

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

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This report presents findings of a longitudinal evaluation of the service provision which was commissioned by the Department for Work and Pensions (DWP) and carried out by the Centre for Research in Social Policy (CRSP). Service providers were 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. Providers offered guidance to employees aged 50 and above on a range of work and retirement issues using diverse service delivery methods.

Key findings

- For providers, being part of a well known organisation brings advantages and disadvantages. While the parent organisation may be well known and respected, workers' and employers' misconceptions may be a barrier to engagement where the service offered is substantially different to the organisation's 'brand'.
- Most providers did not access DWP's key target group of low income older workers although one successfully utilised contacts from a previous project involving disadvantaged working age people. This highlights the relevance of an organisation's track record when DWP recruits service delivery partners.
- Targeting employers was a more effective way of accessing large numbers of older workers than approaching the target group outside of a work setting.
- The most receptive employers tended to be larger (often public sector) organisations, perhaps reflecting their more liberal ethos. Providers had little success in accessing older workers in small and medium-sized workplaces.

- Only a minority of clients had given a lot of thought to retirement issues and there was a widespread lack of awareness about issues such as the basic elements of State Pension provision. There is a clear need for a service that educates older workers about later working life and retirement.
- Delivering guidance via seminars facilitated the dissemination of information about work and retirement issues; however, one-to-one, face-to-face sessions offered a more personalised service.
- Client feedback was generally very positive with clients reporting that they had been prompted to consider their work and retirement options. However, some were disappointed because they had expected bespoke pensions or financial advice rather than general guidance and signposting.

Background

This longitudinal research evaluated service delivery processes as well as client information needs, their experiences of the service and their outcomes and included quantitative and qualitative research and analysis of management information.

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.

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).

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 notice board. It is possible that employers who rely upon the electronic transmission of information unwittingly disadvantage their manual workers. Providers had little success in accessing older workers in small and medium-sized workplaces. 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. 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 Extending Working Life (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. 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, 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.

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.

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You can download the full report free from: <http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

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