



Department
for Work &
Pensions



Government
Social Research

Jobcentre Plus

Midlife MOT

Qualitative research

DWP research report no. 1107

A report of research carried out by the Department for Work and Pensions.

Crown copyright 2025.

You may re-use this information (not including logos) free of charge in any format or medium, under the terms of the Open Government Licence. To view this licence, visit <http://www.nationalarchives.gov.uk/doc/open-government-licence/> or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or email psi@nationalarchives.gov.uk.

This document/publication is also available on our website at:
<https://www.gov.uk/government/organisations/department-for-work-pensions/about/research#research-and-analysis-publications>

If you would like to know more about DWP research, email socialresearch@dwp.gov.uk

First published September 2025

ISBN 978-1-78659-874-5

Views expressed in this report are not necessarily those of the Department for Work and Pensions or any other government department.

Executive summary

The Jobcentre Plus (JCP) Midlife MOT aims to help Universal Credit claimants aged 50 plus overcome barriers to employment; understand the benefits of improving earnings and saving potential; and improve retirement planning. The JCP Midlife MOT is delivered to 50 plus claimants as a single facilitator-led group session, lasting up to 90 minutes. These group sessions are based around three main subject areas: work, skills and training; health and wellbeing; and finance (pensions and future planning). The MOT session was originally delivered by 50Plus champions and the initial aim was to offer up to 8,000 places to working age claimants each year. Claimants were referred from January 2023 and the first sessions started in February 2023. In October 2023 funding was secured to offer up to 40,000 places for the year ending December 2024 and delivery shifted from 50Plus champions to Work Coaches to enable delivery of more sessions.

This in-house qualitative research explored staff and claimant views on what is working well and what could be improved with delivery of the MOT. It also looked at the MOT's perceived impact on the claimant group. The fieldwork took place between November and December 2024. It involved observations of 8 sessions in diverse jobcentres; informal feedback conversations with claimants and staff to understand their experience of the sessions; and in-depth virtual interviews with 24 claimants and 20 members of staff in 4 District Areas.

Main findings:

Delivery of the JCP Midlife MOT:

Many aspects of delivery of the JCP Midlife MOT appeared to be working well, but there were also challenges. For example, according to staff, claimants were generally easy to recruit to the session, but there was poor take-up among some groups, such as those who had moved to UC from legacy benefits. In addition, not all those who attended appeared to be suitable for the session, such as those with a learning disability or claimants with very limited English.

Although facilities for running sessions were generally adequate, MOTs were sometimes held in noisy open-plan areas. In addition, as sessions may last for up to 90 minutes, some claimants wanted a break in the middle. Claimants reported that the sessions provided useful information, but they said that there was a lot to take in and some wanted physical handouts to help them follow the content. After the session, claimants were typically sent web-links for further support and information via their online journal. However, various claimants struggled with digital skills, potentially affecting their access to the support sources, and requested physical copies of information on the support available.

Sessions were generally delivered by at least two facilitators who were typically 50 PLUS work coaches. This allowed facilitators to play to their strengths and help each

other deliver the content. Sometimes the team was larger and included an Employer Adviser (EA) and/or a Disability Employment Adviser (DEA), which provided benefits because these staff could give more specific advice on work, skills and health-related support. Facilitators generally said that they received good support, training and guidance from 50Plus Champions and staff with more experience of delivering the sessions. However, there were facilitators who said that they had not received training and were simply given the slide pack to present.

Facilitators used various 'soft skills' when presenting the sessions, to try to make them as effective as possible. For example, some facilitators had reached pension age and used themselves as an example of someone who had chosen to continue working. This appeared to be a successful way of connecting with claimants and encouraging engagement. However, researchers saw limited interaction in some sessions and engagement levels depended on who attended, according to staff.

Outcomes and impact of the MOT:

Overall, staff were generally very positive about the JCP Midlife MOT and often felt it improved claimants' outlook and ability to plan and prepare for their future, particularly around pensions, where claimants had limited prior knowledge. Claimants interviewed tended to agree, and some acted after the session by checking pensions, enrolling on skills courses or a Sector-based Work Academy Programme (SWAP), or speaking to a DEA for example. However, there were those who said the session had no impact on them, or who seemed resigned to retiring and appeared unlikely to act on the work-related information they received. Some claimants had barriers, such as caring responsibilities or medical appointments, which limited the amount of time they had available to engage with the support. There were also wider barriers such as limited mental health support, transport issues, and a lack of jobs in some areas that impacted on claimants' ability to engage with the work-related aims of the MOT. Given that the MOT is a single session, positive outcomes and the success of the initiative may partly depend on consistent follow-up with claimants. However, this research found that follow-up of sessions by staff seemed to vary, particularly in claimants' next work coach appointment where reference to the MOT session was not universal.

Main policy recommendations:

This research suggested areas where delivery of the MOT could be improved as set out below:

- Facilities for running the MOT may need to be upgraded in some jobcentres in terms of providing more suitable spaces for the session.
- The use of Employer Advisers and Disability Employment Advisers could be standardised, as they added value to sessions.
- Sessions could be made more interactive, for example by using small-group discussions.
- Information could be made easier to digest, for example by adding a break and splitting up session content.

- Various claimants spoke about having limited digital skills and would prefer information in a physical format, including paper handouts in the session.
- Guidance could be developed for staff to tailor the session information to different groups or those with low levels of English.
- Improvements should be made to follow-up activity, given that the MOT consists of a single session: consistent follow-up work would help to ensure the potential impact of the session is not lost.

While there was positivity from staff and claimants about the MOT's perceived impact, there were also claimants who appeared to be unconvinced by the positive messaging on older workers. Strategies could therefore be developed to help claimants address perceived barriers and take advantage of the support covered in the session. While it is difficult to assess how far the MOT by itself may improve outcomes, the longitudinal research suggested near the end of the report may help to assess the MOT's longer-term impact.

Contents

Executive summary	3
Author Details	9
Abbreviations	10
Summary	11
Introduction.....	11
Research aims.....	11
Research methodology.....	11
Main findings	12
Conclusions and recommendations.....	15
1. Introduction and methods	17
1.1 Introduction.....	17
1.2 Research aims.....	17
1.3 Research methodology.....	18
2. Findings.....	20
2.1 Referral and recruitment to the MOT	20
Recruitment approaches	20
Challenges in recruitment.....	21
Voluntary or mandatory?	22
What claimants were told before the session	22
2.2 Delivery of sessions.....	23
Facilities and practicalities.....	23
Staff training and guidance.....	25
Team facilitation	26
Encouraging engagement	28
2.3 Session content	30
Pensions and financial planning content	31
Health and Wellbeing content.....	32
Work and Skills content	33
2.4 Tailoring the sessions.....	35

2.5 JCP Midlife MOT and UC regimes.....	37
2.6 Staff follow-up after the sessions.....	37
2.7 Claimant follow-up and actions after sessions.....	39
2.8 Barriers to taking action	41
Digital barriers and accessibility of the session	42
Wider barriers	42
2.9 Changes in outlook.....	43
2.10 Tangible impacts of the session	45
3. Conclusions and recommendations.....	47
3.1 Conclusions	47
3.2 Recommendations.....	49
3.3 Suggested further research	51
Annexes.....	52
Annex 1: JCP Midlife MOT Theory of Change.....	52
Annex 2: Sampling	54
Annex 3 Sample characteristics	55
Annex 4: Analysis	58
Annex 5 Methodological limitations and ethical considerations	59
Annex 6 Reporting conventions.....	59
Annex 7 Observation Template:	60
Annex 8 Topic Guides	62
Claimant Topic Guide	62
50Plus Champion Topic Guide	66
Work Coach Facilitator Topic Guide	69
Annex 9: Coding framework for interview data	72

Acknowledgements

This research was commissioned by the 50Plus Choices Analysis Team in the Labour Market Analysis Division (LMAD) in the Department for Work and Pensions (DWP). We are extremely grateful for the guidance and support offered by Millie Gallimore and Dan Jendrzewski from LMAD, and Jo Hirst from the Labour Market Delivery Team.

With thanks to Ros Xavier, Andrea Kirkpatrick, Bruce Filer, Corey Birkett, Tom Phillips, Claire Wardman, Emma Lilley, Ruwani Fernando, Ian Briedis, and Cindy Brooks for their help and support.

Many thanks also to Dr Emilie Whitaker for sharing her expertise on observational methods, steering the observations work, and creating the observation template.

Finally, we would like to thank the participants of this research, for giving up their valuable time to take part in interviews and allowing us to carry out observations in Midlife MOT jobcentre sites.

Author Details

This report was written by Mark Turner, Adam Wells, Ciara Lewis, and Adam Robinson; all are researchers from DWP.

Abbreviations

BAU	Business as usual
DCE	Disability Confident Employer
DEA	Disability Employment Advisor
DWP	Department for Work and Pensions
EA	Employer adviser
ESOL	English for Speakers of Other Languages
FSF	Flexible Support Fund
IWS	Intensive Work Search
JCP	Jobcentre Plus
LA	Local Authority
LMAD	Labour Market Analysis Division
LT	Light Touch
MOT	Jobcentre Plus Midlife MOT
NCS	National Careers Service
SWAPs	Sector-based work academy programme
ToC	Theory of Change
UC	Universal Credit
WC	Work Coach

Summary

Introduction

The JCP Midlife MOT aims to help Universal Credit claimants aged 50 plus to consider ways to overcome barriers to employment; understand the benefits of improving earnings and saving potential; and improve their retirement planning.

The MOT is delivered to claimants as a single facilitator-led group session, lasting up to 90 minutes. The sessions are based around three main subject areas: work skills and training; health and wellbeing; and finance (pensions and future planning).

The MOT was originally delivered by 50Plus champions, as part of their role, with an initial aim of offering up to 8,000 places per each year. Claimants were referred from January 2023 and the first sessions started in February 2023. In October 2023 funding was secured to offer up to 40,000 places in the year 2024 and delivery shifted from 50Plus champions to Work Coaches to enable delivery of more sessions.

Research aims

This research aimed to explore staff and claimant experiences and perceptions of the JCP Midlife MOT. This will help to identify any improvements needed to the structure and delivery of the sessions, particularly given the change in delivery from 50Plus Champions to Work Coaches and higher referral numbers. The research will also help with prioritisation decisions for the next Spending Review.

This research also sets out to determine whether there is merit in conducting a more in-depth and larger-scale qualitative research project aimed at exploring the perceived impact of the scheme.

Research methodology

A qualitative methodology was used to provide in-depth insights into the perspectives of claimants, session facilitators, and 50Plus Champions involved in the Midlife MOT delivery. The study involved fieldwork in four district areas in November and December 2024. There were three complementary work strands: 8 session observations during visits to JCPs, 20 virtual interviews with staff, and 24 telephone interviews with claimants, allowing for a diverse range of views to be explored.

Observations of sessions enabled the researchers to see how the MOT was being delivered on the ground, and any issues faced. We also spoke informally to facilitators and claimants during these JCP visits to get their views on the sessions. In these conversations we asked facilitators how they found delivering the sessions,

including the sessions we observed, and we asked claimants what they thought of the session they had attended, including how useful they found the information.

Claimant interviews explored how the MOT has influenced their perceptions about planning and preparing for later life in terms of their skills and work; health and wellbeing; and pension/financial planning. These interviews also examined any actions claimants had taken as a result of the session they attended. Staff interviews investigated the referral process, how sessions were delivered, thoughts on what was working well, how sessions could be improved, and how useful and effective staff thought the sessions were.

Main findings

The following section contains the key findings on what is working well and where improvements could be made to the delivery of the JCP Midlife MOT. It also includes findings related to the content delivered in the session, how the session is followed up by staff and claimants, and the potential impact of the session.

Recruitment and referral of claimants to the JCP Midlife MOT:

The JCP Midlife MOT is voluntary and work coaches used different methods to inform 50 plus UC claimants about the intervention and enrol them onto the session. Staff said that face-to-face recruitment allowed them to 'sell' the MOT to potential attendees and encourage take-up. Claimants in this age range were generally easy to recruit to the session, according to some of the staff we spoke to. However, there were challenges in recruiting some claimants, such as poor take-up among those with limited English and homeless claimants, or those who had moved to UC from legacy benefits. It was also noted that not all attendees appeared to be suitable for the session: an attendee with a learning disability was interviewed and said they would have preferred a one-to-one appointment instead of the group session. Attendees with very limited English were also observed in sessions, who did not seem to understand what the session was about or the information given.

Claimants were generally told the MOT included pensions advice, which was seen by staff as a main selling point of the session. However, few claimants expected the content on work, skills, and health-related support, suggesting that communication of the aims of the MOT could be clearer.

Facilities, resources and practicalities:

Although facilities for running sessions were generally adequate, MOTs were sometimes held in less-than-ideal spaces, such as noisy open-plan areas or slightly run-down or cramped rooms. A session can last for up to 90 minutes and some claimants wanted a break in the middle, as they said that this is a long time to remain focused.

Facilitators typically relied on the PowerPoint slides provided to them and sessions involved mostly oral presentation of the information on these slides. However, there was a lot of information to take in and some claimants said that physical handouts would have helped with following the content. Various support options were mentioned in the session, such as information about local volunteering opportunities or digital skills courses. Claimants were typically sent links to this support via their online journal, after the session. However, due to a lack of digital skills, some claimants wanted physical handouts with listings of the support to take away with them immediately after the session. Some claimants said that they were also still waiting to be sent the links.

Facilitating the session:

Sessions were generally delivered by at least two facilitators who were typically 50 PLUS work coaches. This team effort worked well and allowed facilitators to play to their strengths and help each other deliver the content. Sometimes the team was larger and included an Employer adviser (EA) and/or a Disability Employment Adviser (DEA), who were able to provide details on local opportunities and health-related support. External speakers could also be brought in to talk within a session, including local training and skills providers. These providers were generally popular with claimants, however, staff told the researchers it could be difficult to arrange for these providers to come in to speak, meaning this did not often happen.

Facilitators generally said that they received good support, training and guidance from 50Plus Champions and staff with more experience of delivering the sessions. This meant that they felt confident about delivering the sessions. Claimants also said that facilitators were knowledgeable and appeared confident when delivering the sessions. However, there were facilitators who said that they had not received training: they were simply given the slide pack to present.

Facilitators used various 'soft skills' when presenting the sessions, to inspire claimants and try to make the MOT as effective as possible. For example, some facilitators had reached pension age and they used themselves as an example of someone who had chosen to continue working at the jobcentre. This appeared to be a successful way of connecting with claimants and encouraging engagement. However, researchers saw limited interaction in some sessions and engagement levels depended on who turned up, according to facilitators.

Session content:

The sessions contained sections on pensions and financial planning; health-related information and support; and work and skills, all of which was viewed as useful by at least some claimants. Pensions content received the most positive feedback and appeared to be the most valued according to facilitators and claimants. Staff said that claimants typically had limited prior knowledge of pensions and claimants reported that they had checked their National Insurance contributions and investigated details of their work-place pensions after the session.

The content in the session on staying healthy was seen as less relevant to those in good health, and some claimants with long-term health issues reported that they were already aware of the health information provided in the sessions. However, sessions also alerted claimants to workplace adjustments and how to search for Disability Confident Employers, which was useful to some claimants. In addition, when DEAs helped to facilitate the sessions, claimants with health conditions valued this because of their in-depth knowledge on the work-related support available.

