



MePlan 50+ Project

Research Report

Existing Provision of

Mainstream Support for 50+

In

Monmouthshire

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Appendix

- **Blank Questionnaire**
- **Accumulated responses**

Aims & Objectives

- (1) To identify existing provision of economic support for 50+ in Monmouthshire, in the areas of employment, self-employment, volunteering and/or 50+ retirement planning.
- (2) To identify the level of provision currently offered by these mainstream providers, including the nature of the support, location and the criteria individuals must meet in order to access the support, along with timescales, referral mechanisms and any monitoring undertaken.
- (3) To identify any gaps in current provision and the future needs of 50+ support.
- (4) To discover what providers determine are the issues/barriers faced by 50+
- (5) To identify which providers currently have an exit strategy for 50+ clients or their employees.
- (6) The above leads to recommendations for enhancing future provision of mainstream support for the 50+ either by the providers themselves or through the additional support of MePlan 50+ project specialist advisers.
- (7) This information provides the basis for the creation of a resource guide for 50+ in Monmouthshire, providing signposts for them to decide the most appropriate support provider to access to meet their needs.

Methodology

In order to identify the above Aims and Objectives, a questionnaire was designed (see **Appendix 1** – Blank Questionnaire) to elicit the relevant quantitative and qualitative data, either through “face to face” interviews or via e-mailed responses.

Mainstream providers were identified from secondary research carried out via the Internet and from the perusal of local directories in Monmouthshire and selected organisations were either contacted by telephone or via e-mail to arrange “face to face” meetings, to complete the questionnaires or to complete the questionnaires for return via e-mail.

10 questionnaire responses were received by hard copy and e-mail. One organisation (Wales Co-operative) did not complete a questionnaire, choosing only to send a letter and booklet information.

Both methods were employed to increase the response rate. (See **Appendix II** – Accumulated responses)

Background & Introduction

MePlan 50+ Project (a tri-nation European Funded ESF project) has been undertaking research (desk research and field research) in Monmouthshire since spring 2007, to identify the issues and barriers that the 50+ face with regard to the three areas of employment, self-employment and volunteering and towards addressing these needs.

This report adds to this body of accumulated knowledge with findings about the current level of support 50+ can access in relation to the three areas, the criteria in which they can access the support and any gaps in the current provision to provide additional solutions to bolster existing provision.

There is already a wealth of background knowledge and information which states that people in general are now living much longer. Because of this longevity, the MePlan 50+ project has focused on the economic needs of the 50+, who are experiencing greater changes in their lives than their predecessors and may need to continue to seek work or find alternative employment to meet the increasing cost of living as they age and could well face a bleaker future than their predecessors, “this is because they have to deal with all change, transitions and challenges that come from becoming ‘older’ (Cresswell, C. September 2008 MePlan 50+ “*The Over 50s in Transition*” *We want a Voice, Report*). So, these changes focus the minds of the 50+ on having to decide what they must do to sustain an income to continue to meet living costs; to supplement a small pension following retirement or a salary package following redundancy; to cope with the additional financial effects bereavement from the death of a life partner may bring or decide how to move forward from the trauma of divorce; or generally to decide how to fulfil a useful purpose in life. Changes also impact on the 50+ who don’t need to work but may choose to do so. Changes in

personal circumstances may increasingly impact on the 50+ over time due to the repercussions of the global crises of financial markets which is having an impact on personal savings, shares and pension provision as well as increasing redundancy as markets shift and companies downsize their workforce or close their operations.

Because over 123 (50+) contributors have informed the MePlan 50+ project team (*Leach, V. & Jones, K. October 2008 "Joint 'Enterprise in Action' and Prime Cymru Research Report*), through their attendance at the various road shows in Monmouthshire and from completing questionnaires about their perceived and real barriers to participation in the three economic areas, this report has the specific purpose of identifying mainstream providers and their support offering, so that the 50+ know the most appropriate provider to go to. The question is, does the current provision go far enough to meeting 50+ needs? The findings are evidenced below:

Findings

10 organisations completed the questionnaires, either through 'face to face' interviews or via e-mail.

8 organisations completed questionnaires through 'face to face' interviews and **2** organisations responded via e-mail because they found that method most convenient.

