



Department  
for Work &  
Pensions



Government  
Social Research

# Private Sector Midlife MOT qualitative research interim findings

Technical Report

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February 2025

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We also thank our colleagues who volunteered with fieldwork or supported on this project.

## **Author Details**

This technical report was written by Adam Robinson, a Research Officer at the DWP.

This is a technical report accompanying the Private Sector Midlife MOT qualitative research interim findings slide pack<sup>1</sup>.

## Research Background

The UK has an ageing population and workforce, as evidenced by the following taken from a DWP statistical publication<sup>2</sup>:

- The employment rate for people aged 50 to 64 years has been increasing steadily since the mid-1990s, rising from 57.2% in 1995 to 70.9% in 2024.
- The economic inactivity rate for people aged 50 to 64 years fell steadily from 39.4% in 1984 through to 2019, when it stood at 25.5%. For the following three years, the rate increased up to 27.4%, at which point it now remains.
- In 2024, there were 3.6 million people aged 50 to 64 years who were economically inactive in the UK, of which, 1.5 million were men and 2.1 million were women.
- Of the 3.6 million economically inactive individuals aged 50 to 64, 44.9% gave 'sick or disabled' as the main reason for not looking for work.
- Of the 2.2 million people aged 50 to 64 years who were not in work in 2024 (those inactive or unemployed) and who had left their last job at some point in the last eight years, around one third (32.6%) gave a reason for leaving their last job as 'retirement'. Meanwhile, over a quarter (27.9%) stated 'health reasons', 13.4% cited 'dismissed or redundancy' and 8.5% cited '[looking] after home or family'.

The extent to which older workers are able to continue in paid work, and to be satisfied in their situation, will depend on the extent to which they are able to find employment that suits their needs and preferences. A report by the Institute for Fiscal Studies identifies several important factors influencing work at older ages, including type of work, caring responsibilities, working flexibly or working fewer hours and access to training<sup>3</sup>.

There has been a significant growth of self-employment in the UK labour market over recent years, increasing from 3.2 million in 2001 to 4.2 million in 2024<sup>4</sup>. While all age

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<sup>1</sup> A second phase of research was planned but ultimately cancelled because the Midlife MOT was terminated early, due to low take-up from employers and participants.

<sup>2</sup> DWP Official Statistics (2024). *Economic labour market status of individuals aged 50 and over, trends over time: September 2024*, <https://www.gov.uk/government/statistics/economic-labour-market-status-of-individuals-aged-50-and-over-trends-over-time-september-2024>

<sup>3</sup> Institute for Fiscal Studies (2021). *Changing patterns of work at older ages*, <https://ifs.org.uk/publications/changing-patterns-work-older-ages>

<sup>4</sup> Office for National Statistics (2024). *UK Self-employment jobs SA : Total (thousands)*, <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/timeseries/dyzn/lms>

groups have seen an increase in individuals entering self-employment, there has been a particular rise among older workers<sup>5</sup>. Self-employment brings its own unique set of implications in terms of pensions and later life planning.

## Policy Context

The Midlife MOT Private Sector pilot was part of an enhanced package of support for individuals aged 50 plus, as announced in the Government's 2021 £500m Plan for Jobs Expansion. In 2022, DWP announced a £5 million expansion of its Midlife MOT initiative, consisting of a Digital Midlife MOT, a Jobcentre Plus Midlife MOT and a Private Sector Midlife MOT pilot.

In early 2022, the DWP launched the Private Sector Midlife MOT pilot and contracted three suppliers (also referred to as "providers") to design and deliver a "Midlife MOT". The three Midlife MOT initiatives were delivered via employers to employees<sup>6</sup> (also referred to as "participants") aged 45-55 years in three pilot areas: East Anglia, the Northeast of England, and Cornwall and Devon. To deliver the Midlife MOT, the three suppliers used their own delivery staff as well as some "subcontractors" – organisations with experience of delivering work, wealth or wellbeing support. The participant journey was intended to last up to 6 weeks (in Area 3) or 3 months (in Areas 1 and 2)<sup>7</sup>. The Midlife MOT sessions were delivered in-person (face-to-face) or online (e.g. via Microsoft Teams) according to the preference of the participant and the employer. The overarching aim of the Private Sector Midlife MOT was to provide "a review for workers in their 40s and 50s that helps them take stock of their finances, skills and health, and enables them to better prepare for their retirement and build financial resilience"<sup>8</sup>.

## Research Aims

A team of social researchers in the DWP was asked to carry out qualitative research to explore the early implementation of the Private Sector Midlife MOT pilot. The research had a number of aims, these included:

- to understand how employers and participants have engaged with the initiative, and how suppliers in each of the three pilot areas delivered the pilot.

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<sup>5</sup> Office for National Statistics (2018). *Trends in self-employment in the UK*, <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/trendsinselfemploymentintheuk/2018-02-07>

<sup>6</sup> The Midlife MOT was also available to those who are self-employed, though during the pilot there were limited to no self-employed participants who participated.

<sup>7</sup> To ensure anonymity for the delivery staff and subcontractors, employers and participants who took part in this research, we have reported our findings using "Area 1", "Area 2" and "Area 3".