The work and skills content was well received by staff and claimants. For example, it signposted claimants to the Flexible Support Fund, Access to Work, SWAPs, help with CVs, and training opportunities, which claimants valued. However, while the sessions helped to break down perceptions that age is a barrier to employment, there was resistance, with some claimants saying employers are not older-age friendly in their experience. Some claimants who had had more senior roles also said the information in the session was too entry-level.

Tailoring the session:

Facilitators often added useful local information about employers or courses and some tailored information according to the particular claimants who attended. For example, a facilitator said that they would ascertain whether attendees were looking for desk-based roles and include relevant information accordingly. Another work coach facilitator said that the MOT should also be tailored to different communities, including different ethnicities and those with ESOL needs.

Staff follow-up after the session:

The MOT is a single group session and staff reflected that to maximise its effectiveness; it needs to be followed up on a one-to-one basis by a claimant's usual work coach. However, follow-up of sessions varied, particularly in claimants' next work coach appointment. Sometimes claimants' next work coach appointment was a short telephone call in which the work coach did not mention the MOT session at all.

Claimant perceptions and follow-up:

The session encourages claimants to plan and prepare for later life and to take action to improve their financial situation. Some claimants interviewed said that they felt more enthusiastic about their future after the session. Some claimants took action after the session for example, by checking their pension, following up on work-related support, or looking into training opportunities. However, not all claimants interviewed were intending to act or said that the session had an impact. There were also those for whom the information is 'something to think about', who may have had other priorities and concerns, such as dealing with medical matters. Barriers to action included limited mental health support, transport issues, caring responsibilities, and a lack of jobs.

Tangible impacts of the session:

This research found that, although the MOT could encourage a more positive outlook, assessing tangible impacts and outcomes of the sessions is difficult. This is because claimants may take action, but not for some time after the session. In addition, actions taken by a claimant may not have a longer-term impact: doing a skills course may not lead to employment, for example. Finally, any action or impact may be at least partly due to other factors. For example, a claimant may look into their pension only after hearing about friends or family who are retiring. Further research could investigate the impact of the sessions in more depth.

Conclusions and recommendations

Delivery of the JCP Midlife MOT:

While many areas of delivery appear to be working well, this research found that there are areas where improvements may be possible. For example, the facilities for running the MOT could be upgraded in some jobcentres. More thought could also be given to ensuring the sessions are offered to suitable claimants via the referral process, and to making the content in the session more accessible and tailored to different groups. For example, there were clearly claimants who found it difficult to absorb the information presented in the session, due to language barriers or the quantity of verbal information provided on the three core topics. Some of the information is complex, particularly on pensions, and thought could be given to how to present this and the other content more interactively. This may also encourage more claimants to engage in the session. In addition, various claimants spoke about having limited digital skills and would have preferred information in a physical format.

Follow-up of the MOT by staff:

A possible issue appears to be around how the session is followed up by staff. Some claimants interviewed said they were still waiting for online links to be sent via their journal. Given that the MOT consists of a single session, it is important for it to be followed up in a claimant's usual work coach appointment, but the research suggests this is not always happening. Without this, the potential impact of the session may be lost, especially for claimants with other priorities, those who may have a negative opinion of the jobcentre or department, or those who are not convinced that employers are older-age friendly. This lack of follow-up may suggest a limited connection between the MOT sessions and the core Jobcentre offer within some jobcentres, which might need to be addressed.

Outcomes and impact of the MOT:

Staff were generally very positive about the JCP Midlife MOT and facilitators were enthusiastic about delivering the sessions. Facilitators often felt it improved claimants' outlook and ability to plan and prepare for their future, particularly around pensions. Claimants interviewed tended to agree, and some acted after the session, by checking pensions, enrolling on skills courses, or asking to speak to a Disability Employment Adviser, for example. However, there were claimants who said the session had no impact on them, or who seemed resigned to retiring and appeared unlikely to act on the information they received in the session.

Wider barriers to actions:

Regardless of how the session was delivered and followed up, there were barriers to claimants taking work-related action, such as limited mental health support, poor transport links, and a lack of suitable jobs in some areas, and some of these barriers may be insurmountable. However, having facilitators with good, up-to-date local knowledge was seen to be valuable and may help to address some of these barriers.

Assessing the impact of the MOT:

The research found that claimants may choose to take action at some point after an MOT session, for example by enrolling on a course, speaking to a Disability Employment Adviser about reasonable adjustments, or checking NI contributions. However, it is impossible to assess how far the session by itself may have been responsible for improving claimants' planning and preparation for later life, or for an outcome such as finding work with a Disability Confident Employer. While it is impossible for interviews and observations to measure the outcomes of the MOT, the longitudinal research suggested near the end of the report may to an extent be able to give an indication of the MOT's longer-term impact.

1. Introduction and methods

1.1 Introduction

This report presents the findings of qualitative research conducted into the Jobcentre Plus (JCP) Midlife MOT.

The JCP Midlife MOT aims to help Universal Credit claimants aged 50 plus overcome barriers to employment; understand the benefits of improving earnings and saving potential; and improve retirement planning. The MOT is delivered to claimants as a single facilitator-led group session, lasting up to 90 minutes. The group sessions are based around three main subject areas: work, skills and training; health and wellbeing; and finance (pensions and future planning).

The MOT session was originally delivered by 50Plus champions and the initial aim was to deliver sessions to up to 8,000 working age claimants each year. Claimants were referred from January 2023 and the first sessions started in February 2023. In October 2023, funding was secured to offer up to 40,000 places in the year 2024 and delivery shifted from 50Plus champions to Work Coaches to enable delivery of more sessions.

1.2 Research aims

This research aimed to explore staff and claimant experiences and perceptions of the JCP Midlife MOT. This will help to identify any improvements that may be needed to the current structure and delivery of the sessions, particularly given the change in delivery from 50 PLUS Champions to Work Coaches and higher referral numbers. The research will also help with prioritisation decisions for the next Spending Review.

This research also set out to determine whether there is merit in conducting a more in-depth and larger-scale qualitative research project, to further explore the perceived impact of the scheme. This larger-scale research may include non-participants and a broader range of staff, as well as partner organisations.

The research aimed to answer the following research questions (RQs):

RQ1: What is the underlying theory of how the 'light-touch' JCP Midlife MOT will support claimants to prepare for later life, and how can these changes be measured in the short-medium term by DWP?

RQ2: What is working well and where can improvements be made to the delivery of the scheme?

RQ3: Has the JCP Midlife MOT influenced claimants' perceptions about planning and preparing for later life in terms of their skills and work, health and wellbeing, pension and/financial planning and if so, how?

RQ4: What further qualitative research would be valuable to enable DWP to explore the perceived impact of the scheme.

1.3 Research methodology

The researchers used a qualitative approach to provide in-depth insights into the perspectives of claimants and session facilitators, including 50Plus Work Coaches, Employer advisers (EAs), and Disability Employment Advisers (DEAs), as well as 50Plus Champions involved in JCP Midlife MOT delivery.

The fieldwork took place between November and December 2024. The study involved four district areas, and included three complementary work strands, each addressing different priority lines of enquiry, namely:

- Observations of 8 JCP Midlife MOT sessions – 2 per district area;
- Interviews with 20 staff (session facilitators and 50 PLUS champions) – approximately 4-5 per area, during visits to JCPs or via MS Teams;
- Telephone interviews with 24 claimants – approximately 6 per area.

One of the District Areas ran fewer sessions during the fieldwork period and therefore there were fewer claimant interviews in this area. The other three areas made up the numbers for the interviews.

The sample allowed for a sufficiently diverse range of views to be explored, given the limited resource available for the research.

Observations of sessions during JCP visits:

Observations of sessions meant researchers could see how the JCP Midlife MOT was being delivered on the ground; any delivery issues faced; how attendees engaged with the session; and interactions between attendees and staff. Being in situ allowed the observers to understand the context of the MOT sessions and describe in their notes how the context impacted on MOT delivery. The observers also saw how the content of the session varied from one JCP to another, and any tailoring of the session, e.g. to make it more relevant to the local area. It is important to note that there were at least two and usually three observers in a session. This meant that the observers could compare their notes after a session and check their interpretation of observations. The observers' notes on their interactions with staff and claimants, observations of action, and reflections on encounters were the data, and the observers were themselves the research instrument. See the appendix for the observation template, which researchers used to collect observations data, and details on how the observation data were analysed.

Site visits also included on-the-spot informal discussions with staff and claimants. In these conversations, the researchers asked facilitators how they felt about running the sessions. The researchers then spoke to facilitators immediately after sessions, to get their feedback and reflections. The researchers also spoke to claimants after

sessions to get their thoughts on the session and how they intended to use the information provided.

Interviews:

The interview data complemented the data from the research visits and observations of MOT sessions.

Claimant interviews took place over the phone and were conducted within two weeks of the claimant's session to minimise the risk of details of the session being forgotten. This period also allowed the claimant time to reflect and potentially act on advice given in the session. Interviews were in depth, lasted for around 40 minutes, and were recorded with a dictaphone to help with note taking. The interviews explored how the JCP Midlife MOT has influenced claimants' perceptions about planning and preparing for later life in terms of their skills and work, health and wellbeing and pension/financial planning.

Staff interviews lasted around an hour and were mostly conducted over MS Teams, and transcribed, using MS Teams auto-transcription with staff agreement. Several staff interviews were also conducted in situ during visits to JCPs. Interviews explored staff experience of the referral process, their confidence in delivering the sessions, and their thoughts on what is working well with regards to delivery and how it could be improved.

See the appendix for the interview topic guides, details on analysis, and the coding framework for the interview data. Interview themes were discussed in a workshop after fieldwork was completed. These themes were used in the development of the following findings.

2. Findings

This report uses a combination of observation data, in-depth interview data, and quotations collected during the fieldwork to evidence findings. Specific observations from different visits are used to illustrate key findings. However, the observations mentioned typically refer to patterns seen across several of the 8 jobcentres visited. Significant themes are identified in text boxes and pull together core motifs based on the experiences of staff and customers within sites. The observation and interview data complement each other in the report, with the interviews adding further examples and weight to the findings from the visits.

2.1 Referral and recruitment to the MOT

The JCP Midlife MOT is a voluntary session and this section looks at how staff identified and referred claimants they felt would benefit. It covers the different recruitment approaches staff used, challenges they faced in trying to recruit certain claimant groups, whether staff and claimants understood that the MOT was voluntary, and what claimants were told about the session beforehand.

Recruitment approaches

50Plus staff explained how they would work together to identify and refer claimants to the midlife MOT. This worked well because the majority of 50Plus customers typically fell under the caseload of the 50Plus team. Several staff noted that it worked well to try and recruit claimants during the early stages of their UC claim. At their first commitment appointment, for example, they would inform claimants that the MOT will provide information about their pensions, health and training opportunities.

“So, we try to, at the first commitments appointment, if they're over 50, we say, you know, we run these sessions, we think you'd find it really useful.” [Staff member]

Other jobcentres identified and informed every new 50Plus claimant about the MOT at the end of the new claim stage. There were several cases where claimants either asked their work coach about the MOT or were curious about content that was relevant to the MOT, and therefore their work coach referred them to the programme.

The majority of staff reported that they used face-to-face approaches for recruitment. They said this worked well because they could ‘sell’ the MOT and tell claimants they had been specially selected. Staff also said that claimants would find it easier to decline the MOT via online journal as opposed to face to face.

“We always do it face to face because obviously if you’re gonna ask someone to participate and or attend a session you gain better commitment when you do it face to face.” [Staff member]

Other JCPs sent bulk UC journal messages to claimants instead, outlining the content of the MOT to everyone aged 50 and over. In one JCP with high caseloads, staff reported that this made it easier to increase awareness of the MOT. Following this, however, work coaches would also raise the MOT in one-to-one sessions for particular claimants. Recruitment via video call also worked well when recruiting claimants with health issues, according to a staff member.

Challenges in recruitment

Staff mentioned that claimants were sometimes put off by the idea of a group session because they might be expected to speak or be involved with a group activity. However, gentle encouragement helped to achieve referrals.

In interviews staff noted that there were specific claimant groups that were more challenging to recruit, including longstanding customers and/or those who had moved over from legacy benefits to UC. A staff member reported that they believed legacy benefit claimants were harder to recruit because they had previously had no interactions with the jobcentre and had a negative perception of jobcentres which made them ‘defensive’. There was also said to be poor take-up among vulnerable groups such as homeless claimants, and low among self-employed claimants and those already in work:

‘Maybe people who are who are working, for example, and they’ve got their working zero-hour contracts, sometimes it’s a bit difficult getting them in.’ [Staff member]

A member of staff noted that uptake for claimants with English for Speakers of Other Languages (ESOL) needs was poor. The staff member had not tried running an MOT in another language or with an interpreter but would have found this an interesting approach to test, given the large sub-ethnic group demographic of their district area. Some staff felt the MOT could be improved by catering to a more diverse group. That said, it was also the case that not all attendees appeared to be suitable for the session: an attendee with a learning disability agreed when the interviewer asked them if a one-to-one appointment instead of the group session would have been more suitable. ESOL attendees with very limited English were also observed in sessions, who did not seem to understand what the session was about or the information given.

The summer was challenging for recruitment and facilitating sessions, because of the high proportion of staff on leave, according to a 50Plus Champion. However, the Champion gave each site autonomy to complete their targets across the year, as opposed to each month, to account for staffing capacity, which was well-received.

Voluntary or mandatory?

Nearly all staff were aware that the MOT is voluntary. However, staff described techniques to persuade claimants to sign up.

“To be honest, we tend or try not to give them the option to say, “No I don't want to go,” we just say, “we think it's going to be really beneficial for you. You know you're not busy next Friday or you know you can come along.” [Staff member]

However, one staff member reported that they believed the session was mandatory and that this contributed to good attendance. This staff member was involved with facilitating the session but not organising and setting it up.

While most claimants reported that they knew the sessions were voluntary, there were a significant number in the Intensive Work Search (IWS) regime who felt that they had to attend the MOT. One participant was told in their UC journal that the session was mandatory.

“I had to go anyway; they said it was compulsory. The work coach explained that stuff in my journal was mandatory. It came through on the Monday, by Tuesday I was in there.” [Claimant]

A potential implication of claimants thinking it was a mandatory session was a lack of engagement from some of the attendees. An observer noted during one session that:

‘There seems to be some confusion from claimants whether this a voluntary session or not (seen at other sites too), in turn some claimants feel obliged to turn up and were visibly not interested in the session (often sighing or looking at phones).’ [Observer notes]

Another claimant believed that the session was voluntary, however once they had agreed to attend, they felt that they could not opt out. They also thought that they would have been sanctioned if they did not attend. This suggests that some may view the persuasive techniques used by staff as slightly coercive and that communication of the voluntary offer could be improved.

What claimants were told before the session

Most staff said that regardless of a 50 plus claimant's background, pensions information was a motivating factor for signing up to the MOT, and that this worked well as a 'selling point'. Claimants were generally told that the session primarily included pensions advice, information and support, according to staff and claimants. However, only a few claimants reported that they expected, or were told, that the MOT would provide health and work/training support.

“I understood it would include advice [on] pensions, financial matters etc, nothing more than that.” [Claimant]

On the other hand, one participant expected employers to be at the MOT session, which was not the case in their session. This suggests information given prior to the session could be improved in some cases.

