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Research report

# Evaluation of the 50+ Face-to-Face Guidance Pilot

by Kim Perren, Janet Harvey, Katherine Hill,  
Yvette Hartfree and Matt Padley

Department for Work and Pensions

Research Report No 720

# **Evaluation of the 50+ Face-to-Face Guidance Pilot**

Kim Perren, Janet Harvey, Katherine Hill, Yvette Hartfree and Matt Padley

A report of research carried out by the Centre for Research in Social Policy on behalf of the Department for Work and Pensions

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# Contents

Acknowledgements.....	v
The Authors.....	vi
Summary .....	1
1 Introduction .....	5
1.1 Overview of the 50+ Face-to-Face Guidance Pilot.....	6
1.2 Overview of the research.....	6
1.3 Structure of the report.....	7
2 Marketing .....	9
2.1 What providers did to market the service.....	9
2.2 How clients accessed the service.....	12
3 Client characteristics .....	15
3.1 Client profile.....	15
3.2 Client attitudes to retirement and extending working life .....	15
3.3 Client information needs .....	18
4 Service delivery .....	23
4.1 Mode of delivery.....	23
4.2 Content .....	24
4.3 Barriers to effective service delivery.....	27
4.4 Suggestions for improvements.....	27
5 Client response to the guidance service.....	29
5.1 Overall views.....	29
5.2 Follow-up contact.....	32
5.3 Follow-up actions, impact and influence.....	32
5.4 Clients' suggestions for improving the service.....	33

6	Conclusions.....	35
6.1	Future service delivery partners .....	35
6.2	Employer involvement.....	35
6.3	Accessing low paid older workers and other vulnerable groups.....	35
6.4	Mode of delivery.....	36
6.5	Service content .....	36
Appendix A	Additional tables.....	37
Appendix B	Fieldwork documents .....	39
References	.....	99

## List of tables

Table 3.1	How much thought given to retirement issues, by gender.....	15
Table 3.2	How much thought given to retirement issues, by SOC.....	16
Table 3.3	How much thought given to retirement issues, by age .....	16
Table 3.4	Source of information prior to accessing the service, by gender .....	19
Table 3.5	Source of information prior to accessing the service, by SOC.....	19
Table 3.6	Source of information prior to accessing the service, by age .....	19
Table 4.1	Recall of core issues, by service delivery method.....	26
Table 5.1	Information needs met, by Service delivery method .....	30
Table 5.2	Whether guidance was followed up, by service delivery method .....	32
Table A.1	Gender and age breakdown of management information data .....	37
Table A.2	Gender and age breakdown of Wave 1 survey data.....	37
Table A.3	Gender and age (at Wave 1) breakdown of Wave 2 survey data .....	37
Table A.4	Gender and age breakdown of face-to-face interviews .....	37
Table A.5	Gender and age breakdown of follow-up telephone interviews.....	37

## List of figures

Figure 3.1	Information sought when accessing the service, by gender.....	20
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# Summary

## Introduction

This report presents findings from a multi-method evaluation of the 50+ Face-to-Face Guidance Pilot (the Pilot), funded by the Department for Work and Pensions (DWP), whereby provider organisations delivered a guidance service to employees aged 50 and above. The service covered a range of work and retirement issues as well as directing clients to sources offering more detailed and/or more personalised information. Providers were based in five areas in England, Scotland and Wales and served rural, urban and inner-city locations. They included local branches of Age Concern Training, Shaw Trust, Life Academy, Guidance Services and Manpower. They varied in their backgrounds and organisational structure as well as in their modes of service delivery. Some providers focused predominantly on offering guidance through one-to-one meetings while others ran seminars. This variability was consistent with DWP's interest in understanding the relative effectiveness of a range of service delivery models. The main period of operation for the Pilot was between January 2008 and December 2008.

The Centre for Research in Social Policy (CRSP) at Loughborough University evaluated the Pilot using qualitative and quantitative longitudinal methods. Research with providers included focus groups and face-to-face interviews with managers and advisers as well as observations of guidance sessions. Other elements involved face-to-face interviews with selected clients and a telephone survey of clients (both with a longitudinal component) and analysis of providers' management information. Findings from the evaluation will inform DWP's Extending Working Life (EWL) policies and communication strategies.

## Challenges in marketing the service

The providers were local branches of national organisations and this could both help and hinder their attempts to engage with older workers and employers. A familiar and trusted 'brand' could make potential clients and employers receptive to the offer of impartial guidance for older workers; however, where the brand was commonly associated with other client groups, or other types of service, misconceptions could discourage engagement.

National organisations tended to have centralised marketing teams which could offer valuable expertise; however, it was important that marketing strategies incorporated the providers' local knowledge, for example, relating to the area's labour market.

The most effective way for providers to access older workers was via their workplace but getting employers on board was often difficult. Some providers felt that large public sector organisations reacted more positively to the service because they had a more 'caring' approach towards their workforce; however, a liberal ethos could also make employers decline the service because they saw their in-house arrangements as adequate.

Employers, especially at small enterprises, could be concerned that increasing the options available to workers would decrease their value to the company (for instance by encouraging them to apply for flexible working hours). In response, providers stressed that employees who were better able to reconcile their work and family lives might be more motivated and reliable.

### Clients accessed by the service

Most providers did not access DWP's key target group of low income older workers in significant numbers. Most clients were white collar workers and many held professional or managerial positions. Among older workers interviewed in the course of the research, some had heard about the service via their work email or electronic noticeboard. It is possible that employers who rely upon the electronic transmission of information unwittingly disadvantage their manual workers.

Providers were generally unable to access small and medium-sized workplaces. As a consequence, the overwhelming majority of clients worked for large employers. Providers also found it difficult to promote the guidance service direct to the target group, i.e. without recourse to employers.

### Clients' information needs

Prior to receiving guidance, only a minority of clients had given much thought to when they might retire and to their income in retirement. Men tended to have given these issues more thought than women. People in higher occupational groups (for example, those on managerial and professional grades) tended to have thought about these issues more than those in lower ones (e.g. elementary occupations). Prior to using the service, clients in higher grades were more likely to have received information about later life and retirement from other sources than those in lower occupational groups.

Providers emphasised that there was a lack of awareness about even the basic elements of State Pension provision and this cut across all social groups. Some clients were unaware that the level of State Pension they would receive depended on their National Insurance Contributions and that a shortfall could be made up. Many did not know that their State Pension could be deferred. Some assumed that payments would be activated automatically once they reached State Pension Age.

Clients' information needs were often complex and poorly defined. They knew that factors such as health problems or caring responsibilities would need to be taken into account when thinking about the future; however, prior to receiving guidance, their role in shaping their work and retirement options had not been clearly articulated. Clients were sometimes too preoccupied with protecting their current standard of living to plan for the future. In addition, some felt they were too young to make plans for that far ahead.

### Group sessions and one-to-one meetings

Group sessions meant that providers could access a large number of older workers using fewer resources. Interaction between attendees could prompt the exchange of ideas and experiences which might appeal to workers who only had a general interest in learning about EWL issues. As guidance delivered to a group generally had a broader remit, this mode of delivery was more likely than one-to-one sessions to cover all the EWL issues of primary concern to DWP.

One-to-one meetings offered a private setting within which the client could raise work-related or personal issues. Where they specified areas of interest, the session could be used to explore how EWL issues mapped onto their circumstances, plans and aspirations. Providers described this 'life planning' approach as 'holistic'.

## Content

Some providers utilised a ‘reality check’ in their sessions. This involved talking about the financial implications of retiring and how they would fill their day as well as the impact of retirement on relationships and how they could feel fulfilled. A complement to this was a consideration of the benefits of continuing to work and a discussion of the things that clients might be compromising if they retired. Advisers often illustrated EWL topics by presenting personalised examples. For example, one adviser addressed the issue of having incomplete National Insurance Contributions by using the example of his wife.

## Client response to the service

Clients often reported that the guidance had prompted them to think about work and retirement. Some said it had ‘opened their mind’ and given them the confidence to make decisions. The holistic approach, in particular, was valued by clients as it encouraged them to consider how their work and personal lives interacted. Some felt accessing the service had been a much more positive experience than talking through their options with Jobcentre Plus staff.

Clients sometimes expressed disappointment because they had expected to receive bespoke pensions or financial advice rather than general guidance and signposting. Where the service was accessed via employers, clients often wrongly assumed they would receive detailed information pertinent to their place of work.

Where clients had followed up guidance, this often involved contacting The Pension Service to defer their State Pension or request a pension forecast or clarification about their National Insurance Contributions.

## Considerations for future guidance service delivery

Where DWP uses intermediaries to develop and deliver services, these should be chosen on the basis of their relevant track record. The most productive relationships were those where the service resonates with previous interactions and where there was already a level of trust. Providers with a track record of advising low income working age people may have the greatest success in reaching clients vulnerable to inadequate income in later life.

Advisers involved in providing guidance had undertaken additional training to increase the scope of their EWL knowledge. Despite this, the testimony of some clients suggests that the provider’s track record could have an impact on their capacity to deliver all aspects of the service. Advisers who worked for providers with a history of providing careers advice sometimes fell short on their understanding of pensions while those with pensions knowledge could be found wanting with regards to careers advice. Future providers need to be specialists in all areas of later life working and retirement. Devolving guidance provision to generic advisers, e.g. through Jobcentre Plus offices or Citizens Advice Bureaux could result in a poorly received service.

The evaluation revealed that providers who managed to get local employers ‘on board’ were often able to access large numbers of older workers. Consequently, ‘employer friendly’ organisations could be valuable partners for DWP in future EWL guidance provision.

In thinking about their future, older workers may have pressing concerns that overshadow financial well-being (for example, their own or their partner’s health status or the onset or escalation of caring responsibilities). Consequently, future service provision needs to be able to look beyond the financial and adopt an holistic perspective.

## 4 Summary

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There was an unmet need for in-depth, personalised financial advice, particularly about pension entitlements. A future guidance service would benefit from a facility to refer clients to a reliable, informed and affordable source of advice to enable clients to make informed decisions about options around working longer and when to retire.

# 1 Introduction

As of spring 2010, the employment rate for the cohort aged between 50 and State Pension Age (SPA) was 71.1 per cent while the rate for those aged 35 to 49 was 81.0 per cent (Office for National Statistics (ONS), 2010). The Department for Work and Pensions (DWP) takes the lead in the Government's drive to increase employment among people aged 50 and over.

A raft of Government policies is oriented towards increasing the number of older people in the workforce. Many of these seek to encourage people to defer leaving the labour market. The most far-reaching and high profile strategy for extending working lives is the incremental raising of the SPA for women between 2010 and 2020 as well as proposed further increases for both women and men<sup>1</sup>. Financial incentives exist to encourage people to carry on working beyond SPA (by exempting them from making National Insurance Contributions) and to defer drawing their State Pension (by offering an increased pension sum in the future). In addition, barriers to employment faced by some older people, such as health problems, caring responsibilities and age discrimination, have been addressed by welfare reforms and legislation, for example, New Deal 50 plus<sup>2</sup> and the Employment Equality (Age) Regulations 2006<sup>3</sup>.

There are numerous factors for older workers to consider when assessing their options for work and retirement as well as a profusion of information to amass and process. Government agencies provide guidance on a wide range of work and retirement issues, for example, via the Directgov website and the Pensions, Disability and Carers Service. There is concern, however, that these services are not accessed by those who are most at risk of experiencing financial hardship in retirement, such as workers in low income occupations and those with limited pension provision.

A key concern in relation to Extending Working Life (EWL) policies is for people to be able to appreciate how these may affect their finances in both the present and the future and to recognise what actions they should take to achieve the best outcomes. DWP wishes to gain insight into effective strategies for providing guidance to older workers. Against this backdrop, the 50+ Face-to-Face Guidance Pilot set out to address the knowledge gaps of older workers and facilitate their planning for the future. The service introduced under this Pilot scheme was designed to perform an information and signposting function; that is, it provided broad-based guidance about a range of work and retirement issues and also directed clients to sources offering more detailed and personalised information. The Centre for Research in Social Policy (CRSP) at Loughborough University evaluated the Pilot.

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<sup>1</sup> On the current timetable, set in 2007, the SPA is due to rise to 66 by 2026, to 67 by 2036 and to 68 by 2046. On 24 June 2010, the Government released a consultation document about the timing of the increase in SPA to 66 (DWP, 2010a).

<sup>2</sup> During the evaluation, the main support for unemployed older people – New Deal 50 plus – was replaced by Flexible New Deal (FND), which also replaced New Deal 25 plus. FND provides help for people after they have been unemployed for 12 months. From April 2011 FND will be replaced by the Work Programme. Other changes to the benefits system were announced by the Government on 30 July 2010 (DWP, 2010b).

<sup>3</sup> In the June 2010 Budget, the Government announced that it would phase out the Default Retirement Age (DRA), which was introduced along with the Employment (Age) Regulations in October 2006. On 29 July 2010, the Government published a consultation document on removing the DRA and its associated retirement procedure – the 'right to request' working beyond retirement, as well as setting out the timetable for its removal (Department for Business, Innovation and Skills (BIS) and DWP, 2010).

Findings from the evaluation will inform DWP's EWL policy and communication strategy. However, does not intend to reproduce, on a wide scale, the forms of provision seen in the 50+ Face-to-Face Guidance Pilot. A central feature of the Pilot design was that the adviser and the client were present in the same room, for either a one-to-one meeting or a seminar or workshop. Future DWP initiatives are more likely to entail clients accessing information, or having contact with advisers, via websites and telephone services.

### 1.1 Overview of the 50+ Face-to-Face Guidance Pilot

The Pilot targeted six areas in England, Scotland and Wales covering rural, semi-rural and inner city locations. Each provider was responsible for delivering a service in a single area although the geographical reach of the provision was, in some cases, quite extensive. The providers were all local branches of organisations with a national identity and a strong track record of providing advice and/or guidance in domains relevant to the EWL agenda. For operational reasons, one provider left the project early and this provider – and the associated area – is not part of the evaluation.

Three of the five organisations retained in the evaluation had charitable status. Age Concern<sup>4</sup> is nationally recognised for its campaigns to promote the interests of older people while Shaw Trust provides support for disabled, health-limited and disadvantaged people, particularly in the employment arena.<sup>5</sup> Life Academy is an educational charity offering training in life planning, including pre-retirement planning. The other two providers were Guidance Services, which is best known for its careers advice, and the employment agency, Manpower. The providers had markedly different organisational configurations and put in place diverse structures for marketing and delivering the service. This variability was consistent with DWP's interest in understanding the relative effectiveness of a range of service delivery models. The main period of operation for the Pilot was between January 2008 and December 2008.

DWP viewed the Pilot as a mode of providing information to employees aged 50 and above. The remit did not extend to the self-employed as they face a different set of constraints to employees and so some EWL policies may not be directly relevant to them. Similarly, the Pilot was not designed to provide guidance to unemployed or economically inactive older people. This reflects the fact there are well-established structures for providing support to people out of work, such as Jobcentre Plus.

### 1.2 Overview of the research

As part of the evaluation, CRSP engaged with providers and clients utilising a range of research methods. Research with providers included:

- focus groups with managers and advisers which took place early in the Pilot and explored their early experience of marketing and operating the service;
- in-depth face-to-face interviews with managers and advisers conducted towards the end of the Pilot which covered their experiences of establishing and operating the service; and
- a feedback session where CRSP presented preliminary research findings for providers to critique and clarify.

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<sup>4</sup> Now Age UK.

<sup>5</sup> These descriptions are based on the website home page of the national organisations.

Research with clients involved:

- in-depth face-to-face interviews usually undertaken around two months after the client's first one-to-one session (N=32)<sup>6</sup>;
- observations of one-to-one sessions (N=14);
- a telephone survey of all clients who were willing to take part (N=809);
- re-interviewing clients who had taken part in the first wave of in-depth interviews, by telephone, approximately six months after their first interview (N=21); and
- re-contacting clients who had taken part in the telephone survey approximately six months after they first took part, again by telephone (N=532).

Additional analysis involved profiling clients using management information collected by providers (N=2,684).

The research design restricted the in-depth client interviews to those who had taken part in a one-to-one meeting as opposed to a seminar or workshop. This reflects that this type of session offered the best opportunity for clients to receive guidance that was tailored to their individual needs. The telephone survey followed up all clients who consented to take part in the research; that is, the survey involved people who had taken part in one-to-one meetings<sup>7</sup>, seminars and workshops. The findings presented in this report, as far as possible, triangulates the areas under discussion by bringing together information gleaned from providers, clients and management information.

### 1.3 Structure of the report

Chapter 2 outlines the efforts that providers made to market the service to older workers and local employers. It also uses management information on service users to consider the association between providers' mode of accessing older workers (via employers or directly), mode of delivery (to individuals or groups) and client numbers achieved. Finally, qualitative interviews with clients offer an insight into how they were 'reached' by the service.

Chapter 3 describes the clients who accessed the service. This includes a reflection on the extent to which their socio-demographic characteristics reflected the types of older worker that are of particular interest to DWP. This section also outlines clients' attitudes towards work and retirement as well as their information needs and knowledge gaps.

Chapter 4 considers the modes of delivering the service as well as the relative merits of one-to-one meetings and seminars. It also details the content of the sessions, i.e. their structure, the topics covered and the information sources used in referrals. Providers also offer their opinion about how the service could be delivered in the future.

Chapter 5 outlines clients' assessments of the service and the extent to which it affected their outlook or behaviour. It also includes clients' suggestions for improving the service.

Chapter 6 discusses lessons that may be learned from the evaluation.

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<sup>6</sup> Two interviews were conducted with couples so there were 34 interviewees.

<sup>7</sup> With the exception of the 34 who had taken part in an in-depth interview.

## 2 Marketing

This chapter outlines the strategies the providers adopted in order to market the service to employers and older workers. It considers how the providers' differing organisational structures and histories influenced both their marketing tactics and the responses of the people they approached. The chapter also looks at how clients accessed the service.

### 2.1 What providers did to market the service

All the providers highlighted that good marketing was essential and that this required a high level of expertise. Providers were part of national organisations and most of these had in-house marketing teams. An experienced marketing division was generally viewed as a valuable resource; however, there could be disadvantages. Where marketing personnel are responsible for a number of projects they may be faced with conflicting demands on their time and so individual projects may not receive the optimum level of support. Furthermore, marketing divisions are often based in a different part of the country to the projects they are supporting; consequently, they are distanced from their day-to-day operation and may have a limited understanding of local issues. One provider expressed frustration that a 'head office' marketing division had disregarded the local knowledge of the team and implemented a generic marketing strategy.

Being part of a well known national organisation had advantages and disadvantages. On the one hand, being part of an established 'brand' may confer credibility and so open doors to both older workers and employers; on the other hand, providers may face inaccurate preconceptions about the service based on the organisation's more established areas of activity.

*'...people's first reaction to [provider] is they help support people getting back into work. And we've also had quite a lot of people coming in from our areas telling us they'd like to work beyond normal retirement, "I haven't got a job, can you get me into work?"'*

(Provider)

*'When you were talking to them [employers] over the telephone, that was the kind of the idea they were getting, this impression we [provider] were wanting to place 50 plus aged people into employment. So that was one of the misunderstandings.'*

(Provider)

Providers felt that the benefits accrued from being part of a well known organisation depended upon the extent to which the organisation's 'brand' maps onto the service they were offering. Some providers attempted to distance themselves from their brand by adopting a project-specific name (for example, by using the initials of their 'parent' organisation) and promoting this identity.

A key challenge for providers was accessing people who fitted the criteria for the Pilot within the relatively short period of time that it was operational. Providers could attempt to reach older workers via local employers; alternatively, they could try to access them directly. All five providers used both of these modes to a greater or lesser extent. This reflects that a broad brush approach was seen as being the most effective strategy for accessing a large number of older workers in a relatively short period of time. It should be noted that four of the five providers did not allocate substantial resources to strategies that targeted disadvantaged older workers. Rather, providers were concerned with reaching an acceptable volume of clients over the lifetime of the Pilot.



Committing resources to gaining access to workers via their employer represents a high risk strategy which may result in providers expending considerable resources on a succession of employers who are not willing to become engaged. Providers often undertook research to identify organisations that had a large number of employees aged 50 and above, knowing that a single receptive employer could facilitate access to numerous older workers.