<sup>8</sup> DWP Press Release (2022). *Midlife MOT expansion to help tens of thousands assess work, wellbeing, and finances*, <https://www.gov.uk/government/news/Midlife-mot-expansion-to-help-tens-of-thousands-assess-work-wellbeing-and-finances>

- to explore participants' perceptions, experiences and outcomes achieved.
- to find out how employers are engaging with the initiative and their ability to deliver Midlife MOT training, support, or resources to their employees on a long-term basis.
- to explore, if possible, differences of programme delivery and outcomes between suppliers, types of employers and participants' characteristics.

## Research Questions

The research questions for this project were as follows:

1. How is the Private Sector Midlife MOT being delivered? Is it being delivered effectively (e.g. in terms of employer and participant engagement and participation in the programme)? How has delivery varied between suppliers, types of employers and participants' characteristics?
2. What have been the barriers or facilitators to engagement in the Private Sector Midlife MOT for employers and participants?
3. How has the Private Sector Midlife MOT changed participants' knowledge, attitudes and behaviour towards work, wealth, and wellbeing?
4. How do different types of employers perceive the Private Sector Midlife MOT (e.g. its value and challenges)? Has the Private Sector Midlife MOT changed employers' perceptions of the need to promote work, wealth, and wellbeing? How so?

## Research Methodology

The research was conducted by members of the Government Social Research (GSR) profession from the DWP. The research consisted of several elements: observations of sessions delivered virtually via Microsoft Teams; interviews with delivery staff from each of the three suppliers and their subcontractors; interviews with employers who had signed up to the initiative; and interviews with employees ("participants") who had taken part in the initiative<sup>9</sup>. To boost responses from employers, an online survey on Microsoft Forms was sent out to employers who had not participated in a research interview.

## Scoping

A rapid literature review of internal and external evidence was conducted. This review was used to inform the development of a "Logic Model". The Logic Model utilised principles from Theory of Change<sup>10</sup> to map out the policy expectations and

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<sup>9</sup> Because of low take-up in two areas, the researchers were only able to speak to employers and participants in one of the three pilot areas.

<sup>10</sup> Government Analysis Function (n.d.). *The Theory of Change Process – Guidance for Outcome Delivery Plans*, <https://analysisfunction.civilservice.gov.uk/policy-store/the-analysis-function-theory-of-change-toolkit/>



potential outcomes for the Private Sector Midlife MOT. The research team also invited internal stakeholders to attend a Theory of Change workshop, where individuals were able to contribute to the development of the Logic Model for the Private Sector Midlife MOT. The rapid literature review was also used to inform the development of the observation framework and interview guides (also referred to as “Topic Guides”).

A proposed research design to explore programme delivery in each of pilot area was developed. As a survey of participants and non-participants was due to be commissioned about halfway through the 2-year pilot to explore the impact of the Private Sector Midlife MOT, a qualitative study was adopted<sup>11</sup>. Qualitative research does not aim to be fully representative but instead seeks to provide an in-depth account of individuals’ perceptions and experiences. Qualitative methods were also selected to map out delivery processes and reveal causal mechanisms, barriers, and facilitators to engagement.

## Research design

The research programme included observations, interviews and an online survey. Further details are set out below.

**Table 1: Summary of the research methods, coverage, numbers achieved, and platform used**

Method	Description	Coverage	No. achieved	Platform
Observations	Virtual observations of sessions delivered by the suppliers or their subcontractors	All three areas	7 observations	Conducted via Microsoft Teams
Interviews	With delivery staff or their subcontractors	All three areas	17 interviews	Conducted via Microsoft Teams
	With employers	Area 1 only	6 interviews	Conducted via Microsoft Teams
	With participants	Area 1 only	14 interviews (including 4 “timeline interviews”)	Conducted via telephone or Microsoft Teams
Online employer survey	Sent only to employers who had not	Area 1 only	7 responses	Conducted using Microsoft Forms

<sup>11</sup> The Private Sector Midlife MOT was terminated early due to low take-up and limited opportunities for additional learning. This meant that the survey was not commissioned.

	responded to an invitation to be interviewed			
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## Observations

The research team used observations to obtain a first-hand understanding of how the sessions were delivered. Suppliers were asked to complete a template listing their upcoming sessions and the research team checked if delivery staff, subcontractors and participants were happy for to be observed. A research information sheet was created and shared with delivery staff, subcontractors and participants in advance of each session. The research information sheet set out the purpose of the research and how their data would be used and protected.

The sessions observed were delivered virtually via Microsoft Teams and were held in September and October 2023. Three sessions in Area 1, three sessions in Area 2 and one session in Area 3 were observed<sup>12</sup>.

The observation framework included Spradley’s Nine Dimensions<sup>13</sup> for descriptive observation: space, actors, activities, objects, acts, events, time and goals<sup>14</sup>. Observation notes covered aspects such as: the number of attendees; the structure of the sessions; the engagement from participants; the types of interaction between facilitators and participants; the delivery style of facilitators; and the content, duration and format of the sessions. A copy of the Observation Framework is included in Appendix A.

