



The Prince's
Responsible
Business Network



Toolkit

THE MID-LIFE MOT GETTING STARTED

2022



TOOLKIT

THE MID-LIFE MOT: GETTING STARTED

Older workers are currently facing significant challenges in balancing work and daily life, and many older workers who left work during the COVID-19 pandemic are choosing not to return. This toolkit explains how employers can use a mid-life MOT to address this challenge by helping employees assess their current personal, employment and wellbeing needs and help them plan their financial futures.

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What is a mid-life MOT?

- A mid-life MOT is a review that enables employees in their 50s and 60s to assess their health, skills and finances to better enable them to prepare and plan for their future.
- 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. Resources include a range of free Government services which employers can signpost their employees towards (see Page 4).

Why is a mid-life MOT helpful?

The UK has an ageing population

- Today, there are five generations in the UK workforce working side by side.
- There are people in work aged from 16 to 70 and over, including 10.5 million over 50s - equivalent to one third of the workforce.¹
- By the mid-2030s, half the adult population will be over 50.²

How acting now can help

- Older workers are often a company's most skilled and experienced employees and retaining them is crucial. The mid-life MOT helps



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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 from 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.

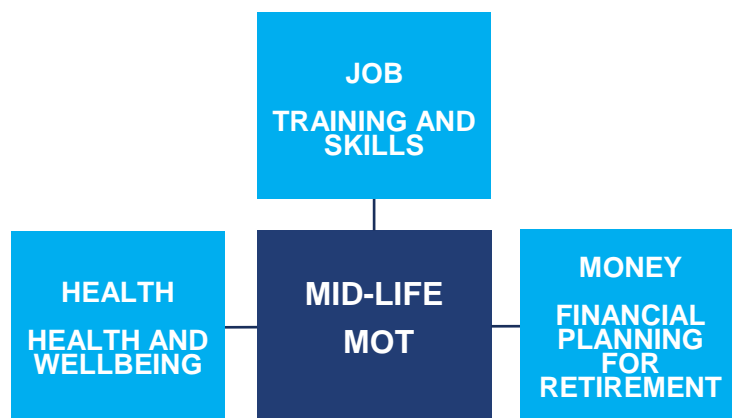


These conversations are important. Polling by the Centre for Ageing Better of employees aged over 50³ found that:

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

How the mid-life MOT 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 the 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 of it 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 guide on age discrimination in the workplace which can help you.⁴

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.

Mid-life 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 businesses 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 help is available?

Business in the Community (BITC) has produced a range of resources designed to help employers retain, retrain and recruit older workers which you can find via our [website](#).

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 also get advice from the [Government's mid-life MOT](#) web pages.

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



The National Careers Service, which offers advice to help employees make decisions about learning, training and work.



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



The Money and Pensions Service, which offers guidance on how people can better understand and plan their money and pensions.

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- find out more about our [age](#) and [employment and skills](#) work
- [learn more about our advisory services](#)
- [join us for one of our upcoming events](#)



Talk to one of our expert team [today](#) to learn how membership of BITC can help you take your responsible business journey further, and drive lasting global change.

REFERENCES

¹ ONS Labour market overview UK March 2022

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/february2022>

² Department for Work and Pensions, Fuller Working Lives: evidence base 2017, at page 6, accessed 14 March 2022

<https://www.gov.uk/government/publications/fuller-working-lives-evidence-base-2017>

³ Centre for Ageing Better 2018: Age discrimination in the workplace <https://ageing-better.org.uk/sites/default/files/2018-09/Age-friendly-employers-stats.pdf>

⁴ Acas 2019 Age discrimination: key points for the workplace <https://www.acas.org.uk/acas-guide-on-age-discrimination>