Another potential factor in recruiting participants is the branding of the session. Staff and claimants regularly expressed negative opinions about the name ‘Midlife MOT’. This was seen as patronising and suggested to claimants that there is something wrong with them that needs to be fixed. Furthermore, some staff and claimants interviewed suggested extending the session to those much younger than 50 plus, because information on pensions would be useful, for example. It is noted that these claimants would not be middle-aged, which would make the name inappropriate.

2.2 Delivery of sessions

This section examines what was working well and where improvements may be needed to the delivery of the JCP Midlife MOT. It covers the facilities used in Jobcentres to run the MOT sessions; training and guidance received by session facilitators; the staff involved in facilitating the sessions; and the techniques the facilitators used in sessions.

Facilities and practicalities

The MOT was designed for groups of 12 to 15 attendees. Observations and interviews suggested that session sizes varied within and between districts, with staff saying sessions often contained 8 to 12 participants. Researchers were told by staff that smaller sites did not have big enough rooms for larger groups. However, claimants themselves did not recognise space as an issue and in locations with smaller rooms staff still managed to run sessions. Some staff believed that smaller session sizes were also able to foster more productive discussion:

‘...rooms are too small for the sessions, ...but actually, some of the best sessions I’ve been in are small sessions where people have just engaged with each other ... to me I’d be less confident speaking out in a group of 15 than if there were 4 or 5 people.’ [50Plus Champion]

Claimants also said they had been in sessions as small as four people and found these sessions helpful.

The guidance for running the MOT states that the frequency of the sessions may vary across districts. Interviews with staff suggested that the frequency of sessions differed within and across districts from between twice a month to quarterly. Some sites held less frequent sessions in rooms outside the jobcentre, in hotels or council buildings for example, to accommodate more people.

MOT sessions were intended to last from 60 to 90 minutes, according to the guidance. Although researchers observed a 40-minute session, staff and claimants

confirmed that sessions usually lasted from 60 to 90 minutes and believed this was long enough. A 50Plus Champion felt it may be helpful to split the session into two to three parts, relating to the core topics, on different days:

'It should be in stages. I think you would get more value out of it if maybe you split it into the three pillars [sections], the work, health and pension.' [50Plus Champion]

However, other 50Plus Champions said there may be drop-out between sessions if it was split up.

In their observations researchers saw that sessions may be held in less-than-ideal spaces, and across all four districts studied, staff mentioned issues with facilities in some jobcentres. In one site observed, the jobcentre as a whole appeared to be run down and colourless, and there were missing ceiling panels in the main areas. The room for the session itself was a computer room with no natural light, more than filled to capacity, and the door had to be propped open for security reasons. This meant there was a lot of noise from outside, which the researchers found distracting. It could be speculated, therefore, that at least some of the attendees also found this distracting. In addition, there were many job posters around the room but most of the jobs had expired. These posters mostly had photos of young and photogenic people, while the few posters depicting people aged over 50 were care or health related.

Another jobcentre where observations took place was light, spacious and modern. The session was held in what felt like a seminar room, with space for about 20 chairs and a large monitor for presentations. However, the chairs were uncomfortable (with no padding) and the researchers saw claimants getting restless in their seats. At the start of the session, there was light joking between the researcher and a claimant about who would get to sit on the padded seat at the back of the room.

Sometimes staff seemed to make light of the less-than-perfect venues, before going on to imply there were inadequacies, as shown in the example in the box below. In this and the examples mentioned above, observers felt that these shortcomings may affect the claimant experience, their impression of the service, and possibly the likelihood of them taking action after the session. At times the observers had the impression that a venue and its facilities were okay but not perfect.

The makeshift facilities

'As a whole it's great, it's a nice office. Doing the session here – it does the job, sometimes it gets quite loud, with traffic and people coming and going. Yeah, it's okay, sometimes the wi-fi actually goes down in the JCP' [informal interview]

In the site mentioned in the quote above, the session was held in an open-plan area near the entrance of the jobcentre. A projector was placed on a temporary table and the slides were projected onto the wall, rather than a screen. It started out quietly enough, around 10 in the morning. However, other (Business as Usual) claimants to the jobcentre soon started to arrive and

noise levels built up. We could hear the security guards directing people. At times we found it difficult to hear attendees in the session when they had questions – the noise was a distraction for us researchers, and we suspected it was for the attendees too.

Once all 12 attendees had arrived, the space seemed quite cramped. The space itself was separated from the rest of the JCP by whiteboards (showing local SWAPs) to make it semi-private. However, these were pulled to the front of the space at the end of the work section, to show the SWAPs, making the area seem even more open. *[Adapted from observer notes]*

Some claimants also reflected in interviews that facilities were not always appropriate for their needs. For example, some stressed the importance of having comfortable seats given the session's length, corroborating the observation mentioned above. Claimants across the districts said sessions would have been better if tea and coffee had been provided before the session, which would also have allowed for an ice breaker. Some also wanted a break in the middle, due to the session's length. This would have allowed time for claimants to absorb information and given them a break from sitting for a long period. Other claimants mentioned that they were unable to use the toilets:

'Yeah, there's one gripe I have got, its maybe to do with that JC. The problem is that they don't let you use the toilets.' *[Claimant]*

Staff recognised that not offering access to toilets may put some claimants off attending the session or mean claimants leaving partway through. Additionally, some sites had to hold sessions on the 1st floor and did not have access to customer lifts, which meant that, according to staff, many claimants were not invited to the session because they were unable to use the stairs.

Staff training and guidance

Generally, the Work Coaches said 50Plus Champions were heavily involved in training and supporting new facilitators before they delivered their first session. Typically, Champions would go through the presentation slide by slide with facilitators and discuss session content. Additionally, Champions would attend the first 1-2 sessions delivered by new facilitators to give them pointers and support. Facilitators said this was an effective training method, and customers said staff presented in a confident and knowledgeable manner.

Work coach facilitators also received support from other work coaches who were more experienced in MOT delivery. They also said that they had learned from delivering the session, including details about pensions and health-related support. This suggests that the session may help to improve wider JCP services.

'I think it's very effective. I've learned a lot delivering, you know, so there's things that I didn't know about pensions.' *(50Plus Work Coach)*

However, not all facilitators received this support and some suggested that they had received no formal training and were only provided with the presentation slide deck before their first MOT session. Some also suggested the training was superficial and focused too heavily on how to deliver presentations and not enough on the content itself, meaning they lacked depth in their understanding.

Team facilitation

Although the research team observed a session which was delivered by a single work coach, researchers typically saw multiple facilitators delivering sessions. Staff in all four districts confirmed in interviews that two or more facilitators were often involved. The researchers saw sessions where this was a ‘double act’ with two 50Plus work coaches. In one site a younger more tech-savvy work coach demonstrated digital resources, showing attendees how to filter for Disability Confident Employers. In the same site an older work coach took on the role of “*storyteller*”, using his experience as a pensioner who had chosen to continue working to illustrate the points they were making. The “*storyteller*” work coach took his time and paused for effect, telling the occasional joke to try to engage the attendees. The younger work coach jumped in now and again to add technical detail about pensions, or to ask attendees if they could live off the state pension, for example.

At another site the lead facilitator of the pairing had only just started to deliver the sessions, while the other facilitator was a youth worker who was covering for a 50Plus work coach. Although the youth worker was not a 50Plus work coach, they used their local knowledge to speak about SWAPs, training opportunities and local jobs to support their co-facilitator.

Some districts also invited Employer Advisers (EAs) and Disability Employment Advisers (DEAs) to sessions to provide extra information. Each led on their field of expertise: the EA talking about work and skills, the DEA about health-related support, while the 50Plus Work Coach spoke about pensions. They would jump in to help each other with extra information, showing that they were invested in the session and attendees. A work coach facilitator recognised the value of having this wider team effort and said that this was normal in their jobcentre:

‘It’s normally like that – with the team of us all delivering our own parts of the session. It was good having the DEA with their knowledge of health issues and our EA knowing about work. It’s nice having people who are aware of those different sections.’ [informal interview with a work coach facilitator]

There was typically good humour across sites among the facilitators and they would sometimes play off each other, as seen in another jobcentre where the DEA presented:

50Plus Work Coach: ‘Can I just add, if you do have a health condition, the doctors have a health and wellbeing service.’

Disability Employment Adviser: ‘Stop stealing my lines!’

From visits to multiple sites, researchers observed that facilitators working together as a team helped with delivery of the sessions. It appeared to add a more human dimension to the sessions, possibly making them seem more relaxed and less like a fixed presentation. Observers felt that it also showed to claimants that there was interest in them and that they were valued – that there were resources (staff) focused on them and their specific needs, something which claimants also said in interviews.

In another jobcentre the researchers visited, sessions were normally held in a room just large enough for about six attendees and one facilitator: a 50Plus work coach. After securing a much larger room for the session being observed, the jobcentre Deputy Manager, EA, and DEA also decided to attend as an ‘experiment’, and they also invited a local training provider to speak. This larger team took the pressure off the usual 50Plus Work Coach facilitator and the experiment was seen as a success by the team of facilitators. The researchers felt that this turned the session into an engaging panel discussion that was valuable to attendees.

Claimants interviewed across districts appreciated the inclusion of additional staff and often regarded them as having expertise in pensions or health, for example. However, claimants often did not know the roles of presenters, and some suggested they needed to introduce themselves better. Furthermore, several 50Plus customers with long-term health conditions did not recognise the DEAs and said they had not been in contact with them before. This suggests the MOT session may act as important signposting of the DEA role for claimants.

Generally, 50Plus champions played a supportive role and occasionally attended sessions but did not facilitate. However, in one district we saw that a 50Plus champion still led the sessions. They were supported by EAs and DEAs as well as a Work Coach facilitator who played a slightly less active role compared to other districts. The 50Plus champion would help by providing more detailed and technical information on pensions. More typically across the districts, the 50Plus Champions also played a role in building relationships with partnership managers and linking provisions into sessions.

Providers typically invited to sessions were local employers, and training course and digital skills providers. However, staff said it was difficult to include external providers while keeping sessions the same length. Some staff also said that bringing in providers was challenging alongside their other responsibilities and added additional workload. It was therefore uncommon for external organisations to be invited. Having employers in the session was said to show that there were positions available for 50Plus claimants. External providers also appeared to change the dynamic, as we saw in one of the sites we visited, and this was echoed by a facilitator:

‘Obviously the provider knows their job and they’ll be able to answer them accordingly, that really triggers them and motivates them because I think coming from the provider is certain level of passion because they work for the organisation and they can relay that better than we can.’ [Work coach facilitator]

Claimants believed it was useful when external providers attended sessions and at one visit the observers saw multiple claimants approach a skills provider afterwards to sign up to training courses.

Encouraging engagement

In one of the visits the work coach facilitator said to researchers that many of the 50 plus claimants had not worked for years and so it was necessary to encourage them. Across districts the researchers observed that session facilitators encouraged attendees to view their situation differently and take action. The researchers saw that the facilitators were good at relating to the claimants, putting themselves in their shoes, minimising perceived differences between them as far as possible, and encouraging them. Their message was one of motivation: *'Don't sit on it'* one facilitator said regularly, to encourage attendees to take action, to not procrastinate, for example when checking on private pensions. *'Always ask'* said another, urging attendees to come forward if there was anything they needed.

One of the facilitators, an EA, encouraged attendees to think about their transferable skills, mentioning everyday tasks such as being a mum, budgeting for the family, childcare, driving and DIY: the EA was keen to get across that these were not to be forgotten about. Both facilitators in another session tried to get attendees to see their situation more positively. *'Getting the interview is half the battle'* said one in relation to SWAPs, while the other: *'You're not too old to try and learn something new. Before you know it, you'll be just as quick as the young kids'*, in relation to digital skills training.

Across all districts, the observers saw that one of the most effective methods used by facilitators to make sessions more engaging was to use their own personal experiences. Staff commonly used examples around their own health or work experience to make sessions more relatable. One example observed was a work coach facilitator who spoke in a session about being off work for some time with a major health issue, and the negative impact this had on their mental health. An observer noted that this personal example seemed to bring attendees on board and helped to develop better rapport and trust. The observer also felt that this example illustrated the MOT content in a more impactful and engaging way. Facilitators said that they removed the usual formality of the jobcentre when presenting and aimed to talk to claimants on a 'human level', as exemplified in the box below. This combined with the encouraging tone gave sessions the feel of a pep talk:

The pep talk...

'...it's good to be able to connect with them at a human level... We talk about our relatives, our own personal experiences...' [informal interview with a facilitator]

In different visits to jobcentres researchers saw how facilitators tried to connect with attendees in the sessions. They used themselves as examples, spoke about their own health conditions and lives. They were portraying

themselves as being no different from their customers – they'd been through similar situations, they knew what it was like. They spoke earnestly and appeared to believe in the purpose and value of the session, and the agency of the attendees. The facilitators were doing their best to encourage, rather than wield a stick, and they would enthusiastically point out the virtues of older workers.

A few of the facilitators were themselves pensioners and they made much of the fact that they were still working – that they had chosen to continue working because of the social and mental health benefits they said it brought. One of them mentioned *'They are looking for us,'* referring to employers who actively look for older workers. The use of the word *'us'* aimed to draw the attendees in – the facilitator was identifying with them. Claimants and staff suggested in interviews that it was particularly effective when facilitators were over 50 themselves. In this way, staff attempted to break down perceived barriers to work and stigmatisation around claimants' age. The approach of the *'can do'* attitude also appeared to be effective for claimants with health conditions and claimants mentioned in interviews that they left the session feeling more positive:

*'...yes, it's made me feel more motivated, cos I struggle with my arthritis really bad, especially in the winter. Erm [pause], cos sometimes I've thought I'll never get a job, but now they've sort of motivated me to think I **could** do something.'* [Claimant]

Sometimes the facilitators needed to address prior negative experiences and preconceptions, using personal examples. For example, a work coach facilitator told the observers during a visit that she shared her own experience of volunteering before taking on her current job at the jobcentre. She would explain to claimants that they were *'getting something out of it', including experience*, and *'a route to a good job'*, to counter perceptions that volunteering was a *'no-go area'* because it is unpaid.

Claimants also believed staff were more compassionate than usual in the sessions, making it easier to talk to them:

'...the session was friendly and not coercive or demanding. It was much more about providing information for you to use if you wanted to rather than instructions that you had to do this and that.' [Claimant]

During the sessions some staff said that stopping for questions regularly or encouraging claimants to jump in and ask questions fostered productive discussion and engagement. The staff members believed that allowing claimants to say what they want to say and treating them as part of the session empowered them to engage further and add to each other's experiences. Claimants agreed and found natural discussion with staff and other claimants valuable, saying they benefited from getting out and hearing from and seeing others:

'As well as getting the information from the presenters, other people gave their contributions. They're in a similar situation so what they're gonna say is of value.' [Claimant]

Staff often stressed the importance of getting the 50Plus group together in person, allowing them to see they were not alone, corroborating the point above.

On the other hand, staff said that attempting to force claimants to engage in the session was not effective. In particular, facilitators believed that the 'group discussion' slides were artificial and discouraged claimants from interacting. The researchers observed that some facilitators only briefly used these slides, skipped over the group discussions altogether, or removed the slides altogether. However, other facilitators came up with creative ways to change the format of the group discussion slides, according to a 50Plus Champion, such as giving attendees pen and paper to write down their thoughts and present these to the group.