The Midlife MOT covers information on the three pillars (work, wealth and wellbeing). The sessions observed focussed on different topics, such as pensions, healthy eating, mindfulness, stress management or using LinkedIn. An employer information session was also observed, whereby a prospective employer was able to find out more about the Midlife MOT initiative.

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<sup>12</sup> There were a limited number of sessions taking place in Area 3 during the fieldwork period. Unfortunately, due to practical considerations, this meant that the research team were only able to observe one session in Area 3. For more discussion on this, please refer to the section on Considerations & Limitations.

<sup>13</sup> Spradley, J.P (1980). *Participant observation*. New York: Holt, Rinehart and Winston.

<sup>14</sup> The research team would like to thank Emilie Whitaker, Senior Lecturer at the University of Salford, for her independent advice on conducting virtual observations and for informing us of Spradley’s (1980) Nine Dimensions.

## **Piloting for the interviews with delivery staff, subcontractors, employers and participants**

A small number of pilot interviews were conducted. Several areas for improvement were identified.

- There were some instances of overlap and repetition of questions, which needed to be streamlined.
- The overall number of questions, especially for the participant interviews, was reduced in order to avoid creating participant fatigue.
- The sequencing of questions was also addressed, resulting in a more logical flow.
- Some questions were found to be too closed, so more open questions were used to encourage participants to respond openly and proactively.
- The language of some questions was modified to ensure that it aligned to the terminology used by each supplier or subcontractor.

These improvements to the topic guides helped to enhance the quality and effectiveness of the research.

## **Interviews with delivery staff or their subcontractors**

A range of supplier staff and subcontractors involved in the delivery of the Midlife MOT sessions were identified. Emails were sent to a range of delivery staff and their subcontractors inviting them to take part in a research interview including a research information sheet that set out the purpose of the research and relevant information on GDPR and data protection. It was also emphasised that participation was voluntary and, all findings would be anonymised. Financial incentives to encourage delivery staff or their subcontractors to take part in an interview were not provided.

Interviews were carried out in November 2023 using Microsoft Teams. The interviews typically lasted 50-60 minutes and were conducted using a semi-structured interview guide (“topic guide”). The topics covered during the interviews included: their professional background and role in delivering the Midlife MOT; the recruitment and sign-up process for employers and employees (“participants”); experiences of the Midlife MOT; existing employer provision for employees; feedback from employers and participants; outcomes; and suggested improvements.

A total of 17 interviews with 25 staff across the three pilot areas were achieved <sup>15</sup>. Five of the interviews were conducted as “joint interviews”, meaning that two staff were interviewed together. This occurred only when staff had the same or similar job roles and, in some cases, these staff delivered sessions together. Three interviews were conducted as informal “focus groups”, meaning that three staff were

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<sup>15</sup> In terms of coverage, of the 17 delivery staff or subcontractor interviews, five interviews were carried out in Area 1, six interviews in Area 2, and six interviews in Area 3.

interviewed together. The joint interviews and focus groups were used to account for staff's busy schedules.

Some of the delivery staff and subcontractor roles interviewed included:

- Career Coach
- Employer Relationship Manager
- Employer Engagement Lead
- Executive Coach
- Health & Wellbeing Coach
- Midlife Advisor
- Midlife MOT Coach
- Senior Employer Engagement Executive
- Financial Wellbeing Trainer
- Occupational Health Technician
- Senior Business Manager

### Interviews with employers

Owing to low programme take-up, a sample of employers from one of the three pilot areas was obtained (Area 1). An email was sent to all 41 employers who had signed up to the Midlife MOT and invited them to take part in a research interview. A research information sheet was included that set out the purpose of the research and relevant information on GDPR and data protection. It was emphasised that participation was voluntary and any responses would be completely anonymised. No financial incentives to encourage employers to take part in an interview were provided.

Virtual interviews were conducted with 4 large employers, 1 small employer and 1 micro employer, achieving a total of 6 employer interviews. The interviews were conducted via Microsoft Teams during January-February 2024.

**Table 2: Profile of employers who participated in an interview**

Employer	Employer sector <sup>16</sup>	Employer size
Employer 1	RS - Other Community, Social & Personal Service Activities	Micro (1-9 employees)
Employer 2	RS - Other Community, Social & Personal Service Activities	Small (10-49 employees)
Employer 3	O - Public Administration, Defence & Compulsory Social Security and	Large (250 or more employees)

<sup>16</sup> The classifications used for *employer sector* and *employer size* are informed by the UK Standard Industrial Classification of Economic Activities (UK SIC 2007). More information is available here:

<https://webarchive.nationalarchives.gov.uk/ukgwa/20160105230903/http://www.ons.gov.uk/ons/guide-method/classifications/current-standard-classifications/standard-industrial-classification/index.html>

	P - Education and Q - Health & Social Work	
Employer 4	G - Wholesale, Retail & Motor Trades	Large (250 or more employees)
Employer 5	O - Public Administration, Defence & Compulsory Social Security and P - Education and Q - Health & Social Work	Large (250 or more employees)
Employer 6	LMN - Real Estate, Renting & Business Activities	Large (250 or more employees)

The employer interviews lasted around 40-50 minutes and were conducted using a semi-structured interview guide (“topic guide”). The topics covered during the interviews included: their professional background and role in facilitating the Midlife MOT; the recruitment and sign-up process; experiences of the Midlife MOT; existing provision for employees aged 50 plus; feedback from participants; outcomes; and suggested improvements.