Most providers had pre-existing relationships with local employers. Sometimes these facilitated access to relevant personnel within local companies as employers' gatekeepers would be familiar with the provider organisation and the person making the initial contact. As noted above, the value of this familiarity is mediated by the degree of continuity between the Pilot and previous interaction. Where a provider has delivered seminars within a workplace on life planning, for example, the shift into the provision of retirement planning is unlikely to be disconcerting for the gatekeeper. However, one of the providers was an employment agency while another's core business was the provision of careers advice. It is possible that employers would be reluctant to introduce representatives of these organisations. Facilitating a meeting between their workforce and a careers adviser, or someone from an employment agency, might give their employees the impetus or opportunity to find a different job.

Gaining access via employers proved very difficult where providers had no pre-existing relationship. All providers highlighted the importance of 'getting a foot in the door' and achieving face-to-face contact with relevant personnel, such as a human resources manager. Within a Human Resources department, there may be someone with a particular commitment to issues that affect older workers, either because they have been given this work role, or perhaps because they are part of that age cohort themselves. Establishing a relationship with someone like this could be invaluable. One difficulty experienced by providers trying to gain access to small and medium sized employers is that they may not have staff with a designated human resources role.

The process of negotiating with local organisations that are part of a larger entity was often problematic. For example, a supermarket that is part of a chain may have a number of gatekeepers or decision-makers. Local representatives may be unable or unwilling to take responsibility for allowing access but may refer the provider to a regional or head office. This decreases the opportunity for valuable face-to-face contact and depersonalises the process. Providers reported that, on occasion, decisions agreed at a local level were over-ruled at a higher-level.

*'They [employer] had to run it through the general manager, the general manager refused to take a decision and passed it to Head Office...and that was the end of it.'*

(Provider)

Some employers were concerned that increasing the options available to employees would decrease their value to the company. For instance, a manager might believe that it was not in the company's interests for a full time worker to decrease their hours in order to accommodate their caring responsibilities. This was reported to be a common concern among gatekeepers at small and medium businesses who felt they needed to be able to maintain a workforce that would accommodate the needs of the business.

*'From the discussions I've had with local employers, the smaller local employers see us as a threat, because they don't want us telling their staff in their late 40s, early 50s what their rights are in terms of part-time working and retirement, etc. So they see us as a threat. And the larger ones insist they've got age positive incentives anyway.'*

(Provider)

For some employers, the best approach was to seek to allay any fears by highlighting how the service might benefit the company. When negotiating with employers, providers stressed that increasing the knowledge-base of workers could be a win-win situation as employees who were better able to reconcile their work and family lives might be more motivated and more reliable. In addition, where older workers are given the opportunity to work more flexibly retention may be boosted.

More liberal employers might be persuaded to get involved where providers could highlight the benefits that would be accrued by their employees. Some providers felt that public sector organisations reacted more positively to the service because they had a more 'caring' approach towards their workforce; however, this 'caring' ethos could also make public sector employers reject the providers' approaches because they saw their in-house arrangements as adequate.

There may be benefits to producing separate leaflets for employers and employees as the two groups could be attracted or discouraged by different messages. However, it is important that employers do not feel providers are being underhand. Unless there is a high level of trust between provider and employer, it may be best practice to ensure that employers are given the material provided for employees in addition to that designed for company. In addition to generic material, some providers advocated producing leaflets that were specific to the workplace being targeted. Providers emphasised that these should be designed by their own team, who knew their local employers, rather than by a remote marketing department.

Getting employers on board was initially difficult; however, once providers had succeeded in building a relationship with a well known local employer, this could be used to attract others.

*'Now the good thing about that is once you've got some real track records you can say to other employers, well such and such is doing this, why don't you do something? And that was a good snowball with employers. But for me the hard bit was getting established in the first place.'*

(Provider)

This was particularly felt to be the case with public sector employers which may not like to be seen to be lagging behind their peers. However, amongst private companies who may be competing against each other, the fact that one local company had signed up was not necessarily an encouragement for others to follow suit.

*'In the education sector,...we then got the University .... signed up and then we went and got the further education colleges...and then of course we went to the sixth form colleges and down into the schools. So we used that drip down effect....It is less easy in the private sector to do that. Even the retail sector, you can't really go to Sainsbury's and say Tesco's are in.'*

(Provider)

Providers also attempted to access older workers by approaching trades unions, professional trade bodies and local networks and forums but had limited success.

The use of incentives also helped facilitate access to older workers. One provider was successful in getting a large supermarket chain on board when the idea of a financial incentive was suggested. Every employee who participated in the service received a £10 shopping voucher from their employer to spend in the store. This was perceived as benefitting both the employee and the employer.

*'It was a win-win situation because [supermarket] was getting the sale, we were getting our targets up and the punters were getting the signposting service and a £10 card...so that was a great success.'*

(Provider)

All providers made attempts to attract older workers directly (i.e. without going through local employers). One has a long history of helping disadvantaged jobseekers by placing them with local employers. This provider was able to draw on their contact lists to access older clients who had subsequently entered employment as well as make contact with employers which had been involved in previous initiatives. Other strategies included utilising contact lists held by other divisions within their organisation. Where clients had previously had a positive experience of the provider organisation, this could make them more receptive to the scheme. Finally, some providers promoted the service to employees of their own organisation.

On the whole, advertising the service through the local media – local newspapers and local radio – yielded limited results and was expensive. Where newspaper coverage had some positive results, this occurred when information was presented in the guise of a news item, with testimony from a client, rather than as a straightforward advertisement. Putting posters and leaflets in public places and handing out leaflets in town centres was relatively unsuccessful in attracting clients as was advertising the service on providers' own website.

Some providers succeeded in attracting clients by exhibiting at local events or by holding their own events. These strategies were more successful where the events targeted older age groups or focused on issues that were similar to those covered by the Pilot, such as volunteering, health maintenance and money awareness. For example, one provider attracted clients by running an older people's health day offering free health checks and complementary therapies. Events which had a broader appeal such as county shows and local festivals were less successful in attracting people who met the criteria for the Pilot. One provider had a shop front from which to advertise the service and had some success in catching the attention of passers-by. Word of mouth was a useful way of reaching older workers both where contact was made via employers and where it occurred directly. Personal recommendation could be particularly valuable in 'nudging' older workers across the provider's threshold where they had already heard of the service by some other route.

## 2.2 How clients accessed the service

Three providers each accessed hundreds of older workers via employers. For two of these providers, most of their clients received guidance in the context of seminars; the other focused almost exclusively on one-to-one meetings. The remaining two providers, who did not reach many clients through employers, generally delivered one-to-one meetings. Where clients found out about the service through their employer, this often took the form of an email from the Human Resources department or a message posted on an internal electronic notice board. Employees could subsequently sign up for seminars via email or intranet.

Where access occurred via the employer, provision generally took place either on work premises or at a location arranged by the employer. Those who did not access the service via their employer were likely to have received guidance at the provider's offices, in a mobile unit or in a public place such as a café. Almost all the survey respondents (99 per cent) were happy with the choice of venue.

Clients who took part in the qualitative interviews offered additional information about their motivation for attending sessions as well as obstacles they faced. Some reported that they probably would not have used the service if it had not been made so easy for them, while a few who had attended a session at their workplace said they had been 'told' to go by their employer. Another client who had been told about the service by her employer was disappointed to discover that employees had to arrange a session in their own time and away from the workplace. Those who heard about the service through their employer had rarely been aware of other marketing material outside the workplace. Within the workplace, some had seen the provider's marketing material prior to the session; others had not.

Among those who did not access the service via their employer, some had been approached by the provider directly, by letter, email or telephone. Often this came about because the client had been involved in a previous initiative offered by the provider. Where clients already knew the adviser, there was a level of trust that encouraged the client to take up the service.

For some clients, the eventual decision to sign up for a session was the result of an accumulation of prompts. One had heard about the service via their employer but had done nothing until a colleague mentioned attending a session and finding it useful.

*'A colleague went to the first one which was a group discussion I do believe and said "this is really good and I think these people are really worthwhile". I then went and asked for a one-to-one and they came and gave us one-to-one.'*

(Female, age 49)

Similarly, another client had seen an advert in the local paper which prompted him to check out the provider's mobile unit when he happened upon it at a supermarket; despite making initial enquiries here, he did not act until an adviser subsequently phoned him at home.

Some interviewees had not previously heard of the provider while others had heard of them but had no idea that they would offer a service that was relevant to their age group. In these circumstances, clients could be attracted by messages that resonated with their situation, such as those that emphasised that the service offered guidance on retirement planning or was designed for workers approaching State Pension Age. One client said that a notice on her firm's electronic notice board had used the term '50 plus'. This had made her realise the provider (which is more closely associated with older age groups) was offering a service that related to her age group.

*'...because it was for 50 plus. It was for us and nobody ever writes to us or cares about us. Do you know what I mean? Nobody does. So I thought I would go to that.'*

(Female, age 54)

### Key findings

- Being part of a well known organisation brings both advantages and disadvantages. Misconceptions may be a problem where the service offered is substantially different to the organisation's 'brand'.
- Marketing the service was not easy. Targeting employers was the most effective and efficient way of accessing large numbers of older workers; however, employer receptiveness to the service was highly variable. The most receptive tended to be larger (often public sector) organisations.
- Direct marketing to older workers was relatively ineffective and advertising through local media was not cost effective.
- Implications of these findings for DWP are that it needs to carefully consider which organisations it partners with, as their track record may impact upon their capacity to engage employers and older workers. While working with employers was generally an effective way of reaching older workers; however, the Pilot did not identify a successful way of accessing older workers in small and medium-sized workplaces.

## 3 Client characteristics

This chapter describes the older workers who accessed the service in terms of their socio-economic characteristics and attitudes towards later life work and retirement. It outlines the type of information they sought when they first had contact with the service, as well as their knowledge gaps relating to later working life and retirement.

### 3.1 Client profile

The management information collected by providers reveals that almost two-thirds of clients were women and 97 per cent were white. Among survey respondents, three-quarters worked for a large employer with at least 500 employees nationwide. Just over half (52 per cent) held higher status jobs, that is, they were managers or senior officials, professionals or associate professionals, or technicians; this was more common among the men than the women (60 per cent compared with 48 per cent). Most providers acknowledged that they were not reaching as many low paid workers as they had anticipated. The exception to this was the charity that had been able to draw upon contacts from previous projects involving disabled and disadvantaged jobseekers and receptive employers.

Large employers of the type that co-operated with the providers are likely to have had numerous manual workers yet these are poorly represented among the clients. The fact that employers often relied upon digital means to inform their staff about the service may help to explain the high number of white collar (i.e. office) workers who accessed the service, as these are likely to have a work email address. Some employers or union representatives had put up hard copies of posters on notice boards; however, these may have had lower visibility than an email.

### 3.2 Client attitudes to retirement and extending working life

The survey asked clients what plans they had made for their retirement prior to accessing the service. Specifically, how much thought had they given to when they might retire and to what their income in retirement might be. For both issues, women had given less thought than men (Table 3.1).

**Table 3.1 How much thought given to retirement issues, by gender**

	<i>Percentages</i>			
	When you might retire		Income in retirement	
	Women	Men	Women	Men
A lot of thought	27	35	36	48
Some thought	44	45	45	43
Very little thought	26	18	18	7
Not thought about it at all	3	3	1	2

For both items, respondents in high status occupations (managerial, professional, associate professional or technical) had given more thought than those in lower grades (Table 3.2).

**Table 3.2 How much thought given to retirement issues, by Standard Occupational Classification (SOC)**

	<i>Percentages</i>			
	When you might retire		Income in retirement	
	SOC 1-3	SOC 4-9	SOC 1-3	SOC 4-9
A lot of thought	33	26	44	34
Some thought	47	41	44	45
Very little thought	17	30	10	19
Not thought about it at all	3	3	2	2

There was also a strong age association with people in their early 60s being most likely to have given a lot of thought to both the timing of their retirement and their subsequent income (Table 3.3).

**Table 3.3 How much thought given to retirement issues, by age**

	<i>Percentages</i>					
	When you might retire			Income in retirement		
	50-54	55-59	60-64	50-54	55-59	60-64
A lot of thought	20	35	40	28	45	56
Some thought	45	45	39	50	43	33
Very little thought	30	18	17	20	10	8
Not thought about it at all	4	1	4	1	2	3

The in-depth qualitative interviews with clients provided greater insight into these deliberative processes. Some older workers were not thinking about retirement because they considered themselves retired; that is, although they were still working, they had withdrawn from their full-time career and were receiving a private and/or occupational pension and/or State Pension.

Although many interviewees envisaged non-standard later life work patterns, these trajectories were often oriented towards the cultural landmarks of State Pension Age (SPA) or their employers' pension age. Clients outlined their possible options in the run up to these milestones, their responses to reaching them, and what they might do in the years following this. They might see themselves as working less, working more flexibly, and/or taking up less demanding or more stimulating work roles. This was described by some clients as 'winding down' or 'easing' into retirement, which was seen as preferable to the 'cliff edge' method of retiring. Semi-retirement was often viewed as an attractive proposition but only if clients could afford it, and only if they could find suitable, satisfying work. As one observed,

*'If you get the balance right I think you could have the perfect life leading into old age. It's getting that balance and actually whether the system will let you do that or whether they kick you out to bring in somebody else, you know. Plus, is the work there?'*

(Male, age 51)

Financial security in retirement was a key factor in shaping decisions about retirement. Many interviewees (often women) were aware that they had inadequate pension provision often because of their interrupted employment history. These clients recognised that, in order to 'enjoy' retirement, it would be necessary to work and save money. One interviewee had recently increased her work hours to enhance her situation when she retired.

*'I don't want to be poor when I am old, because I do often see people who are old and they look really old, wearing old fashioned clothes and I can't see myself doing that. So I thought to be able not to be poor is to work harder and to invest as much as I can and to have a good balance of spending and saving.'*

(Female, age 55)

Some interviewees who emphasised the financial side of work and retirement planning did so from a secure position. They wanted to ensure that they continued to be able to afford the 'extras' that they had become accustomed to, such as nice holidays. The most advantaged clients saw their healthy financial circumstances as a route out of employment (or out of their current employment) at some time in the future. This latter group were confident about their future options, which might include drawing on occupational or private pensions, utilising shares and savings or downsizing their home.

Many clients were not actively planning for retirement and often a lack of planning was associated with a preoccupation with their current circumstances. The primary concern for these older workers was how to protect their job and standard of living in the face of financial pressures. Some interviewees (often lone women) envisaged many years of paying a mortgage and/or supporting children, including adult children at university.

A key issue that came out of the interviews was the clients' belief that their capacity to continue in work (or in their current job) was dependent on their future health status. They had the sense that their health trajectory, and so their employment trajectory, was out of their hands. Some doubted that their health would hold up long enough for them to work (or work full-time) up to SPA.

Where interviewees had significant concerns about their health, or that of their partner, the long-term financial benefits of working were outweighed by their ambitions for the medium term. They wanted to retire while their health was good enough for them to enjoy themselves, for instance by travelling abroad or spending time with their grandchildren. An example of this was a woman in her early 50s who due to her deteriorating health (which was exacerbated by work stress) intended to retire at age 62 at the latest. She wanted a period of retirement where she had both an adequate income and adequate health even if, in the longer term, her financial resources were inadequate. A family history of poor health (with both her parents dying in their early 60s) had also influenced her thoughts about retiring early:

*'...you only get one life and I shouldn't be working in a job like this at that age...it is about life, isn't it?'*

(Female, age 52)

Another example was a woman aged 54 whose priorities had changed following the near death of her husband in an accident. She was intending to retire at SPA and at the time of the interview was off work herself due to stress.

*'[Husband's] accident, it has taught us that life is more important.'*

(Female, age 54)

The attitudes that clients hold when they accessed the service made them more or less receptive to Extending Working Life (EWL) messages. Some interviewees placed a non-financial value on working, seeing it as a mode of maintaining social contact and keeping active; others viewed working as inherently unrewarding. The differing values that clients place on work cannot be viewed as simply a reflection of variations in work orientation. In part, enthusiasm for work will reflect the attractiveness of their current working environment; workers with stressful, boring or onerous jobs are likely to be resistant to EWL messages. Where employees already recognise the benefits of

working, the challenge is to find ways of addressing factors such as health problems that may limit their employment options as well as taking account of other preferences, such as a desire to have more free time or more flexibility.

### 3.3 Client information needs

At one level, information needs may be defined as the work and retirement issues that prompted older workers to approach the service as well as any important knowledge gaps that they recognised retrospectively. At another level, there is the information that the Department for Work and Pensions (DWP) would like to disseminate as widely as possible, even where the individual does not acknowledge its salience. For example, where a client is adamant that they will not be economically active beyond SPA, the fact that National Insurance Contributions cease at SPA is not personally relevant. However, in the years ahead, circumstances or perspectives may change and knowledge of this feature could influence the reformulation of work and retirement plans. Furthermore, people often rely upon friends and family for advice about their work and retirement options; consequently, the more people who are aware of the details of specific policies, the greater their potential impact.

As part of the evaluation process, DWP identified five areas of policy that were of paramount interest. These were:

- when people reach SPA, they can choose to delay claiming their State Pension and receive an increased State Pension or a lump sum later on;
- employees who carry on working beyond SPA do not have to pay National Insurance Contributions;
- the age at which women become eligible for a State Pension is being gradually raised so that it ends up being the same as for men;
- workers have the right to ask their employers if they can carry on working beyond the age of 65; and
- workers have the right to request flexible working hours if they provide care for an elderly or disabled relative or other household member.

In addition, DWP were interested in the dissemination of information about workplace policies relating to reducing work hours, job sharing and only working for part of the year.

The in-depth interviews reveal that many clients had no specific queries at the point at which they accessed the service, with some going along purely out of curiosity. Other interviewees had been drawn to the service because they recognised they should start to make plans for the future and wanted to talk things through with an 'expert'. Findings from the qualitative research are supported by the survey data. Only a minority of clients (29 per cent) who took part in the telephone survey said they had specific work or retirement information needs when they first used the service.

Just over a third of survey respondents (38 per cent) had found out information about work or retirement issues from other organisations before approaching the service. The main sources were their employer, their pension provider and government departments. With the exception of government departments, fewer women than men had received information from each source (Table 3.4).



**Table 3.4 Source of information prior to accessing the service, by gender**

Source	Percentages		
	Women	Men	All
Employer	22	31	25
Pension provider	23	29	25
Government department or Jobcentre Plus	24	24	24
Financial adviser/bank/insurance company	12	21	15
Trades union	4	6	5

Respondents in higher status jobs (manager or senior official, professional, associate professional and technical) were much more likely to have received advice from formal sources than those in lower status jobs (Table 3.5).