Support for Employment & Training:

5 organisations provide support for 50+ seeking employment: **Job Centre Plus, Regus Recruitment, Communities First, Careers Wales Gwent and Monew** (Monmouthshire Enterprising Women). **Job Centre Plus** utilise their human resource of Personal Advisers who support 50+ on New Deal programme and would also signpost clients to **A4e** for "Pathways to Work". (NB No information from A4e has been acquired about this type of support).

2 organisations (**CODA & Careers Wales Gwent**) provide local employers' with the help they need to enable them to recruit suitable staff for their businesses (inclusive ages, not specifically 50+) or for employees who wish to undertake work-based learning to up skill. **CODA** provides Management, Customer Service and Administration (employee training) for Levels 2 & 3; **CWG** provides workforce development for employees through the **REACT programme**, providing specific advice for those being made redundant. Each employee facing redundancy would have access to £2,500 to spend on training – they do not receive the cash.

4 organisations do not provide employment support: **Monmouthshire County Council** only provides leisure activities i.e. keep fit and swimming – focusing on health benefits not employment, **Venture Wales, Newport and Gwent Enterprise and Chwarae Teg** do not offer support for employment and would signpost and refer 50+ clients to any of the above as appropriate.

Support for Self-employment & training:

7 organisations offer self-employment support: **Monew, Regus Recruitment, Job Centre Plus and Careers Wales Gwent** will also refer clients to other organisations. **CWG** will signpost to **Venture Wales, CODA & Newport and Gwent Enterprise**. **Newport and Gwent Enterprise, Venture Wales & CODA** provide advice and support for businesses seeking growth, which includes growth via businesses taking on additional staff – so businesses which employ 50+ staff may seek the support of an Enterprise Agency to advise them on this.

3 organisations provide business skills training: **Venture Wales, Newport and Gwent Enterprise and Monew** – Business Awareness and Business Planning (Venture Wales and Newport and Gwent Enterprise) and **Monew** provide a range of ad hoc training via links with **CODA** and **CODA Mentors**.

3 organisations do not offer self-employment support: **Monmouthshire County Council, Communities First, Chwarae Teg**. These organisations would signpost to other organisations.

Support for Volunteering: 1 organisation (**Communities First**) refers 50+ to **Gwent Association of Voluntary Organisations (GAVO)** for those seeking to become volunteers and/or getting involved in Time Banks. Therefore, 50+ seeking to become volunteers would need to contact GAVO to explore this.

9 organisations do not offer volunteering support: **Job Centre Plus, Monmouthshire County Council, Venture Wales, CODA, Newport and Gwent Enterprise, Regus Recruitment, Careers Wales Gwent, Moneu and Chwarae Teg**.

Access criteria, location of support, timescales and signposting

Job Centre Plus – employment, self-employment & signposting

- 50+ must be benefits' claimants in order to access the support of a personal adviser towards achieving future employment.
- Find Job Centres through adverts in Yellow Pages and telephone Contact Centres in first instance.
- Employment support is inclusive, through a range of government initiatives to encourage people from all ethnic backgrounds, age groups and/or disabilities back into work. In particular **New Deal 50+** is exclusively for 50+, who have been unemployed for six months or for those with health issues, there are specialist advisers. Home visits are rare.
- All "New Deal" clients receive 16 weeks support, once a week on the premises, before being referred to **A4e** for "Pathways to Work" initiative.
- Signposting to other organisations such as **A4e**, for "Pathways to Work" training programme, or to **Careers Wales Gwent** for adult advice & guidance; or to business

support organisations such as **Newport and Gwent Enterprise, Venture Wales and Coda** for those seeking to become self-employed.

- No training provision.
- In terms of the various locations of Job Centres in Monmouthshire, support provision in local areas is now becoming more limited. Monmouthshire Job Centre is now closed and Chepstow Job Centre is following suit – if it hasn't already closed. This is because of the reduction in 'footfall' strategy of National Government of benefits claimants into local Job Centres, as telephone call centres are now the first point of access to this provision. Job Centre accessibility may cause transport problems for those with limited means if they need to make regular visits to centres further away from where they live.