### **Online survey for employers**

In order to boost responses from employers, an online survey was designed which was administered via Microsoft Forms. The survey was issued via email to the remaining employers in Area 1 who had not responded to the original invitation about the interview. 7 out of 24 eligible employers responded to the survey. The survey included a mixture of open and closed-text responses, covering similar topics to those discussed in the employer interviews. To increase engagement, the survey was split into five sections: background and role; recruitment for the Midlife MOT; experiences of the Midlife MOT; existing employer provision; and general reflections. To encourage engagement employers were able to complete the survey anonymously. However, employers were able to provide their contact details at the end of the survey if they wished to take part in a research interview. The online survey used for employers is included in Appendix B.

### **Interviews with participants**

Because of low programme take-up, a sample of participants from only one of the three pilot areas was requested (Area 1). A sample of 315 participants from 23 different employers who had signed up to the Midlife MOT was received. A quota sampling strategy was used to ensure that participants with a range of characteristics were interviewed. A diverse sample in terms of the participant’s sex, age, employer size, sector of employment and occupation type was selected. The decision was taken to select participants, if they had attended two or more sessions although a small number of the participants interviewed had attended only one session. This approach was adopted because the policy intention was for participants to experience all pillars (work, wealth and wellbeing) of the Midlife MOT and ideally experience the full journey. A combination of emails and telephone calls

were used to recruit participants for this research. For those who did not answer the phone, a voicemail was left and an email sent to briefly explain the reason for the call and to set out the purpose of the research<sup>17</sup>. It was also explained that taking part in the research was voluntary and would not affect participation in the Midlife MOT.

In total, interviews were secured with ten participants from nine different employers (two participants were from the same employer). The interviews were conducted via telephone during January-February 2024.

**Table 3: Profile of participants who participated in a standard interview**

Participant	Sex	Occupation type	Employer size
Participant 1	Male	Managers, directors and senior officials	Medium 50-249
Participant 2	Female	Administrative and secretarial occupations	Medium 50-249
Participant 3	Female	Administrative and secretarial occupations	Medium 50-249
Participant 4	Female	Skilled trades occupations	Large 250+
Participant 5	Male	Skilled trades occupations	Medium 50-249
Participant 6	Male	Professional occupations	Large 250+
Participant 7	Female	Administrative and secretarial occupations	Micro 1-9
Participant 8	Female	Administrative and secretarial occupations	Medium 50-249
Participant 9	Female	Professional occupations	Large 250+
Participant 10	Male	Managers, directors and senior officials	Large 250+

The participant interviews generally lasted 40-50 minutes and were conducted using a semi-structured interview guide (“topic guide”). The topics covered during the interviews included: previous planning for later life; signing up to the Midlife MOT; experiences and perceptions of the Midlife MOT; barriers and facilitators to engaging with the Midlife MOT; outcomes or actions following the Midlife MOT; and next steps. A copy of the Participant Topic Guide is included in Appendix C.

Participants were provided with a £20 Love2shop voucher as a “thank you” for participating in a research interview. Providing vouchers for participation is common practice in qualitative research<sup>18</sup>.

<sup>17</sup> When signing up to the Midlife MOT, all participants had to sign a consent form, which also included consenting to their information being shared with the DWP research team.

<sup>18</sup> Government Social Research Professional Guidance: GSR Ethical Assurance for Social and Behavioural Research (2021), <https://www.gov.uk/government/publications/ethical-assurance-guidance-for-social-research-in-government>

## “Timeline interviews” with participants

It was decided to trial a small number of “timeline interviews” with participants to elicit more in-depth and participant-led information. The timeline interviews were used to explore the actions participants had taken to plan for later life – before, during and after participating in the Midlife MOT. These interviews also aimed to explore in more detail the ways in which the Midlife MOT had influenced participants’ attitudes and behaviours.

The participants for the timeline interviews were purposively sampled from participants who had attended three or more sessions<sup>19</sup>. A combination of emails and telephone calls were used to recruit participants for this research. For those who did not answer the phone, left a voicemail was left and an email (with a research information sheet, attached) to briefly explain the purpose for calling was sent.

For the timeline interviews, participants were asked to fill out a timeline, setting out their later life planning before, during and after participating the Midlife MOT. Each period was divided into three topics: work, wealth and wellbeing. A blank timeline template was provided as well as an example timeline (see Appendix D) to each participant about a week before their interview. Participants were asked to complete their timeline and share a copy with the research team via email. Some participants completed the timeline by hand, while others chose to type theirs.

In total, four timeline interviews were conducted with participants from four different employers. These interviews were conducted alongside the standard participant interviews via Microsoft Teams in January-February 2024. The timeline interviews were completed with participants in Area 1 only.

