



Department  
for Work &  
Pensions

# **The Midlife MOT: helping citizens plan for later life**

## **Department for Work and Pensions, UK Government**

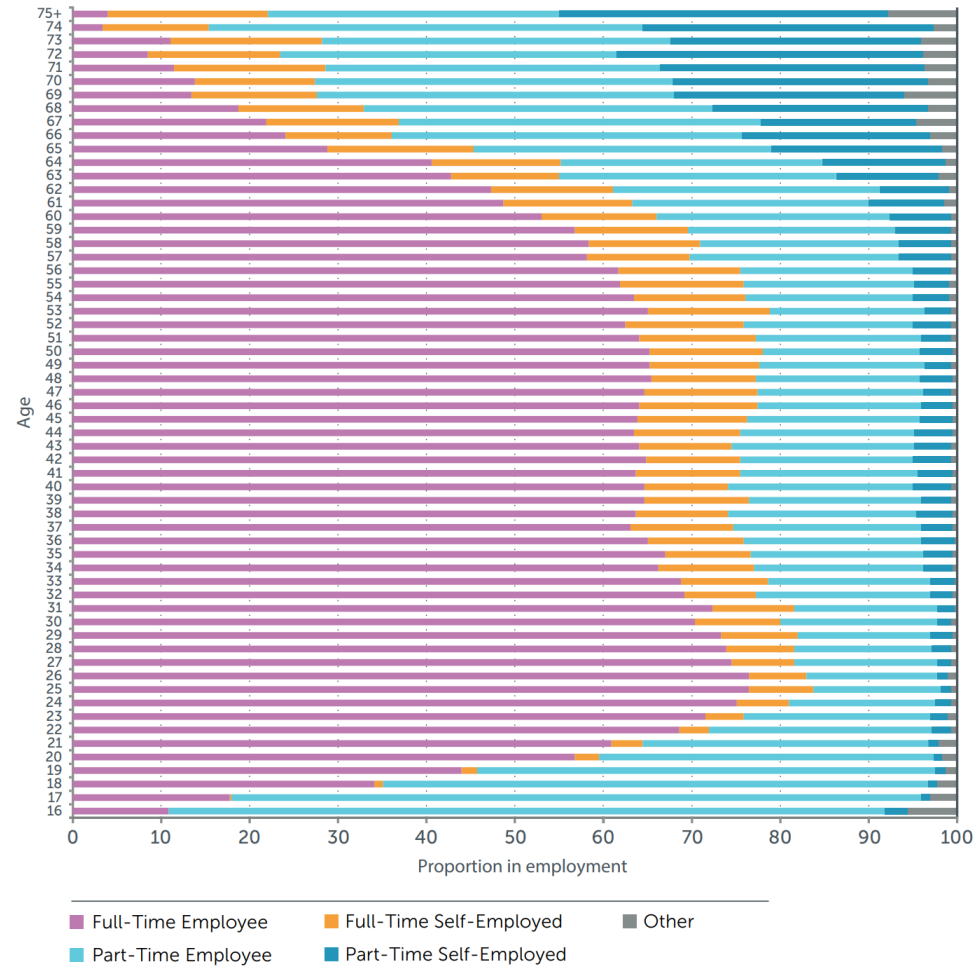
**16th meeting of Standing Working Group on Ageing, 20-22 November 2023 | Geneva**