**Table 3.5 Source of information prior to accessing the service, by SOC**

Source	Percentages	
	SOC 1-3	SOC 4-9
Employer	32	17
Pension provider	33	16
Government department or Jobcentre Plus	28	18
Financial adviser/bank/insurance company	19	11
Trades union	6	4

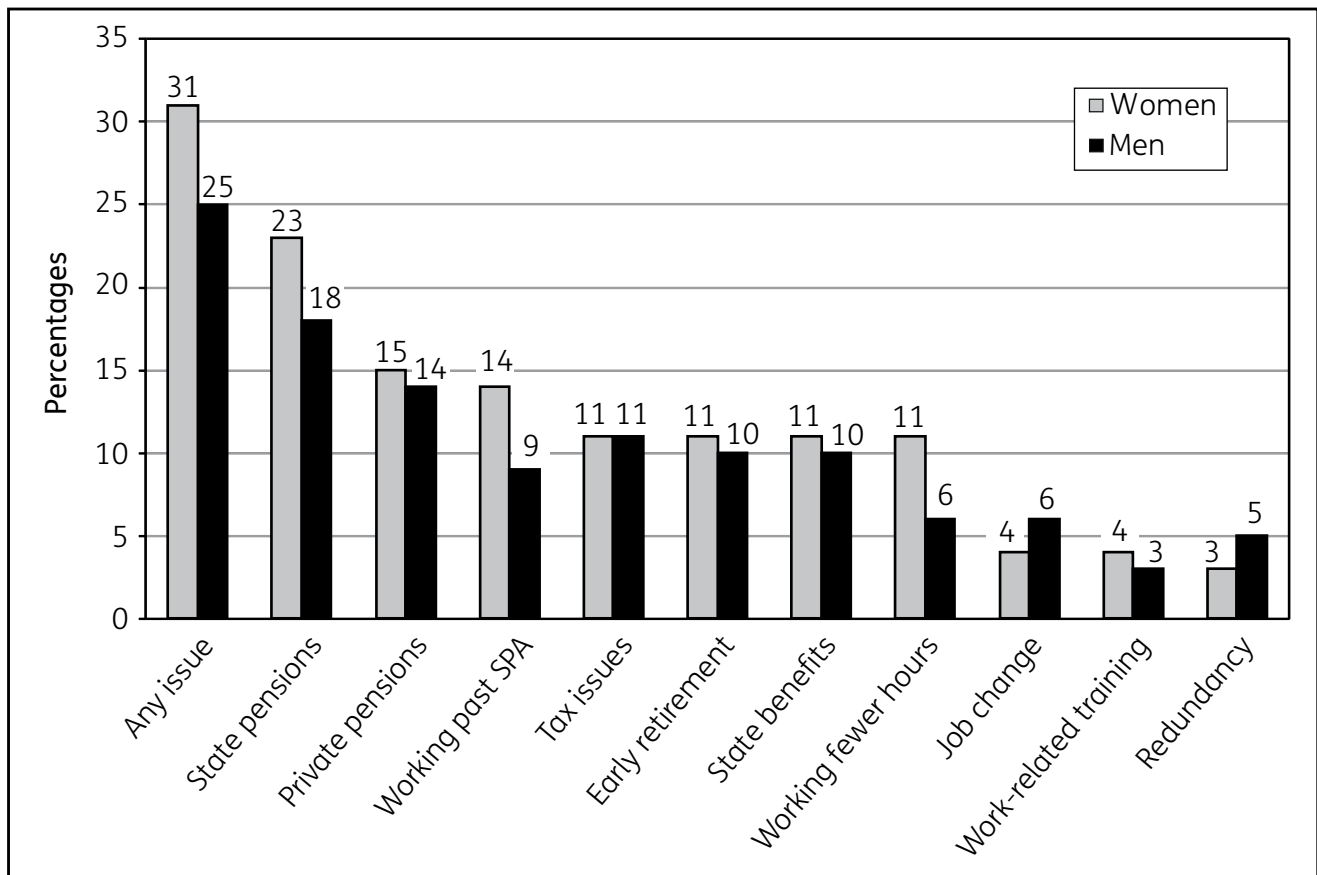
For workers in their late 50s and early 60s, there is no clear association between increasing age and the likelihood of having received advice from other organisations (Table 3.6). This ambiguity remains when the responses are further broken down by gender (analysis not shown).

**Table 3.6 Source of information prior to accessing the service, by age**

Source	Percentages		
	50-54	55-59	60-64
Employer	17	32	27
Pension provider	17	33	25
Government department or Jobcentre Plus	16	28	30
Financial adviser/bank/insurance company	9	19	18
Trades union	3	5	7

A small number of respondents (N=80) had accessed government websites such as DWP, HM Revenue and Customs and Directgov to seek information. Of these, 21 rated the websites very useful, 52 found them quite useful and seven felt they were not useful.

Only 31 per cent of women, and 25 per cent of men, had a specific subject they wanted information on when they first had contact with the service (Figure 3.1). More women than men wanted information on their State Pension and working past SPA as well as changing their work hours.

**Figure 3.1 Information sought when accessing the service, by gender**

Providers felt that clients' information needs fell into two main areas: pensions and finances (predominantly the State Pension) and employment and careers. They noted that workers across the income spectrum wanted information about the State Pension. Women were particularly likely to be unsure of their State Pension entitlement as this could be affected by time away from the labour market to raise children as well as the ongoing gradual raising of women's SPA.

Providers emphasised that there was a lack of awareness about even the basic elements of State Pension provision and this cut across all social groups. Information gaps included:

- State Pension has to be actively claimed. Some clients assumed that it would be automatically activated at SPA if they did nothing;
- State Pension is taxable, which would have implications if people want to continue to work beyond SPA and claim their State Pension;
- entitlement to the State Pension depends on levels on National Insurance Contributions;
- shortfalls in National Insurance Contributions can be made up; and
- State Pension can be deferred.

For occupational pensions, some clients did not know whether they were in a defined benefit or a defined contribution scheme. Clients were also interested in finding out how they could trace a lost pension. Some workers who approached the service were seeking help in tracking down private or occupational pensions that they had ceased contributing to years ago. One had gathered information about a frozen pension but felt 'bamboozled' by the jargon and complexity.

The qualitative interviews with clients found that some were seeking careers advice as they felt undervalued in their current role, sometimes as a consequence of organisational change. Some were looking to change their career as part of a winding down process whereby they also worked fewer hours or became self-employed. Others wanted to plan for an active retirement where they continued to be productive, either in a paid or voluntary capacity.

Careers guidance was also sought by clients who wanted or needed to remain in the labour market but who could not rely on keeping their current role. These included workers facing redundancy as well as those with work-related health issues, such as manual workers who found it increasingly difficult to cope with the physical demands of their job. These clients needed guidance on alternative careers, re-training, or changing their work hours.

*'I had had a bad winter with the asthma last year, so I was worrying how it was going to impact on me. Some mornings I was thinking I don't think I can carry on working full-time, so I was looking at other options, as well as grabbing every financial advice I could really.'*

(Female, age 52)

*'I've always been doing manual work and practical work, I think there's got to be a change over to probably using my brain a bit more and hoping with the experience I've got that I could put into a position be it self-employment in some other way, or employment in some other way, or going to college that type of thing. So there's avenues to go down but I think the biggest problem I have and that was one of the reasons I went to Age Concern was to try and get help to focus into which way I could go.'*

(Male, age 51)

Clients were often unaware that they had the right to ask their employer to take account of their personal circumstances and could request flexible working. However, one interviewee had approached the service for advice on their rights, having previously requested a change to their work role and been refused by their employer.

Where clients were interested in careers advice, the changes they wanted to make (whether modest or ambitious) were commonly oriented towards improving their situation in the short to medium term. When asked in the course of the in-depth interview, however, they agreed that a more satisfying job might encourage them to carry on working for longer than if they remained in their current work situation.

The in-depth interviews revealed that clients often had a host of information needs that were interconnected but poorly defined. At one level, clients knew that factors such as health problems or caring responsibilities needed to be taken into account; however, prior to receiving guidance, the role of these factors in shaping their work and retirement options had not been clearly articulated. This complex interplay of different elements of a client's life was well recognised by providers.

### Key findings

- The qualitative research reveals that most providers were not targeting, or were not able to access, DWP's key target group of low income older workers. This is confirmed by the client survey where half the respondents held higher status jobs (managers or senior officials, professionals or associate professionals). One provider was highly successful in gaining access to disadvantaged older workers by using the contact details of clients of previous projects. This reinforces the key finding from Chapter 2 that the track record of potential service delivery partners is a crucial consideration for DWP. In addition, employer involvement in promoting any future service is to be encouraged; however, employers need to be made aware that over-reliance on digital modes of dissemination (i.e. work email systems or electronic notice boards) may disadvantage employees who are not office-based.
- Only a minority of clients had given a lot of thought to when they might retire, and their income in retirement. In addition, most said they had no specific queries when they first accessed the service. Some clients were too preoccupied with protecting their current standard of living to plan for the future and some thought factors such as health problems would dictate the timing of their retirement. Some felt they were too young to think about this period of their life while others recognised that they needed to make plans but had not yet done so. A lack of awareness about even the basic elements of State Pension provision cut across all social groups.
- These findings suggest that there is a clear need for a service that educates older workers about later working life and retirement and prompts them to actively plan for the future. Any future service must be able to reconcile the client's long-term and short-term priorities as well as incorporate concerns around the future health status of the client and, perhaps, their partner.

## 4 Service delivery

This chapter discusses the relative merits of delivering the service through a group session or a one-to-one meeting. It also outlines how employer engagement may make access to the service more convenient for employees. The chapter then moves on to consider the content of the guidance delivered. Finally, it highlights factors that may stop clients being receptive to the guidance offered as well as provider perceptions of broader barriers to service delivery.

### 4.1 Mode of delivery

One provider delivered almost all its guidance in the form of seminars while two others relied almost exclusively on one-to-one meetings. The remaining two utilised a mix of seminars, workshops and one-to-one meetings.

Delivering group sessions had practical advantages in that providers could access a large number of older workers within a short period of time. In addition, interaction between attendees prompted the exchange of ideas and experiences. Some providers felt that a group session particularly appealed to workers who felt they had little to discuss but had a general interest in learning more. People in this position might find the idea of a one-to-one meeting unappealing, whereas in a seminar they could opt in and out as it suited them. With seminars, attendees generally worked for a single employer who had arranged a venue and advertised the session internally. This employer involvement removed a lot of potential barriers to receiving guidance. The location and the timing of the session was likely to be convenient and workers were given time off work to attend.

The active involvement of an employer does not dictate that the guidance must take the form of a seminar. As noted earlier, one provider accessed hundreds of older workers through their employer and delivered one-to-one sessions in the workplace. In some respects, this set up may be less costly for the employer, as they would not have to organise a large venue or accommodate the simultaneous absence of dozens of members of staff; however, it may be difficult to coordinate the employee's time away from their job with the availability of a session. One interviewee related how she had been given an extended tea break in order to take advantage of a drop-in session being held in her workplace; however, the adviser was busy with another client when she arrived. By the time the employee got to see the adviser they had to rush to fit everything into the remaining ten minutes.

Providers felt that the main benefit of delivering one-to-one meetings was the private and confidential setting which meant that clients felt more able to discuss personal circumstances. For example, if older workers were considering leaving their job, or were having problems at work, they might be reluctant to raise these issues in front of their colleagues. In addition, in seminars, advisers had to cover all the major issues that could be relevant to attendees. In a one-to-one meeting they could be more selective about the issues they covered and so go into greater detail. As a result, one-to-one meetings delivered a more personalised service.

The views of clients who participated in an in-depth interview resonated with the observations of providers. Those who had a preference for attending a one-to-one meeting did so because they felt the service they received was focused on their circumstances and needs and provided a private environment for discussion. Three interviewees who attended a seminar followed this up with a one-to-one meeting. In the one-to-one meeting they felt able to discuss personal issues and ask questions relevant to their personal circumstances; this had not been the case in the seminar.

### 4.2 Content

Providers varied widely in the format of the sessions they delivered and the extent to which they had a formal structure. This was true of both seminars and one-to-one meetings. Structured approaches presented clients with a 'set menu' of topics that were covered by the provider in a slide presentation or a structured talk. Some one-to-one meetings mimicked a seminar by involving a slide presentation with preset topics that might be skipped if they were considered irrelevant.

The structured sessions typically covered the following topics:

- finances and pensions;
- career change, skills and training;
- extending working life/working beyond retirement;
- flexible working and statutory rights;
- health;
- relationships; and
- caring.

Some advisers found it useful to illustrate Extending Working Life (EWL) topics by presenting personalised examples. For example, one adviser addressed the issue of having incomplete National Insurance Contributions by using the example of his wife. Another used her own State Pension forecast to explain how State Pension entitlement is calculated.

A reality check could be a valuable tool for encouraging older workers to think about economic inactivity. This involved talking about:

- the financial implications of retiring and whether clients would be able to afford the lifestyle to which they aspired;
- how they would fill their day;
- the impact of retirement on relationships; and
- how they could stay fulfilled.

A complement to this reality check was a consideration of the benefits of continuing to work, whether on a full-time, part-time or flexible basis, and a discussion of the things that clients might be compromising if they retired. These included:

- their standard of living;
- their social life;
- their identity;
- a structure for their day;
- keeping mentally active; and
- their future standard of living.

Around these issues, providers might also discuss:

- the difficulties of returning to the labour market once they have left it. This could be illustrated with examples of people that the advisers knew who had attempted to return to work after retiring or who had regretted leaving work early;
- the right to request to work beyond State Pension Age (SPA);
- the financial benefits of not having to pay National Insurance Contributions when working beyond SPA; and
- State Pension deferral.

The above outline highlights that ‘joining up’ the different elements of clients’ lives was an integral part of the sessions. This held true for seminars as well as for the highly personalised one-to-one meetings. However, only the one-to-one meetings offered the opportunity to explore how these issues mapped onto clients’ plans and aspirations. Some providers described what happened in one-to-one meetings with clients as life planning. Some clients approached the session with a specific concern, such as an employment issue. Advisers who had a wealth of experience behind them could immediately place this single issue into a wider context. As one provider explained:

*‘I think when people come and have a one-to-one they might present with, you know, I want to talk about a work issue, and then I think all these other things obviously come in to play. Because if they are asking about work you can’t really talk about, can you change your career, for example, without touching on pensions, without touching on finance.’*

(Provider)

One-to-one meetings were tailored to individual client needs through clients asking questions and highlighting areas that they particularly wanted to discuss. Evidence from observation of one-to-one meetings showed that the extent to which clients participated in discussions and asked questions varied. For example, where clients had no particular information needs and were attending either out of curiosity or because they had been told to attend by their employer, they were sometimes happy to listen to what the adviser had to say and were less actively engaged in shaping the discussion. Less structured approaches were more client-led, with clients setting the agenda at the start, based on their needs, circumstances and interests. However, where clients had no particular interests, advisers had to probe and prompt clients to find out what issues would be of greatest interest.

A key element of the service was the signposting of clients to sources of further information. Clients were directed to The Pension Service website or booklets for information on SPA, rates, forecasts and deferral as well as tracing a private pension. Other government sources included the Directgov website, The Pensions Advisory Service and HM Revenue & Customs for information on tax allowances and tax credits. Non-governmental sources included Age Concern, the Citizens Advice Bureau (for advice on benefits and debts) and employer pension departments.

Where clients wanted careers advice, advisers signposted the Learn Direct website as well as local colleges for information on courses. Local Chambers of Commerce and Prime Initiative<sup>8</sup> were suggested for information on self-employment. Clients who were not IT literate, or who had no access to the internet, were given telephone numbers, booklets and hard copies of application forms (for example, to get a State Pension forecast). Some advisers took a laptop and printer into the sessions. From the observational evidence, this seemed particularly effective in providing clients with targeted information as relevant website pages could be printed off for clients to take away with them.

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<sup>8</sup> The Prime Initiative helps older people to start their own business.

The observational element identified one instance where the adviser's response to a client's absence of IT skills was problematic. The adviser, who did not have a laptop with her, kept forgetting that the client could not use the internet. On several occasions she suggested a website and then hastily cast around for a leaflet or telephone number. This highlights the importance of providers recognising that clients do not always have access to mainstream resources.

Providers recognised that the quality of the advisers was the key to effective service delivery. Advisers must be experienced, knowledgeable, approachable and professional while the advice offered must be relevant, realistic and sympathetic to the local context.

To varying degrees providers saw one-to-one meetings as valuable as they met clients' preferences for face-to-face interaction and having someone to talk to. Providers reported that clients were willing to discuss concerns or ideas that they may not want to share with their friends or family. Clients appreciated talking through ideas or problems with someone neutral as this enhanced their confidence and facilitated decision-making. This is reflected in the responses of clients (see sub-Section 5.3).

*'It is a bit like a sounding board, you talk to somebody and then you think maybe I can do that.'*

(Provider)

For some advisers, one-to-one contact was essential to delivering EWL messages to clients:

*'Unless you listen to the client and try to engage with what their concerns are, anything you say is going to fall on deaf ears. Unless people feel that you are really relating to them, you know, they will just think this is a party line and we are being told to do this. But it doesn't really fit.'*

(Provider)

The design of one-to-one meetings may discourage the dissemination of EWL information that is not directly relevant to the individual client. For example, where the client was a single man in his early 60s, the adviser might have no reason to address possible information gaps that relate only to women and younger men (such as the raising of SPA). Survey respondents were asked if they remembered the session covering the EWL topics that were of primary concern to the Department for Work and Pensions (DWP) (Table 4.1). In each case, the topic was much more likely to be recalled as having been covered in the group format than in the one-to-one meeting. Consequently, seminars, rather than one-to-one meetings may offer the best avenue for getting as many people as possible to be aware of policy changes.

**Table 4.1 Recall of core issues, by service delivery method**

	Percentages	
	Individual	Group
When people reach SPA they can delay claiming their State Pension and receive an increased State Pension or a lump sum later on	61	90
Employees who carry on working past SPA don't have to pay National Insurance	50	71
The age at which women become eligible for SPA is being gradually raised so that it ends up being the same as for men	69	95
Workers have the right to ask their employers if they can carry on working beyond the age of 65	74	91
Workers have the right to request flexible working hours if they provide care for elderly or disabled people	61	79
Guidance on reducing work hours, job sharing or only working for part of the year	49	67



### 4.3 Barriers to effective service delivery

Providers reported the following barriers to EWL messages:

- a lack of interest amongst clients who had already made up their mind that they wanted to retire;
- clients who were too busy to plan ahead for their retirement or felt that they were too young to be thinking about retirement plans;
- health problems which meant that clients felt they could not continue in work;
- caring responsibilities;
- concern that if they asked their employer to be flexible they might be laid off;
- a desire amongst clients in unrewarding work to leave as soon as they could;
- cultural norms – particularly in highly deprived areas where early exit from the labour market has been ‘normal’ for decades and where life expectancy is low;
- concern around the financial impacts of paying extra tax if clients stayed in work and received a pension; and
- suspicion that the Government intends to abolish the State Pension and so has the most to gain from State Pension deferrals.

Providers also experienced more general difficulties in delivering the service. An inherent tension in delivering a service targeted at workers is that they have limited availability to attend a service delivered during working hours. As some providers found, the best way to access older workers was to visit them at their workplace.

Some providers found they were hindered by the geographical dispersion of potential clients, particularly in rural areas with few large employers. This had particular implications for the opportunity to undertake group work. In addition, some providers were scattered across a set of offices and this could hamper service delivery. This could lead to providers spreading themselves too thinly to be efficient.

Providers were aware that, on occasion, both employers and clients misunderstand what the service was offering. Providers recognised that the messages included in marketing material must be clear and unambiguous.

### 4.4 Suggestions for improvements

When asked who they thought the service should target, if it was being delivered with fewer resources, a common (but not universal) view amongst providers was that it should focus on helping older workers in lower paid jobs who would be reliant on the State Pension in retirement. In this scenario the service would not be available to higher paid older workers with good occupational pension schemes who could probably afford to pay for information and guidance. Some providers observed that the benefits of the EWL agenda applied to all types of older worker; consequently, the service was valuable even when target groups were under-represented. In addition, it was noted that encouraging higher income older people to extend their working lives has wider benefits for society, including increasing tax revenue. There was also a view that the service should be extended to workers in their 40s to enable retirement planning to start sooner.

The Pilot was not intended for self-employed people as they do not have to negotiate with an employer concerning extending their working life or achieving increased flexibility. Providers felt

that the self-employed would benefit from many aspects of the service. In some rural areas, self-employed workers (for example, farmers) faced specific problems that local providers understood and could address. In addition, self-employed workers may be more vulnerable than employees of larger companies if their circumstances change. If their health declines, for example, there is less opportunity for them to take on alternative roles within the business.

### Key findings

- Guidance delivered to a group generally had a broader remit, and was less personalised, than guidance given in a one-to-one context. One advantage of group sessions is that they were more likely than one-to-one meetings to cover all of the EWL issues of primary concern to DWP. This makes them a good forum for the dissemination of key policies.
- One-to-one meetings offered a private and confidential setting which may be valuable if the client wishes to raise work-related issues. They gave the client the opportunity to specify areas of particular interest. The session could then explore how EWL issues map onto their plans and aspirations.
- Where employers were involved, the location and timing of the session was highly generally convenient for the employees. Employer involvement may be used to deliver one-to-one meetings as well as group sessions.
- Providers used two main approaches to delivering EWL message. These involved the use of a reality check (which encouraged clients to consider what retirement might really be like) followed by a discussion of the benefits of continuing to be economically active.
- Future provision of guidance services needs to consider the needs of clients who are not IT literate or who have no access to the internet.

# 5 Client response to the guidance service

This chapter outlines clients' opinions of the service and their assessment of whether it had affected their plans for the future. In-depth face-to-face interviews and a telephone survey took place in the weeks after they had first accessed the service. Clients were re-contacted around six months later to find out whether the guidance they received had had an enduring impact upon their attitudes or behaviour.