**Table 4: Profile of participants who participated in a “timeline interview”**

<b>Participant</b>	<b>Sex</b>	<b>Occupation</b>	<b>Employer size</b>
Timelines participant 1	Male	Managers, directors and senior officials	Large 250+
Timelines participant 2	Female	Administrative and secretarial occupations	Large 250+
Timelines participant 3	Female	Associate professional occupations	Large 250+
Timelines participant 4	Female	Managers, directors and senior officials	Large 250+

The timeline interviews lasted about 60-70 minutes and used an unstructured interview guide. The timeline interviews covered: professional background; future

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<sup>19</sup> As with the standard participant interviews, this decision was taken because the policy intention was for participants to experience all pillars (work, wealth and wellbeing) of the Midlife MOT and ideally experience the full journey, and therefore the research team thought it was more likely that they would engage with the research and have more to feedback if they had attended more than one session.

plans; experiences and perceptions of the Midlife MOT; actions and outcomes due to the Midlife MOT; areas for further support; and next steps. The timelines served as a useful discussion tool and were used to elicit further detail throughout each interview.

Due to the additional steps of completing and returning a timeline in advance, and because of the slightly longer interview duration – compared with the standard participant interview – participants who participated in a timeline interview were provided with a £30 Love2shop voucher as a “thank you” for their time.

## **Notetaking**

Each observation was conducted by a pair of researchers. Both researchers took notes during the observation and met later to combine notes into a single document. The observation notes contained a combination of thick description and some verbatim quotes.

For each staff, employer and participant interview, the research team assigned an “interviewer” and a “notetaker”. The interviews were recorded using Microsoft Teams Transcription or using a dictaphone. The notetaker captured as much of the interview as possible, then used the transcription or dictaphone recording to fill in any gaps in their notes. The completed interview notes were shared with the interviewer and with a project manager for quality assurance. Participants’ permission was sought to record or transcribe the interview, and all recordings were deleted once fieldwork was completed.

## **Data analysis and reporting**

The research team met regularly to share experiences. A debriefing session was held to discuss the emerging themes and reflections from the fieldwork. This process helped to inform the development of the coding framework. Observation notes and interview transcripts were uploaded to NVivo – a qualitative data analysis software that helps organise, display and analyse qualitative data. The observation notes and interview transcripts were thematically analysed by the research team<sup>20</sup>. This is a type of qualitative analysis used to identify common themes within datasets. For the purpose of this research, the approach taken followed six established phases<sup>21</sup>. These include:

1. Familiarisation with the content of the interview notes or transcripts
2. Generating initial codes to organise the data, from which the coding framework was devised
3. Searching for themes within the initial codes

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<sup>20</sup> The responses from the employer survey were not thematically analysed, but they were used to help develop the coding framework and were compared with data from the employer interviews to check for robustness.

<sup>21</sup> Braun, V. & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative research in psychology*, 3(2), pp. 77-101.



4. Reviewing themes once all interview data had been coded
5. Defining and naming themes
6. Producing the report based on the themes found within the data

The themes identified during the analysis formed the findings for this research project. The interim findings slide pack was developed in line with the research questions and was structured in a way that reflected the different aspects of the delivery of the Midlife MOT.

## **Quality Assurance**

To ensure coding consistency, the research team used the coding framework to code an initial sample of three interview transcripts and the results were cross-checked and compared. The research team held coding workshops to add, remove or modify codes and to share reflections.

Further quality assurance was provided by two senior Social Researchers external to the research team, who were consulted on the initial coding framework, during coding analysis, and on the initial themes drawn from the data.

## **Considerations and limitations**

This qualitative research aimed to provide a detailed understanding of first-hand experiences of the Midlife MOT, rather than being representative of all delivery staff, employers or participants.

For the observations, there are the following considerations.

- Only virtual Midlife MOT sessions were observed.
- In some sessions, participants had their cameras turned off, so it was not possible to fully observe their engagement.
- Only a small number of Midlife MOT sessions were observed, for example, just one session in Area 3.
- Individuals may have modified their behaviour in response to their awareness of being observed (The Hawthorne Effect).

For the interviews with delivery staff and their subcontractors, there is the following consideration.

- Because the research was carried out by a DWP research team, delivery staff and subcontractors may have felt unable to be fully open and transparent in their interviews.

For the interviews with employers, there are the following limitations.

- Due to low programme take-up, employers in Areas 2 and 3 could not be included in the research.
- In Area 1, the achieved sample of employers was small due to limited appetite among employers to take part in a research interview.

- The experiences and perceptions of employers who declined the Midlife MOT are not included in the research.

For the interviews with participants, there are the following limitations.

- The research team selected participants who had attended two or more sessions. The experiences of participants with no or limited engagement with the Midlife MOT is therefore missing from the research findings.
- Participants may have felt inclined to answer questions in a manner that they assumed would be viewed favourably by the researchers (social desirability bias)
- Finally, there was relatively limited sample diversity, in terms of participants' employer size, employer sector and occupation type.

## Appendices

### Appendix A: Observation Framework

#### Private Sector Midlife MOT Qualitative Research Virtual Observation template

##### **Observation guides for providers, participants, and employers**

Date of observation:

Names of observers:

Location:

Supplier:

Session observed (e.g. peer workshop, employer engagement event etc):

##### **Before the session/pre-questions:**

Can you tell me about your role?