Across all districts staff said that engagement with the session differed each time and depended on the claimants in the room. Although it may work for some claimants, several observers thought that the positive and enthusiastic approach may be viewed by others as making light of a challenging situation. In several sessions, for example, observers felt that claimants may have faced barriers that were not considered in the session, or that the encouraging tone may have ignored the power dynamic between staff and claimants. In some visits observers also saw claimants who challenged the positive view presented of older employees, based on their personal experience. However, facilitators were sometimes able to reassure these claimants (see the SWAPs example in the work and skills content section).

It is inevitable that the session will not cover everything that claimants will want to know. In multiple jobcentres the researchers observed the value of staff answering additional queries immediately after a session, and the friendly and compassionate delivery of the sessions may have encouraged some claimants to stay behind to ask questions. In interviews, claimants said they valued this as it allowed them to ask more personal questions (e.g. health-related to DEAs) or follow-up on opportunities:

'Once the meeting was finished you could go to each one of them that you were interested in and you could talk to them. If you were really interested [you could] put your name down and they would come back and say, 'I've got a course for you'. I'm going to a volunteering one tomorrow'. [Claimant 61+]

However, the researchers noticed on multiple visits that there were also claimants who left immediately after each session. It can only be speculated whether or not these claimants found the session useful.

2.3 Session content

The following sections look at the three core topics covered in the MOT: pensions and financial planning; health and wellbeing; and work and skills content. In summary, pensions content was the most useful for many. However, there were few comments from claimants and staff when asked what was least valuable about the

session. Some claimants recognised that the 50 plus are a diverse group and that not all session content would be relevant to everyone. Some said they already knew a lot of the information but felt that even if content is not relevant to themselves, it may still be useful for others. Some had already looked into pensions or started volunteering before the session, for example. However, they acknowledged that it was still useful to get other information, such as on external training courses advertised by local training organisations.

Pensions and financial planning content

Staff mentioned that much of the feedback they receive on the session is about pensions. Many claimants said that the information on pensions was the most useful.

The pensions section was praised by staff and considered valuable to claimants, particularly information around finding 'lost' private pension pots, National Insurance contributions, Pension Credits and pension forecasts. Staff said this gets claimants to think about their future, see what their financial situation is likely to be and how it can be improved. Many claimants had not seen this information before and seemed surprised by it. Staff said this information was new to many and that this was the first time some claimants had thought about whether they could afford to retire. According to staff, some claimants did not know that their UC would stop when they reach state pension age or that they would have to apply for their state pension:

'I think they are typically quite clueless about pensions, to be honest ... it's quite rare to have someone who has visited all the government websites and has a gov.uk gateway ID.' [Work coach facilitator]

Staff said there were claimants who were reassured on discovering their National Insurance contributions were on track. However, others had made very few contributions and were close to state pension age. A claimant mentioned not knowing that 35 years was the qualifying period for a full state pension before the session. He also knew of people who had not claimed benefits and had not realised their NI contributions would not be paid. In these cases, claimants interviewed realised they needed to think about what work they could do:

'...the realization that I need to knuckle down and work on my future earnings and savings in a more structured way' [Claimant 56-60]

Facilitators also said the sessions stimulated action:

'...it will be a spur to get back into work, whether it be full or part time, that reality bites, we're not there to frighten people, we're just there to enlighten people.' [Work coach facilitator]

The facilitators approached the topic of pensions in a sensitive manner, and a claimant interviewed recognised this, saying that the session allowed them to ask questions about retirement that they wouldn't have felt comfortable asking elsewhere, in a session on pensions not designed for claimants.

Given limited NI contributions, staff said many claimants planned to retire at state pension age but realised they may not be able to if they didn't also have workplace

pensions. However, the session provided good news on this for some claimants: a 50Plus Champion said there were many stories of claimants who didn't know they had workplace pensions until they heard about and used the 'Pension Tracing Service', while a claimant said that a fellow attendee was shocked to discover they had 5 workplace pensions. At the same time, a claimant in one of the observed sessions appeared to have various work-place pensions from previous jobs but said that these did not amount to very much:

'I must have a million private pensions ... I've worked for a lot of employers ... but it's literally a pittance, there's hardly anything actually there'. [Claimant]

This prompted one of the observers to note:

'...what support does it [the MOT] offer to those with no/low prospect of having adequate pensions for retirement – what support might these people need?' [Observer notes]

For some claimants, alongside the session, it may be that hearing about friends and family retiring will prompt attendees to think about pensions and take action, according to a facilitator. This suggests the difficulty in attributing outcomes to the session itself. In addition, while the pensions information appeared to be valuable for many, generally claimants with a strong employment history did not find it as useful, because they already knew about their personal pensions. However, they said the pension section was still a useful reminder.

Staff said the session allowed them to cover pensions in some detail. However, there were claimants who said they were not given enough time to digest information on pensions before facilitators moved on to the next section. We found some claimants still had misconceptions about State Pension age during their research interview.

Health and Wellbeing content

Information around staying healthy as people age was seen as less useful, especially by claimants who considered themselves to be in good health. Some with long-term conditions were already aware of this information and did not learn anything new.

One with a serious health condition implied this information was too simplistic:

'...to me all this 'oh make yourself better' was a bit pointless because it's too late...that's just me personally, other people might have found it enlightening, oh I'm going to do exercise, but me I'm just a realist.' [Claimant]

Some staff also felt that content could be slightly patronising:

"where we're talking about healthy changes ... it just feels a bit like... Where you're trying just, what's it, 'teach people to suck eggs?' Maybe not that but just seems a little bit patronising that part of it." [50Plus Work Coach]

However, a claimant mentioned that despite not getting new information, this section still prompted them to think what more they could do around their health and wellbeing.

Facilitators said that information on moving people with health conditions back into work was valuable, given the 50Plus age range, and was often new. One said the session alerted claimants to their workplace rights and entitlement to reasonable adjustments. Disability Confident Employers (DCEs) and Access to Work were often discussed in sessions, and claimants intended to follow up on these. A facilitator said they demonstrated how to look online and filter for DCEs – something which was also observed in one of the sites. This facilitator also mentioned that the Health Adjustment Passport could help to change mindsets:

‘...it gets them thinking outside the box when it comes to health as well because we cover off the Health Adjustment Passport. So, we’re telling them this is a document for you. Fill it in, it’ll get you thinking about what you might be able to do, taking into account your health.’ [50Plus Work Coach]

Claimants said they found the section more useful when DEAs were present in sessions since they provided in-depth information about the local area (e.g. DCEs) or answered more specific questions. Although the health content may not be seen as the most valuable by some, this may be because claimants are reluctant to talk about their health conditions in a group setting, according to a work coach facilitator. However, the facilitator said that claimants often ask to speak to a DEA after the session and thought the session may prompt these private discussions. A facilitator said that they have weekly ‘meet the DEA’ sessions and that they book claimants on to these after the JCP Midlife MOT sessions. These work well because those with health conditions can see what support is available locally.

The MOT covered a wide range of health and wellbeing topics, including musculoskeletal disorders and the menopause. Male staff said they found the content on the menopause challenging to deliver and would often delegate this to a female facilitator. We observed that male staff tended to gloss over this content if they did present it. It was also said to be more difficult to deliver when there were a small number of women in a male dominated session.

Work and Skills content

Work and skills content was mostly well received by claimants and facilitators:

‘The session can give them a boost if they’ve been applying for jobs and getting nowhere.’ [50Plus Work Coach]

Claimants were interested in volunteering, CVs and having multiple CVs, 50Plus employers, SWAPs (Sector-based Work Academy Programme), digital skills, transferable skills, and external skills courses. Staff said the work and skills section tied other jobcentre services and programmes in well and was effective at signposting information that was new to claimants, including Flexible Support Fund, SWAPs, NCS, apprenticeships, and 50Plus Choices. A recurring theme was the popularity of SWAPs among staff, who felt it was a strong offer for 50Plus claimants:

‘So, considering the SWAPs is one of our main offerings, some customers aren’t aware of it, and I always say that’s my favourite thing that we can offer because you’ve got a guaranteed job at the end of it.’ [50Plus Work Coach]

In their observation notes a researcher wrote that work and skills support in the session was of more relevance to attendees than the content in the session which is more focused on the future, such as longer-term thinking on financial security:

‘...the very strong sell on the local training offer, the courses, the work trials, the work experience and swaps embraced the immediate needs and desires of people in the room. It was almost inevitable that that future focused stuff or being more strategic, is going to take a back seat’ [Observer notes]

Other researchers also observed how claimants would show more interest in the session when SWAPs were mentioned, as mentioned in the example below:

The persuasiveness of a good SWAP

During one visit, participants were perhaps most engaged during the work and skills element of the MOT, and particularly when the airport Sector Based Work Academy Programme (SWAP) was mentioned. The facilitator had detailed local knowledge and practical information about the employer, having visited them herself to check that it was ‘kosher’. She reassured participants that it only took 30 minutes by train from the local station, that the employer provided a 24-hour shuttle bus if there was a train strike, and that that they covered 80% of transport costs. It was a good example because of the breadth of the jobs available, from retail, to greeting, to reception, and catering. As an ‘age friendly’ employer, the facilitator (who was also over 50 herself) commented that she would work there if she could no longer work in her current job. The facilitator also provided a testimonial from a 70-year-old customer who ended up working for this employer after attending a SWAP, who had said that he had ‘never secured a job like that’ and he ‘felt respected’.

Despite this, a participant with no employment history said in the session that it was ‘not all rosy’ and questioned whether he would secure a job in this sector. However, the Employer adviser appeared to bring the group around and reassured them by explaining that it was their personality that was important, and that they would get 3 weeks training as part of the SWAP. Interestingly one participant later signed up for this SWAP.

In interviews, claimants spoke about the information on training courses and some said that they hadn’t realised these were available. They were keen to take advantage of the courses they had heard about and felt that these would help them get back on their feet. Some had already applied for those courses they thought would help them. The research team saw that having a local training provider talk in the session could inspire claimants to take action and look into courses that they offered, and this was also mentioned by a claimant after a session:

'I'm looking at becoming a teaching assistant. [...] I think the big thing was having the training provider there. There was someone face-to-face I could talk to.' [Claimant]

Information on CVs was eye opening for claimants because they were not aware of the need to keep their CV up-to-date or have multiple CVs. A facilitator felt that the content on CVs helped claimants who were trying to return to a jobs market that was very different from what they once knew. The facilitator said the session included helpful conversation about what makes a good CV and the need to include transferable skills to get a different kind of job. A claimant said several signed up for help with their CVs following the session:

"They tried talking to people to get CVs up to date and at the end of the session she got quite a lot of people signed up to do it actually, to get help with their CVs." [Claimant]

More generally, the section boosted claimants' confidence by helping to break down perceptions that their age was a barrier to employment:

'It's given me hope that I can look for more hours, I can do something more, I can get involved in other things. It's actually for me exciting because I'm not ready to retire.' [Claimant]

However, some claimants criticised what they saw as a rosy view of 50Plus employers, saying that their experience in the jobs market was very different. Sometimes these criticisms were successfully challenged by facilitators as mentioned previously (see 'Encouraging engagement' section), but other claimants were adamant that there were age-related barriers. A claimant thought that there were many opportunities for younger people, but that more were needed for older jobseekers. This claimant also felt that employers would not want to take on someone as old as him in the tech industry:

'I think saying that employers are old-person-friendly, no. I'm in tech, and no employer in my experience looks for older people. Maybe I'm being cynical, you can tell me all day long that people are nice to old people, but it ain't gonna happen.' [Claimant]

Claimants who were already proactively looking for jobs found some content in this section less helpful but considered it a useful reminder, for example to tailor their CV to the job role. Others who had held senior roles and had stepped back from work due to health complications sometimes felt that the information was too 'entry-level'. This was because they already had knowledge of work and pensions. However, these claimants still said the information was a useful reminder, appreciated the session for what it was, and would not have changed it.

2.4 Tailoring the sessions

Facilitators explained they would tailor sessions by keeping the 'core messages' of the presentation while adding a 'local twist' to make the session more engaging. 50Plus Champions said that sessions rely on facilitators knowing their 'local patch' to

make information relevant to claimants. This local element involved keeping content current:

'I think it's about making sure that each Midlife MOT delivery is as fresh as possible and is up-to-date, it doesn't have to be different each time, it just needs to be current... you have to make sure that your local knowledge is up-to-date, and you have to do that homework prior to delivering each session.'
[Work coach facilitator]

When EAs/DEAs were invited to sessions they added to the depth and locality of information presented. Claimants often responded well to tailored content and said that this information stuck with them.

Other facilitators tailored sessions according to claimant demographics, such as if a session was all male or female. Some facilitators in one district asked claimants at the start or during the session what their aims were regarding employment:

'...what I tend to do is I go around the room and I ask everybody ... what type of roles that they're looking for and any sort of challenges that they've had. By doing that, I can sort of like gauge; 'Right. OK. Majority of people here are people looking for desk jobs, office jobs', for example.' [Work coach facilitator]

However, not all JCPs tailored their MOTs: some facilitators believed that tailoring risked missing information out, while some said tailoring would happen in one-to-one appointments with work coaches afterwards, allowing claimants to focus on specific content that interested them. A few facilitators did not believe they were allowed to tailor session content and viewed the presentation as a 'one size fits all', meaning that some claimants did not receive location-specific information.

Some claimants thought session content needed to be tailored further, saying information was superficial and lacked depth. These claimants, who typically had a long history of employment, often said the MOT focused too heavily on 'entry-level' jobs. Younger participants suggested the MOT needed to be tailored to age:

'...the oldest guy was in his 70s [...] and I thought 'oh my god, you've just made me feel like I'm 70!' I think ... there should be an age bracket, so the same seminar but a different approach so you could go from the ages of 50-55, and 55-60, 60-64' [Claimant 50-55]

A work coach said claimants who were either born in the UK or who had spent a significant amount of time living here were more likely to engage in the session than those from other communities. Additionally, the work coach said some of the topics, such as pensions, mental health and the menopause were more culturally sensitive, and that we need to work with community groups to tailor the MOT and make it more appropriate. A facilitator hinted that there is not time to identify and cater for those with learning needs. A case in point was that one of the claimants interviewed had learning difficulties, making it challenging for them to understand some of the more technical content. They also struggled with technology, potentially making it more difficult for them to access journal messages and follow-up on online links and resources. This claimant had a supportive and good relationship with their work coach which helped. However, the researcher interviewing the claimant felt that a

one-to-one appointment may have been more appropriate than the group session and the claimant agreed when this was suggested to them. Customers with ESOL barriers were less likely to attend or did not always understand the more technical language in the session: one work coach facilitator suggested running a session with an interpreter or in another language for their area. Unfortunately, ESOL claimants would sometimes be booked onto an MOT with levels of English which were too low for the session to be suitable for them, and researchers observed claimants who couldn't speak English and didn't understand what was happening in the session.

2.5 JCP Midlife MOT and UC regimes

Claimants gave similar feedback regardless of their UC regime and various members of staff thought that the session was beneficial for all regimes:

'I think it's very useful for any of the work groups because all of the work groups are going to hit pension, half are going to hit menopause. That's not a regime thing, that's a human life and living thing.' [Work coach facilitator]

A 50Plus Champion also felt the information is relevant to everyone and mentioned that the session talks about wider social benefits of working. However, other members of staff felt that the session was most useful to Intensive Work Search (IWS) claimants because the session can highlight how they can be helped into work.