## 5.1 Overall views

Overall, the majority of clients gave very positive feedback on the service. Even those who thought that the service had not specifically helped them thought that it could help other people. Respondents who had had a one-to-one meeting were more inclined to say that it had been very useful than those who had been involved in a group session. Clients whose one-to-one meetings were observed reported feeling reassured and more confident that they now knew where to go to for further information. This even applied to some of those who were disappointed that the guidance had not been able to provide them with more specific financial advice. Some clients were impressed with the adviser's breadth of knowledge, especially where this involved local knowledge (of training courses, job options, etc.).

Research with clients revealed the role of the service in tackling knowledge barriers. Women who took part in the in-depth interviews said they valued the information that they had received about the forthcoming rise in women's State Pension Age (SPA). Other interviewees reported that they had been made aware of a range of entitlements. For example, some had not realised that workers did not pay National Insurance Contributions once they had reached SPA. Other common knowledge gaps were the right to request flexible working arrangements from their employer or that they might be able to continue in their jobs beyond SPA. Many had not known that their employer could not compel them to retire before the age of 65. Some commented that they had been unaware that services such as Directgov and The Pensions Advisory Service existed.

Guidance could also help clients rule out avenues that they had been considering. One interviewee was given information about training opportunities in the area that she had a pre-existing interest in and discovered that the cost was prohibitive; she was glad to have established this because it allowed her to focus on options that were attainable.

The majority of clients had a high opinion of the adviser they had seen. Almost three-quarters of survey respondents rated the adviser as very knowledgeable (73 per cent) and the overwhelming majority (93 per cent) said they were very approachable. In the qualitative interviews, clients felt that being able to open up to their adviser was an important element of the service. Some commented that having an adviser who was of a similar age to them made them feel that the adviser was able to empathise.

*'It was better than I thought, mainly because she had the experience and she was my age and I had some sort of, I don't know what it was, sometimes you meet somebody and you think "I can get on with this person".'*

(Female, age 51)

Among survey respondents, only a minority said that they had approached the service with particular information needs. Among this subset, those who attended a one-to-one meeting were more likely to have had all of their information needs addressed than those who took part in a group session (Table 5.1).

**Table 5.1 Information needs met, by service delivery method**

	Percentages	
	One-to-one session	Group session
All information needs addressed	60	43
Some information needs addressed	37	48
None addressed	3	9

In addition to the value of the service in tackling knowledge gaps, interviewees talked about what might be termed ‘softer’ benefits. They felt that the guidance had ‘opened their mind’ and in so doing, broadened their options. As one client noted,

*‘Well just the things, just opening your mind to, well forcing you to sit down and how you were going to spend your time now that full-time employment has gone. That sort of approach. But we didn’t only look at reducing work time but how best to direct your leisure time, exploring things you like, maybe expanding those.’*

(Male, age 64)

Another ‘softer’ benefit reported by some clients was increased confidence. One client, for example, intended to work beyond SPA and thought she might want to defer drawing her State Pension. The adviser worked through a Pension Service booklet with her which presented arguments both for and against deferring. Although the adviser did not give any advice, the client subsequently reported feeling reassured that her initial thoughts on deferral were right. Thus, it seemed that talking through the options increased her confidence. Another interviewee talked about having been stuck in a rut and being at a low ebb; the session gave her hope that she would be able to get a better job.

*‘Oh I am really quite pleased with it actually, I am glad it has come my way because I would have just been stuck in a rut you know, had I not had anybody come out and say, “hey guess what we have got all these great things for you”, you know. And it is great because there will be loads of people like me, my age thinking, “I am never going to get anywhere” and, “oh gosh is this what I am assigned to for the rest of my life”. Especially housewives whose kids have grown up, gone off somewhere and they are thinking about a career, thinking about something to do.’*

(Female, age 53)

The holistic approach was valued as it encouraged clients to think about how their work and personal lives interacted.

*‘...it probably confirmed that we were on the right track, put that confirmation in place, “yes we need to do this, this and this”. “No we can’t afford to retire next year or something because that’s never going to happen”. And it did highlight the fact that we do have to think about looking after our parents before long.’*

(Female, age 49)

Some clients had had negative experiences of talking through their options with Jobcentre Plus staff and felt this was a different and much more positive experience.

Interviewees were sometimes provided with irrelevant advice that they felt was unhelpful. Where clients indicated they wanted to retire, advisers might try to explore options for changing their job, modifying their hours, or taking up training. Where the client was sure that they wanted to retire – and simply wanted information to facilitate this – this attempt to broaden the scope of the meeting was unwelcome. In a similar vein, advisers might suggest an avenue that was not suited to the client’s circumstances; for instance, they might actively promote retraining as a solution to a client’s dissatisfaction with their current job when the client simply could not afford to take this route. There was also criticism where advisers appeared to lack local knowledge, for instance, where an adviser was unaware of local labour market issues.

It seems that clients could react in different ways to attempts to broaden their horizons. This does not mean that the advisers were necessarily taking the wrong approach; rather that sometimes it paid off and sometimes it did not. One interviewee had left a one-to-one meeting feeling disconcerted that the adviser had dwelt on her health, lifestyle and leisure activities. On reflection, however, she realised that it had been useful and she had subsequently given these areas of her life more thought.

On other occasions, advisers could fail to address knowledge gaps. Some clients had not raised the issue of pensions with their adviser because they had not realised that the adviser might be able to offer guidance in this area. In the in-depth interview some interviewees wished that the adviser had offered pensions information even though it had not been solicited.

Where the service was accessed via employers, clients often wrongly assumed that advisers would have detailed information pertinent to their place of work (for instance, regarding the company’s occupational pension scheme or their employer’s attitude towards flexible or part-time working). In addition, interviewees often expected the advisers to be able to undertake individual calculations about their future State and/or occupational pension income. On a similar theme, one interviewee was disappointed that their adviser did not offer retirement counselling. Some felt that the marketing material should make the parameters of the guidance more explicit.

*‘I think for someone who was wondering should I be retiring or should I be changing jobs or should I be downsizing then it would have been a lot more appropriate...but I’d gone in with the expectation of this person having specific knowledge of how to go about it in the council and of course that wasn’t there, so even though that was my misunderstanding and I take responsibility for it, I did feel a bit disappointed.’*

(Female, age 59)

Whether clients felt that the service had been useful or not depended on the extent to which it had met their information needs. Some had accessed the service seeking specific financial information, such as the amount of state or occupational pension they would be entitled to and how this would be affected by retiring early or reducing their hours of work. These clients tended to think that the service had not been very useful, or had only been partly useful.

*‘I think I expected to know “this is your rights, you can finish at this age on account of your retirement pension, let’s sit down and explain what is going on with your occupational pension”. And benefits, “yes you would be able to get one or you wouldn’t”.... I left quite angry really, I didn’t feel I had been helped, but maybe it is me that had the wrong idea of what help I was going to get.’*

(Female, age 52)

*'It was more about the planning for the future rather than, I thought it might be more about advising people on their rights if you like. Having said that she gave me a cracking lot of books which are about what pensioners' entitlements and rights are, and all that sort of stuff.'*

(Male, age 58)

Whether or not providers were able to meet clients' needs and therefore whether clients felt that the service had been useful could also depend on the background of the provider. At one provider, clients seeking careers guidance who were seen by an adviser with a careers guidance background had found the in-depth careers guidance they received to be very useful; however, those who wanted information about State Pension issues sometimes felt that their needs had not been met.

There was no evidence from the qualitative interviews or the surveys to suggest that clients' views on the usefulness of the service were related to age, gender or socio-economic group.

## 5.2 Follow-up contact

Clients were offered a follow-up session but they rarely took up this offer. Sometimes, providers made subsequent contact with the clients. This was not personalised but took the form of printed information sent through the post. This follow-up contact was generally appreciated by interviewees; however, it did not prompt them to re-engage with the provider.

Interviewees provided a variety of explanations to account for the lack of further contact with providers. Prominent amongst these was a perceived lack of need for contact because they already had clearly articulated plans for future work and retirement. Conversely, some interviewees noted that, particularly in relation to retirement, thinking and planning was not currently a priority or a possibility. Other reasons offered included a perception that providers were not well positioned to assist with interviewees' current work situations or information needs, a lack of awareness that further contact was possible, a belief that all information needs had been met in the one-to-one meeting, and a lack of time available to pursue further contact.

Despite the lack of subsequent contact with providers, a number of interviewees stated that they intended to seek out further contact with providers in the future. This was principally in relation to state pensions, although it was apparent that the service was seen by some as a valuable additional source of information about a range of pertinent issues confronting older workers.

## 5.3 Follow-up actions, impact and influence

Survey respondents who said that the session had touched on issues that they were concerned about were asked if they had taken steps to find out more. Just over half (54 per cent) said that they had done so. This was more common among those who had had a one-to-one meeting than among those who had been involved in a group session (Table 5.2).

**Table 5.2 Whether guidance was followed up, by service delivery method**

	<i>Percentages</i>	
	<b>One-to-one session</b>	<b>Group session</b>
All guidance followed up	28	11
Some followed up	35	36
None followed up	37	53

Where interviewees had acted, this often involved contacting The Pension Service to request a pension forecast or clarification about their National Insurance Contributions or to pursue State Pension deferral. Where clients had discussed their pension situation with their adviser, some felt that there was no hurry as they were many years away from drawing their pension. Others recognised that they needed to follow up on the guidance they had received but in the intervening time they had simply been too busy; this did not mean they would not act in the future. For some, the timing was not right. These clients had sought out information that they might use if they were made redundant, or if their working environment changed following restructuring. They had talked about updating their CV, changing their job or changing their work hours; however, they had done none of these things, because the trigger event had not yet occurred.

Interviewees also reported that the service had increased their awareness of options available to them in relation both to retirement and extending their working lives. An example of this was a woman who reported that she had always assumed that when she finished work and retired ‘that was it’ and there was little else to do. The adviser had made it clear to her that there are many options and opportunities to pursue.

Plans may be undermined by intervening factors, such as the risk of redundancy.

*‘There are a lot of external things that make it very hard to make decisions ... I feel as if I have got enough information to make the decisions to move myself along. It is just you are always sitting there with this fear someone is going to come along and shut the whole lot of them.’*

(Male, age 52)

Interviewees commonly reported that the service had prompted them to think in more detail about their plans for work and retirement. One client reported that the idea of retirement was more prominent in his thinking about the future:

*‘You don’t just do it; you look in to it first and what is the best move to make you know, you have got to consider yourself in this...whereas it was just a wee dot of an idea that came out of the conversation...it is not foremost in my mind but it is further forward in my mind.’*

(Male, age 57)

Another interviewee commented:

*‘If I hadn’t had that meeting I would have probably just been going along thinking “oh gosh what am I going to do when I’m 60, there’s no hope for me”. But really as a result of that meeting it did stimulate my thinking, yes very much so.’*

(Female, age 54)

## 5.4 Clients’ suggestions for improving the service

The most commonly mentioned need amongst interviewees was for financial advice, particularly in relation to pensions. While the service did offer guidance on SPA and National Insurance Contributions there was an expectation amongst many clients that it would provide more detailed advice about pensions and, in particular, offer pension projections. Many clients were unsure about the value of their pensions and whether or not this would be sufficient in retirement. Interviewees spoke of the need for genuine financial advice not orientated towards a particular product, clear answers to financial questions and understandable pension projections. It was apparent that clients saw clear financial information as of great value in planning for future work and retirement. Interviewees also commented that the service might have been usefully aimed at a younger age group. As one noted:

*'This whole thing would have been so much more useful to me 10 or 15 years ago...By the time it got to me I'd missed the boat...in terms of pensions and this sort of thing. It would have made me sit up and think, "yes, I ought to join the pension scheme" and this, that and the other.'*

(Female, age 61)

### Key findings

- Feedback from clients about the service was generally very positive. In addition to the information they gleaned, clients often reported that the guidance they had received had prompted them to think in more detail about their plans for work and retirement. Clients said that the guidance had 'opened their mind' and broadened their options.
- Some clients reported that the service had given them the confidence to make plans and take decisions. The holistic approach, in particular, was valued by clients as it encouraged them to think about how their work and personal lives interacted. Some had had negative experiences of talking through their options with Jobcentre Plus staff and felt this service was a much more positive experience.
- Some clients expressed disappointment because they had expected bespoke pensions or financial advice rather than general guidance and signposting. Even these clients, however, often found the guidance useful. Where the service was accessed via employers, clients often wrongly assumed they would receive detailed information pertinent to their place of work.
- Clients who had had a one-to-one meeting were more likely to say it had been very useful than those who had been involved in a group session. They were also more likely to have subsequently taken steps to get more information.
- Reasons given for clients not following up on guidance included being a long way away from SPA and being too busy.



# 6 Conclusions

This chapter draws on findings from the research to consider how a future guidance service for older workers could best be delivered. It highlights the challenges faced by the Department for Work and Pensions (DWP) in promoting Extending Working Life (EWL) messages and suggests ways of addressing them.

## 6.1 Future service delivery partners

Where DWP uses intermediaries to develop and deliver services, these should be chosen on the basis of their relevant track record as this has an impact on the number of older workers that they are able to access. Pre-existing contacts with individuals and employers are often, but not always, a valuable resource for service providers. The most productive relationships are those where the service resonates with previous interactions and where there is already a level of trust. Where there is no pre-existing relationship, the provider's organisational 'brand' colours the expectations of older workers and employers. Where there is a good fit between the 'brand' and the guidance (in terms of content and target client group) the brand can enhance the efforts of the provider to access older workers.

The providers involved in the Pilot had undertaken additional training to increase the scope of their EWL knowledge. Despite this, some clients commented on their adviser's strengths and weaknesses and these reflected the provider's organisational history. Advisers who worked for providers with a history of providing careers advice sometimes fell short on their understanding of pensions while those with pensions knowledge could be found wanting with regards to careers advice. By implication, future providers need to be specialists in all areas of later life working and retirement. Devolving guidance provision to generic advisers, e.g. through Jobcentre Plus offices or Citizens Advice Bureaux, could result in a poorly received service.

## 6.2 Employer involvement

The evaluation revealed that providers who managed to get local employers 'on board' were often able to access large numbers of older workers. Where clients were accessed via their employers, the vast majority were from large (often public sector) organisations and many of these are known for their 'employee friendly' ethos. This could be viewed as providers reaching for 'low hanging fruit'; however, this interpretation would misrepresent the considerable efforts that providers made to reach other types of employer and the high level of resistance that they faced. In light of the limited success of marketing strategies that targeted older workers directly (i.e. without recourse to employers), 'employee friendly' organisations could be valuable partners for DWP in future EWL guidance provision.

## 6.3 Accessing low paid older workers and other vulnerable groups

The evaluation identified that clients who received guidance through the Pilot were disproportionately likely to be in relatively high status jobs. In part, this reflects that most of the providers set out to maximise the number of clients they reached without reference to any level of need or vulnerability. In addition, employers who used email and their intranet to advertise the service could have unintentionally excluded blue collar workers who do not routinely access these

systems as part of their working day. Future provision involving employers should use additional modes of encouraging blue collar and low income employees to take up the opportunity to receive guidance.

The client survey identified that employees from high status jobs were more likely than those from lower status jobs to have made plans for later life and to have received work and retirement information from other sources. It is possible that the indiscriminate provision of a service would amplify pre-existing socio-economic advantage. Guidance providers with a track record of advising low income working age people might have the greatest success in reaching clients vulnerable to inadequate income in later life.

Small and medium-sized employers were almost impossible to recruit, in part due to a concern that the efficiency of their organisation might be compromised by having employees who were fully informed about their work and retirement options. The providers involved in this Pilot did not overcome this problem; however, future guidance provision needs to include strategies for attempting to access employees of small and medium-sized enterprises as they may have a particularly low level of awareness of EWL policies.

### 6.4 Mode of delivery

Group sessions are an efficient way of delivering guidance to large numbers of older workers. Their remit is necessarily broader than that of one-to-one meetings and so they are likely to cover more elements of EWL policies. The results of the evaluation suggest that they may appeal to workers who are some distance away from making concrete plans about later life work and retirement.

A one-to-one meeting offers privacy which may be particularly valuable where the client has issues with their current employer. One-to-one meetings also allow the guidance to be tailored to the client's individual needs and aspirations and give the adviser the opportunity to solicit information on the client's current situation and aspirations. Providers proposed that one-to-one meetings were the best forum for educating clients about their options, encouraging them to view their lives holistically and giving them confidence to take greater control of their lives. Clients who had a one-to-one meeting rated the guidance they received more highly than those who took part in a group session; they were also more likely to have followed up on the guidance given.

### 6.5 Service content

Providers noted profound knowledge gaps relating to even the most basic issues (such as the need to proactively make a claim for State Pension on reaching SPA). A clear message that came out of this evaluation was that there is an unmet need for personalised financial advice, particularly regarding pension entitlements (both State and occupational or private). A future guidance service must have the facility to refer clients to a reliable, informed and affordable source of advice. This information is a prerequisite for clients to make informed decisions about their future.

In this Pilot, providers utilised a reality check that encouraged clients to think of their future financial situation, personal relationships and leisure options and the various scenarios associated with leaving work early versus remaining economically active. The development of future guidance services also needs to acknowledge the impact of short-term considerations, such as current job insecurity. Clients may also have concerns about the future that overshadow financial well-being; consequently, future service provision must look beyond the financial and, like its clients, adopt a truly holistic perspective.

# Appendix A

## Additional tables

**Table A.1 Gender and age breakdown of management information data**

	<b>Under 50</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65+</b>	<b>Missing/ refused</b>	<b>Total</b>
Men	66	302	323	208	21	8	928
Women	178	678	618	221	45	16	1,756
Total	244	980	941	429	66	24	2,684

**Table A.2 Gender and age breakdown of Wave 1 survey data**

	<b>Under 50</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65+</b>	<b>Refused</b>	<b>Total</b>
Men	2	100	107	57	2	0	268
Women	8	228	208	82	14	1	541
Total	10	328	315	139	16	1	809

**Table A.3 Gender and age (at Wave 1) breakdown of Wave 2 survey data**

	<b>Under 50</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65+</b>	<b>Refused</b>	<b>Total</b>
Men	0	63	72	38	1	0	174
Women	7	148	125	67	10	1	358
Total	7	211	197	105	11	1	532

**Table A.4 Gender and age breakdown of face-to-face interviews**

	<b>Under 50</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65+</b>	<b>Total</b>
Men	0	8	2	4	0	14
Women	1	10	6	3	0	20
Total	1	18	8	7	0	34

**Table A.5 Gender and age breakdown of follow-up telephone interviews**

	<b>Under 50</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65+</b>	<b>Total</b>
Men	0	4	1	1	0	6
Women	0	4	8	3	0	15
Total	0	8	9	4	0	21

# Appendix B

## Fieldwork documents

### EVALUATION OF THE 50+ FACE-TO-FACE GUIDANCE PILOT

#### Survey Wave 1

I'm calling from BMG Research about the Older Workers Face-to-Face Guidance Service. Recently you received guidance on your work and retirement options from {provider name FROM DATABASE} and you agreed to take part in a survey. The guidance service survey is being evaluated by the Centre for Research in Social Policy and BMG is conducting a telephone survey on their behalf.

*Prompt – only if necessary.* You should have received a letter in the last couple of weeks to give you more information about the evaluation being carried out by the Centre for Research in Social Policy.

*Additional prompt – only if necessary.* You recently had contact with {provider name FROM DATABASE}. This organisation is one of six that has been funded by the Department for Work and Pensions to offer guidance to older workers on their work and retirement options. The service is being evaluated by the Centre for Research in Social Policy at Loughborough University. It's important that we talk to as many of the people who received guidance as possible so we get an accurate picture of what information is needed and how best to provide it.

#### READ OUT TO ALL

Are you still willing to take part in the research? Is now a good time to talk to you? All your answers will be treated in strictest confidence and will not be seen by anyone outside of BMG Research and the Centre for Research in Social Policy. If you come to a question you don't want to answer, then we can just leave it out and move on to the next one.

The survey is mainly about your views about your work and retirement options and about the guidance you received. Throughout this questionnaire, any questions that mention 'the guidance service' or 'advisers' are referring solely to the contact you have had with {provider name}.

#### SECTION 1 – GUIDANCE SOUGHT

##### ASK ALL:

First of all, I'd like to check a few details.