Have you delivered many of these sessions before?

Tell a bit about how it was organised? (Was it difficult to arrange?)

Is the session tailored to the participants? If so, how?

Who are you expecting to attend?

Who is the session targeted towards?

[If there's time] Can you tell me a little about the employer?

##### **After the session/debrief:**

How did you feel the session went? (e.g., engagement from participants or employers – questions asked etc, content covered, pace. Etc)

How did you prepare for the session?

How much do you expect the session content to change during the pilot?

### **Notes:**

**General** – what was the atmosphere like? (Space) How did it impact the participants? (Actors) And you as a researcher? (Actors)

**Engagement and interaction** – What changed during the observation? (Time) How engaged were the participants? (Activities/Acts) How did the facilitator's style impact engagement and atmosphere? (Activities)

**Level of detail and knowledge** – How knowledgeable was the facilitator? (Actors) How much detail did they go into about the content (e.g., WWWs)? (Activities)

**Signposting** – How much signposting did the facilitator use (i.e., to other parts of the programme, resources etc)? (Activities/Goals) What was the next step for participants? Was this made clear? (Activities/Goals)

### **RESEARCHERS' REFLECTIONS:**

## Appendix B: Employer Survey

### DWP Private Sector Midlife MOT Research – Employer Online Survey

Thank you very much for agreeing to take part in our survey about the Midlife MOT programme. The research is being conducted by researchers from the Department for Work & Pensions to understand how employers and participants are engaging with the Midlife MOT. The findings from this research will be used to consider how the Midlife MOT might be delivered in the future and the findings will be shared with senior officials in the Department for Work & Pensions.

Finally, this survey asks about your employees' experiences of the Midlife MOT – we are referring specifically to employees who fit the eligibility criteria (e.g. aged 45-55 years) unless we say otherwise.

#### Section 1 - Background

1. Which company do you work for? This question is optional but if you're happy to share, please write your answer in the text box below. [Open text response]
2. What size is the company you work for? Please select one option only. [Closed response – single select]
  - a. Micro 1-9
  - b. Small 10-49
  - c. Medium 50-249
  - d. Large 250+
3. What sector is the company you work for classed as? Please select all that apply. [Closed response – multiple select]
  - a. Agriculture, Forestry and Fishing
  - b. Mining and Quarrying
  - c. Electricity and Gas
  - d. Water Supply
  - e. Manufacturing
  - f. Construction
  - g. Wholesale, Retail and Motor Trades
  - h. Transport and Storage
  - i. Hotels and Restaurants
  - j. Communication
  - k. Financial Intermediation
  - l. Real Estate, Renting and Business Activities
  - m. Public Administration, Defence and Compulsory Social Security
  - n. Education
  - o. Health and Social work
  - p. Other Community, Social and Personal Service Activities

- q. Other, [please specify [open text response]
4. What is your role in the organisation? Please select one option only. [Closed response – single select]
- a. HR
  - b. Company owner
  - c. Senior management
  - d. Operations
  - e. Other, please specify [open text response]
5. How did you first come to hear about the Midlife MOT? Please select all that apply. [Closed response – multiple select]
- a. Email
  - b. Telephone call
  - c. Word of mouth (e.g., through another organisation, etc)
  - d. Advert
  - e. Social media (e.g., LinkedIn, etc)
  - f. Don't know
  - g. Other, please specify [open text response]
6. How are you involved with the Midlife MOT at your organisation? Please select all that apply. [Closed response – multiple select]
- a. Main point of contact for Reed (i.e., liaising with Reed to aid programme delivery at your organisation)
  - b. Promoting the programme to employees at your organisation
  - c. Attending sessions on the programme
  - d. Line manage employee(s) signed up to the programme
  - e. Don't know
  - f. Other, please specify [open text response]

## **Section 2 – Recruitment for the Midlife MOT**

7. What motivated your organisation sign up to the Midlife MOT programme? Please select all that apply. [Closed response – multiple select]
- a. For free resources and support
  - b. To offer more detailed support than was previously available to employees
  - c. To offer support to employees that wasn't previously available
  - d. To offer specific support for employees aged 45-55, e.g., more information about pensions, later life planning, etc
  - e. To encourage employees aged 45-55 to stay in work longer
  - f. Don't know
  - g. Other, please specify [open text response]

8. Since signing up to the Midlife MOT, would you say that your communication with Reed about the programme so far has been... Please select one option only. [Closed response – single select]
- a. Too much
  - b. About right
  - c. Too little

### Section 3 – Experiences of the Midlife MOT

9. Which Midlife MOT pillar is most popular with your employees? Please select one option only. [Closed response – single select]
- a. Work (e.g., upskilling, careers advice, etc.)
  - b. Wealth (e.g., pensions information, financial planning, etc.)
  - c. Wellbeing (e.g., healthy lifestyle, physical and mental health, etc.)
  - d. Don't know
10. In your opinion, would you say the number of employees at your organisation signed up to the Midlife MOT programme so far is... Please select one option only. [Closed response – single select]
- a. Less than expected
  - b. As expected
  - c. More than expected
11. Which, if any, of the following have been barriers to your employees attending the Midlife MOT programme? Please select all that apply. [Closed response – multiple select]
- a. Finding time **during** work hours
  - b. Finding time **outside** of work hours
  - c. Session content not being relevant
  - d. Finding it difficult to sign up to the sessions
  - e. Lack of availability of the sessions
  - f. Don't know.
  - g. Other, please specify [open text response]