**Agenda Item 13:** UNECE in-depth policy discussion on ageing: Combating inequalities in older age

# People are not planning for later life...

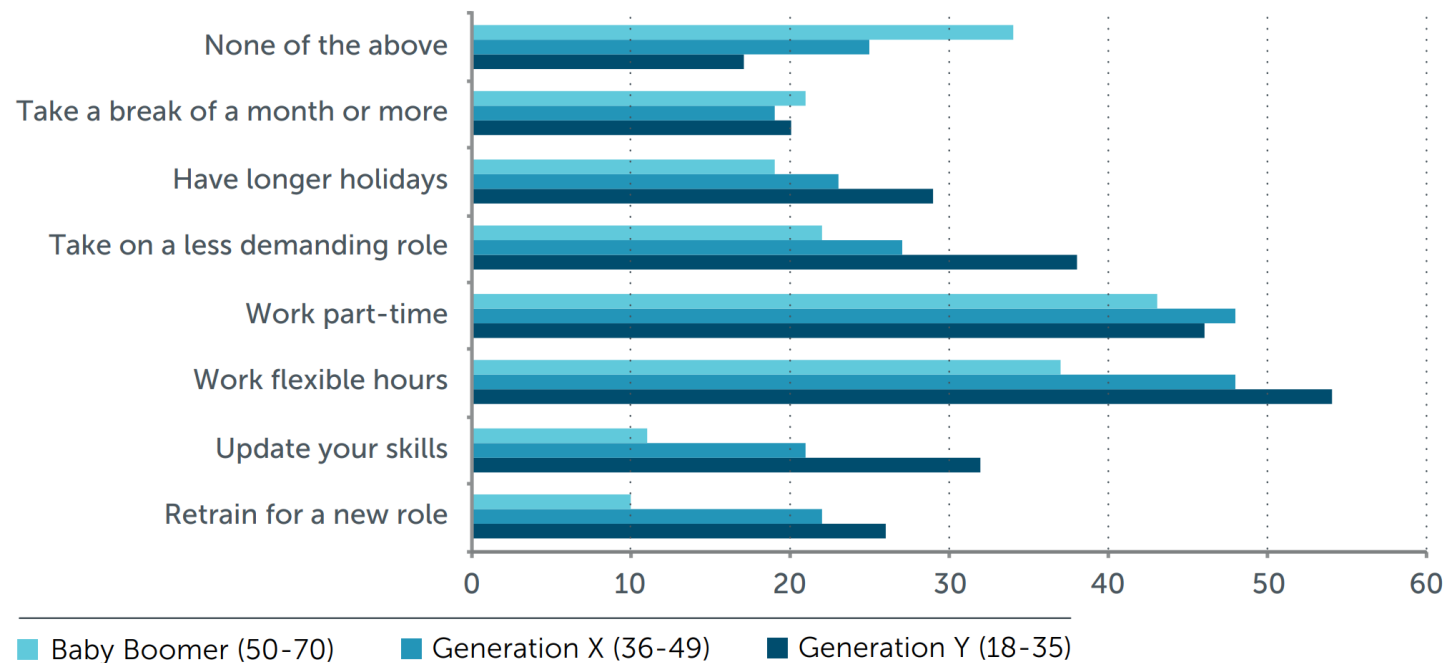
- **Globally life expectancy has increased by more than 6 years between 2000 and 2019** – from 66.8 years in 2000 to 73.4 years in 2019.
- While healthy life expectancy (HALE) has also increased by 8% from 58.3 in 2000 to 63.7, in 2019, this was due to declining mortality rather than reduced years lived with disability. The increase in HALE has not kept pace with the increase in life expectancy.[\[1\]](#)
- In the UK, **26.7% or 3.5m people aged 50 to 64 are economically inactive**. For people aged 65 and over this is 88.4% or 11.m people.
- In the UK in 2023, there were **around half a million people aged 50 to 64 years who were economically inactive but were willing to, or would like to, work**.
- More than 3 in 5 of those who were economically inactive but willing to, or would like to, work gave the reason for not looking for work as being **‘sick, injured or disabled’** and **‘looking after home or family’**.
- **Older adults are more likely to be long-term unemployed** (12 months plus) compared to those aged 35 to 49.
- The financial risk posed by missed pension contributions and early withdrawals may impact older workers’ future financial resilience. **It is estimated that 38% of working age people (equivalent to 12.5 million) are under saving for retirement.**

# A changing relationship with work... [1]



# A changing relationship with work... [2]

Things that would encourage people, currently in employment, to work longer before retiring by generation (Number of Respondents 1437) / Respondents could choose more than one question.



# The UK Midlife online MOT

Finance	Work	Health
<p>Do I have enough savings to maintain my current lifestyle?</p> <p>I'm confused about pensions, what are my options?</p>	<p>Am I confident I can continue in my current job, or do I need to protect myself by reskilling?</p> <p>Will caring responsibilities or other priorities mean I need to work more flexibly?</p>	<p>Am I taking the right steps to maintain or improve my health?</p> <p>Would workplace adjustments make it easier for me to stay in my job for longer?</p>

# Barriers to engaging with later life planning

Capability	Opportunity	Motivation
<ul style="list-style-type: none"><li>• Midlife decisions are complex</li><li>• Employees have a lack of experience and skills relating to many of the decisions associated with planning for midlife career, financial and health transitions</li></ul>	<ul style="list-style-type: none"><li>• A perceived lack of time</li><li>• A lack of financial resources to invest in midlife transitions</li><li>• Decisions involve multiple people in a household leading to friction</li><li>• A lack of support and enabling facilities</li></ul>	<ul style="list-style-type: none"><li>• Procrastination, perceptions of risks and delayed benefits</li><li>• Low confidence</li><li>• Regret and aversion and false perception about finances and health</li></ul>

Please see: [developing-and-delivering-midlife-mots-evidence-and-insights.pdf \(thephoenixgroup.com\)](https://www.thephoenixgroup.com/developing-and-delivering-midlife-mots-evidence-and-insights.pdf)

# Addressing social inequality

- To address **social inequality**, we want to focus attention on the most vulnerable in society.
- To support UK citizens at **greatest risk of pensioner poverty** we have developed a face-to-face version of the Midlife MOT targeted at people claiming unemployment benefits.
- The sessions are delivered by older worker experts and early session feedback has suggested that group sessions has led to **peer-to-peer support, connections** and **increased job seeking motivation**.
- By the end of 2024 we want to offer **40,000 MOT places**

# What lessons may be relevant for other countries?

- Keep it **simple and effortless** for people to engage
- **Work with businesses** to share messages and develop MOTs tailored to sectors or industries
- Be prepared to **invest more to engage harder to reach groups**