Some staff members said that the MOT was helpful for claimants in 'Light Touch' and 'Working Enough' to attend as it showed IWS claimants that jobs are available. Those in Light Touch also benefit by learning how their pensions can be improved through increasing their earnings, while those in Working Enough may also need information on pensions according to staff. However, a 50Plus Champion mentioned that it would be very difficult to get Working Enough claimants to come into the Jobcentre, and hard enough to get those in Light Touch to attend, given that they are already in work.

Another issue was that contracted providers wanted claimants who were not in work, according to a work coach facilitator. This meant that those in Light Touch, for example, were unable to go on courses that interested them.

2.6 Staff follow-up after the sessions

The MOT is a single group session which introduces a large amount of information, much of it online, and so it is important that it is followed up by staff. The theory of change (ToC) mentions the assumption that facilitators will send attendees a journal message and will have time to signpost claimants to further support post session. Across all 4 districts, staff said they sent the presentation slides and links to signposted resources via claimants' journals after the session. Claimants who received these said this allowed them to follow-up on some of the support:

'She sent us links to all the useful things she talked about, so if you didn't catch it, [...] you get them all off the message she sent. She sent through about 8 or 9 different links for websites That was really good.' [Claimant]

However, some claimants said they had not received any links, making it challenging for them to take action. This was despite being told that the links would be sent to them shortly after the session, which would have enabled them to follow-up on relevant support. This was a source of frustration because claimants typically had no physical handouts from the session to refer to, containing links or contact details for support mentioned. Some claimants were also told it was unnecessary to take notes or may have been unable to take notes in the session, due to the amount of information given.

Staff sometimes mentioned putting actions from the session into claimants' 'work plans' or 'to-dos'. However, there was also an inconsistent approach to follow-up in claimants' next work coach appointment after the session. The ToC assumes that the claimant will discuss and agree follow-up actions using their work plan in this appointment. However, many claimants recalled that their usual work coach did not mention the session at all and were surprised at this. Some facilitators said that claimants may not always see a 50Plus work coach, and that other work coaches were unlikely to know if a claimant had been on the session or what the session was:

'...because of resource in our job centres, [...] the customer ends up going to another work coach and they're not interested in what's going on at a Midlife MOT. They don't know anything about 50 plus because they're on the youth team. [...] So, I'm not confident in that there's a follow up from that.' [50Plus Champion]

A 50Plus Champion explained the importance of following-up after the session:

'...if you're not having a conversation with the customer and said what have you learned, or what have you thought about or what action have you taken on the back of going to that MOT. If we're not having that conversation, we're missing something.' [50Plus Champion]

Claimants that did receive a follow-up often felt this was not structured or formal:

"...unless someone comes forward and says I want this to happen it's a very passive second step. It might be useful where it's more one-to-one and it's more tailored to the individual" [Claimant]

Claimants were often eager to follow-up on session content with their work coach and were disappointed when this did not happen. It was often believed that if it was not for claimants' own proactiveness then no action would be taken at all. For some this affected their overall perception of the support that the Jobcentre provided.

One district did have a more structured follow-up with claimants. Before the next meeting, work coaches were notified if their claimant had been to a session so they could help them explore the information and support. At the end of the appointment, the work coach would then fill in a survey with the claimant about what actions they had already taken and what they planned to do.

Some staff suggested that follow-up was most effective during 'Additional Work Coach Time' or '50Plus Choices Appointments', saying conventional 10-minute appointments were not long enough to explore session topics. They also felt the session was more beneficial for those new to UC as it showcased all the support available.

2.7 Claimant follow-up and actions after sessions

The MOT aims to inspire claimants to follow up and take action on things that they think may help to improve their situation. Immediately after sessions the researchers observed how some claimants would hang back to ask questions. One of the things which claimants asked about was SWAPs, according to staff interviewed:

Have you had any motivated people come straight away and try and get some help with a SWAP, or something? [Interviewer]

'Oh God, yeah. Loads of people. Yeah. Most weeks. Somebody always stays behind after.' [Work coach facilitator]

The researchers also saw claimants go to speak in private to the DEA after sessions, suggesting that they'd taken on board support mentioned in the health content. However, while there were those who stayed behind to ask questions and speak to staff and providers, observers in multiple sites noticed that others were gone within a minute, perhaps with more pressing concerns on their mind. An observer managed to speak to one such claimant before he left. This claimant said he found the session interesting but not eye-opening: he didn't take notes and didn't express a desire to follow-up.

The session appears to be trying to cover all bases, presenting attendees with SWAPs on the one hand for example, while also attempting to get them to think more long term about pensions and retraining. It may be straightforward and quick for claimants to check on their pensions, for example, but doing something about a lack of pension contributions may be more challenging given the immediate priorities claimants may face. In their notes from a session in another jobcentre, an observer wrote:

'I wonder if it was really possible to ever offer a midlife MOT as designed by policy colleagues, to a group of people who were so utterly tied to the immediacy of the present... I'm just not sure how possible it really is to do future focused work about pensions and health with a cohort where the present is ever looming.' [Observer notes]

This may be why, in a different jobcentre visit, an attendee told a researcher that the session gave them 'something to think about' when what they may really have been saying was that they didn't have the resources, time, or capacity to engage with the more strategic content of the session. The observer also spoke to a second attendee, with mobility issues, and wrote:

'The claimant said they thought the session was useful, but they did not provide much specific feedback... I think the claimant also mentioned having some medical appointments coming up – suggesting that this claimant could possibly be focusing more at this moment in time on their health condition than finding employment.' [Observer notes]

When claimants do take action after the session, staff said in interviews that one of the main actions is to follow up on their pension by, for example, checking their pension forecast or using the pension tracing service:

With mine usually what I find is ... the first thing they do is follow up on the whole pension thing, they start getting their heads around it. [50Plus Work Coach]

Some claimants will only follow up on pensions, according to staff interviewed in the study. However, staff said not all took action on this, with one saying it was a mix for their claimants. Other staff said that age may partly determine whether claimants check their pensions, with older age bands perhaps more likely to take note and follow up. This suggests the session may not be getting across the importance of financial planning and checking pensions to those who are just 50 or above:

'...for the ones that are just 50, a lot of the times they're like, why are you discussing pensions with me? [...] So, I would say the older ones that attend tend to be more proactive, even if they need support doing that, than the ones that are just fifty [who] kind of take the information but probably don't do much with it. [50Plus Work Coach]

According to staff, other claimants will follow up by using their journal to ask to speak to a DEA. This may suggest there are those who do not feel comfortable mentioning health conditions in a group setting but find the health content valuable. Staff mentioned that others use their journal to ask to be signed up with a provider such as 'Thrive' or the National Careers Service (NCS) while other claimants may proactively contact the NCS for help with their CVs.

Some claimants mentioned that they were sent the links to the information and support and followed these up shortly after the session. This included, for example, information on digital skills courses that they had expressed an interest in:

'They were sent to me, I clicked on them the next day, I had a look at a couple of things. I did express an interest because I do believe my Microsoft Office skills need brushing up, and I said this, and they told me about two places that do these things.' [Claimant]

Various claimants said they were following up on courses mentioned in their session, including short courses at the local library, such as on building a website, and courses to become a teaching assistant. Other claimants had asked about volunteering opportunities, one of whom was going to see about volunteering opportunities in the care sector the day after their interview.

Staff also mentioned that claimants would follow up on financial support to fund training, for example in the form of the Flexible Support Fund. This is an example of the session signposting to support that had not been mentioned to claimants before. Such requests could be specific, suggesting a claimant had had a clear idea of what they needed to study, but had not known how to progress this before the session:

We told her in the MOT about the Flexible Support Fund, and then at her next appointment she asked me if we would fund ... for her to do an Adobe Photoshop course... Probably about four months afterwards, she came in the office and told me that she'd landed a dream job as a result of the [support] that we gave her. [50Plus Work Coach]

Staff mentioned in interviews that claimants often follow up on the links they are sent because the session encourages them to think about their future. For example, some will change the kind of jobs they look for, such as those with Disability Confident Employers:

'I would say, almost 50% of the people that I see in the midlife MOT will change in some way [...] they'll come to me and they'll go, "Well, you know, I've been looking for this kind of work. Well, I've rethought," so we restructure their commitment.'
[Work coach facilitator]

In interviews some claimants said the session did not cause them to act differently at all: they were continuing their usual job search and felt that they had already been proactive in this. Part of the reason for this reluctance may be that these claimants were not convinced by the positive messaging of the session around 50Plus employees. The following quote was from a claimant who felt that one of the employers mentioned in their session was inappropriate for someone of their age:

'I looked into the McDonalds, like, but it put me off, like, cos, I can't really relate to someone who's 20 because I'm not 20.' *[Claimant]*

As mentioned by claimants in interviews, the information from the session may be useful. However, as suggested above, claimants may have other priorities, dealing with the here and now. A work coach facilitator during a jobcentre visit said that the session is '*planting a seed*' in the minds of the claimants. This seems accurate, given that the MOT is just a single session, and implies that the session needs to be followed up by work coaches if it is not to be forgotten about – an assumption mentioned in the theory of change. However, as mentioned in the section on staff follow up, this may not be happening consistently.

2.8 Barriers to taking action

Various perceived barriers to taking action after the session were suggested by the research. These are divided below into accessibility of the session material and wider barriers. Accessibility of the session was affected by some claimants having limited digital skills, the large amount of information provided, and the format of that information. Wider barriers included psychological barriers for those who had been

out of work a long time, mental health, and practical barriers such as poor local transport or limited suitable jobs in an area.

Digital barriers and accessibility of the session

Some of the barriers to taking action concern the delivery of the session itself. The information is not always provided in the most accessible way, meaning it may be difficult to act on it, and that this information may even be lost. Even if a session lasts an hour and a half, for example, too much information may be given in that time for some claimants:

'I was trying to take a few little notes but there was so much information being presented and shown on the screen... It really was jam packed full for an hour and a half, there was a hell of a lot of information quite frankly.' [Claimant]

As mentioned, some claimants wanted physical handouts, rather than online links, due to their lack of digital skills or confidence in using computers. Some appeared to want handouts in the session itself, so they could follow along. A lack of digital skills often came up as a barrier, which is perhaps not surprising given the age range:

'I'm a technophobe as I said... I can just about answer the telephone and send an email and I dare say a lot of people are in my situation – they are not accustomed to new technology and all that – especially the people who are on that MOT for over 50s.' [Claimant]

Staff have said digital skills are a major barrier for the age group and mentioned a lack of local provision of digital skills courses in some areas. We heard that a 50Plus job club had been set up in one site to try to address this. One staff member said that often with claimants over 50, it is younger relatives who manage their claim online. One of the first barriers this staff member says they try to remove is a lack of access, so that these claimants can manage their own claim, but this does not appear to be an easy problem to solve. In addition, a DEA mentioned that there are barriers for those who cannot read.

Wider barriers

A work coach facilitator said that the main barrier was the claimants themselves, if they had been out of work for a long time:

'They're used to coming in regularly. They're used to living on what they're getting. So that is a big barrier which is hard to break down a lot of the times and probably [they] can't do it sometimes. Sometimes there's no way of moving them forward.' [Work coach facilitator]

Related to this are claimants who do not attend the session at all, according to a different facilitator: these are the claimants this staff member was most concerned about. A DEA thought that many were 'falling through the cracks', not benefiting from the session, due to mental health issues and fear of the support offered:

'And that is a group of people which we need to somehow reach out to. And I don't know how or when that's going to happen. But that is key.' [DEA]

One claimant said the other attendees in their session looked depressed, unhealthy and unmotivated. This claimant appreciated the upbeat presentation about opportunities for people over 50 but said:

‘...one thing that sticks in my mind was a reference to the Samaritans, and I wish they’d said something more about what you can do if you’re feeling depressed.’ [Claimant]

Older claimants mentioned their perceived age-related barriers when we asked them if the links to the support would be useful. For example, one told us they lacked the confidence to look for work, saying that opportunities tended to be for younger people. Another said they were getting ready to retire and didn’t think they had the capacity to find work:

I’m 63, I’m 4 years away from state retirement age, I’m thinking about winding down totally now [...] I’d be surprised if anything nice happens at this time in my life in terms of employment. Purely because I don’t have the energy I did 20, 30 years ago. [Claimant]

Other barriers were more practical. A claimant had found a course they said they were having to pay for, while another had started voluntary work which required several buses the jobcentre was not able to fund. Not being able to drive and a lack of public transport can be an issue, e.g. in more rural areas, making it difficult to access work. The availability of local support could also be an issue in some areas, with long waiting lists for those needing help with their mental health. Others mentioned having friends pass away or having to look after family members who were seriously ill, making it difficult for them to focus on anything else.

There can also be reluctance to engage with support from those on the health journey who are waiting for the outcome of a work capability assessment, according to a facilitator. They said the claimants are in a state of limbo during which they will not follow up with providers who could help them into work.

Another staff member alluded to the state of the economy, mentioning that construction projects in their area had been stalled. Staff and claimants also mentioned the lack of suitable jobs available:

‘The jobs are so specialised, people don’t have the skills. General jobs that don’t require professional qualifications, there seems to be less around. I think some reference to that reality would be useful because you can just see people going ‘ohhh right ok.’ [Claimant]

2.9 Changes in outlook

This section examines the extent to which the MOT may change the outlook of 50Plus claimants, according to claimants and staff. The session aims to foster a more positive mindset in claimants by suggesting how they can improve their financial outlook and their work prospects, through retraining or looking at health-related support for example.

Staff were generally positive about the sessions and appeared enthusiastic, committed and often proud of delivering them. They described the positive impact of the sessions on how claimants think and feel about their future:

'I just love it. I love doing the MOT. I love doing the 50 plus role as well. I like being with the 50 plus customers. It's nice to see them take the journey and maybe change the way they think. [...] They didn't have that information before, and now they were thinking a different way. [50Plus Work Coach]

Staff felt the session was able to change claimants' mindset about what they can do, even if there could be reluctance at times. If a claimant said that no employer would want them due to their health condition, a facilitator would counter this by saying there were many Disability Confident Employers in the area, and that the DEA could provide support and get adjustments put in place. The session was also said to be effective at demonstrating that part-time working could improve a claimant's situation:

'For people who don't want to work at all – we're hopefully showing them why it makes more sense to be working. It could just be 4 hours each day.' [50Plus Champion]

Some claimants described the session as useful and hinted at a change in their outlook for the better. They used words like 'inspiring' and 'motivating', saying that they and the rest of the group all learned something new. The session had a positive impact on claimants' outlook and thoughts about the future by encouraging a sense of positivity and urgency around improving their financial position, according to claimants interviewed. This was sometimes the case even where information was not new:

'I think it solidified what I knew – basically I have to knuckle down and try to improve my income and therefore create better savings.' [Claimant]

'So, you felt like the session spurred you on perhaps, to do that?' [Interviewer]

'Yeah, I think so, it really consolidated my thoughts and pushed me into action, I guess, into better ... into more positive action.' [Claimant]

However, the session may not always have changed how a claimant felt about their future but could help by giving them more of an idea about how to achieve their goals, such as upskilling, according to a claimant interviewed.