Monmouthshire County Council – local government - activities

- Leisure Facilities for everyone: 50+ would find out what's available in their local area (Monmouth, Chepstow, Caldicot, Abergavenny – employee events, marketing and through speaking with others) in terms of what leisure facilities are available to reap the health benefits of keeping fit and swimming. 50+ would need to telephone MCC or local leisure centres to find out what's on offer and the timings of activities.
- No economic support for 50+ in any of the three areas of employment, self-employment or volunteering.
- Current focus on retirement planning for MCC 50+ employees who are approaching retirement age.

Venture Wales – business support organisation – inclusive support

- **Impartial business advice** – treat all clients group the same.
- **Clients** would find out about Venture Wales through referrals and relationships. There is little done in the way of advertising to promote Venture Wales.
- **Support would take place** at either the business premises or the office.

- **Business Mentoring** – access to this business support depends upon all clients (not exclusive to 50+) meeting the specific criteria as decided by the Welsh Assembly Government. Minimum of three visits. If the client meets the growth criteria (see **Newport and Gwent Enterprise** for Growth Criteria) client would receive between 15 to 20 visits from a client adviser.
- **Flexible locations to meet** – clients home, office or organisation’s main office
- **Knowledge Exploitation Fund** (previously managed by CODA) Builds on the previous excellent business start up programme available to graduates seeking self-employment, not exclusively to 50+. In order to access this grant funding to set up in business, graduates (including mature graduates) would need to satisfy specific criteria. They would need to produce a comprehensive business plan for examination by a KEF funding panel to decide upon suitability to receive such funding. At the time of the report, the criteria for support access were still not clear.

CODA – business support organisation – inclusive support

- **Business Mentoring and Work-Based Learning.** Support for all employers who may be considering recruiting or up-skilling staff. Employers would access Coda business mentoring support and work based learning for their 50+ employees. Work based learning in the areas of Management, Customer Service and Administration Levels 2 and 3.
- **Provide advice, guidance and training** for all people thinking of starting a business or already in business, around the issues of marketing, business planning and soft skills development. Takes place in business premises or office. **(See NB below)**. Treat all client groups the same. Although, those with disabilities may have a preference to be seen at home.
- Clients find out about CODA through **“Flexible Support For Business”** or various **mail shots**.

- Growth workshops are held in the office on personal selling for existing businesses.
- Awaiting the start of new “Farming Connect” contract which will attract 50+ from rural farming area to access this type of support. No specific details at this point.
- **NB** Because of the recent change of emphasis by the Welsh Assembly Government towards supporting high growth businesses, the timescale and access to support for those thinking about setting up future businesses or existing businesses depends upon all clients meeting the specific financial and growth criteria for support. (See **Newport and Gwent Enterprise**)

Newport & Gwent Enterprise – Business Support organisation – inclusive support

- Treat all client groups the same – nothing specific for 50+.
- “One to one” post-start support provided by the employed business advisers.
- Support takes place in the office or business premises or other suitable venue.
- Clients find out about N&GE through “Support for Business”, through referrals from accountants, solicitors and banks and through having an excellent reputation of business support.
- Many changes made recently by the Welsh Assembly Government to access business support. Loss of the Potentia Programme (and “Fulfil your Potential” workshops) support which was specifically geared towards supporting under-represented groups (i.e. 50+) into business through access of specialised pre-start support delivery by a team of trained advisers (Associates) who would provide one to one support.
- Access to business support offering now depends upon clients meeting the specific criteria of support. One to one support is limited to 3 x 2 hrs in some cases and up to 30 hours for growth clients: **Objective 1 area growth criteria:** Expected turnover **£80,000 with £25,000 investment** by the owner. **Non-objective 1 area growth criteria** (which includes Monmouthshire): Expected turnover **£100,000 with £50,000 investment** by the owner.

Regus Recruitment – A Recruitment Agency – support for future employment

- All inclusive support. Not 50+ specific.
- Client would contact the agency to arrange a “one to one” 45 minutes meeting for a personal evaluation at the agency.
- Clients find Regus Recruitment through speaking with others, referrals and/or website.
- After a personal evaluation, potential for temporary or permanent posts with organisations seeking to employ staff.