Q1. Which one of the following, would you say best describes your current situation? Are you currently...READ OUT AND CODE ONE ONLY

- (1) Employed
- (2) Self-employed
- (3) Unemployed
- (4) Permanently sick or disabled
- (5) Looking after the home or family or
- (6) Retired
- (95) Something else (please specify)

WHERE Q1 CODE 5 OR 6 CONTINUE

OTHERS GO TO Q3

Q2. Can I just check, have you done any paid work in the last month?

- (1) Yes
- (2) No

Q3. And what was your age last birthday?

WRITE IN .....

If Age=refused

Can I ask, which of the following age bands do you fall into? Are you **READ OUT AND CODE ON ONLY**

- (1) Under 50
- (2) 50 to 54
- (3) 55 to 59
- (4) 60 to 64
- (5) 65 or above?

Q3a Record Gender (do not ask)                      1. Male                      2. Female

WHERE Q1 CODES 1-3 CONTINUE

OTHERS GO TO Q7

Q4. Thinking about the time before you had contact with the guidance service, how much thought had you given to when you might retire? Had you given it..**READ OUT AND CODE ONE ONLY**

- (1) A lot of thought,
- (2) Some thought,
- (3) Or very little thought?
- (4) Not thought about it at all? (DO NOT READ OUT)

WHERE Q4 CODES 1-3 CONTINUE

OTHERS GO TO Q6

Q5. At what age did you expect to retire? **DO NOT PROMPT AND CODE ONE ONLY**

- (1) Response is an age range (spontaneous) (DO NOT READ OUT)
- (2) State Pension Age (spontaneous) (DO NOT READ OUT)
- (3) Employer's normal retirement age (spontaneous) (DO NOT READ OUT)
- (4) Never (spontaneous) (DO NOT READ OUT)

... specific age given

If Q5 = response is an age range

Q5a lower age in range WRITE .....

If Q5 = response is an age range

Q5b upper age in range WRITE IN .....

If Q5 = State Pension Age

Q5c And what age is that? WRITE IN .....

If Q5 = employer's normal retirement age

Q5d And what age is that? WRITE IN .....

**WHERE Q1 CODES 1-3 CONTINUE**

**OTHERS GO TO Q7**

Q6. And how much thought had you given to what income you would receive in retirement? Had you given it.. **READ OUT AND CODE ONE ONLY**

- (1) A lot of thought,
- (2) Some thought, or
- (3) Very little thought
- (4) Not thought about it at all (**DO NOT READ OUT**)

**ASK ALL:**

Q7. Before you had contact with {provider name INSERT FROM DATABASE} had you found out information on work and retirement issues from any other sources?

- (1) Yes
- (2) No
- (3) Didn't know where to look (spontaneous) (**DO NOT READ OUT**)

**WHERE Q7 IS YES CONTINUE**

**OTHERS GO TO Q11**

Q8. I'm going to read out a list of possible sources of information. For each one, can you tell me if you had received information from them on your work or retirement options? **READ OUT AND CODE ALL THAT APPLY. ROTATE**

- (1) Your employer
- (2) Your trade union
- (3) Your pension provider
- (4) A financial adviser or accountant
- (5) An insurance company
- (6) A bank or building society
- (7) A government department or jobcentre or The Pension Service
- (8) An advice centre such as the Citizens Advice Bureau
- (9) The internet
- (95) Other (please specify)

WHERE Q8 CODE 7 IS YES CONTINUE

OTHERS GO TO Q11

Q9. Can I just ask, have you looked for information on any of the Government websites, such as the DWP (Department for Works and Pensions), HMRC (HM Revenue & Customs) or YouGov?

- (1) Yes
- (2) No
- (3) Can't remember

WHERE Q9 IS YES CONTINUE

OTHERS GO TO Q11

Q10. And how useful did you find these sites? **READ OUT AND CODE ONE ONLY**

- (1) Very useful
- (2) Quite useful
- (3) Or not useful
- (4) Some were useful, some were not (**DO NOT READ OUT**)
- (5) Useful for some things, not for others (**DO NOT READ OUT**)

**ASK ALL:**

Q11. And how did you first find out about the {provider name INSERT FROM DATABASE} guidance service? Did you find out..**READ OUT AND CODE ONE ONLY**

- (1) Through your employer
- (2) Through your trade union
- (3) From friends, family or colleagues
- (4) From the internet
- (5) From the newspaper, TV or radio
- (6) Or did you find out some other way? (specify)

**ASK ALL**

Q12. I'm going to read out a list of different ways that the guidance may have been provided. You may have received guidance in more than one way. For each possible way, can you tell me whether this was how you received guidance from {provider name INSERT FROM DATABASE}? **READ OUT AND CODE ALL THAT APPLY. ROTATE**

- (1) Did you attend a group session run by {provider name}
- (2) Did you have an individual face-to-face session with them
- (3) Did they give you guidance over the phone
- (4) Or did they give you guidance over the internet
- (5) Or did you pick up information from {provider name INSERT FROM DATABASE} but not receive any actual guidance
- (95) Other (please specify)

WHERE Q12 IS CODE 1 OR 2 CONTINUE

OTHERS GO TO Q14

Q13. I'd like to know the venue where {provider name INSERT FROM DATABASE} provided the guidance. I'm going to read you a list of possible venues. For each one, can you tell me if you received guidance in this place? Was it **READ OUT AND CODE ALL THAT APPLY. ROTATE**

- (1) At your workplace
- (2) In a mobile unit
- (3) At the {provider name INSERT FROM DATABASE} centre
- (4) At some other advice centre
- (95) Or was it somewhere else (please specify)

**ASK ALL:**

Q14. When you first had contact with the guidance service were there any specific work and retirement issues that you were interested in getting information on?

- (1) Yes
- (2) No – **GO TO SECTION 2 [Q17]**

WHERE Q14 YES CONTINUE

I'm going to read a list of topics. For each one, can you tell me whether or not you were interested in getting information on this topic before you had contact with the guidance service?

WHERE Q1 CODES 3-6 OR 95 NOT EMPLOYED

Q15a. Did you want information relating to .....**READ OUT AND CODE ALL THAT APPLY. ROTATE**

- (1) Getting a job
- (2) Getting work-related training
- (3) Private or occupational pensions
- (4) State pensions
- (5) State benefits
- (6) Tax issues
- (95) Any other issues not covered above? (please specify)
- (96) None

WHERE Q1 CODE 1 EMPLOYED

Q15b. Did you want information relating to .....**READ OUT AND CODE ALL THAT APPLY. ROTATE**

- (1) Early retirement
- (2) Working beyond State Pension Age
- (3) Keeping your job beyond your employer's retirement age
- (4) Redundancy



- (5) Changing your job
- (6) Reducing your work hours
- (7) Increasing your work hours
- (8) Getting work-related training
- (9) Private or occupational pensions
- (10) State pensions
- (11) State benefits
- (12) Tax issues
- (95) Any other issues not covered above? (please specify)
- (96) None

**WHERE Q1 CODE 2 SELF EMPLOYED**

Q15c. Did you want information relating to .....**READ OUT AND CODE ALL THAT APPLY. ROTATE**

- (1) Early retirement
- (2) Working beyond State Pension Age
- (3) Changing your job
- (4) Reducing your work hours
- (5) Increasing your work hours
- (6) Getting work-related training
- (7) Private or occupational pensions
- (8) State pensions
- (9) State benefits
- (10) Tax issues
- (95) Any other issues not covered above? (please specify)
- (96) None

**WHERE Q15A/1-6,95, Q15B/1-12,95, Q15C/1-10,95 YES FOR ANY**

**OTHERS GO TO Q17**

Q16A. Did the guidance service tell you where to get information about? (FILL IN RESPONSE CATEGORY FROM Q15A/B/C e.g. early retirement)

- (1) Yes
- (2) No
- (3) Don't remember

**WHERE Q16A YES FOR ANY**

Q16B. And have you followed up any of the guidance provided on? (FILL IN RESPONSE CATEGORY)

- (1) Yes
- (2) No
- (3) Someone else did on my behalf (DO NOT READ OUT)

**WHERE Q16B CODE 2 NO FOR ANY**

Q16C. Do you intend to follow up any of the guidance provided on? (FILL IN RESPONSE CATEGORY)

- (1) Yes
- (2) No
- (3) Maybe
- (4) Lost the details (DO NOT READ OUT)

**WHERE Q16C CODE 1 OR 3 FOR ANY**

Q16D. When do you think you'll do this?

- (1) In the next month or so
- (2) In a few months' time
- (3) In a year or more
- (4) When I get around to it (DO NOT READ OUT)

**WHERE Q16B CODE 1 OR 3 FOR ANY**

Q16E. How do you now feel about your knowledge of? (FILL IN RESPONSE CATEGORY)

- (1) I know enough
- (2) I know more than I did but there are still things I need to know
- (3) I don't know any more than I did before

**WHERE Q16B CODE 2 NO FOR ANY OR Q16E CODES 2 OR 3 FOR ANY**

Q16F. How confident are you that you could learn more about X if you tried? (FILL IN RESPONSE CATEGORY) Are you

- (1) Very confident
- (2) Quite confident
- (3) Not confident

**SECTION 2 – TOPICS COVERED**

ASK ALL:

Q17. I am going to read you a list of topics that may have been covered in any guidance session you received from {provider name INSERT FROM DATABASE}.

For each item, can you tell me if it was included in the guidance you received; if it definitely wasn't included; or if you don't remember whether it was included or not.

		Was included in the guidance	Not included	Or don't you remember?
1	When people reach State Pension Age, they can choose to delay claiming their State Pension and receive an increased State Pension or a lump sum later on.	1	2	3
2	Employees who carry on working beyond State Pension Age don't have to pay National Insurance.	1	2	3
3	The age at which women become eligible for a State Pension is being gradually raised so that it ends up being the same as for men.	1	2	3
4	Workers have the right to ask their employers if they can carry on working beyond the age of 65	1	2	3
5	Workers have the right to request flexible working hours if they provide care for elderly or disabled people	1	2	3
6	Guidance on reducing your work hours or job sharing or only working for part of the year?	1	2	3

WHERE Q14 CODE 1 YES AND Q15A/1-6 Q15B/1-12 Q15C/1-10 YES FOR ANY OTHERS GO TO Q20

Q18. You told me earlier that, when you first contacted the service, you were interested in finding out information about...insert all items chosen Q15A/Q15B AND Q15C. Aside from these topics, were there any issues raised in the guidance sessions that you thought were important for you personally?

- (1) Yes
- (2) No
- (3) Don't remember

WHERE Q18 IS CODE 1 YES

Q19. Can you tell me what these were?

NOTE TO INTERVIEWER: NOT WHY, JUST WHAT. WRITE IN VERBATIM

Q20. Overall, how knowledgeable did you find the {provider name INSERT FROM DATABASE} advisers? Were they...**READ OUT AND CODE ONE ONLY**

- (1) Very knowledgeable
- (2) Quite knowledgeable
- (3) Not very knowledgeable
- (4) Or not at all knowledgeable
- (5) Knowledgeable about some things but not about others (**DO NOT READ OUT**)
- (6) Some were knowledgeable, some were not (**DO NOT READ OUT**)

Q21. How approachable did you find them? Were they...**READ OUT AND CODE ONE ONLY**

- (1) Very approachable
- (2) Quite approachable
- (3) Not very approachable
- (4) Not at all approachable
- (5) Some were approachable, some were not (**DO NOT READ OUT**)

Q22. If you wanted more guidance on work and retirement issues, would you use the guidance service again? **READ OUT AND CODE ONE ONLY**

- (1) Definitely
- (2) Probably
- (3) Probably not
- (4) Definitely not

**WHERE Q12 IS CODE 1** (received guidance in a group setting)

Q23. You said that you attended a group guidance session run by {provider name INSERT FROM DATABASE}. How useful did you find this session? Did you find it...**READ OUT AND CODE ONE ONLY**

- (1) Very useful
- (2) Quite useful
- (3) Not very useful
- (4) Not at all useful

**WHERE Q12 CODE 1 IS YES AND CODE 2 IS NO** (If received group and did not receive individual face-to-face)

Q24. Would you have liked to have a individual face-to-face consultation?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE CODE Q24 IS CODE 1 YES**

Q25. Would you have liked to have an individual face-to-face session as well as the group session or instead of the group session?

- (1) As well as
- (2) Instead of

**WHERE Q12 CODE 1 IS YES AND CODE 4 IS NO** (If received group and did not access service over the internet)

Q26. Would you have liked to receive guidance over the internet?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE Q26 IS CODE 1 YES**

Q27. Is that as well as or instead of the group session?

- (1) As well as
- (2) Instead of

**WHERE Q12 CODE 2 IS YES** (If received face-to-face guidance)

Q28. You said that you had an individual face-to-face session with {provider name INSERT FROM DATABASE}. How useful did you find this session? **READ OUT AND CODE ONE ONLY**

- (1) Very useful
- (2) Quite useful
- (3) Not very useful
- (4) Not at all useful

**WHERE Q12 CODE 2 IS YES AND CODE 1 IS NO** (If received individual face-to-face and did not receive group)

Q29. Would you have liked to have been involved in a group guidance session?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE Q29 IS CODE 1 YES**

Q30. Would you have liked to have a group session as well as the individual session or instead of the individual session?

- (1) As well as
- (2) Instead of

**WHERE Q12 CODE 2 IS YES AND CODE 4 IS NO** (If received individual face-to-face and did not access service over the internet)

Q31. Would you have liked to receive guidance over the internet?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE Q31 IS CODE 1 YES**

Q32. And is that as well as or instead of the individual face-to-face session?

- (1) As well as
- (2) Instead of

**WHERE Q12 IS CODE 3 YES**

Q33. You said that you were given guidance over the phone by {provider name INSERT FROM DATABASE}. How useful did you find this? READ OUT AND CODE ONE

- (1) Very useful
- (2) Quite useful
- (3) Not very useful
- (4) Not at all useful

**WHERE Q12 CODE 3 IS YES AND CODE 1 IS NO** (If received phone guidance and did not receive group)

Q34. Would you have liked to have been involved in a group guidance session?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE Q34 IS CODE 1 YES**

Q35. Would you like to have been involved in a group session as well as having guidance over the phone or instead of having guidance over the phone?

- (1) As well as
- (2) Instead of

**WHERE Q12 CODE 3 YES AND CODE 2 NO** (If received phone guidance but not individual face-to-face)

Q36. Would you have liked to receive individual face-to-face guidance?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE Q36 CODE 1 YES**

Q37. And is that as well as or instead of the phone guidance?

- (1) As well as
- (2) Instead of

**WHERE Q12 CODE 3 IS YES AND CODE 4 IS NO** (If received phone guidance and did not access service over the internet)

Q38. Would you have liked to receive guidance over the internet?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE Q38 IS CODE 1 YES**

Q39. And is that as well as or instead of the phone guidance?

- (1) As well as
- (2) Instead of

**WHERE Q12 CODE 4 IS YES**

Q40. You said that you were given guidance over the internet by {provider name}. How useful did you find this?

- (1) Very useful
- (2) Quite useful
- (3) Not very useful
- (4) Not at all useful

**WHERE Q12 CODE 4 IS YES AND CODE 1 IS NO** (If received internet guidance and did not receive group)

Q41. Would you have liked to have been involved in a group guidance session?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE Q41 CODE 1 YES**

Q42. Would you like to have had a group session as well as the internet session or instead of the internet session?

- (1) As well as
- (2) Instead of

**WHERE Q12 CODE 4 IS YES AND CODE 2 IS NO** (If received internet guidance but not individual face-to-face)

Q43. Would you have liked to receive individual face-to-face guidance?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE Q43 IS CODE 1 YES**

Q44. And is that as well as or instead of the internet guidance?

- (1) As well as
- (2) Instead of

**WHERE Q12 CODE 4 IS YES AND CODE 3 IS NO** (If received internet guidance and did not access service over the phone)

Q45. Would you have liked to receive guidance over the phone?

- (1) Yes
- (2) No
- (3) Maybe

**WHERE Q45 IS CODE 1 YES**

Q46. And is that as well as or instead of the internet guidance?

- (1) As well as
- (2) Instead of

**WHERE Q12 CODE 5 IS YES** (If had no contact with an adviser)

Q47. You said that you picked up information from {provider name} but didn't see an adviser. How useful did you find this information? **READ OUT AND CODE ONE ONLY**

- (1) Very useful
- (2) Quite useful
- (3) Not very useful
- (4) Not at all useful
- (5) Did see an adviser (made a mistake before). **Go to section 3**

**WHERE Q12 CODE 5 IS YES**

Q48. Would you have liked to have been involved in a group guidance session?

- (1) Yes
- (2) No
- (3) Maybe



### WHERE Q12 CODE 5 IS YES

Q49. Would you have liked to received individual face-to-face guidance?

- (1) Yes
- (2) No
- (3) Maybe

### WHERE Q12 CODE 5 IS YES

Q50. Would you have liked to receive guidance over the internet?

- (1) Yes
- (2) No
- (3) Maybe

### WHERE Q12 CODE 5 IS YES

Q51 Would you have liked to receive guidance over the phone?

- (1) Yes
- (2) No
- (3) Maybe

### WHERE Q13 CODE 1 IS YES (If received guidance at work)

Q52. You said that {provider name} came into your workplace. Do you think that was a good place to hold the session?

- (1) Yes
- (2) No
- (3) Prefer not to have received guidance at all (DO NOT READ OUT)

### WHERE Q52 IS CODE 2 NO

Q53. can you tell me why you didn't think it was a good place? DO NOT PROMPT AND CODE ALL THAT APPLY.

- (1) It was inconvenient
- (2) There was a lack of privacy
- (3) There were too many people needing help
- (4) There was not enough time
- (5) The advisers didn't have the right information with them
- (95) Other (please specify)

**WHERE Q13 CODE 2 IS YES** (If received guidance in a mobile unit)

Q54. You said that you received guidance from {provider name} at a mobile unit. Do you think that was a good place to hold the session?

- (1) Yes
- (2) No

**WHERE Q54 IS CODE 2 NO**

Q55. Can you tell me why you didn't think it was a good place? **DO NOT PROMPT AND CODE ALL THAT APPLY**

- (1) It was inconvenient
- (2) There was a lack of privacy
- (3) There were too many people needing help
- (4) There was not enough time
- (5) The advisers didn't have the right information with them
- (95) Other (please specify)

**WHERE Q13 CODE 3 IS YES** (If received guidance at provider's centre)

Q56. You said that you received guidance from the {provider name INSERT FROM DATABASE} centre. Do you think that was a good place to hold the session?

- (1) Yes
- (2) No

**WHERE Q56 IS CODE 2 NO**

Q57. Can you tell me why you didn't think it was a good place? **DO NOT PROMPT AND CODE ALL THAT APPLY**

- (1) It was inconvenient
- (2) There was a lack of privacy
- (3) There were too many people needing help
- (4) There was not enough time
- (95) Other (please specify)

**WHERE Q13 IS CODE 4 IS YES** (If received guidance at some other advice centre)

Q58. You said that {provider name} gave guidance at an advice centre. Do you think that was a good place to hold the session?

- (1) Yes
- (2) No

WHERE Q58 IS CODE 2 NO

Q59. Can you tell me why you didn't think it was a good place? **DO NOT PROMPT AND CODE ALL THAT APPLY**

- (1) It was inconvenient
- (2) There was a lack of privacy
- (3) There were too many people needing help
- (4) There was not enough time
- (5) The advisers didn't have the right information with them
- (95) Other (please specify)

ASK ALL:

### **SECTION 3 WORK AND RETIREMENT CHOICES**

If Q1/1, 2 or 3 (employed, self-employed or unemployed) CONTINUE

If Q1/6 (retired) and Q2 = 1 GO TO Q67

If Q1/6 GO TO Q70

If Q1/5 (looking after home) and Q2 = 1 GO TO Q68

ALL OTHER GO TO SECTION 4

Q60. Since contacting the guidance service, how much thought have you given to when you might retire? **READ OUT AND CODE ONE**

- (1) A lot of thought,
- (2) Some thought, or
- (3) Very little thought?
- (4) Not thought about it at all? (DO NOT READ OUT)

WHERE Q60 CODES 1-3 (a lot, some or very little thought)

Q61. At what age do you expect to retire?