Staff felt that having a facilitator who was over state pension age helped to inspire claimants and encouraged them to think more positively about work:

'...our Disability Employment Advisor (DEA) spoke in the session today about already getting his State Pension but is also still working, so that is helpful, showing people you can still work when you are over the state pension age.' [50Plus Champion]

The session sometimes appeared to make up for less-than-ideal experiences claimants may have had with wider JCP services. This could manifest in a claimant's attitudes and willingness to engage with the department:

'I think it will encourage me to engage more with the DWP process. I've had a couple of bad experiences. Minimum engagement for me was less stressful. I'm kind of... I wanna try and engage a bit more.' [Claimant]

In interviews, claimants tended to say the sessions did not seem to make explicit links between the three topics of pensions/financial planning, health, and work/skills. However, we observed sessions where these links were made clear, and in any case, claimants did appear to make these links themselves. Learning about pensions, for example, was said to generate interest in work:

'...so where work might have just been one of these things they felt they had to do because they're on Universal Credit, all of sudden they're starting to think about it from their own point of view and maybe the fact that they need to do it to gain some more National Insurance contributions' [50Plus Work Coach]

However, some staff members were more ambivalent about the impact of the sessions on some of the 50Plus claimants that they saw. One mentioned that there were those who want to improve their situation, including through finding more work, while others just wanted to retire. Another said that staff dealt with reluctance by explaining the benefits of acting on the advice and support from the session but felt that there were those who would only take action if it was not too difficult.

A 50Plus Champion said that, from their observations of sessions, 'generational benefit claimers' were not interested in pensions or work. They felt that claimants should only be referred to the session if they would be interested in working:

'If you go through like a quality referral, is this person looking for work or would they want to find work? And can you see there is an interest and... Do you feel that this will benefit? There's no point in sending somebody to a 90-minute session who's never done any work.' [50Plus Champion]

Another staff member enjoyed delivering the session but expressed doubts about its effectiveness, based on their experience of follow-up appointments with attendees. They felt that claimants did not leave the session thinking they needed to start working immediately:

'I think a lot of people kind of think, well, I'm just going to claim pension credits anyway.' [50 PLUS Work Coach]

These views suggest that the MOT may not help to change the outlook of all 50Plus claimants and that the impact of the sessions may be limited for these claimants.

2.10 Tangible impacts of the session

One of the 50Plus Champions believed the sessions had been directly responsible for getting significant numbers of claimants into work:

'I think we've had something like 115 or 155 customers go into work in the past few months due to the MLMOT ... so there's been a direct impact of

getting customers into work – there's been a change of perceptions.' [50Plus Champion]

But it can be difficult to say the extent to which there were tangible impacts due to the session itself. This is at least partly due to the JCP Midlife MOT being just a single session, which aims to change claimants' thinking and preparation for the future. This was sometimes reflected in comments from staff:

'I don't know about changing their behaviour, but I hope it's sort of preparing them for later in life, yeah.' [Work coach facilitator]

As a result of the session, claimants may check pension contributions or sign up for courses or health-related support, while some may be compelled to look for work to improve their outlook. However, claimants may also hear about pensions from friends and family, and this may be what prompts them to take action. Claimants may also do nothing more after checking their pension and doing a course may not lead to work, meaning that an action following the session does not have a tangible impact or outcome. Even if work is found this could be as much to do with regular work coach appointments as the session itself.

A work coach facilitator said the session raises awareness levels among claimants. They explained that this helps to have a more varied conversation with claimants, including asking about their needs, beyond simply asking what jobs they have applied for. Another staff member said that the sessions were a great start:

'You're never going to get to the finish in one group session but I think for opening the door and starting the conversation they're a solid 75% because they're good, they're generic, they don't dwell on any one subject.' [50Plus Work Coach]

This may mean that action is only taken some time after the session, perhaps months later when something else also prompts claimants to reflect on their future. Furthermore, these comments also underline the need for the session to be followed up, to maximise any impact they may have, as recognised by a 50Plus Champion:

'There's got to be some follow up to it to make sure that the idea that we've put in their head in the session becomes a reality outside of that, whether that be an action plan or tasks on the build or whatever.' [50Plus Champion]

3. Conclusions and recommendations

3.1 Conclusions

This research used qualitative methods to explore the delivery of the JCP Midlife MOT. From a staff and claimant perspective, it looked at what worked well and where improvements could be made to delivery. It also investigated whether the MOT influenced claimants' outlook and perceptions around planning and preparing for later life, any actions taken by claimants, and the perceived impact of the sessions.

What worked well and where improvements could be made to MOT delivery

The JCP Midlife MOT is voluntary and staff outlined various approaches which worked well in recruiting 50Plus claimants to the session. Face-to-face, for example, allowed staff to 'sell' the MOT more easily. However, there were challenges, such as poor take-up among homeless and English for Speakers of Other Languages (ESOL) claimants, or those who had moved to UC from legacy benefits. In addition, many claimants seemed unaware that there would be content on skills, work, and health-related support, and there were some who thought the session was mandatory.

Researcher observations suggested that MOTs were sometimes held in less-than-ideal spaces, such as noisy open-plan areas or run-down facilities. The observers felt that this could result in staff feeling 50Plus is not a priority area or cause some claimants to doubt the positive messaging around older workers. At the same time claimants sometimes complained about not being allowed to use the toilets or said that they wanted a break in the middle of what could be a long session. Some claimants also wanted physical handouts due to a lack of digital skills.

Facilitators said that they generally received good support, training and guidance from 50Plus Champions and support from facilitators with more experience of delivering the MOT. This was reflected by claimants, who said that facilitators appeared to be confident at delivering the session and its content. However, there were some facilitators who said that they did not get formal training or this level of support, or who felt the training was superficial and overly focused on presenting the PowerPoint slides.

Sessions were generally delivered by at least two facilitators and sometimes by a larger team with an Employer adviser (EA) and Disability Employment Adviser (DEA). Observations of sessions suggested that this team effort was effective because it allowed staff to play to their strengths and help with content. The researchers saw that external providers also sometimes presented in sessions, explaining training

opportunities for example. Staff and claimants said that this added value, but practical challenges meant that providers were not often invited along.

Researchers saw that facilitators encouraged engagement during sessions by trying to connect with the attendees. The facilitators used themselves as examples, telling personal stories, and the researchers felt that this was able to build trust and motivate the claimants. However, while some of the observed sessions appeared to engage the attendees, the researchers saw limited interaction in other sessions. The researchers observed that this encouragement may have ignored the power dynamic between staff and some of the claimants, or the barriers some claimants felt they faced. Engagement levels depended on who turned up to the session, according to facilitators. However, regardless of how lively a session was, facilitators said that the PowerPoint slides containing case studies for group discussion seemed forced and seldom stimulated much interaction. This was backed up by observations, which suggested that these slides did not result in a group discussion.

The sessions can and should be tailored to the needs of the attendees. However, the extent to which tailoring occurred varied from one site to another, according to observations and interviews. The researchers saw that facilitators often added local information about employers or courses, which gained the attention of claimants in the session. However, one of the claimants interviewed said that the sessions should be tailored to the age range of attendees, with different content for those just over 50, for example. One of the work coaches interviewed thought that the MOT was less suitable for different ethnic communities, or those with low levels of English, and felt that it should be tailored to different groups.

An important assumption of the theory of change is that the MOT session is followed up by staff, particularly in a claimant's next work coach appointment. However, there were suggestions from some staff that a normal ten-minute appointment was not long enough to discuss the session. Furthermore, some claimants expected the session to be followed up but mentioned that their work coach didn't mention the session at all.

The impact of the MOT and its influence on claimants' perceptions

Staff and claimants were generally enthusiastic about the MOT and they suggested it had a positive influence on claimants' outlook and perceptions around planning and preparing for later life. Staff said that many claimants had only a limited awareness of pensions and that this content was most likely to have an impact by encouraging attendees to check their NI contributions and work-place pensions.

Information on staying healthy had more mixed feedback from claimants: it was viewed as less relevant to those in good health, while some with long-term health issues were already aware of the information. However, facilitators said that the information on helping people with health conditions back into work was able to change mindsets and encouraged claimants to think about the kind of work they could do. Facilitators said that claimants often booked to see the Disability Employment Adviser after sessions, giving evidence for this impact on attendees with health conditions.

Staff said that the work and skills content gave claimants a boost by signposting them to information they didn't know about, such as the Flexible Support Fund and SWAPs. Claimants said they were also keen to take advantage of help with CVs and training opportunities they heard about in their session. However, while sessions helped to break down perceptions that age is a barrier to employment, there was resistance, with some claimants insisting that employers are not older-age friendly.

Not all claimants will act: a DEA felt that those with mental health issues may not currently be benefiting from the sessions, due to a fear of acting on the support. Others close to retirement age said they did not have the energy to look into employment. Other barriers included limited local mental health support, caring responsibilities, transport issues, and a lack of suitable jobs. Ultimately, measuring tangible impact of the sessions is impossible: claimants may take action but perhaps not for some time, actions taken may not have an impact, and any impact may be due to other factors.

There are those for whom the information was 'something to think about', who may have had other priorities, and this highlights the need for the session to be followed up. Without this follow up, to remind, prompt, and encourage action, there is the risk that the MOT may not have much impact. Delivery of the MOT should not be limited to the session itself. Customers' usual work coaches need to be fully on-board with the aims of the session, and aware that it is for them to follow up anything which a customer found of value. The session should not be seen as an end in itself – something completed which can be ticked off: it is a starting point.

3.2 Recommendations

Staff and claimants are generally positive about the JCP Midlife MOT, although there was resistance from some claimants who were not convinced that employers were older-age friendly, for example. Therefore, it seems sensible to explore the potential impact of the sessions further, while considering the potential improvements suggested below. The further research mentioned above could help to assess the impact of the MOT and also help to inform and refine these improvements.

With regards to delivery, the communication of the sessions could be improved, to better inform claimants about session content, while at the same time clarifying that the sessions are voluntary. Facilities could be improved in some JCPs to ensure sessions are run in a welcoming, comfortable and suitable space, without distractions. Smaller sessions could be offered to those fearful of talking in large groups, given that sessions can be up to 15 people. However, in some jobcentres sessions already appeared to be smaller than the 12 minimum mentioned in the online guidance. Claimants should be able to use toilets and having a break in the session may help attendees to remain focused.

While facilitators generally said training and support were good, this was not always the case, and these could be more standardised. Various facilitators used themselves as an example in the sessions, and this appeared to be effective and motivating. The value of this approach could be explored in further research and whether this helps to deal with any power dynamic, for example. Facilitators could be

encouraged to have a few examples from their own lives to use, where they are comfortable doing so. Having a small team of facilitators to run each session appeared to be beneficial. However, Employer advisers and Disability Employment Advisers were not always present despite their potential value, and their involvement could be made standard practice. Currently it may be challenging logistically to invite external providers to present in sessions. Given that they were popular, this could be made more straightforward for facilitators.

In some of the sessions there appeared to be little input from many of the attendees. 50Plus Champions and facilitators could therefore consider how to make the session more engaging and interactive. A possible idea might be small-group discussions, for example, given that some claimants said they felt uncomfortable speaking in a large group. The 'Group discussion' slides did not seem to be effective at stimulating conversation even in sessions where there was more interaction. These slides were also unpopular with facilitators and could perhaps be replaced or re-versioned.

A lot of information is presented and DWP or 50Plus Champions may wish to consider splitting up the sessions in some way, e.g. by topic, to help claimants digest the content. A new topic, such as the health section, could be covered after a break in the session. A possible suggestion might be to give claimants the option of whether to attend the section on health, since some claimants appeared to find this more valuable than others. However, this may put off claimants who are unaware they could benefit from this health-related support, including those with less obvious health conditions who may at some point require reasonable adjustments, for example. Regardless of whether claimants attend content on health, a DEA could routinely present this because they provided useful information on health-related support.

In terms of accessibility of the information given in the session, technical information on pensions could be provided in alternative formats, to make it more accessible and understandable. In addition, hard copies of information, including contact details for local support and services, would help those with digital skills barriers. 50Plus Champions could provide more guidance to help facilitators tailor sessions, including for different groups, while interpreters may be needed for ESOL claimants.

Given that the MOT consists of a single session, it is important for it to be followed up, ideally by an attendee's usual 50Plus work coach. This follow up should be standardised to ensure the work coach is aware of the MOT, on board with its aims, and able to progress specific support mentioned in the session which their claimant would find useful. 50Plus Champions could explore more strategies for addressing claimants' perceived barriers, to be used in sessions and follow-up appointments. This may help those claimants who think their age is against them and those with mental health issues, who may need wider support to be able to act on the session.

3.3 Suggested further research

The research in this report was small-scale and involved interviewing claimants within two weeks of their session. This meant that claimants may not have had much chance to take action and any impact of the session may be limited or non-existent. However, further research could be larger in scale and more able to analyse the outcomes and impact of the sessions, and the factors affecting its impact. For example, this research could investigate how the sessions are followed up by staff and partner organisations, given that this is an important aspect of the MOT which may not be happening consistently at present. Looking into whether wider jobcentre staff are on board with the MOT may be useful, as this may also affect follow up.

A key aspect of further research would likely be longitudinal research with a new sample of claimants. Claimants could be interviewed shortly after their session to get initial views of the session and support, as in the current study, and then interviewed again approximately three months later. This later interview would investigate if the session and any follow-up by claimants, staff and partner organisations have had an impact. For example, a conversation with a DEA may have led to reasonable adjustments to move a claimant closer to work, or a claimant may have been taken on by a Disability Confident Employer.

Annexes

Annex 1: JCP Midlife MOT Theory of Change

The JCP Midlife MOT is a single session which lasts up to 90 minutes. It aims to help Universal Credit (UC) 50Plus claimants consider healthy lifestyle behaviours; ways to overcome barriers to employment; the benefits of improving earnings and savings potential; and retirement planning.

The evaluation team worked collaboratively with the Theory of Change team and with stakeholders to develop a theory of change (ToC) for the MOT. A ToC sets out the steps expected to be involved in achieving the outcomes of an intervention, as well as assumptions made and wider contextual factors.

The ToC outlines how the MOT is expected to work in practice i.e. the change it aims to bring about; the causal chain of events that are expected to bring about the change; the main actors; the groups expected to be impacted; and the expected conditions required for the MOT to succeed. In summary:

1. 50Plus Claimants are identified by their work coach, agree to the voluntary offer, and attend the session.
2. The session will improve the claimant's knowledge of the health, work and financial components of the MOT.
3. The claimant will discuss and agree follow-up actions using their work plan in their next work coach appointment.
4. The claimant will have the motivation and ability to complete the actions in their work plan in their own time. This also includes monitoring and support for these actions by their work coach.
5. These actions will reduce a claimants' risk of long-term health issues, prolong their working life, mitigate against future unemployment, and enable them to become more financially secure in retirement.
6. Ultimately, the claimants' collective actions will reduce the demand on NHS services, lower welfare spending, and reduce pensioner poverty.

Although the main actors of the MOT are arguably the claimants, it is clear from literature and the department's research that the delivery of the MOT relies on several DWP actors, often working collaboratively, to run effectively. Aside from work coaches who identify, refer, and support claimants with the MOT, other actors include: DWP central teams who develop training materials and facilitator products; facilitators who develop these materials, promote the MOT to work coaches, facilitate sessions, and send journal messages to claimants post-session; and 50Plus champions who support facilitators, help to ensure quality and consistency in their areas, and promote the offer.

While the main beneficiaries of the MOT are claimants, work coaches and JCP staff can benefit from the MOT as they may be better able to support 50Plus claimants.

Given the MOT is a single session, the underlying theory of the intended outcomes are based upon several assumptions. These include: barriers to attendance have been addressed; claimants will increase their knowledge of the work, health and financial elements of the MOT; facilitators have the time and training provisions to develop their presentations and signpost claimants to further support; and work coaches see an increase in motivation and accountability due to agreed follow up actions.

