

### Key concept

The Mid-life MOT is a developing concept, building on earlier experiences, particularly the Mid Life Career Review. This approach is being promoted by the UK government. It may be offered as an optional service or may become an entitlement – something people have the right to access in the same way that people have an entitlement to an NHS health check every five years from age 40. It is being linked with the National Retraining Service, now in early trial stages, and there is strong encouragement to employers to make a Mid-life MOT available to their staff.

One of the main aims of the proposed MOT is to encourage people to make sure particularly that their financial situation is secure for their older age and that they understand what they can do about it.

### Initial work – Mid Life Career Review (MLCR)

A government-funded pilot project managed by NIACE ran from 2013-2015. The [final report](#) summarises findings and makes recommendations.

### Mid-life MOT – the proposal

The proposal for a Mid-life MOT, clearly influenced by MLCR, appeared in the **Independent review of the State Pension age: smoothing the transition** (the [Cridland report, 2017](#)). It's useful to read the Executive summary and the Summary of recommendations (pages 12-18), then look at section 5, paying particular attention to 5.3 (pages 99-101) entitled Mid-Life MOT.

### Age UK response to the Mid-Life MOT proposal

Once the **Cridland** report was published, the main national charity on ageing, Age UK, issued a discussion paper in response: **Creating a Career MOT at 50+. Helping people keep working and save for later life** (October 2017. C. Brooks for Age UK). It took issue with the slightly narrow approach proposed by Cridland and suggested that an entitlement to a much wider review at 50 would be more effective, both at supporting people to age well and to tackle the issues of poor pension provision raised by the report.

This [Age UK discussion paper](#) is quite short, and makes many references to the National Careers Service.

### Development work on the Mid-Life MOT

The Centre for Ageing Better published a report **Developing the Mid-Life MOT** (November 2018) covering four trials of aspects of the Mid-Life MOT, mainly through employers and the private sector, plus the government-backed Pensions Advisory Service. Access it [here](#).

### Linking to the National Retraining Scheme (NRS)

The [NRS](#) was proposed in the government's [skills strategy](#) (November 2017) and is commencing roll out in 2019. There is a commitment to 'tailored advice and guidance from a qualified adviser', which is expected to relate to the National Careers Services' priority for lower skilled older workers.

### If you want to dig deeper

You could visit these websites and think about how the views expressed relate to the Mid-Life MOT proposal, and your own work with older clients.

### Centre for Ageing Better - a 'what works' evidence centre

Produces useful reports and blogs on ageing - and uses evidence to support policy change  
<https://www.ageing-better.org.uk/>

### A silver lining for the UK economy? The intergenerational case for supporting longer working lives

P.Thomson for Centre for Ageing Better (Feb 2018)

<https://www.ageing-better.org.uk/publications/silver-lining-uk-economy>

**Age of no retirement** project has a very different view of ageing - and the promotion of an intergenerational society as a more positive way forward.

<https://www.ageofnoreirement.org/>

*A schema developed by Legal & General in their trials of a mid-life MOT with their workforce (More detail of Legal & General's trial is included in Developing the Mid-Life MOT – see above)*



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