- A specific age given **WRITE IN EXACT AGE ONLY**
- B Response is an age range (spontaneous) (DO NOT READ OUT)
- C State Pension Age (spontaneous) (DO NOT READ OUT)
- D Employer's normal retirement age (spontaneous) (DO NOT READ OUT)
- E Never (spontaneous) (DO NOT READ OUT)

If Q61= response is an age range (B)

Q61 (B1) lower age in range **WRITE IN .....**

If Q61 = response is an age range (B)

Q61 (B2) upper age in range **WRITE IN .....**

If Q61 = State Pension Age

Q61 (C) And what age is that? WRITE IN .....

If Q61 = employer's normal retirement age

Q61 (D) And what age is that? WRITE IN .....

Q62. Since making contact with the guidance service, how much thought have you given to what income you will receive in retirement? Have you given it

- (1) A lot of thought,
- (2) Some thought, or
- (3) Very little thought
- (4) Not thought about it at all (**DO NOT READ OUT**)

Q63. What do you think will be your main source of income in retirement? **READ OUT**

- (1) State Pension
- (2) Occupational or Personal Pension
- (3) Investments and savings
- (95) Other (please specify) (**DO NOT READ OUT**)

USE TITLE FROM DATASET

\* 1ST SET MAY RETIRE BEFORE CURRENT STATE PENSION AGE

If (gender = male and (Q3 Age not equal to 5 and Age less than 65 ) and ((Q61 greater than 4 and Q61A less than 65) or Q61B1 less than 65 or Q61D less than 65))) OR if (gender = female and (Q3 Age not equal to 4 and Q3 Age not equal to 5 and Q3 Age less than 60) and (Q61 greater than 4 and Q61 less than 60) or Q61a less than 60 or Q61e less than 60))) **CONTINUE WITH Q64**

\* 2ND SET MAY RETIRE AFTER CURRENT STATE PENSION AGE ELSE If (gender = males and (Q3 Age not equal to 5 and Q3 Age less than 65 ) and Q61 66 or above) OR if (gender= female and (Q3 Age not equal to 4 and Q3 Age not equal to 5 and Q3 Age less than 60) and Q61 61 or above) **GO TO Q65**

\* 3RD SET HAVE ALREADY REACHED STATE RETIREMENT AGE ELSE IF gender = male and (Q3 Age 65 or over or Q3 Age = 5) OR if gender =females and (Q3 Age 61 or above or Q3 Age = 4 or Q3 Age = 5) **GO TO Q66 THEN SECTION 4**

\* ELSE GO TO SECTION 4 [Q72]

Q64. You indicated that you might retire before you reach the current State Pension Age. Why do you think you might do this? **DO NOT PROMPT AND CODE ALL THAT APPLY**

- (1) This is the normal pension age for my job
- (2) You may be offered voluntary redundancy
- (3) You may lose your job
- (4) You may not be able to find a suitable job
- (5) Your own ill health or disability
- (6) The ill health or disability of a relative/friend

- (7) You may be needed to provide child care for grandchildren
- (8) Working is too tiring/stressful
- (9) You think you could afford to stop working
- (10) You want to spend more time with partner/family
- (11) You want to enjoy life while still fit and young enough
- (12) You want to stop working at same time as your husband/wife/partner
- (13) You don't think your employer would let you work flexibly
- (95) Other reason (please specify)

Q65. You indicated that you might not retire until after you have reached the current State Pension Age/never retire. Why do you think you might carry on working? **DO NOT PROMPT AND CODE ALL THAT APPLY**

- (1) You enjoy working
- (2) You would be bored if you retired
- (3) Working keeps you fit and active
- (4) You can't afford to retire
- (5) You want to wait until your partner retires
- (6) Your employer will allow you to carry on working after State Pension Age
- (95) Other reason (specify)

Q66. You haven't retired even though you have reached State Pension Age. Why have you carried on working? **DO NOT PROMPT AND CODE ALL THAT APPLY**

- (1) You enjoy working
- (2) You would be bored if you retired
- (3) Working keeps you fit and active
- (4) You can't afford to retire
- (5) You're waiting for your partner to retire
- (95) Other reason (please specify)

**ALL ROUTED TO ANSWER Q66 NOW GO TO SECTION 4 [Q72]**

**WHERE Q1 IS CODE 6 AND Q2 IS CODE 1 (If retired but has done paid work in the last month)**

Q67. You say that you're currently retired but you've done some paid work in the last month. Is this because you only retired last month?

- (1) Yes. Just retired – **GO TO Q70**
- (2) No. Retired a while ago – **GO TO Q69**

**WHERE Q1 IS CODE 5 AND Q2 IS CODE 1**

Q68. You say that you're currently looking after the home or family but you've done some paid work in the last month. Is this because you have just retired from work?

- (1) Yes – GO TO SECTION 4
- (2) No – GO TO Q69

**WHERE Q67 OR Q68 CODE 2**

Q69. Why do you carry on doing paid work? DO NOT PROMPT AND CODE ALL THAT APPLY

- (1) You enjoy working
- (2) You would be bored if you didn't
- (3) Working keeps you fit and active
- (4) You can't afford not to
- (95) Other reason (specify)

Q70. How old were you when you retired?

WRITE IN ...

Q71. Why did you retire at that age? DO NOT PROMPT AND CODE ALL THAT APPLY

- (1) You reached State Pension Age
- (2) This was the normal retirement age for my job
- (3) You were offered voluntary redundancy
- (4) You lost your job
- (5) You were not be able to find a suitable job
- (6) Your own ill health or disability
- (7) The ill health or disability of a relative/friend
- (8) You needed to provide child care for grandchildren
- (9) Working was too tiring/stressful
- (10) You could afford to stop working
- (11) You wanted to spend more time with partner/family
- (12) You wanted to enjoy life while still fit and young enough
- (13) You wanted to stop working at same time as husband/wife/partner
- (95) Other reason (specify)

**SECTION 4 – SOC/SEG**

ASK ALL

WHERE Q1 CODE 6 RETIRED

Q72. I'd like to ask you details about the job you held immediately before you retired.

In your last job, were you

- (1) Employed or
- (2) Self-employed

[Q73 DELETED]

WHERE Q1 CODE 1-2 (employed or self-employed)

I'd like to ask some details about your current job .....

If more than one job, main = the job with the most hours.

If equal hours: main = the highest paid job

Q74. What is/was the name or title of this job?

Q75. What kind of work do/did you do most of the time?

IF RELEVANT: What materials/machinery use?

SOC

Q76. What skills or qualifications are/were needed to do this job?

Q77. Do/did you directly supervise or are/were you directly responsible for the work of any other people?

- (1) Yes
- (2) No

WHERE Q1 CODE 1(employed) or Q72 CODE 1 (employed) or Q73 CODE 1 (employed)

Q78. What does/did your employer make or do at the place where you work/worked?

SIC

WHERE Q1 CODE 1(employed) or Q72 CODE 1 (employed) or Q73 CODE 1 (employed)

Q79. Including yourself, about how many people are/were employed at the place where you work/worked?

- (1) 1 or 2
- (2) 3 to 24
- (3) 25 to 499
- (4) 500+

WHERE Q1 CODE 1(employed) or Q72 CODE 1 (employed) or Q73 CODE 1 (employed)

Q80. Including yourself, about how many people, in total, work/worked for your employer at all locations in the UK?

- (1) 1
- (2) 2-4
- (3) 5-19
- (4) 20-99
- (5) 100-499
- (6) 500-999
- (7) 1000+

WHERE Q1 CODE 2 (self-employed) or Q72 2 (self-employed) or Q73 CODE 2 (self-employed)

Q81. What do/did you make or do in your business?

SIC

WHERE Q1 CODE 2 (self-employed) or Q72 2 (self-employed) or Q73 CODE 2 (self-employed)

Q82. Do/did you have any employees?

- (1) None
- (2) 1 or 2
- (3) 3 to 24
- (4) 25 to 499
- (5) 500+

SEG CODE



## SECTION 5 SOC DEM

ASK ALL

Q83. Do you have any long-standing illness, disability or infirmity? By 'long-standing' I mean anything that has troubled you over a period of at least 12 months or that is likely to affect you over a period of at least 12 months.

- (1) Yes
- (2) No – GO TO Q87

WHERE Q83 CODE 1 YES

Q84. Does this health problem or disability mean that you have substantial difficulties with any of the following areas of your life? **READ OUT AND CODE ALL THAT APPLY**

- (1) Mobility – that is, moving about
- (2) Lifting or moving objects
- (3) Using your hands to carry out everyday tasks
- (4) Incontinence – that is, bladder or bowel problems
- (5) Speech, hearing or eyesight
- (6) Memory or the ability to concentrate or understand
- (7) Recognising when you are in physical danger
- (8) Your physical co-ordination, such as balance
- (9) Other health problem or disability
- (96) None of these

Q85. Does this health problem affect the kind of work that you might do?

- (1) Yes
- (2) No

Q86. The amount of work that you might do?

- (1) Yes
- (2) No

ASK ALL

Q87. Can I just check, are you living with a husband/wife or partner?

- (1) Yes
- (2) No – GO TO Q90

Q88. Which one of these, would you say best describes their current situation? Are they

**READ OUT AND CODE ONE ONLY.**

- (1) Employed
- (2) Self-employed
- (3) Unemployed
- (4) Permanently sick or disabled
- (5) Looking after home or family
- (6) Retired
- (7) Other

Q89. And what was their age last birthday?

WRITE IN...

If Refused

Can I ask, which of the following age bands do they fall into? Are they

- (1) Under 50
- (2) 50 to 54
- (3) 55 to 59
- (4) 60 to 64
- (5) 65 or above?

**ASK ALL**

Q90. Do you look after or give any help to family members, friends or neighbours because of long-term ill-health or disability or problems related to old age? Please do not include any care given as a member of a voluntary organisation.

- (1) Yes
- (2) No

WHERE Q90 CODE 1 YES

Q91. How many hours do you spend each week providing this kind of care?

- (1) Less than 5
- (2) 5 to 9
- (3) 10 to 19
- (4) 20 or more
- (5) Varies but under 20
- (6) Other

### WHERE Q1 CODE 1 (EMPLOYED)

Q92. How many hours a week do you usually work, not including meal breaks but including any paid overtime?

WRITE IN ....

(9994) Varies, can't say (spontaneous) **DO NOT READ OUT**

### WHERE Q92 VARIES 9994

Q93. Do you usually work

- (1) 30 hours a week or less or
- (2) More than 30 hours a week
- (3) Varies – can't say

### WHERE Q1 CODE 1 (EMPLOYED)

Q94. Leaving aside your own personal intentions and circumstances, is your job...?

- (1) A permanent job
- (2) Or, is there some way in which it is not permanent

### WHERE Q94 CODE 2 NOT PERMANENT

Q95. In what way is the job NOT permanent? Is it...**READ OUT AND CODE ONE ONLY**

- (1) Seasonal work
- (2) Done under contract for a fixed period or a fixed task
- (3) Agency temping
- (4) Casual work
- (5) Or is there some other way in which it is not permanent? (do not record specifics)

### WHERE Q1 CODE 2 (SELF EMPLOYED)

Q96. How many hours a week do you usually work, including doing the books, VAT and so on?

WRITE IN ...

(9994) Varies can't say (spontaneous). **DO NOT READ OUT**

### WHERE Q96 VARIES 9994

Q97. Do you usually work

- (1) 30 hours a week or less or
- (2) More than 30 hours a week
- (3) Varies – can't say

**WHERE Q1 CODES 1 OR 2 (employed or self-employed)**

Q98 If you were looking for work today, how easy or difficult do you think it would be for you to find as good a job as your current one? Would it be

- (1) Very easy
- (2) Quite easy
- (3) Quite difficult
- (4) Very difficult
- (5) Don't know

Q99 We've come to the end of the survey. Thank you very much for taking part. It's very important that the evaluation includes as many people who received guidance as possible. In a few months time, we may want to re-interview people like you who have taken part in the survey to find out whether you still feel the same about work and retirement issues. The follow-up survey would be much shorter than today's one. Would it be alright for us to contact you at that time?

- (1) Yes
- (2) No GO TO THANK AND CLOSE

**WHERE Q99 IF YES**

Q100. Is the phone number I've called today the best one to reach you on?

- (1) Yes
- (2) No

**IF NO**

Q101. Can you give me a better number?

WRITE IN .....

Q102. And what would be the best time to get hold of you?

- (1) Weekday morning
- (2) Weekday afternoon
- (3) Weekday evenings
- (4) Weekend

Thank and goodbye

**END OF QUESTIONNAIRE**

## EVALUATION OF THE 50+ FACE-TO-FACE GUIDANCE PILOT

### Survey Wave 2

Some information is carried over from Wave 1 and used in the Wave 2 routing. These variables are denoted by their Wave 1 question number with the prefix W1, e.g. W1Q1 relates to Q1 at Wave 1. We are only following up respondents who, at Wave 1, were employed or self-employed (W1Q1 CODE 1-2) and consented to being re-contacted (W1Q99 CODE 1).

#### READ OUT TO ALL

I'm calling from BMG Research about the Older Workers Face-to-Face Guidance Service. A few months ago you were kind enough to answer questions about the guidance you received from {provider name FROM DATABASE} and your plans for the future. You said then that you would be willing to take part in a follow-up survey. The follow-up survey should only take about ten minutes to complete. Are you still willing to take part in the research? Is now a good time to talk to you? All your answers will be treated in strictest confidence and will not be seen by anyone outside of BMG Research and the Centre for Research in Social Policy. If you come to a question you don't want to answer, then we can just leave it out and move on to the next one.

### SECTION 1 – BACKGROUND

#### ASK ALL:

First of all, I'd like to check a few details.

Q1. Which one of the following, would you say best describes your current situation? Are you currently...**READ OUT AND CODE ONE ONLY**

- (1) Employed
- (2) Self-employed
- (3) Unemployed
- (4) Permanently sick or disabled
- (5) Looking after the home or family or
- (6) Retired
- (95) Something else (please specify)

#### IF Q1 CODE 1 OR 2 CONTINUE

#### ELSE GO TO Q6 (AGE)

Q2. Some older people who work actually consider themselves to be semi-retired. Do you think of yourself as semi-retired?

- (1) Yes
- (2) No

IF Q1 CODE 1 (EMPLOYED) AND W1Q1 CODE 1 (WAVE 1 EMPLOYED) CONTINUE

IF (Q1 CODE 1 AND W1Q1 NOT 1) OR Q1 CODE 2 GO TO Q5

IF Q1 NOT 1 OR 2 GO TO Q6 (AGE)

Q3. Can I just check, are you still with the same employer as last {insert W1month from database}?

(1) Yes

(2) No

IF Q3 CODE 1 AND W1Q92 (NORMAL WORK HOURS) GT 0 CONTINUE

ELSE GO TO Q5

Q4. Last time you spoke to us we asked how many hours a week you usually worked, not including meal breaks but including any paid overtime. You said you usually worked {insert W1Q92 from database}. Do you still usually work this number of hours a week?

(1) Yes

(2) No

(3) Sometimes (spontaneous) DO NOT READ OUT

IF Q4 CODE 1 GO TO Q6 (AGE)

ELSE CONTINUE

Q5. How many hours a week do you usually work, not including meal breaks but including any paid overtime?

WRITE IN ....

(9994) Varies, can't say (spontaneous) DO NOT READ OUT

ALL

Q6. And what was your age last birthday?

WRITE IN .....

If refused

Can I ask, which of the following age bands you fall into? Are you ...

(1) Under 50

(2) 50 to 54

(3) 55 to 59

(4) 60 to 64

(5) 65 or above?

**IF Q1 CODE 1 OR 2 (EMPLOYED OR SELF-EMPLOYED) AND MAN AGED 65 OR ABOVE OR WOMAN AGED 60 OR ABOVE CONTINUE**

**ELSE GO TO Q8**

**Q7. You are still working even though you have reached State Pension Age. Why is this? DO NOT PROMPT AND CODE ALL THAT APPLY**

- (6) You enjoy working
- (7) You would be bored if you retired
- (8) Working keeps you fit and active
- (9) You can't afford to retire
- (10) You're waiting for your partner to retire
- (11) You have not reached your occupational/private pension age
- (12) For social contact
- (95) Other reason (please specify)

**ALL IF W1Q87 CODE 1 (HAD A PARTNER AT WAVE 1)**

**ELSE GO TO SECTION 2 GUIDANCE**

**Q8. Last time you spoke to us you said you were living with a husband/wife or partner. Is this still the case?**

- (1) Yes
- (2) No
- (3) Split from partner (spontaneous) **DO NOT READ OUT**
- (4) Partner died (spontaneous) **DO NOT READ OUT**
- (5) Living with different partner (spontaneous) **DO NOT READ OUT**

**IF Q8 CODE 1 OR 5 CONTINUE**

**ELSE GO TO SECTION 2 GUIDANCE**

**Q9. Which one of the following, would you say best describes your husband/wife or partner's current situation? Are they currently...READ OUT AND CODE ONE ONLY**

- (1) Employed
- (2) Self-employed
- (3) Unemployed
- (4) Permanently sick or disabled
- (5) Looking after the home or family or
- (6) Retired
- (7) Other

**SECTION 2 – GUIDANCE**

ASK ALL:

NOTE – THE ROUTING FOR THE NEXT SET OF QUESTIONS SELECTS WAVE 1 RESPONDENTS WHO INTENDED TO FOLLOW UP INFORMATION BUT HAD NOT YET DONE SO. NOTE ONLY A TINY MINORITY WILL BE ROUTED TO MORE THAN THREE QUESTIONS.

**ONLY IF W1Q16C\_4A CODE 1 OR W1Q16C\_10B CODE 1 OR W1Q16C\_8C CODE 1**

Q10A. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on state pensions. Did you ever follow up this information?

- (1) Yes
- (2) No

**ONLY IF W1Q16C\_3A CODE 1 OR W1Q16C\_9B CODE 1 OR W1Q16C\_7C CODE 1**

Q10B. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on private or occupational pensions. Did you ever follow up this information?

- (1) Yes
- (2) No

**ONLY IF W1Q16C\_5A CODE 1 OR W1Q16C\_11B CODE 1**

Q10C. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on state benefits. Did you ever follow up this information?

- (1) Yes
- (2) No

**ONLY IF W1Q16C\_6A CODE 1 OR W1Q16C\_12B CODE 1**

Q10D. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on tax issues. Did you ever follow up this information?

- (1) Yes
- (2) No

**ONLY IF W1Q16C\_1B CODE 1**

Q10E. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on early retirement. Did you ever follow up this information?

- (1) Yes
- (2) No

**ONLY IF W1Q16C\_2B CODE 1**

Q10F. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on working past state retirement age. Did you ever follow up this information?

- (1) Yes
- (2) No



**ONLY IF W1Q16C\_6B CODE 1**

Q10G. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on reducing your work hours. Did you ever follow up this information?

- (1) Yes
- (2) No

**ONLY IF W1Q16C\_2A CODE 1 OR W1Q16C\_8B CODE 1**

Q10H. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on getting work-related training. Did you ever follow up this information?

- (1) Yes
- (2) No

**ONLY IF W1Q16C\_4B CODE 1**

Q10I. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on redundancy. Did you ever follow up this information?

- (1) Yes
- (2) No

**ONLY IF W1Q16C\_5B CODE 1**

Q10J. Last time we spoke to you, you said that the {provider name INSERT FROM DATABASE} adviser had told you where to get information on changing your job. Did you ever follow up this information?

- (1) Yes
- (2) No

**ASK ALL**

Q11. Recently, how much thought have you given to issues around work or retirement? Have you given them...**READ OUT AND CODE ONE ONLY**

- (1) A lot of thought,
- (2) Some thought,
- (3) Or very little thought?
- (4) Not thought about them at all? (**DO NOT READ OUT**)

**IF Q11 CODE 1 OR 2 CONTINUE**

**ELSE GO TO Q16**

Q12. What sort of things have you been thinking about? READ OUT AND CODE ALL THAT APPLY.  
**ROTATE**

- (1) Early retirement
- (2) Working beyond State Pension Age
- (3) Keeping your job beyond your employer's retirement age
- (4) Redundancy
- (5) Changing your job
- (6) Reducing your work hours
- (7) Increasing your work hours
- (8) Getting work-related training
- (9) Private or occupational pensions
- (10) State pensions
- (11) State benefits
- (12) Tax issues
- (95) Any other issues not covered above? (please specify)
- (96) None

Q13. Thinking back to the contact you had with {provider name INSERT FROM DATABASE} last year ... would you say that any of the information they gave you has been helpful to you recently as you think about your work or retirement options?

