

## Mid-life support: insights for employers

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Centre for Ageing Better

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# Contents

Introduction	04
Why employers should care about mid-life support	05
The life stage: approaching later life	06
Providing mid-life support	08
Recommendations	13

# Introduction

Our lives are longer than ever before: 10 years longer on average than our parents; 20 years longer than our grandparents. The opportunities and challenges of our longer lives are being felt across society, in families, communities and government. They are also being felt in the workplace: by 2025 there will be one million more people aged 50 and over in the workplace and no fewer than one in three of the working age population will be aged 50 and over ([Mercer's Workforce Monitor, March 2018](#)).

But not enough of us consider what we want our later lives to look like and how we are going to achieve this. In fact, more than half of us haven't thought much about our hopes or ambitions for life after 60, if at all ([Department for Work and Pensions, 2011](#)) and an estimated 12 million people are heading towards insufficient retirement income ([Department for Work and Pensions, 2014](#)). There is also widespread lack of planning and preparation for the act of retiring even though we know that a high sense of control over this life transition results in better outcomes once in retirement ([Centre for Ageing Better, 2018](#)).

For most of us, adequate finances, good enough health, social connections and meaning and purpose in later life will not happen by accident. There are many things that people can plan and prepare for when it comes to later life, including the financial (saving for retirement, making a will); the practical (adapting your home, planning for care); the relational (maintaining social networks) and the emotional (talking about death).

People need support in the period between mid-life and later life to help plan and prepare for later life. This summary report brings together the findings and recommendations of several Ageing Better reports to demonstrate why mid-life support is important; and to outline what it can look like; who it might be for; and the role of employers in delivering it.

# Why employers should care about mid-life support

The provision of mid-life support is an integral part of being an age-friendly employer, which involves improving workplace practices to help people remain in work as long as they want. There is a clear role for employers in providing mid-life support which could benefit their organisation and employees:

- Mid-life support has the potential to improve staff wellbeing.
- Improved staff wellbeing enables people to work for longer, have a better transition to retirement and better wellbeing in retirement.
- Supporting the health, safety and wellbeing of their (older) workforce enables retention of older workers. Employers can hold on to the skills and experiences that these workers have built up over decades, deploy staff effectively within their organisations and benefit from age-diverse workforces.
- Mid-life support incorporates career and retirement planning. Oversight of these naturally resides with employers.
- Auto-enrolment has meant people already look to their employers for support, information and guidance on their pension. It makes sense for employers to expand the support, information and guidance they provide to encompass other important issues.
- Overall, mid-life support interventions are an employee benefit that can contribute to a strong employer brand and ensure future commercial success.



# The life stage: approaching later life

In *Later Life in 2015* we identified the squeezed middle-aged – people in their 50s, who are in good health and typically still in work. This group may have children still living at home and may also provide care for their own parents. This means they are often squeezed for time. But even though they are still in work, money can be tight because they have high outgoings—housing costs continue to be significant and many continue to support their children. Nearly half of this group report that, at least sometimes, they have too little money to spend on their needs. (Centre for Ageing Better, 2015).

More than one third (35.7%) of people aged 45–54 are so-called sandwich carers (with a dependent child in their home and providing regular care to a relative who is sick, disabled or elderly (Office for National Statistics, 2019) and 55–64 is the peak age for caring in the UK (Census, 2011).

There are 1.8 million low to middle income (LMI<sup>1</sup>) older households in the UK, in which the head of the household is aged 50 to state pension age. This represents almost a third of all LMI households. People in the lowest income brackets are more likely than their better-off peers to experience the development of health conditions from mid-life onwards, and this has a huge impact on living standards as poor health is the single largest determinant of people falling out of work.

## Barriers and enablers to planning and preparing for later life

Our recent review of the evidence on planning and preparing for later life (Centre for Ageing Better, 2018) identified a range of barriers and enablers which are summarised in Box 1. These operate at different levels from the micro (for example, the personal characteristics of the individual) to the macro (larger societal and structural factors such as the availability of support). Understanding these barriers and enablers to planning and preparation is useful when developing interventions which provide support to people in mid-life.