### Section 4 – Employer provision

12. Before signing up to the Midlife MOT programme, what types of information, resources or support about work, wealth and wellbeing did your organisation offer? Please write your answer in the text box below. [Open text response]
13. Since signing up to the Midlife MOT programme, does your organisation have any plans to change its' existing information, resources or support about work, wealth and wellbeing? If yes, please use the text box below to answer. Please write your answer in the text box below. [Open text response]

### Section 5 – General reflections

14. In your opinion, what impact has the Midlife MOT had for **your employees** so far? Please write your answer in the text box below. [Open text response]

15. In your opinion, what impact has the Midlife MOT had on **your organisation** so far? Please write your answer in the text box below. [Open text response]
16. In your opinion, who should be **responsible** for delivering the Midlife MOT programme in the future? Please select one option only. [Closed response – single select]
- a. Employers
  - b. The government
  - c. Provider organisations (e.g., Reed, etc)
  - d. Pension providers
  - e. Other, please specify [open text response]
17. Do you have any other comments or feedback about the Midlife MOT programme and your experience? Please write your answer in the text box below. [Open text response]
18. Would you be happy to be contacted to take part in an interview to discuss your experience in more detail? An interview would take approximately one hour at a time that would best suit you. If yes, please leave your work email address in the text box below. Thank you. [Open text response].

End of survey.



## Appendix C: Participant Topic Guide (Standard Interview)

### Private Sector Midlife MOT – Participant Topic Guide

Section 1 – Background	Notes
Can you briefly tell me about your job?	
How long have you been at your current employer? How long have you been in your current profession?	
What’s your understanding of the Midlife MOT?  <b>Probes:</b> What is the aim of the programme; what does it involve? When did you sign up for the programme?	
Have you finished the programme? If <b>YES</b> , when did you finish?	
How many Midlife MOT sessions have you attended so far?  <b>Prompts:</b> Initial assessment, 1-1s, WWW workshop/session, etc.	
Have you been offered similar support to the Midlife MOT in the past through your employer? Could you tell me more about this?	
Before attending the Midlife MOT, had you done much later life planning?  <b>Prompts:</b> spoken to a financial advisor, thought about the age you might like to retire and what you’d need to do to achieve this, etc.	
Section 2 – Signing up to the MLMOT	Notes
How did you first come to hear about the Midlife MOT programme?  <b>Prompts:</b> email, phone call, advert, another organisation, etc.	
If you hadn’t attended a MLMOT workshop/session, would you have thought about preparing for later life, or upskilling for work, or well-being support?  <b>Probes:</b> Were you encouraged to attend by your employer?	
Did you attend any kind of information session by [Provider]?	

<p><b>Probes:</b> Was it via email, phone call, conversations with someone within your employer, did the [<i>Provider</i>] attend your workplace?</p> <p>What information was included about the programme?</p> <p><b>Prompts:</b> Types of sessions offered, eligibility, etc</p>	
<p>How easy was it to sign up to the programme?</p> <p><b>Probes:</b> Did you sign up straight away or did you do some further thinking? If you <b>didn't</b> sign up straight away – why was that?</p>	
<p>What questions did you have about the Midlife MOT? Were they answered?</p>	
<p>What did you want to get out of the programme?</p>	
<p><b>Section 3 – Delivery of the MLMOT</b></p>	Notes
<p>If you attended the initial assessment, can you tell me what was covered in those conversations – what did [<i>Provider</i>] discuss with you?</p>	
<p>Did you attend a session on wealth (e.g., on pensions/financial planning) session? If <b>YES</b>, what things did they cover in the sessions?</p> <p>Did you attend a <b>work</b> session? For example: CV writing or job role upskilling?</p> <p>If <b>YES</b>, what things did they cover in the sessions?</p>	
<p>Did you attend any well-being sessions? For example: anything on healthy eating or stress management?</p> <p>If <b>YES</b>, what things did they cover in the sessions?</p>	
<p>How helpful did you find the session(s) you attended?</p> <p><b>Prompts:</b> What did you find most helpful? I Did any of the content feel less relevant to you?</p>	
<p>Was any of the programme content tailored to you?</p> <p><b>Prompts:</b> To your job role, industry, gender, etc?</p>	
<p>Would you have liked the content to be tailored? Or was it about, right? How?</p>	