- (1) Yes
- (2) No

**IF Q13 CODE 1 CONTINUE**

**ELSE GO TO Q15**

Q14. What information was that? RECORD SUBJECT OF INFORMATION ONLY, e.g. age respondent becomes eligible for State Pension

Q15. Thinking about work or retirement issues, how confident are you that you know where to get the information you need to make decisions? Are you

- (1) Very confident
- (2) Quite confident
- (3) Not confident

**NOW GO TO Q17**

Q16. If you felt you needed to make decisions about work or retirement issues, how confident are you that you would know where to look for information? Are you

- (1) Very confident
- (2) Quite confident
- (3) Not confident

**ASK ALL**

Q17. I'm going to read out a list of possible sources of information. For each one, can you tell me if you have asked them for any information on your work or retirement options in the last six months or so. Have you asked ...? **READ OUT AND CODE ALL THAT APPLY. ROTATE**

- (1) Your employer
- (2) Your trade union
- (3) Your pension provider
- (4) A financial adviser or accountant
- (5) An insurance company
- (6) A bank or building society
- (7) A government department or job centre or The Pension Service
- (8) An advice centre such as the Citizens Advice Bureau
- (9) The internet
- (10) Newspaper, television, library books
- (11) Friends, relatives
- (95) Other (please specify)

**WHERE Q17 CODE 7 OR CODE 9 YES CONTINUE**

**OTHERS GO TO Q21**

Q18. Can I just ask, have you looked for information on any of the Government websites, such as the DWP (Department for Work and Pensions), HMRC (HM Revenue & Customs) or Directgov?

- (1) Yes
- (2) No
- (3) Can't remember

**WHERE Q18 IS YES CONTINUE**

**OTHERS GO TO Q21**

Q19. What sort of information were you looking for when you accessed these sites?

**DO NOT PROMPT AND CODE ALL THAT APPLY.**

- (1) Early retirement
- (2) Working beyond State Pension Age
- (3) Keeping your job beyond your employer's retirement age
- (4) Redundancy
- (5) Changing your job
- (6) Reducing your work hours
- (7) Increasing your work hours

- (8) Getting work-related training
- (9) Private or occupational pensions
- (10) state pensions
- (11) state benefits
- (12) tax issues
- (95) other (specify)
- (96) Nothing in particular

Q20. And how useful did you find these sites? **READ OUT AND CODE ONE ONLY**

- (1) Very useful
- (2) Quite useful
- (3) Or not useful
- (4) Some were useful, some were not (**DO NOT READ OUT**)
- (5) Useful for some things, not for others (**DO NOT READ OUT**)

**ASK ALL**

I am going to read out three facts associated with reaching State Pension Age and I'd like you to tell me if you were aware of them.

Q21. When people reach State Pension Age, they can choose to delay claiming their State Pension and receive an increased State Pension or lump sum later on. Did you know this?

- (1) Yes
- (2) No

Q22. Employees who carry on working beyond State Pension Age don't have to pay National Insurance. Were you aware of this?

- (1) Yes
- (2) No

Q23. Did you know that workers have the right to ask their employers if they can on working beyond the age of 65?

- (1) Yes
- (2) No

**SECTION 3 – RETIREMENT PLANS**

IF Q1 CODE 1 – 3 (EMPLOYED OR SELF EMPLOYED) CONTINUE

ELSE GO TO Q38 (END OF SURVEY)

Q24. Over the last few months, how much thought have you given to when you might retire? **READ OUT AND CODE ONE**

- (1) a lot of thought,
- (2) some thought, or
- (3) very little thought?
- (4) Not thought about it at all? (**DO NOT READ OUT**)

Q25. At what age do you expect to retire?

- A specific age given **WRITE IN EXACT AGE ONLY**
- B Response is an age range (spontaneous) (**DO NOT READ OUT**)
- C State Pension Age (spontaneous) (**DO NOT READ OUT**)
- D Employer’s normal retirement age (spontaneous) (**DO NOT READ OUT**)
- E Never (spontaneous) (**DO NOT READ OUT**)

If Q25= response is an age range (B)

Q25 (B1) lower age in range **WRITE IN .....**

If Q25 = response is an age range (B)

Q25 (B2) upper age in range **WRITE IN .....**

If Q25 = State Pension Age

Q25 (C) And what age is that? **WRITE IN .....**

If Q25 = employer’s normal retirement age

Q25 (D) And what age is that? **WRITE IN .....**

**IF Q25 CODE NEVER RETIRE CONTINUE**

**ELSE GO TO Q27**

Q26. Why don’t you think you’ll ever retire? **DO NOT PROMPT AND CODE ALL THAT APPLY**

- (7) You enjoy working
- (8) You would be bored if you retired
- (9) Working keeps you fit and active
- (10) You can’t afford to retire
- (11) Your employer will allow you to carry on working after State Pension Age
- (12) For the social contact
- (95) Other reason (specify)

**NOW GO TO Q37**

IF WOMAN AGED UNDER 60 CONTINUE

ELSE GO TO Q28

Q27. Can I just ask, do you know the age when you will become eligible for a state pension?

AY Specific age given CODE AGE YEAR ONLY

AM Specific age given CODE AGE MONTHS ONLY

AA Approximate age given CODE AGE ONLY

NOW GO TO Q29

Q28. Are you aware that the age at which women become eligible for a state pension is being gradually raised so that it ends up being the same as for men?

- (1) Yes
- (2) No

IF MAN AGED UNDER 65 OR WOMAN AGED UNDER 60 CONTINUE

ELSE GO TO Q33

Q29. So can I just check, do you think it most likely that you'll retire before you become eligible for a state pension; when you reach State Pension Age; or sometime after you reach State Pension Age.

- (1) Before
- (2) When reach SPA
- (3) After SPA

IF Q29=1 CONTINUE

IF Q29=2 GO TO Q31

IF Q29=3 GO TO Q32

ELSE GO TO Q33

Q30. Why do you think you might do this? DO NOT PROMPT AND CODE ALL THAT APPLY

- (1) This is the normal pension age for my job
- (2) You may be offered voluntary redundancy
- (3) You may lose your job
- (4) You may not be able to find a suitable job
- (5) Your own ill health or disability
- (6) The ill health or disability of a relative/friend
- (7) You may be needed to provide child care for grandchildren
- (8) Working is too tiring/stressful
- (9) You think you could afford to stop working
- (10) You want to spend more time with partner/family

- (11) You want to enjoy life while still fit and young enough
- (12) You want to stop working at same time as your husband/wife/partner
- (13) You don't think your employer would let you work flexibly
- (14) It's normal to retire at this age
- (95) Other reason (please specify)

**NOW GO TO Q33**

Q31. Why do you think you might do this? **DO NOT PROMPT AND CODE ALL THAT APPLY**

- (1) Your employer might not let you work longer
- (2) You may not be able to find a suitable job
- (3) Your own ill health or disability
- (4) The ill health or disability of a relative/friend
- (5) You may be needed to provide child care for grandchildren
- (6) Working is too tiring/stressful
- (7) You think you could afford to stop working
- (8) You want to spend more time with partner/family
- (9) You want to enjoy life while still fit and young enough
- (10) You want to stop working at same time as your husband/wife/partner
- (11) You don't think your employer would let you work flexibly
- (95) Other reason (please specify)

**NOW GO TO Q33**

Q32. Why do you think you might do this? **DO NOT PROMPT AND CODE ALL THAT APPLY**

- (1) You enjoy working
- (2) You would be bored if you retired
- (3) Working keeps you fit and active
- (4) You can't afford to retire
- (5) You want to wait until your partner retires
- (6) Your employer will allow you to carry on working after State Pension Age
- (7) For the social contact
- (95) Other reason (specify)

Q33. In the last few months, how much thought have you given to what income you will receive in retirement? Have you given it

- (1) A lot of thought,
- (2) Some thought, or,
- (3) Very little thought
- (4) Not thought about it at all (**DO NOT READ OUT**)

Q34. What do you think will be your main source of income in retirement? **READ OUT**

- (1) State Pension
- (2) Occupational or Personal Pension
- (3) Investments and savings
- (95) Other (please specify) (**DO NOT READ OUT**)

**IF Q2 CODE 1 (SEMI-RETIRED) GO TO Q37**

**ELSE CONTINUE**

Q35. Once you have retired, do you think you might continue to undertake some kind of paid work?

- (1) Yes
- (2) No

**IF Q35 CODE 1 CONTINUE**

**ELSE GO TO Q37**

Q36. Why do you think you might do this? **DON'T PROMPT AND CODE ALL THAT APPLY**

- (1) You enjoy working
- (2) You would be bored if you stopped
- (3) Working keeps you fit and active
- (4) You can't afford to stop working
- (5) You would wait for your partner to retire
- (6) For social contact
- (95) Other reason (specify)

**IF Q1 CODE 1 (EMPLOYED) CONTINUE**

**ELSE GO TO Q38 (END OF SURVEY)**

Q37. If you were looking for work today, how easy or difficult do you think it would be for you to find as good a job as your current one? Would it be

- (1) Very easy
- (2) Quite easy
- (3) Quite difficult
- (4) Very difficult
- (5) Don't know

Q38. We've come to the end of the survey. Thank you very much for taking part.



## EVALUATION OF THE 50+ FACE-TO-FACE GUIDANCE PILOT

### Provider Interview Topic Guide

#### Aims/Objectives

- To provide information on providers' views on delivering the guidance service and engaging effectively with clients in terms of what has worked/not worked, successes and problems.
- To explore providers' views on what they might have done differently and what lessons can be learned for effective practice and embedding the service.

*Interviewer Notes:*

*For Managers cover sections: 2, 3, 5, 10*

*For Advisers cover sections: 2, 3, 5, 6, 7, 8, 9, 10*

*For those with a role with marketing the service also cover section 4*

### 1. Introduction

Introduce self and CRSP

Explain purpose of the interview, i.e. want to learn from their experiences

Emphasise that we are not evaluating individuals

Explain confidentiality and data protection arrangements

Ask permission to record the interview

### 2. Overarching aims

What is their understanding of the aims and objectives of the pilot?

– explore fully – what did they think the pilot was trying to achieve?

### 3. Organisation of staff roles

ASK ALL:

What has been their main role in delivering the Guidance pilot?

- managing
- marketing
- delivery of guidance service to clients

Ask Managers:

What roles have other staff had

- how have they allocated staff to delivering different elements of the service, e.g. marketing, admin, meeting with clients, follow-up meetings with clients?

Has there been sufficient staff in each of the different roles to meet the aims and objectives of the guidance service?

Would they organise staff roles and resources any differently if they had to do it again?

What are the key lessons for allocating staff and resources they feel have been learnt for delivering future guidance projects?

#### **4. Marketing** [ASK ALL with a marketing role]

##### **Marketing approaches/methods**

*Interviewer to recap on approaches used by the provider to market the service*

*e.g. direct contact with employers, local advertising etc. [base on information collected from previous visits/meetings]*

Ask – is there anything that I’ve missed?

What were the general aims? Why did they decide to do it this way?

– what constraints were there, e.g. resources, expertise?

How did their marketing approaches and aims change – and why?

Have different approaches been used to target different groups of older workers/employers?

How successful have their marketing methods been?

– what has worked well – how does this vary by type of older worker/employer?

– what has worked less well – main difficulties – how does this vary by type of older worker/ employer?

\*\* probe for examples of evidence to back up views \*\*

##### **Content of marketing information**

###### **Employers**

How have they marketed the service to employers in terms of describing who it is aimed at, what it does and how it can benefit employers

*[refer to any marketing material collected from previous visits]*

What were the specific aims of their marketing to employers

*[Nb. probe – attracting/holding attention etc if appropriate]*

What has worked well?

What misunderstandings did employers have about what the service can offer?

How have they responded to this?

What differences have they noticed across different types of employers?

– e.g. in relation to employer’s needs, ease of working with them

### **Clients**

What were the specific aims of their marketing to clients?

Prompt:

- to attract clients and get them through the door
- to raise awareness of what the service offers
- to show how the service is relevant to them
- to overcome any barriers to engaging with the service

What were the main messages that were communicated to potential clients in terms of describing who the service is aimed at and what it does?

[refer to any marketing material collected from previous visits]

- what phrases/terms do they think work well – why?
- what misunderstandings did clients have about what the service can offer?
- how have they responded to this?

### **Reflections** [employers and clients]

What are the key marketing lessons they have learned in attracting the attention of individual clients and employers?

Is there anything they wish they had done differently to market the service?

### **5. Client audience**

How would they categorise the sorts of clients that have been attracted to the service?

Thinking about the delivery of future guidance projects, where resources will be limited, what sorts of people do they think the service should be targeting and focusing on?

[refer to any client distinctions/categories made earlier]

### **6. Delivery method**

ASK ALL involved in delivering guidance to clients

#### **Groups vs 1-2-1s**

What has been their experience of running group sessions and how well do they think they work in delivering information and guidance to older workers?

What has been their experience of doing individual meetings and how well do they think they work in delivering information and guidance to older workers?

Explore pros and cons of each

- what works well and why – success factors?
- what works less well and why – barriers and constraints?

Do different approaches (groups vs 1-2-1s) work better for different groups of older workers?

\* probe for examples \*

How do the different delivery methods that they are able to use in group sessions and individual meetings, for example ....powerpoint presentations, activities such as quizzes, unstructured interviews [adapt for each provider] .... influence the type of information that they can give to people?

Reflecting on experience over the last year what do they think is the most appropriate approach (group vs 1-2-1) for delivering the guidance service and achieving its aims?

### **Delivery format and structure for 1-2-1 meetings**

*Explain that DWP is interested in 1-2-1 meetings so will be focusing on these*

#### **Format**

*Interviewer to recap on and confirm with interviewee the format/mode of delivery used with clients in 1-2-1 meetings*

*e.g. use of slide presentation, workbook planner, topic list, unstructured interview, quizzes*

How was this format?

What were their reasons for choosing this format?

Has it developed and changed over the course of the pilot?

Explore pros and cons

- what works well and why – success factors?
- what works less well and why – barriers and constraints?

Do different formats/modes of delivery work better for different groups of older workers

*\* probe for examples \**

Feedback any common issues if raised in the client interviews (include both positive and negative views) and collect their responses to these

- do they agree or not/have they recognised this as an issue before?
- what could they do to address these issues?

#### **Structure**

How did they decide to structure/order the content of information used in their format/delivery mode?

- what was their thinking around this?

Prompt: to keep clients attention; to highlight the relevancy of the information; to overcome any barriers to engaging with the service

- has the structure/order developed and changed over the course of the pilot?

How rigid is the structure – to what extent do they adapt it to meet the needs of individual clients?

*\* probe for examples \**

How did they understand what clients' needs were?

In terms of the ordering and structuring of information

- what works well and why?
- what works less well and why?
- do different ways work better for different groups of clients?

\* probe for examples \*

## **Reflections**

If they were starting the pilot again, how would they change the format of delivering 1-2-1 meetings, or change the structure of their format?

What changes would they make if resources were more limited – what would be the key lessons?

## **7. Delivery content [Main focus of interview]**

**ASK ALL involved in delivering guidance to clients**

What information do clients most commonly want/need?

- explore how this varies across different groups of clients

What other information do clients seem interested in hearing about?

How aware are clients that they lack information and knowledge to make informed decisions about retirement and pensions?

- what information do clients not think they need – but do in fact need?

## **Extending Working Lives [KEY SECTION]**

*Explain that by extending working lives we mean working past SPA or employers' pension age*

What are clients' attitudes and perceptions towards working longer, i.e. past the SPA, or their employers' pension age?

- does this vary by types of clients?

How well informed are clients about working longer?

- what misunderstandings do clients have?

Prompt if necessary:

- what do people know about things like: flexible working, options to reduce their hours of work, the right to ask employers to work beyond pension age, opportunities for training?

To what extent do they encourage clients to think about working longer?

- what information do they give to clients to encourage them to think about this?

Prompt if necessary:

- for example, information on: flexible working, options to reduce their hours of work, the right to ask employers to work beyond pension age, opportunities for training, health, caring responsibilities, pensions deferral

How have clients responded to this?

How do they engage clients who are not interested, or who feel unable to work longer?

- do they try to persuade clients of the relevance of information if not interested?
- how?

\* probe for examples\*

**What are clients' barriers to working longer?**

Probe fully, prompt if necessary:

- attitudes and understandings – individual or cultural
- personal circumstances (age, health, caring responsibilities)
- work situation (employer/colleague attitudes, job security, job flexibility)
- lack of information/knowledge/awareness
- distrust in Government or Pensions Industry

\* probe for specific illustrative examples\*

**How do they help clients overcome barriers to working longer?**

Prompt if necessary:

- through provision of information to raise awareness or correct misunderstandings
- by persuading/highlighting relevance of information
- follow-up meetings/contact
- signposting

\* probe for specific illustrative examples\*

*[Clarify basis of evidence, e.g. clients response in the meeting, or feedback from follow-up contact]*

Is there anything they wish they had done differently to get across messages about extending working lives?

*Feedback any common issues if raised in the client interviews (both positive and negative views) and collect their responses to these*

- do they agree or not/have they recognised this as an issue before?
- what could they do to address these issues?

## **Pensions**

What information do older workers most commonly want/need on pensions?

- State Pensions
- Occupational/personal pensions

How well informed are clients about pensions?

- what misunderstandings do clients have?

Prompt if necessary:

- what do people know about things like: state pension deferral, equalisation of the State Pension Age for men and women?

What information do clients find most useful or relevant?

What information do clients find less useful or relevant?

Feedback any common issues if raised in the client interviews (both positive and negative views) and collect their responses to these

- do they agree or not/have they recognised this as an issue before?
- what could they do to address these issues?

### **Overall reflections**

Thinking about the delivery of future guidance projects where resources will be limited

- what are the minimum information requirements to focus on?
- what are the key barriers and misunderstandings to focus on overcoming?

### **8. Signposting and use of information resources**

ASK ALL involved in delivering guidance to clients

To what extent do they give clients further information to take away with them?

\* get specific examples of leaflets, website addresses used \*

Who do they signpost clients to for further information and guidance?

e.g. EWL, pensions etc

\* get specific examples \*

Why do they use these information resources [leaflets, websites, signposting]?

- what is effective about them e.g. accessibility, information content, usability?

Who do clients trust for further information and guidance?

Who do clients not trust for further information and guidance?

- explore how varies by type of information and source

*Feedback any common issues if raised in the client interviews (both positive and negative views) and collect their responses to these*

- *do they agree or not/have they recognised this as an issue before?*
- *what could they do to address these issues?*

How could this element of the guidance service be improved?

## 9. Follow-up contact

ASK ALL involved in delivering guidance to clients

To what extent do they provide an on-going service to clients and how do they do this?

To what extent do they see clients again for further guidance?

– what information do clients want to know on their return?

\* probe for examples\*

What are their views on providing a follow-up service?

– is it desirable?

– is it effective – probe for examples?

## 10. Conclusions/reflections

ASK ALL:

Overall, how successful do they think the guidance service has been in helping older workers to make informed decisions about extending their working life and retirement?

– probe for the basis of any evidence

To what extent do they think the service has influenced and changed clients' behaviour or plans?

\* probe for examples of the types of changes made by clients \*

[Check how they have obtained any such evidence ]

What factors prevent the service from influencing clients' behaviour and plans?

What would a future service need to do to overcome these issues?

Thinking about the delivery of future guidance projects, where resources will be limited, what do they think are the key lessons that should be learnt from this pilot?



## A GUIDE FOR OBSERVATIONS OF 50+ FACE-TO-FACE GUIDANCE MEETINGS

### NOTES FOR RESEARCHERS

The aim of direct observations is to enable the research to understand how face-to-face guidance sessions are conducted and independently assess the general assertions made by clients and providers about the conduct and content of the meetings. More specifically, the objectives are to determine:

- how guidance staff open meetings and engage with clients;
- the level and type of information given to clients;
- level of client understanding of issues and help given by staff to clarify any misunderstandings;
- what action and follow up contact, if any, is agreed;
- the extent to which staff encourage clients to take up action;
- indications of who defines the agenda/issues/problems;
- examples of good practice e.g. methods used by staff to explain complex issues, engage clients.

