOTs to employees, and employees thinking about mid-life options, can get advice from the [Government's mid-life MOT](#) web pages.

The following organisations have been involved in putting this resource together and you can click through to their websites from the Government mid-life MOT web pages:



National Careers Service, who offer advice to help employees make decisions about learning, training and work.



Public Health England

Public Health England, who provide information about physical and mental health at work, including helpful factsheets and infographics.



The Pensions Advisory Service, who offer guidance on how people can better understand and plan their pensions.



The Money Advice Service, who provide resources which will help people manage their money better.

Business in the Community has produced a wide range of toolkits and fact sheets designed to help you retain, retrain and recruit older workers which you can find on our website [age resources pages](#). These include a [mid-life careers review toolkit](#) which provides guidance on discussions about future work, training and skills.