Communities First – Community Support – Issues/problem resolution & employment support

- All inclusive support to empower all adults. Not 50+ specific.
- A “drop in” centre offering “one to one” support for individuals aiming to discuss housing issues &/or community safety (drug and alcohol related issues, disputes with noisy neighbours or other social problems).
- Clients find out about Communities First through “word of mouth”, attendance at the various fun days CF holds, from reading notices and flyers or via referrals from the “One Stop Shop”.
- Undertake Police surgeries and Neighbourhood Watch.
- Currently, not many 50+ seeking employment. 50+ mainly seeking advice/support for the care of their elderly/younger relatives or any of the above social issues.
- In terms of employment, Communities First now provides a job club offering help with CV writing.
- Broker for GAVO (Gwent Association of Voluntary Organisations) to set up Time Banks – where individuals exchange their services.
- Would refer those seeking self-employment or volunteering to any number of agencies.

Careers Wales Gwent – Adult Guidance, employer and employee support

- Inclusive support to empower all adults – not exclusive for 50+.
- Adults meet with an adviser to explore economic and personal development issues “Where they are now and where they want to be” in terms of employment or self-employment. Career planning and software to assist with the guidance process. Signposting to other organisations for further assistance.
- Clients find out about CWG through referrals from partnership working i.e. Job Centre Plus, excellent website which won a BAFTA award, word of mouth activities.
- No particular timescale of support – client driven.
- Signposting: For clients seeking self-employment, CWG would refer to N&GE, Venture Wales etc. For clients seeking employment would signpost to A4e and/or Job Centre.
- No training, apart from Workshops which focus on Job Search (for those seeking employment); self-awareness/self-confidence.
- Other services: workforce development or REACT programme for existing businesses.
- In terms of workforce development, progressive employers would contact Careers Wales and employees would receive one to one support through a team of advisers.
- REACT programme – for employees facing redundancy. Employers would contact Careers Wales for employee support – each employee having access to £2,500 worth of training to up-skill or retrain.

MONEW – Monmouthshire Enterprising Women – Support its members

Monew was set up by the Wales Co-operative with the aims to address the social isolation faced by many women in Monmouthshire. Mainly targeted at women, this is not exclusive to women. Majority of members are 50+. MONEW is run by a Committee who do all the work on a voluntary basis.

- Inclusive support – not exclusively 50+
- Individuals find out about MONEW through referrals, links with others, advertising, word of mouth and MONEW website.
- Offers Membership to MONEW via website/e-mail promotion. There is a Membership fee.
- Provides opportunities for networking, access to information and training, promoted via Website and e-mails. Training delivered by a number of different providers e.g. Coda or other trainers.
- Sharing of skills, giving support and building confidence to its members.
- Support for employment through training and networking.
- Support for self-employment through training and committee experience.
- Timescale of support – ongoing.
- Various locations for different activities – see Website.

Chwarae Teg – Promotes Role of Women in the Economy of Wales

- Means “Fair Play” and was set up to promote the role of women in the economy of Wales.
- Promotes workplace innovation and work/life balance through a team of CT advisers.
- Project work delivery: previous projects have included “Women’s Enterprise Wales” to support women to overcome barriers and realise their aspirations of future self-employment.
- Clients find out about Chwarae Teg through referrals/recommendations, via Case Studies and from media coverage.
- Chwarae Teg offers Marketing, Consultancy and training services through enquires received from their Website.

Gaps in Current Provision

All ten organisations were asked if they felt there were any gaps in their current provision, and if so, what those gaps were.

Job Centre Plus

- Need to refer clients for help with writing Curriculum Vitae, as this was lacking from current provision, as well as need for workshops on confidence building and enhancing motivation.
- General “lack of time” for client advisers to spend with clients, to develop any kind of nurturing support and give clients the impetus to go forward with their lives.
- Need for specific training in the areas of “Ideas Generation”, “Creating the Right First Impression”, or “50+ Retirement Courses” to enhance existing provision, as again, this was not currently being offered.
- Reduction in the number of Job Centres in Monmouthshire may cause problems for those with limited means or limited mobility, to access transport to other venues further away from where they live, if clients need to make regular visits to Job Centres to see an adviser.
- The biggest gap identified for JCP was that there could well be a number of 50+ people who might need employment support but would not be able to access JCP support because they were not benefits claimants. This would be a particular issue for 50+ who might already be retired and have a small pension, but would not consider claiming benefits or approaching a Job Centre, but still require the support to find work to supplement their means.

Monmouthshire County Council has identified quite a number of gaps. They are currently looking at how to address these gaps.