<p>What did you think about the types of sessions offered?</p> <p><b>Prompts:</b> Were there any other types of sessions or support you would like to have been offered?</p>	
<p>How did you find duration of the Midlife MOT sessions you attended?</p> <p><b>Probes:</b> Too long, too short, or about, right?</p>	
<p>How did you find the timing of when the sessions were?</p> <p><b>Probes:</b> Were you able to attend sessions during your working hours? Where the sessions run face-to-face or virtually?</p>	
<p>How long did the sessions last?</p>	
<p>What format were (i.e., virtual, or face-to-face)? Did this work for you?</p>	
<p>How was the support from the staff at [<i>Provider</i>]?</p> <p><b>Probes:</b> What was their knowledge of the content like? What was their communication style like? How did they help you?</p>	
<p>Do you have any other feedback about support from the staff at [<i>Provider</i>]?</p>	
<p>Did this vary at all, between the sessions that you attended?</p> <p>If <b>YES</b>, how?</p>	
<p>Are you planning to / would you have liked to attend any more sessions (including 1-1s and exit reviews)?</p>	
<p>Are there any reasons why you didn't attend more sessions?</p> <p><b>Prompts:</b> more time, duration of sessions, relevance of content, booking sessions, delivery method, etc</p>	
<p><b>Section 4 – Engagement with the MLMOT</b></p>	Notes
<p>Did you experience any barriers to attending the sessions?</p> <p><b>Prompts:</b> finding time during work hours, IT access, caring responsibilities, content not relevant, etc</p>	

<p>What would have helped you to attend the sessions?</p> <p><b>Prompts:</b> finding time during work hours, relevance of the content, etc</p>	
<p>Since attending the Midlife MOT programme, what have you learnt about preparing for retirement (<b>Wealth</b>)?</p> <p>Would you like further support with preparation for retirement?</p> <p>If <b>YES</b>, what would this support cover?</p>	
<p>What have you learnt about upskilling in employment (<b>Work</b>)? Would you like further support with upskilling in employment?</p> <p>If <b>YES</b>, what would this support cover?</p>	
<p>What have you learnt about your health and wellbeing (<b>Wellbeing</b>)? Would you like further support with health and wellbeing?</p> <p>If <b>YES</b>, what would this support cover?</p>	
<p>What have you learnt from the Midlife MOT programme overall?</p>	
<p>Did you learn anything new?</p> <p>Will you continue with anything you learned on the programme?</p> <p>If <b>YES</b>, what aspects?</p>	
<p><b>Section 5 – Next Steps</b></p>	Notes
<p><b>Following support from the MLMOT programme:</b></p> <ul style="list-style-type: none"> <li>• Were you set any goals whilst taking part on the Midlife MOT?</li> </ul> <p>If <b>YES</b>, what were they?</p>	
<p>How were you supported with these goals?</p>	
<p>Did you have those goals before attending the programme?</p>	
<p>What actions will you be taking in terms of wealth, work and/or well-being?</p>	
<p>Were you given next steps/ actions after each session?</p>	

<p><b>Probes:</b> If so, what were they? Were the actions clear?</p>	
<p>Were you signposted to any of the following?</p> <ul style="list-style-type: none"> <li>• A workshop [If YES, what type], a different organisations app or website,</li> <li>• A different organisation’s workshop, a government website for support such as: NHS</li> </ul>	
<p>Did you have an exit interview or final conversation with anyone at [<i>Provider</i>] at the end of your time on the Midlife MOT?</p> <p>If <b>YES</b>, was it clear what you needed to do next? What did you cover in that conversation?</p>	
<p>In your opinion, has participating in the programme changed your perception of the role of work, wealth, and wellbeing in relation to getting older?</p> <p>If YES, can you tell me more about that?</p> <p>Finally:</p> <p>Could the MLMOT be improved? If so, how?</p>	
<p><b>Section 6 – Final reflections and close</b></p>	Notes
<p>Do you have any other comments or reflections that you would like to share with us about the Midlife MOT?</p>	

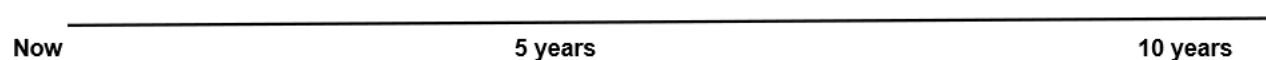
## Appendix D: Timeline (Fictional Example)

*It's up to you how to draw the timeline and what to include here, but please cover where you are now in terms of your work life and your expectations for 5-10 years' time.*

Please consider the three aspects of the Mid-Life MOT, i.e. your work, wellbeing or health, and finances.



**Draw your timeline.**



### CAREER JOURNEY

Sales (mobile phone company) and worked in a bar while studying.

Secondary school science teacher (15 years+) hadn't planned to go into teaching.

Worked as a teacher in Spain for a year.

Didn't work for 2 years when the children were young.

### WORK LIFE

Very busy and stressful  
At current school 4 years (not near home)  
Nearly full-time now, more responsibilities increase. 2 primary school aged children lots of juggling.

### WELLBEING (i.e. health)

Poor sleep/insomnia, often tired  
Perimenopause  
Occasional yoga  
Diet could be improved, overweight.

### WEALTH (e.g. Pensions/finances)

Not much extra income at the moment.

Go part-time!

Caring may

Hope this will increase!  
More time to prioritise health (as children get older)  
More time for old hobbies (cycling, baking, languages).

Would like to pay more into pension  
Seek financial advice

Would like to move to house - but difficult if going part-time.

Do something different retail/small business –  
Retire at 68

(Pay off mortgage close to retirement...)