Unsurprisingly, the people who are least likely to plan and prepare for the future are those with the fewest resources, such as the squeezed middle aged, sandwich carers and those in LMI households, described above. Poverty, disadvantage and ill-health are huge barriers to planning and preparation. For example, those with lower income and assets are far less likely to contribute to a pension, make a will or undertake activities to maintain long term health. Those in poor health can also have less choice about moving house and when to leave work (Centre for Ageing Better, 2018). It is these people who will need most support to plan and prepare for their later lives.

## Box 1 The barriers and enablers to planning in later life

### Emotional and intellectual

#### Enablers

- + Wanting to attain something in the future
- + Wanting to avoid a perceived risk
- + Wanting to make sure certain aspects of life are preserved
- + Positive experience of planning

#### Barriers

- Issue seems a long way off
- Risk appears low
- Fatalistic attitude about survival to old age

### Practical

#### Enablers

- + Sufficient financial resources
- + Knowledge and skills

#### Barriers

- Insufficient financial resources
- Poor understanding of planning products and services
- Difficulty predicting future timeline and understanding risk

### Social

#### Enablers

- + Social networks promote planning
- + Positive age stereotypes

#### Barriers

- Peers' views do not promote planning
- Gendered role beliefs undermine planning
- Negative perceptions of ageing

<sup>1</sup> LMIs are defined as those with income above the bottom 10% and receiving less than one fifth of their income from means tested benefits (Centre for Ageing Better, 2017)

# Providing mid-life support

People will benefit from support in mid-life to enable them to take stock, reflect on the future and put in place the steps that will help them achieve the later lives they want.

The concept of a mid-life MOT was first mooted by Sir John Cridland in his review of the state pension age (Department for Work and Pensions, 2017). He noted that from age 40, people are offered an NHS health check and that financial advice is available, though mostly to well-off savers. But health and finances are only part of the story of ageing. He proposed a mid-life MOT including a holistic review of work, finances, lifestyle, health, home, family and retirement to “act as a useful trigger to encourage people to take stock”.

There has been some policy interest in mid-life support from Government, which includes the recent launch of a mid-Life MOT website that signposts people to information and guidance [www.yourpension.gov.uk/mid-life-mot/](http://www.yourpension.gov.uk/mid-life-mot/).

## Money, work and health

We lack much evidence about what works in mid-life support. There are new ideas being tested in this space: for example, Ageing Better, Aviva, Legal & General, the Money and Pensions Service and Mercer developed and tested versions of the mid-life MOT (Centre for Ageing Better, 2018) which focused on money, work and health that were positively received by participants. These pilots were delivered in different ways including workshops with staff, one-to-one support and an online platform.

## Resilience and emotional wellbeing

But mid-life support should not neglect the psychological and emotional aspects of later life, particularly as major life transitions, such as retirement and bereavement, become more common as we get older.

As part of our work on transitions in later life, we conducted an evaluation of two group-based psychosocial courses for people approaching later life (Calouste Gulbenkian Foundation UK Branch and Centre for Ageing Better, 2019). These courses employed well-known therapeutic approaches, such as cognitive behavioural therapy and mindfulness, and examined issues around ageism, resilience, transitions and the life course. Most participants experienced improvements in attributes key to managing transitions, thereby helping them have a more positive outlook on later life (Box 2). The courses had the largest impact on those with the lowest levels of these attributes at the beginning, suggesting mid-life support can have the biggest impact on those with the greatest need. In addition, the courses resulted in the participants becoming clearer about their goals for their career, health, finances and relationships. This suggests that psychological and emotional support could give people the tools to plan and prepare for other areas of life.

Based on the insights from our work in this area to date, the framework in Box 3 provides a template for employers to use when developing mid-life support interventions in the workplace.