There are also several risks to the MOT. In particular, there is a risk that the intervention will not lead to sustained long-term change. Additionally, if long term changes are observed, these outcomes may not be due to the MOT, but from other interventions. Further risks are outlined in the Annex.

Limitations of the study from a Theory of Change perspective:

Given the qualitative nature of the research, we were limited to assessing perceptions of the MOT and its impact, rather than measuring its outcomes. In addition, since claimant interviews occurred within about 2 weeks of their session, the research examined more immediate rather than longer-term actions which claimants may have taken as a result.

Annex 2: Sampling

District Area and JCP selection:

The sample of sites was drawn from all JCPs across eight different districts. In consultation with stakeholders, this was narrowed to four different districts while ensuring a geographically diverse sample. There were two observed sessions in each district area, in diverse sites (JCPs) which included cities, towns, and more rural areas, achieving 8 observations overall. The four district areas chosen also had a sufficient number of sessions and attendees for the research to be viable.

There is policy interest in regional variation because a major aim of the JCP Midlife MOT is about connecting claimants to services, guidance, and support available in their area, and there is variability in how this is offered across the country: the choice of observation sites allowed for this to be assessed. We chose JCPs based on a range of criteria, after consultation with colleagues in Labour Market Analysis Division (LMAD). This included Local Authority classification, volumes (including for different regimes), geographical spread and fieldwork logistics.

Achieving good representation across geographical characteristics was important to gather insights into how contexts and characteristics impacted experiences. The labour market data for JCPs across the sample districts was provided by LMAD. The research chose an equal number of sites hosting Midlife MOT sessions in each of the districts. To ensure breadth across sites, the sample aimed to have variation in labour market types, as defined by the labour market classifications provided by LMAD. However, while the research aimed to collect data across districts with a range of characteristics, it did not aim for a representative sample.

Sampling and recruitment for interviews

The claimant sample was drawn on a voluntary basis from claimants who took part in MOT sessions across the four district areas. Claimants were informed about the research by the MOT facilitators, at the end of their session. If claimants were interested in being interviewed, they told the facilitator and opted in to the research, after receiving further information about the study. Facilitators then filled in a spreadsheet with the names and contact details of those interested. This was passed to the district's 50Plus Champion who collated contact details and basic demographic information (age, gender, work regime) in a list of all potential participants. From this list the research team then chose a diverse sample of claimants to be interviewed.

50Plus Champions sent the research team a list of 10 staff willing to be interviewed in each of the four areas. From this list a sample of staff were chosen to interview which varied by job role, experience and age band. Age band was considered relevant to how the sessions may be delivered.

The research team then telephoned selected claimants and contacted selected staff in the samples, to arrange a suitable time for an interview.

Annex 3 Sample characteristics

Observation Sites:

Table 1. Total Fieldwork Sites by District

District	Number of Fieldwork Sites
A	2
B	2
C	2
D	2
Total	8

Table 2. Total Fieldwork Sites by District

Jobcentre Plus Labour Market Classification	Number of Fieldwork Sites
Affluent Commuter Belt	1
London and Diverse Inner City	2
Semi-rural Britain	1
Small Cities and Large Towns	1
Trades Towns	1
Urban Industrial Legacy	2
Total	8

Participant (staff/claimant) sample:

The sample characteristics are reported here to give a sense of the spread of characteristics across the research sample. While the research aimed to recruit across a range of participant characteristics, it did not aim for a representative sample. The sample characteristics tables include those who took part in a formal interview but do not include informal conversations recorded in observation notes by researchers. Some information has been excluded to protect the anonymity of participants.

Table 3. Total customer participants by age group

Age Band	Number of Participants
50-55	9
56-60	6
61+	9
Total	24

Table 4. Total customer participants by gender

Gender	Number of Participants
Female	8
Male	16
Total	24

Table 5. Total customer participants by work regime

Work regime	Number of Participants
Intensive Work Search	21
Light Touch	1
Work Preparation	2
Total	24

Table 6. Total customer participants by fieldwork district

District	Number of Participants
A	8
B	2
C	7
D	7
Total	24

Staff sample (including formal interviews in-person):

Table 7. Total staff participants by role

Staff Role	Number of Participants
50plus Champion	5
50plus Work Coach	10
DEA	1
Work Coach	2
Work Coach Team Leader	2
Total	20

Table 8. Total staff participants by Jobcentre Role

Length of Time in Current Role	Number of Participants
0-2 Years	4
3-4 Years	5
5-10 Years	4
10+ Years	3
Unknown	4
Total	20

Table 9. Total staff participants by age band

Age Band	Number of Participants
18-29	1
30-40	1
41-50	6
51-60	4
61+	3
Unknown	5
Total	20

Table 10. Total staff participants by fieldwork district

District	Number of Participants
A	5
B	6
C	4
D	5
Total	20

Annex 4: Analysis

Analysis of observations

The researchers recorded observation notes on a template (see annex 8) which enabled them to produce detailed, witnessed and comprehensive accounts of the visits to different jobcentres. The template used an adapted version of Spradley's Nine Dimensions (1980) to help observers manage their notes. These notes included topics such as the facilities, equipment, physical space, atmosphere, interactions between facilitators and attendees, feelings expressed by claimants within a session, session timings, and the researchers' perceptions of what the session was trying to achieve. After each site visit, the researchers on that visit came together to debrief and to discuss and compare their observations. Although there were no disagreements between researchers after the visits, having two or three observers allowed for richer and more nuanced notes. For each visit, the two or three observers typed up their notes. One of the observers then looked across each set of notes and amalgamated these into a composite set of notes which brought out the key themes for that visit, which was then checked with the other observers.

Analysis of interviews

A workshop was held following fieldwork in which themes emerging from the interview data were discussed by the fieldwork team. This served as an initial form of data familiarisation and analysis.

A framework analysis approach was used to analyse the interview data collected, with a coding framework developed following the review of a selection of interview transcripts alongside the interview guides and research questions (see topic guides and coding framework in this annexes 9 and 10). Using a framework approach enabled the analysis to be conducted by multiple members of the project team in a consistent way. Initial interviews were double coded by different coders to ensure this consistency. All coders met to discuss coding queries and refine the framework. A selection of interviews was also coded and quality-assured by the project manager. A final workshop was held with coders to discuss key themes relevant to the research questions. Coding was done in Word for Windows. Higher-level analysis was then conducted in NVivo 12 (qualitative data analysis software), which allowed for a deeper exploration of the data.

Annex 5 Methodological limitations and ethical considerations

This research was designed to give rich, contextual insight into the delivery and impact of the JCP Midlife MOT, including staff and customer perceptions and experiences. While the research aimed to include a range of District Areas and JCP sites, the qualitative findings cannot be generalised to all sites running MOTs.

There is a risk that the participants included in this research were subject to the Hawthorne Effect: what they shared with researchers and how they shared it was likely to be influenced by their knowledge that they were being observed and interviewed. To minimise this effect as far as possible, researchers provided reassurances about anonymity and the voluntary nature of the research.

It is important to recognise the above, but also to acknowledge that mitigating measures were taken in designing, implementing and quality assuring the research and findings presented in this report.

As with any in-house research, participants may have felt obligated to take part in the research either because they felt it may affect their benefit claim, their relationship with DWP, and/or a review of their workplace performance. To minimise the risk of this and any potential harm to participants, a process of informed consent was used. Information about the research was given at the start of recruitment calls and interviews to explain the objectives of the research, what participation would involve, and that taking part was voluntary. Where multiple interactions took place in advance of an interview, this key information was reiterated. In addition, the independence of the research team from the programme was emphasised throughout communication.

Annex 6 Reporting conventions

Where quotation marks have been included, these are verbatim, with any missed parts identified with [...]. The [...] convention is also used to omit parts of longer quotes that do not relate to the point being made in the report.

Throughout the reporting process, care has been taken to ensure that the District Areas, JCPs, and participating staff, remain anonymous. Any personally identifiable data has been redacted to preserve anonymity of participants and protect confidentiality. Quotes used throughout have only been included where we consider there to be no risk of identifying these individuals.

Annex 7 Observation Template:

Possible questions for staff:

Before the session ideas

- Can you tell me about your role?
- Have you delivered many of these sessions before?
- Tell me a bit about how it was organised? (Was it difficult to arrange?) Did you arrange it by yourself, or did you have support?
- Is the session tailored to the participants? If so, how?
- Who are you expecting to attend?
- Who is the session targeted towards?

After the session ideas

- How did you feel the session went?
- Use an example from the delivery to ask to follow up questions, e.g. "It was interesting you used that health example, it really got a response from people, why do you think that was?"
- Use an example from the delivery to ask to follow up questions on content, e.g. "when you were giving the pensions (or skills or health) example, how does this link to other support you provide to claimants?"
- How has this differed from other sessions that you've run?
- What will happen next for participants?

Possible questions for claimants

Before the session ideas

- How do you feel about coming here (JCP) for the session?
- Why did you decide to come?
- What do you think will happen?

After the session ideas

- How did you feel the session went?
- Was the session what they expected?
- What did you find most and least valuable?
- Were there things that surprised you or were new to you?
- Do you reckon you'll follow up on this?

Aim to complete typing up notes within 24 hours of fieldwork to prevent recall loss.

- Time & Date of observation:
- Name(s) of observers:
- Field Site Pseudonym:

Before session:

MLMOT Session delivery:

After session:

Informal Conversation takeaways/ Key informant notes/quotes:

Memos/Reflections – use this to capture your reflections on the day as a researcher.
What surprised you?

[Note: observers used an adapted version of Spradley's Nine Dimensions (1980) to help manage the analysis. They were not led by these dimensions but used them as needed to help clarify their thinking as they typed up their notes.]

Annex 8 Topic Guides

There were three topic guides for the project: one for claimants and two for staff (50Plus Champions and Work Coach Facilitators). All topic guides were semi-structured and used flexibly as appropriate to individuals and what they wanted to share about their experiences.

Claimant Topic Guide

Section 1 – Before referral to the session

We first want to understand the claimant's current circumstances. We then want to get an idea of a claimant's thoughts or actions concerning later life before they were referred to the session, to act as a baseline for the interview.

- To start off, can you tell me a little about your current situation? Are you working at the moment? How long have you been out of work? What sort of work have you done in the past

[Thinking about your: financial planning and pension / health and wellbeing / skills and work]
- What were your thoughts about planning and preparing for later life, before you were referred to the session? What planning for later life had you done?
- Tell me about any actions you were thinking of taking concerning your future, before you went to the session.

Section 2 – Midlife MOT Sessions

We expect most claimants to have been referred by their usual work coach, but it will be useful to know the extent to which this varied. We'd also like to know what they were told about the session and what made them decide to attend.

- How were you told about the session? Who told you about it and when?
- What were you told about the session beforehand? Why do you think you were told about the session? Do you think the session is aimed at the right people? Could you say more? To what extent do you think the session could be useful for other people? Who would this be?
- What made you decide to attend the session [it is voluntary]? What doubts about whether to attend did you have [if any]? Why was this?
- What did you expect the session to cover and help with? What did you want to get out of the session? Tell me about anything you would like to have known more about.

Section 3 – Delivery of the session

This section asks specifically about the more practical side of how the session was delivered, rather than about the content and usefulness of the session

- Tell me about what happened in the session: Who delivered the session? What topics were covered? [This should be skills/work; health/wellbeing; financial planning/pensions] Were there any group activities? What did these involve? What did you think of how these were delivered? Tell me about any presentations – who gave these? What did you think of how they were presented?
- What do you think of how the session was delivered? Space; facilities; timing; pace; length / Staff confidence in delivering the session / Knowledge of the people delivering the session, in relation to the three main topics: skills/work; health and wellbeing; financial planning/pensions / Interactions between presenters and the group / Interactions between people in the group
- Tell me about anything that worked well in how the session was delivered? Same PROMPTS as above
- What, if anything, could have been improved in how it was delivered? Same PROMPTS as above

Section 4 – Information and links to support given in the session

This section focuses more on the session content: what information and links they were given and what they thought of these, including relevance and quality, as well as accessibility of any support in their area

- What information were you given on: financial planning and pension? health and wellbeing? skills and work?
- How would you describe the quality and relevance of the information on: financial planning and pension? health and wellbeing? skills and work? How useful was this information? What was most/least useful? Why was this?
- How would you describe the amount of information you were given? Should the session include anything else? What?
- What do you think of the links and tools you were signposted to in the session?
- Have you been able to use the links and resources from the session? In what way? If not, why is this? Were you also sent these links in a journal message? How easy or difficult were the links to use? How useful were these links?
- What impact has this information had on your awareness and understanding of: financial planning and pension / health and wellbeing / skills and work
- How, if at all, did the session explain the connection between financial planning and pension; health and wellbeing; and skills and work? What is your understanding of the connection? How does health affect work, for example? How did the session help you to understand this?

- Thinking about the support suggested in the session: how accessible is the support where you live? Is support easily available? Is any of the support suggested unavailable?
- What other support do you think you will need, that the session didn't provide?

Section 5 – Discussion with usual work coach after the session

At the claimant's next appointment following the JCP Midlife MOT, work coaches should discuss outcomes from the JCP Midlife MOT and update the 'Work Plan' with agreed next steps. Screening before the interview should mean that the claimant has seen their usual work coach.

- Have you seen your usual work coach since your session?

IF YES:

- What did you discuss? Did they discuss the session with you?
- What support mentioned in the session did they discuss with you? What local support did they mention?
- How useful was this discussion with your work coach?
- What other information or support, if any, did your work coach give you after the session? Did your work coach update your work plan with any agreed next steps?

Section 6 – Perceptions after the session

We are interested in any impact of the session on how claimants feel about their future

- What did you most value about the session? Did the session provide new information or were they things you already knew?
- What was less helpful or useful about the session? [Thinking about your: financial planning and pension / health and wellbeing / skills and work]
- How, if at all, has the session changed how you feel about the future?
- What impact do you think the session will have on you and why?

Section 7 – Actions / behaviour change after the session

This section explores actions and planned actions which claimants may take after the ML MOT

- What actions, if any, have you taken since the session?
- What made you take these actions and why was this? To what extent was this because of the session? What in the session made you take action? How did the session help you to take action? Did anything else cause or help you to take action, for example anything outside of the session, such as family or

friends retiring? How did this help and why? What has happened, if anything, because of your actions?

- What actions, if any, do you intend to take because of the session? When do you think you will take these actions? Why then? What in the session will cause you to take action? Why?
- In what way, if any, will the session change how you plan and prepare for the future?

Section 8 – Barriers to change

This section explores the barriers to claimants taking action after the ML MOT

- Tell me about anything that makes it difficult for you to take any action after the session. This could be lack of support in the area; on-going support needed (not just one session); lack of time; too much going on in your life; other priorities or challenges; session wasn't relevant or of interest to you.
- What, if anything, could help you to take action? This could be further or on-going support [which may have been mentioned earlier]. How and why would this help?

Section 9 – Final Reflections

This section explores any final reflections the participant has on the ML MOT

- If anything could be changed about the Midlife MOT, what would you change and why?
- Is there anything else you would like to share with us today?

50Plus Champion Topic Guide

Section 1 – Background

This section is about understanding the staff background and context of their Jobcentre Plus.