Additional elements to note in the observations include:

- Body language/eye contact.
- Length of meeting.

Permission to observe the meeting must have been secured with the guidance staff and the provider manager beforehand. Permission from clients must also be secured prior to observation. *It might be possible for the guidance staff to initially introduce the idea of an observed meeting with the client on the researcher's behalf. CRSP will provide notes for guidance staff and a client information sheet to facilitate this process.*

However, before the observation begins, the researcher must:

- 1 explain that s/he works for CRSP, Loughborough University, an independent research organisation with no links to the provider, government departments or political parties;
- 2 explain that s/he would like to sit in on the meeting to find out how they work and what is discussed;
- 3 assure the client that anything discussed during the meeting will be treated as confidential and will not be shared with anyone outside the research team;
- 4 ensure the client has received an Information Sheet and had sufficient time to read it and ask questions;
- 5 if the client agrees to the meeting being observed, ask the client to sign and date the consent form.

At the end of the observation, the researcher should ask to speak to the client for 10 minutes somewhere private to explore their perspective of how the guidance session went.

Record the content of the guidance session in full, as it happens. The aim is to provide a detailed account of the conversation plus commentary. It is recommended that you write your notes as you go along onto a notepad and then transfer these notes onto the observation schedule.

**50+ FACE-TO-FACE GUIDANCE SERVICE  
OBSERVATION SCHEDULE**

**BACKGROUND DETAILS**

Observer name:

Provider ID:

Date:

People present (staff job titles; anyone with client):

Please tick box according to customer group:

Male

Female

Age in years \_\_\_\_\_

Start time \_\_\_\_\_ End time \_\_\_\_\_ Duration \_\_\_\_\_ (mins)

**SUMMARY GRID**

Did the meeting explore any of the following topics?

	Tick if discussed ✓	Who initiated this discussion – the guidance worker, or the client
Option of delaying receipt of State Pension and receiving an increased State Pension or a lump sum later on		
That people working beyond State Pension Age do not have to pay National Insurance		
That the State Pension Age is being equalised for women to that of men		
The right to ask employers to work beyond the age of 65		
The right to request flexible working if caring for an elderly or disabled person		
Guidance on reducing hours of work, job sharing, or working for part of the year		
Guidance on flexible working options		
Guidance on early retirement		
Guidance on working beyond SPA ('working on')		
Guidance on changing jobs		
The impact of changing working patterns on pre-retirement income		
Guidance on post-retirement income		
Guidance on working and claiming occupational pension		
Health-related issues (e.g. affecting ability to work on, requiring to 'ease down').		

What were the main topic(s) or focus of the meeting in terms of time and/or emphasis?

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_
- \_\_\_\_\_

**THEMATIC GRID**

<p>How was the meeting initiated? (i.e. was it set up by the employer, the client, or other arrangement?)</p>	
<p>How is the meeting started?  <i>How does the staff introduce her/himself?</i>  <i>How is the purpose of the meeting explained?</i>  <i>Did staff check for a shared understanding of the purpose of meeting?</i>  <i>Did staff check client's prior knowledge and understanding of issues?</i></p>	
<p>Brief outline of client's circumstances re. employment and retirement plans</p>	
<p>Information on legislative rights  <i>What specific issue was discussed?</i>  <i>Who raised the issue?</i>  <i>What barriers were discussed?</i>  <i>What information/guidance were given?</i>  <i>Any points of difficulty or disagreement?</i>  <i>What form was the information provided in, e.g. leaflets, verbal, contact details?</i>  <i>Client reaction/interest?</i></p>	
<p>Information/guidance on work-related matters, e.g. changing hours, changing job  <i>What specific issue was discussed?</i>  <i>Who raised the issue?</i>  <i>What barriers were discussed?</i>  <i>What information/guidance were given?</i>  <i>Any points of difficulty or disagreement?</i>  <i>What form was the information provided in, e.g. leaflets, verbal, contact details?</i>  <i>Client reaction/interest?</i></p>	

<p>Information/guidance on financial matters – pre and post retirement income</p> <p><i>What specific issue was discussed?</i></p> <p><i>Who raised the issue?</i></p> <p><i>What barriers were discussed?</i></p> <p><i>What information/guidance were given?</i></p> <p><i>Any points of difficulty or disagreement?</i></p> <p><i>What form was the information provided in, e.g. leaflets, verbal, contact details?</i></p> <p><i>Client reaction/interest?</i></p>	
<p>Practical guidance provided, e.g. contact details</p> <p><i>What issues were supplemented by practical guidance?</i></p>	
<p>Agreed action</p> <p><i>What action was agreed?</i></p> <p><i>Was an action plan completed?</i></p> <p><i>Level of customer engagement with agreeing the action?</i></p>	
<p>Close of meeting and follow-up</p> <p><i>How did the staff and client finish the meeting?</i></p> <p><i>What, if any, follow-up arrangements were made?</i></p> <p><i>To what extent did the staff encourage further contact?</i></p>	
<p>Meeting setting</p> <p><i>Note levels of privacy/distraction/noise</i></p> <p><i>Access for disabled</i></p> <p><i>Were there interruptions, e.g. other staff, phone calls?</i></p>	<p><input type="checkbox"/> Open-plan office      <input type="checkbox"/> Closed office</p> <p><input type="checkbox"/> Other</p>

<p>Overall impressions (provide examples)</p> <p><i>To what extent did the client seem interested and engaged in the meeting?</i></p> <p><i>To what extent did staff seem interested and responsive to the client's needs, views and future plans?</i></p> <p><i>What indications were there of the client's prior understanding of the issues, e.g. level of financial literacy?</i></p> <p><i>To what extent did staff pitch information at the right level for the client?</i></p> <p><i>To what extent did staff probe client's understanding of issues and provide clarification?</i></p> <p><i>To what extent did staff confirm client understands the information?</i></p>	
<p>Other</p> <p><i>Note anything else</i></p>	

**CLIENT COMMENTS AFTER SESSION**

Explore reflections on:

- Venue
- Duration of meeting
- Reasons for attending the session
- Issues covered regarding client's expectations; any gaps (if gaps, will client go back to Provider and/or does s/he know where to find information?)
- Which options discussed were most appealing, and why?
- Did client lack awareness or understanding of some of the issues (if so, which issues), and were these explained?
- Was content of session at an appropriate level, practical, understandable?
- Was the delivery pitched at right level for the client?
- Perceptions of effectiveness: were the client's needs understood, do they know more now?
- Intention to act, change behaviour, likelihood of client taking up any of the options discussed.
- How likely are they to go away and source further information, do they feel able to do this?
- Any uncertainties or questions; feelings about next steps?
- Overall reflections: key benefit(s) of the session.
- What would have improved the session?
- Check out any significant perceptions formed by researcher.

Thank client and let them know they can opt out of survey if contacted by BMG because their consultation has been observed by a member of the CRSP research team.

## CLIENT TOPIC GUIDE

### 50+ Face-to-Face Guidance Service

#### Wave 1 (September 2008)

The research interview aims to record the experiences and views of clients attending face-to-face guidance sessions with service providers. In particular, the interview explores the background circumstances of the interviewee, his/her views, concerns, preferences relating to work and retirement, his/her experiences of contacting and attending a guidance session, and his/her plans regarding follow-up.

Before the interview starts:

- introduce yourself and CRSP;
- outline the purpose of the research interview;
- explain the interview should take between 45 minutes and one hour;
- explain that participation in the research interview is voluntary;
- explain that there are no right or wrong answers;
- explain that the interview will be recorded;
- complete the consent form;
- thank client for agreeing to participate.

#### BACKGROUND INFORMATION

Briefly describe your current situation in terms of work, leisure and hobbies, or voluntary work.

What is your marital status?

What is your age, your partner's age/retirement situation?

If currently in work, what kind of work, hours, casual/permanent?

Would you like to change anything about your working life? If so, what, and what are the reasons for this?

Do you enjoy your work? Why, why not?

What does/did your partner do for a living?

Do you have any health issues (longstanding limiting illness which limit hours or type of work that you can do?).

Do you have any caring responsibilities? How do you manage this? How does it affect your life?

Whether finding it difficult to work and care/manage health condition; is there anything that would make working and caring/managing health condition easier (e.g. flexible working, changing roles within employer, changing jobs).

If working flexibly as a result of health/caring; whether they approached employer for support to do this, how supportive was employer (or did they have to change jobs). If not, why not?

Are you intending to change your current situation in any way in the near future (next couple of years)? In what ways and why? Prompt: health, finances, family/caring reasons.

Are you worried that there are things about your current situation that might change in the next couple of years? In what ways and why?

## VIEWS ON RETIREMENT

If **currently in work**, what do you think about your retirement, have you thought much about what age you might retire? At what age do you expect to retire?

And how you might retire (i.e. stop completely, or carry on working/step down/reduce hours/downsize?). What are the reasons for this?

Would you like to be able to work beyond State Pension Age or your employer's normal pension age (NPA)? Why (not)? Do you think this will be possible? What do you think about working on (e.g. beyond SPA/NPA) for you personally, and for people in general? Views on desirability or otherwise of working/stepping down gradually/stopping completely.

What concerns do you have about retirement? Why?

If **already retired/stopped working** – what are the reasons for this? Did you want to retire when you did? How do you feel about your retirement – does it match expectations or not? Why? Would you like to return to work? Would you have liked to work longer (in same job or with different employer). Why? Please describe what types of work you would like to do. What do you feel are the barriers to returning to work?

## INCOME ON RETIREMENT

What will be your main source of income on retirement? How did you plan for this income?

Do you know how much you will have to live on? Do you think this will be sufficient? How do you know?

Do you have any plans to supplement your retirement income in any way? If so, please describe.

Do you have any concerns/anxieties regarding your income on retirement? If so, please explain.

## ACCESSING THE 50+ GUIDANCE SERVICE

How did you find out about the service? What did you think of the information/publicity? (e.g. was it clear, did you understand what the service would provide?)

Why did you decide to contact the service? Prompt: Was there a particular issue you were concerned about? Why, what was your level of knowledge/understanding of this issue prior to getting in touch with the service?

After first contacting the service, why did you then decide to take up the offer of a guidance session? What were you hoping might be achieved by this?

Have you ever sought and/or received advice and guidance about either work or retirement before? If so, please describe. Did you think this service would be similar, better, different in some way?

Have you tried to obtain this kind of information in the past? If so, why, where from, and what was the result?

## SERVICE DELIVERY

What service(s) did you receive? Prompt: Group workshop/face-to-face interview/phone/internet/other.

Was this your preferred way of receiving information and guidance about work and retirement? Would you have preferred something different?



### If attended a group session

Who else attended? Was this an issue?

Where was the session held? Was the venue easy to get to, comfortable, appropriate?

Was the facilitator knowledgeable, helpful, approachable?

What guidance/information did you receive? **SHOW LIST ON CARD**

Was it useful to you? In what ways? Would you have liked more/less, different information? If different information, what would have been helpful?

Perceptions on content of information – appropriateness, comprehensiveness, understandable, relevance, practicality.

Perceptions on delivery of information – e.g. appropriate format, pitched at appropriate level for individual, amount.

Did you have enough opportunity to ask questions?

Did the session meet with your expectations/achieve what you wanted to achieve? Why (not)?

What information did you find most useful or appealing?

Do you feel you now have a clearer view of the options open to you than before the session?

How confident do you now feel that you have sufficient information to make decisions/act compared to before the session?

### If attended face-to-face interview

Who else, if anyone, attended? Was that an issue?

Where was the session held? Was the venue easy to get to, comfortable, appropriate, private?

Was the member of staff knowledgeable, helpful, approachable?

What guidance/information did you receive? **SHOW LIST ON CARD.**

Was it useful to you? In what ways? Would you have liked more/less, different information?

Perceptions on content of information – appropriateness, comprehensiveness, understandable, relevance, practicality etc.

Perceptions on delivery of information – e.g. appropriate format, pitched at appropriate level for individual, amount etc.

Did you have enough opportunity to ask questions?

Did the session meet with your expectations/achieve what you wanted to achieve? Why (not)?

What information did you find most useful or appealing?

**Ask all:** Do you think you know enough now to make informed decisions about work/retirement? Do you feel confident about your knowledge/making decisions? Are there any areas you would like to know more about?

What misunderstandings did you have about the issues? Were they corrected?

Would you use the service again? Why (not)?

Would you recommend the service to a friend?

Has the guidance you received changed your thoughts or plans in anyway in relation to work and retirement? If so, how?

Do you intend to act upon any of the guidance you were given at the session?

Were you given any information to help you act on the guidance – e.g. procedural information, or information on overcoming potential barriers?

Have you followed up on the guidance since your meeting?

If **yes**, what have you done and why? Has this been useful? In what ways?

Are you likely to sustain this? What will help you do this? Were you given information to help you in sustaining the actions?

If **no**, why not, do you think you will? When? What will you follow up and how?

What is the likelihood that you will take up any of these options? What will help you act on the information?

**Ask all:** Did the provider encourage you to go back to them for further information/guidance/support?

Was the experience of the session generally positive and beneficial to you?

What was the main benefit?

How could it have been improved for you?

What else has been the overall result so far of seeking information and guidance in this area?

#### FINAL QUESTIONS

Are you confident about your future work/retirement plans? What, if any, anxieties do you still have? Where would you go to get information/guidance about these? Would you go back to [guidance provider?]

Is the guidance service the best way to help people in their 50s and over get information and guidance about work and retirement? What other services would you like to see offered? Would you like the current service delivered differently? In what way?

*Explain that a researcher would like to re-visit some people that we interview again in six months time to see if their thoughts or plans about work and retirement have changed at all, or if people have followed up on any of the guidance they were given.*

*Would you be willing to be re-contacted in six months' time?:*

Yes/No

#### THANK INTERVIEWEE FOR THEIR TIME

*For each interviewee – label recording by:*

- *Provider ID*
- *Client Serial Number*
- *Date of interview.*

**CLIENT TOPIC GUIDE – SHOW CARD**

**50+ Face-to-Face Guidance Service**

**Wave 1 (September 2008)**

Option of delaying receipt of state pension and receiving an increased state pension or a lump sum later on	1
That people working beyond State Pension Age do not have to pay National Insurance	2
That the State Pension Age is being equalised for women to that of men	3
The right to ask employers to work beyond the age of 65	4
The right to request flexible working if caring for an elderly or disabled person	5
Guidance on reducing hours of work, job sharing, or working for part of the year	6
Guidance on flexible working options	7
Guidance on early retirement	8
Guidance on working beyond SPA ('working on')	9
Guidance on changing jobs	10
The impact of changing working patterns on pre-retirement income	11
Guidance on post-retirement income	12
Guidance on working and claiming occupational pension	13
Health-related issues (e.g. affecting ability to work on, requiring to 'ease down').	14

## Client Wave 2 Topic Guide (Final)

### 50+ Face-to-Face Guidance Service

#### Interview Aims

- To explore the longer-term effect of guidance meetings on clients, in terms of whether they have taken any further action, made tangible changes, or have changed their attitudes or thoughts towards working in later life and retirement.
- To understand any changes within the wider context of people's lives.
- To ascertain what information has been most and least useful.
- To explore what other support or information clients would find helpful.

#### 1 Introduction

- Introduce self and CRSP
- Remind of first interview and purpose of follow-up interview
- Reassurance of confidentiality and check permission to record
- Check interviewee's age and household circumstances at Wave 1 – any changes?

#### 2 Work – current and future work, e.g. changing job or career, reducing hours, working flexibly, (re)training

Interviewer to recap on interviewee's work circumstances and plans at Wave 1

- type of work
- hours of work
- job satisfaction
- attitudes to work
- other issues, e.g. health impacts, caring responsibilities

Changes in work circumstances since we last spoke

- actual changes
- changes in their thoughts or plans about work and any exploration of options

Anything that has contributed to/influenced changes above (collect spontaneous response first, before probing)

Probe:

- change in personal circumstances e.g. household change, health (of self, partner, relative), caring responsibilities, finances
- changes at work, e.g. restructuring, changes in staff/roles, shift patterns, recession

Anything that has contributed to things **not** changing

[note: this could be positive, e.g. if guidance meeting helped people to stay in work]

- if relevant recap on any guidance received at Wave 1

Interviewer to recap on what was discussed in the face-to-face meeting with the guidance service in relation to work .....

- explore influence of this meeting on changes in work circumstances/work plans

Did they read any information given at the meeting or seek out further information on work

- if yes, probe for details of what information they used and its usefulness e.g. booklets, Government websites such as DWP, HMRC or Directgov, training courses
- establish whether sought out or received further information from the provider
- if read information, but did not find useful or follow up – explore why
- if no, probe why

### 3 Retirement plans (includes financial planning)

Interviewer to recap on interviewee's retirement plans at Wave 1

- retirement age
- how they intend to retire
- attitudes to retirement
- retirement income – private pension and state pension, sufficiency, concerns

Changes made since we last spoke

- action taken
- changes in their thoughts or plans for retirement, including financial planning, and any exploration of options

Anything that has contributed to/influenced changes above (collect spontaneous response first, before probing)

Probe:

- change in personal circumstances e.g. household change, health, finances
- changes at work e.g. restructuring, changes in staff/roles, shift patterns
- changes as a result of the current economic climate – recession and 'credit crunch'

Anything that has contributed to things **not** changing

[note: this could be positive]

- if relevant recap on any guidance received at Wave 1

Interviewer to recap on what was discussed in the face-to-face meeting with the guidance service in relation to retirement plans .....

- explore influence of this meeting on any changes in thoughts and plans

Did they read any information given at the meeting or seek out further information on retirement planning

- if yes, probe for details of what information they used and its usefulness, e.g. booklets, Government websites such as DWP, HMRC or Directgov, seminars
- establish whether sought out or received further information from the provider
- if read information, but did not find useful or follow up – explore why
- if no, probe why

#### 4 Other – circumstances, activities

Some interviewees discussed wider issues such as health/fitness/exercise, social activities and outside interests in their guidance meeting and made plans to address these issues.

Cover only if relevant:

Interviewer to recap on interviewee’s circumstances/plans at Wave 1 and recap on what was discussed in the face-to-face meeting with the guidance service

e.g. to do more exercise, to join an evening class

Changes made since we last spoke

- action taken
- changes in their thoughts or intentions

Anything that has contributed to/influenced changes above – (collect spontaneous response first, before probing)

Probe:

- change in personal circumstances e.g. household change, health, finances
- changes at work
- influence of the guidance service meeting
  - did they read any information given at the meeting or seek out further information
  - if yes, probe for details of what information they used and its usefulness, e.g. booklets, Government websites such as DWP, HMRC or Directgov, courses
    - o establish whether sought out or received further information from the provider
    - o if read information, but did not find useful or follow up – explore why
  - if no, probe why

5 Overall views and impact of the guidance service

Extent of any further contact with [name of provider]

e.g. email, telephone calls, attendance at seminars, further meetings

If have had further contact:

- what topics/issues was it about?
- who initiated further contact – would the client have re-contacted the provider?

If not had further contact:

- would any further contact have been useful – in regard to what?
- if think further contact would have been useful – explore why they didn't re-contact the provider themselves

Overall, what difference, if any, do they feel the [name of provider] service has made to their thoughts and plans about work and retirement?

Overall, what difference, if any, do they feel the [name of provider] service has made to their awareness of options for working in later life and retirement?

Interviewer to recap on interviewee's response at Wave 1 to whether the guidance meeting had made them feel any more confident in making informed decisions about work and retirement plans

- how do they feel now?
- if felt more confident initially – how long did this keep going – what helped/hindered momentum?

What particular aspects or elements of the service have they found helpful?

- and which were less helpful?

Is there are any **other** support or information that they would find helpful for planning future work and retirement?

Thank interviewee for contributing again. Wish them well for the future.

# References

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The Face-to-Face Guidance Pilot was funded by the Department for Work and Pensions (DWP). Providers offered guidance to employees aged 50 and above on a range of work and retirement issues using diverse service delivery methods. Providers included local branches of Age Concern, Shaw Trust, Life Academy, Guidance Services and Manpower, based in urban and rural areas across Britain. The service ran between January 2008 and March 2009. This report presents findings of a longitudinal evaluation of the service provision which was commissioned by DWP and carried out by the Centre for Research in Social Policy (CRSP). The evaluation covered service delivery processes as well as client information needs, their experiences of the service and their outcomes.

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