## Box 2 Transitions in later life courses: tools and outcomes

(Calouste Gulbenkian Foundation UK Branch and Centre for Ageing Better, 2019)

### Typical tools


- Planning/goal setting
- Self-reflection
- Self-coaching
- Story-telling
- Relaxation techniques
- Mindfulness
- Meditation
- Cognitive behavioural therapy

### Psychological outcomes


- Wellbeing
- Retirement attitudes
- Acceptance of change
- Self kindness
- Self judgement
- Attitudes to ageing



### Box 3 A framework for the content of a mid-life review

Domain	Core element	Examples of topics
<b>Work</b> 	Current work	Current position Career path, options and goals Work/life balance Opportunities and support to make changes
	Skills and qualifications	Current skills Plans/training Hobbies and interests
	Retirement plans	Exit strategy/plans Work until state pension age? Age X? Until retirement can be afforded?
	Community	Volunteering opportunities Local community-based networks
	Help	National career service Local authority services

<b>Wealth</b> 	Income	Current income - sources Expected/possible changes to income Other sources of income
	Expenditure	Current expenditure Expenditure/possible changes to expenditure Future care expenditure (own or as a result of caring for others)
	Assets	Savings Investments Rainy day funds Debt -plans to reduce/pay off
	Retirement	Building up your income in retirement (State Pension/other pensions including lost pensions or other retirement savings)
	Goals	Setting short/medium/long-term goals Income goals in work, over time or in retirement Budgeting/setting plans to meet goals
	Help	Advice, information and guidance sources

Domain	Core element	Examples of topics
<b>Health</b> 	General	Overall health - past, current and future Impact on work/life Life expectancy and family history Family health/possible caring responsibilities Weight
	Fitness	Current level of exercise Future opportunities to make changes Health behaviours including diet, alcohol consumption and smoking habits)
	Critical illnesses	Own and family history (cancer, stroke, kidney disease, diabetes, dementia, lung disease)
	Help	NHS Health check

<b>Emotional/psychological</b> 	Personal attributes	Personality and character traits; self-reflection Personal philosophy; values and beliefs Resilience; tools to build resilience Transferable skills Hobbies and interests
	Relationships	Your relationship Staying connected
	Attitudes	Attitudes to age; thinking about ageism Fears about retirement Introduction to life transitions, reflections on previous transitions; handling change and adversity
	Help	Your GP; MIND; Mindfulness apps

# Key points for employers

Some key lessons for employers providing mid-life support emerged from the pilots conducted by Aviva, Legal & General, the Money and Pensions Service and Mercer:

- **Know your target audience** – consider the purpose and intended outcomes.
- **'Age' is not a fixed concept** – consider what age you are targeting the service to.
- **There is no 'one size fits all' for delivery** – whether by telephone consultations, face-to-face, group sessions or online tools, consider what format is most applicable and effective for the intended participant group.

- **Keep the content focused** – MOTs can't cover everything, prioritisation in content is important to maintain focus, clarity of purpose and participant engagement.
- **The mid-life MOT is a process, not a one-off event** – practical outputs, signposting and follow ups are required to engage and benefit participants.



# Recommendations

There is evidence of employers already providing some mid-life support to their employees. In 'Thinking Ahead' (Gloster et al., 2018) we looked at what 25 large employers were doing to support their employees in their mid-life through to retirement. Finances and health and wellbeing were the most common areas of focus. There tended to be much less support for careers and working life and just a few examples of holistic support, encompassing all three areas (finances;