- How long have you worked as a 50Plus Champion? Can you tell me about some of the different things you do in your role as a 50Plus Champion?
- Can you tell me about any other previous roles you've had in the DWP?
- Can you tell me a bit about the [district] area that you cover? i.e. rural / urban / coastal, local demographic, age, gender, employment, health conditions, caring responsibilities, main employment sectors in the area, local transport

Section 2 – Roles and Responsibilities

This section is about understanding the participants role in the facilitating/supporting the Midlife MOT

- In what ways, if any, were you involved in the development of the JCP Midlife MOT? What suggestions or feedback, if any, did you provide? To what extent do you feel this was taken on board?
- Can you tell me about some of the things you do as a 50Plus Champion to help facilitate the delivery of the JCP Midlife MOT? i.e.:
 - how they work with Work Coaches across the district
 - how they ensure the quality and consistency of sessions
 - how they work with external partners and stakeholders
 - how they help with tailoring of sessions
- Could you tell me a bit more about some of the things you do to provide support to Work Coaches, DEAs and EAs for the JCP Midlife MOT?
- The JCP Midlife MOT expanded recently to try and reach more people, could you tell me about any impacts of trying to reach a larger audience?

Section 3 – Exploring the JCP Midlife MOT in more detail

This section is about understanding the format of the Midlife MOT, what is working well and what could be improved

- Thinking about the JCP Midlife MOT, what do you think is working well? This could include ...
 - location of sessions
 - duration of sessions
 - presentation format and structure

- delivery by Work Coaches
- signposting to local support or services
- involvement from external organisations
- journal message after attending a session
- suggested activities and actions for claimants
- What do you think could be improved?
- Is the JCP Midlife MOT better suited to some groups/regimes? Why is this?
i.e. Intensive Work Search/Light Touch/Work Preparation/Work Focussed Interview/Working Enough
- Do you try to align the JCP Midlife MOT with local needs and provision? If yes:
Could you tell me about how you go about this? Are there any examples you can share with us?

Section 4 – Feedback about the JCP Midlife MOT sessions

This section is about understanding the feedback received from staff and claimants on the Midlife MOT session

- What feedback have you received from the staff (i.e. Work Coaches, DEAs and EAs) who are delivering the JCP Midlife MOT sessions?
 - Have you received any positive/negative feedback or suggestions from the staff who are delivering the sessions?
 - What topics or information do the staff who are delivering the sessions think is most relevant or engaging? And the least relevant or engaging?
- What feedback have you received from participants who have attended the JCP Midlife MOT sessions?
 - Have you received any positive/negative feedback or suggestions from participants?
 - What topics or information do participants think is most relevant or engaging? And the least relevant or engaging?

Section 5 – Exploring what happens after the JCP Midlife MOT session

This section is about understanding the follow-up after the Midlife MOT session

- Do you feel the follow-up activity is working well? Is there anything that could be improved? How?
e.g. the facilitator should confirm attendance by updating to “to-do” / a Journal message is sent to the claimant / a discussion is held in the claimant’s next JCP appointment about next steps or support needs / the Work Coach should update the ‘Work Plan’ with agreed next steps

Section 6 – Final Reflections

This section is about understanding reflections on the impact and effectiveness of the Midlife MOT session

- In your opinion how effective is the Midlife MOT at changing claimant behaviour and preparing them for later life?
 - What changes have you seen and to what extent are these changes due to the Midlife MOT? If none, why do you think this is?
 - What in the Midlife MOT causes claimants to take action? Why is this? How does it help?
 - What is less valuable about the Midlife MOT? Why is this?
 - What barriers are there, preventing claimants from taking action? Why is this?
 - What else, outside of the Midlife MOT, may cause claimants to take action, e.g. hearing about friends retiring?
- It would be great to hear about any success stories or positive outcomes that have resulted from the JCP Midlife MOT sessions. Are there any that come to mind?
- If anything could be changed about the JCP Midlife MOT, what would you change and why?
- Is there anything else you would like to share with us today?

Work Coach Facilitator Topic Guide

Section 1 – Background

This section is about understanding the staff background and context of their Jobcentre Plus.

- Please can you describe your current role?
- How long have you been in your current role? Do you have previous experience of delivering group information sessions?
- Can you tell me a bit about the area the JCP covers? Rural/Urban/Coastal / Demographic; Age, gender, employment, caring responsibilities / Main employment sectors in the area

Section 2 – Midlife MOT Sessions

This is about understanding the interviewee's role in delivering the Midlife MOT and their understanding of its purpose

- Can you describe your current role in delivering the Midlife MOT? i.e. length of time in role and background
- Tell me about your understanding of the purpose of the ML MOT?
- How does delivering the ML MOT fit alongside your other responsibilities as a Work Coach / Employer adviser / Disability Employment Adviser/ Work Coach Team Leader?
- Can you briefly describe the ML MOT workshops/sessions that you deliver? i.e. the aims, audience, frequency, duration

Section 3 – Recruitment for ML MOT Sessions

This section is about understanding the Midlife MOT referral process and how well it is felt to be working. It will also explore which claimants' recruitment is perceived to work better for.

- Please can you talk me through what you understand about the process of inviting claimants to the ML MOT sessions? How are claimants made aware of the ML MOT? i.e. Work Coaches, social media, posters in JCP etc. Which of these is most effective?
- Do you have a different approach depending on the claimant? IF YES: How does this differ?
- Which groups of claimants do you find most difficult to recruit to ML MOT sessions? Why do you think this is?
- Which staff do you typically work with when referring claimants? How?

Section 4 – Delivery of Sessions

This section is about understanding the delivery of Midlife MOT sessions. It focuses on how and why ML MOT sessions are tailored in the district. It also covers some potential challenges associated with the MOT.

- What, if anything, do you do to tailor your ML MOT sessions to focus on different things? i.e. presentations from: Partnership Managers, Local Partner Organisations, Employment Advisors, External local providers
- How do you make decisions on how to tailor the ML MOT to your area?
- Examples of this? Tailor to audience? Does the support available in the area dictate this? Does a lack of support in the area affect this?
- How effectively does the ML MOT session meet the needs of participants?
- What works well? Improvements? How / In what way does the MOT help claimants? How effectively does the session meet the needs of different claimant groups? (IWS, Light touch etc.)
- In your opinion which of the core themes do claimants find most useful and why? Does this change depending on the audience? In what way is the information on work, training and skills useful to customers? Why is this? In what way is the information on health and wellbeing useful to customers? Why is this?
- Noting the expansion from 8,000 to 40,000 potential attendees, how have ML MOT sessions changed since their expansion and move to Work Coach leadership? Have there been any specific challenges?
- Which other staff or organisations do you work with when delivering the ML MOT? How do they support? Is this enough? Do you engage with your 50+ Champion to help deliver these sessions?
- What, if any, questions are typically asked by claimants at the end of the session?
- What actions do claimants typically take after attending ML MOT sessions Which claimants? How long after sessions? Positive Outcomes- Examples? Does anyone follow up with claimants?
- [Tailor the following question to whether it is a work coach/work coach team leader, an employer adviser, or a disability employment adviser.]

What questions do claimants ask about support? e.g. skills training, work trials, health or disability support etc. Are these mentioned in the sessions? Is this support available in the area? Do claimants ask about support that is not available at your JCP?

- Which element of delivering the session is most challenging? Why? Logistics challenges: Is there a room, enough time, suitable sites to hold sessions at etc.

Section 5 – Training and Guidance

This section is about understanding the training and guidance that ML MOT leaders have received and refer to. It also covers any gaps and improvements in this

- What training was provided to you in order to deliver the ML MOT session?
- What guidance was provided? How effective was this? (Cover both training and guidance).
- To what extent do you feel confident in delivering ML MOT sessions? Why? How do you prepare for the session? Are any other colleagues involved in helping you to prepare for the session? How?

Section 6 – Reflections

This section is about understanding any reflections that ML MOT leaders have of the session. It focuses on the perceived effectiveness and potential improvements of the session.

- In your experience, do claimants typically act on advice given in the sessions? [If yes:] What things are typically followed up on? [If no:] Why do you think this is?
- Overall, in your opinion how effective is the ML MOT at changing claimant behaviour and preparing them for later life?
 - What changes have you seen? If none, why do you think this is?
 - To what extent are these changes due to the Midlife MOT? What in the Midlife MOT causes claimants to take action? Why is this? How does it help?
 - What is less valuable about the Midlife MOT? Why is this? What barriers are there, preventing claimants from taking action? Why is this?
 - What else, outside of the Midlife MOT, may cause claimants to take action, e.g. hearing about friends retiring?
- Which staff who aren't currently involved in the ML MOT could be useful in improving its delivery?
- If anything could be changed about the ML MOT, what would you change and why?

Section 7 – Wrap-up

This section draws the interview to a close

- Do you have any other comments or reflections that you would like to share with us about the ML MOT?

Annex 9: Coding framework for interview data

Background	Who	Description
Information about JCP/area	All	[none]
Role & experience in developing/facilitating/delivering MLMOT	Staff	[none]
Staff responsibilities aside from delivering MLMOT	Staff	[none]
Previous and current roles in the DWP	Staff	[none]
Previous role outside the DWP	Staff	[none]
Other experience relevant to delivering MLMOTs	Staff	[none]
Impacts of MLMOT expansion from 50+ Champion to work coach delivery and increased participant numbers	Staff	[none]
Claimant employment history, education and qualifications	Claimant	[none]
Claimant current situation and immediate aims (e.g. looking to increase number of working hours)	Claimant	[none]
Thoughts and actions about later life before referral to the session	Claimant	[none]

Recruitment and referrals	Who	Description
Referral process understanding and support from other colleagues	Staff	[none]
Recruitment approaches and challenges and how/if this varied by type of claimant	Staff	Did staff member understand steps they had to take to refer someone onto the MLMOT and / or get support from others during the referral process
Staff understanding of whether the sessions are voluntary or mandatory	All	This may differ by UC regime e.g. Intensive Work Search
Who/how claimant told about session	Claimant	[none]
Information given to the claimant about the session beforehand, including their understanding of why they were referred	All	[none]
Reasons for the claimant signing up to MLMOT (it is supposed to be a voluntary offer)	Claimant	[none]
Claimant expectations of the MLMOT session	Claimant	[none]

Staff Delivery	Who	Description
How staff prepare for sessions	Staff	[none]
Questions that participants raised about topics/content during the MLMOT session	All	e.g. checking who's coming, researching local support, getting handouts printed
Staff perceptions of the aims of the MLMOT	Staff	[none]
Soft skills, personality, demeanour, and techniques used by staff to deliver the session and encourage claimants	All	Staff opinions on what the MLMOT is trying to achieve/what its purpose is
Tailoring session content to local needs, UC regimes and/or group demographics	Staff	Example: older staff member using themselves as an example as they are of state pension age Example: facilitator has a health condition
Staff perceptions of how effectively sessions meet participants' needs	Staff	[none]
Usefulness or otherwise of session content & topics	All	[none]
If/how delivery has changed post expansion, with work coaches facilitating sessions rather than 50+ Champions	Staff	Extent to whether content is seen as useful or not useful
Involvement of other staff during the sessions	Staff	Context: 50+ champions used to facilitate sessions, but work coaches largely lead on session delivery now
Involvement of other organisations during the sessions	Staff	This could be e.g. DEAs, who are unlikely to be main facilitators, but may help run sessions
Challenges to delivery	Staff	This could be a training organisation, brought in to give a presentation within the session
Training and guidance provided to session facilitators	Staff	[none]
MOT interaction with other JCP functions/programmes	Staff	[none]
Confidence in delivering MLMOT session	All	[none]
Comfortableness in delivering MLMOT session	Staff	i.e. general confidence in delivering the sessions, e.g. if they haven't had much experience of delivering to groups

Appropriateness of specific MLMOT session content	All	For example, a male facilitator who did not feel comfortable delivering content on menopause. Alternatively, if they disagree with content or if they feel that content is at odds with their own feelings.
Other feedback from delivery staff	Staff	Social appropriacy, rather than usefulness e.g. When talking about retirement planning to someone if they have no way of planning for this, this may upset the customer

Participant experiences	Who	Description
Details / feedback about the format of the MLMOT (Frequency, length, presentation style, etc.)	All	[none]
Details / feedback about the location/room, facilities, resources, attendance etc.	All	Example: duration of the session is too short and would be better if they could run the 3 separate sessions for wealth, wellbeing and work
Descriptions / feedback on session content as a whole and how this is delivered (not specific to any topic)	All	[none]
Descriptions / Feedback on pensions content quality/delivery, including wider feedback about staff knowledge/support	All	[none]
Descriptions / Feedback on health content quality/delivery, including wider feedback about staff knowledge/support	All	More likely from claimant perspective than staff - includes feedback on quality of material and its delivery, rather than impact of this material
Descriptions / Feedback on work and skills content quality/delivery, including wider feedback about staff knowledge/support	All	More likely from claimant perspective than staff - includes feedback on quality of material and its delivery, rather than impact of this material
Feedback specifically comparing pension vs. health vs. skills/work content	All	More likely from claimant perspective than staff - includes feedback on quality of material and its delivery, rather than impact of this material
Details of interactions between claimants and/or staff	All	If two or three of the topics are being directly compared against each other

What information was new to claimants and what information was already known	Claimant	[none]
Claimant understanding of connections between work, wealth and wellbeing brought out by the session	Claimant	[none]
Type of follow up activity done by staff, including whether by phone or face-to-face etc	All	[none]
If/what support was offered to claimant by work coach post session including how useful this was	All	[none]
Descriptions of resources claimants are signposted to during the session	Claimant	[none]
Feedback on resources claimants are signposted to during the session	All	[none]
Other feedback from claimants	Claimant	[none]

Outcomes	Who	Description
How valuable the session content as a whole is perceived to be (not specific to any topic)	All	[none]
Content valued the most from the sessions, e.g. pensions, health, skills/work (or if other content is given)	All	For claimants this includes comments on value to them personally as well as value they think it has for claimants in general
Content valued the least from the sessions	All	This could be a staff member's perception or a claimant's opinion
Use of information and signposted resources	Claimant	This could be a staff member's perception or a claimant's opinion
Impact of ML MOT session, information and support on participants, including for different UC regimes	All	[none]
Actions already taken by claimants post session, or references to actions NOT taken	All	[none]
What in the session makes claimants take action and why	All	Example: sharing info/speaking with others friends/family
Extent to which changes in claimant behaviour or outlook are due to Midlife MOT	All	[none]
Other factors which causes claimants to take action	All	[none]

Actions the claimant intends to take going forwards and why	All	e.g. anything outside of the session, such as hearing about friends retiring
Barriers/facilitators to taking actions post session	All	[none]
Wider claimant barriers	All	e.g. Accessibility of support/lack of in area, preventing action on things specific to the session / signposted to in the session
		e.g. a claimant mentioning broader barriers to work that they had even before they were referred to the session

Reflections	Who	Description
What is working well on the MLMOT	All	[none]
What is not working well with the MLMOT	All	[none]
Suggested changes or improvements	All	[none]
Challenges for measuring the impact of MLMOT/suggestions for how to measure MLMOT outcomes	All	e.g. suggestions for additional claimant support e.g. other organisations being involved in delivery of MLMOT going forwards
Comments on expanding the provision to younger age groups or keeping it restricted to over 50s	All	[none]
Any other reflections on the MLMOT	All	[none]
Wider thoughts on JCP support and quality of this support	All	e.g. usual sessions with a work coach are too short, not enough support for people with health conditions