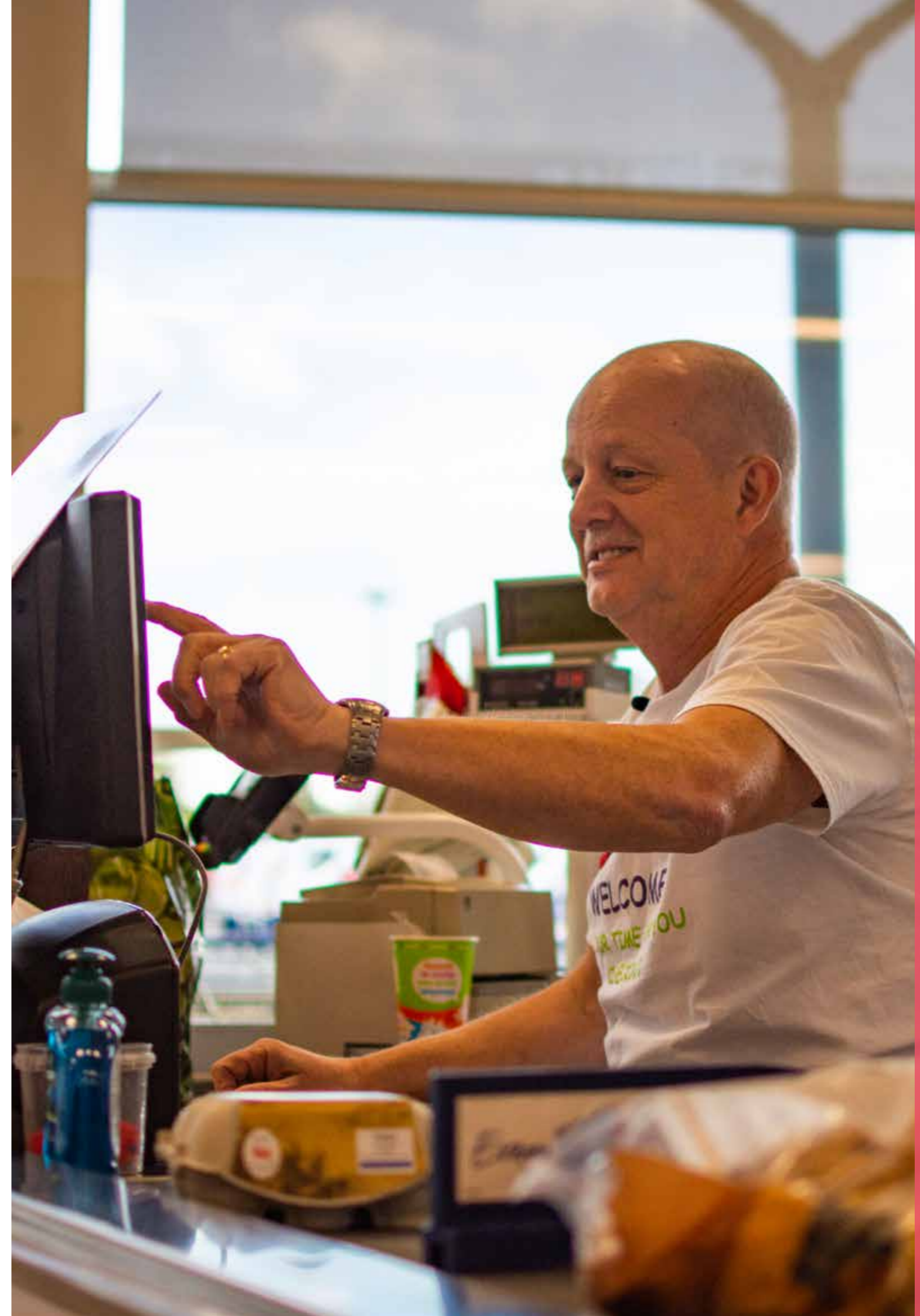
health and wellbeing; career and working life). None were providing the emotional and psychological support that we believe is an integral part of mid-life support.

Notably, those employers surveyed who provided support to their employees did so because they recognised the benefits to their organisation and employees which we described at the beginning of this report. We need more employers to follow this lead:

- ✓ As part of their age-friendly working practices, employers should provide access to mid-life support either in-house or through commissioned services. They should ensure that the support is accessed by employees.
- ✓ Support should be tailored to meet the changing needs of individuals as they age. It should not be a 'one-off event' but something that employees can access at different life stages and transitions.
- ✓ Mid-life support should address finances, work and career, health and later-life planning. It should incorporate tools such as mindfulness and cognitive behavioural therapy that build resilience and emotional wellbeing to help people feel ready and positive about later life, and better able to navigate later life transitions including the retirement transition.
- ✓ Employers should take active steps to embed diversity and inclusion within their mid-life support, in the knowledge that certain people (for example women, people from Black, Asian and minority ethnic communities and people from lower socio-economic backgrounds) face more barriers to planning and preparing for later life.

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