- Gap of no succession planning for MCC employees whose knowledge workers knowledge would be lost when they leave employment. So there was a need to capture this knowledge somehow for the benefit of the organisation and future employees.
- Need for life planning for employees as a more holistic type of support, from Induction to Exiting the organisation.

Venture Wales have identified gaps.

- As VW are not targeting specific groups, such as 50+, then an all inclusive (one size fits all) approach may not be the most appropriate method to encourage business start-up or growth.
- Because of the particular issues and barriers the 50+ face, it is suggested that they need more time to consider appropriate solutions to address their issues and concerns and develop the confidence to move forward. Lifestyle businesses (which may be the type of businesses 50+ would wish to set up as identified by MePlan 50+ Enterprise in Action research) won't now meet the criteria for growth support i.e. sub-vat registered clients would lose out, so 50+ may be deterred from setting up new businesses through a "one size fits all" approach. Specific support for under-represented groups is no longer available, as previously under the "Potentia" programme of support there were specialist advisers to support these under-represented groups. There may be an argument to challenge current thinking by the Welsh Assembly Government towards bringing this type of programme back into mainstream provision with suitable funding in place. Generating this type of funding appears to be an issue for mainstream providers.

CODA agreed with the above, that provision of Lifestyle business support is now a clear gap, although they have mature mentors (50+ Freelance Associates) who would be able to support 50+ clients seeking self-employment.

Newport and Gwent Enterprise also agreed that there are gaps in current provision "as 'one to one' contact time is limited". N&GE Adviser suggests:

- Specialist advisers, sensitive to the needs of 50+, are required to spend whatever length of time 50+ need. This would provide the time for 50+ to analyse their personal circumstances and help them with their decision-making.
- There is a need for soft skills workshops, such as: “Ideas Generation”, “First Impressions” and “Confidence Building”, to be offered alongside the current provision of “Business Awareness” and “Business Planning” workshops.

Regus Recruitment identified a skills gap for 50+ who lack of knowledge of Information Technology to be up to speed with working effectively on computers.

Communities First informed the research that some older volunteers had complained to them that “everything is aimed at the young” so there was a gap in terms of the need for more activities for older people – not necessarily activities for economic gain. (See **Appendix** for full comment).

Careers Wales Gwent identified the main gap in current provision as a financial one. With additional funding from the Welsh Assembly government, Careers Wales would be able to extend their current work with other partners.

MONEW do not specifically think there are any gaps in their current provision, but comment that a high proportion of their members are 50+ which suggests that there may well be gaps still to be identified and addressed by the organisation.

Chwarae Teg do not think there are any gaps in their current provision either, but comment that what they do offer is not specifically targeted at this specific age group.

Exit strategy for 50+ clients and/or 50+ employees, retirement planning and any monitoring

Job Centre Plus does not have an exit strategy for 50+ clients, but does have an exit strategy for their 50+ employees.

- 50+ employees are able to take an occupational pension and keep on working in “partial retirement” if they so choose.
- In terms of monitoring, this would be the responsibility of the Welsh Assembly Government, not the Job Centre.

Monmouthshire County Council does not have the need for an exit strategy for 50+ clients.

- MCC does have an exit strategy for their 50+ employees. Employees have the opportunity to attend a course to access pre-retirement advice and this provision is currently being examined by the organisation as it is felt to be inadequate. Retirement planning remit for MCC comes under MePlan 50+ project.
- No monitoring of 50+ clients, but MCC does keep statistics on its employees. MCC have identified that they have quite a number of their 50+ employees who will be approaching retirement in the next few years and thus are focusing on examining current retirement planning provision to put in place a better standard of provision.

Venture Wales Does not offer retirement planning to clients. The VW adviser indicated he was unsure as to any retirement planning provision for employees, but was aware of a pension scheme in place. The majority of VW staff is 50+ and these employees would naturally be heading towards future retirement and a pension plan, unless they left the organisation for other employment or because of any redundancy.

- All clients are monitored by Welsh Assembly Government – i.e. consider Data Protection Act and data now includes information to identify ethnic minorities not age.

CODA Does offer retirement planning for post-start businesses and makes these businesses aware that at the end of the support provision there are other “networks” available.

- CODA offers a pension scheme and flexible working for its employees, but not specific retirement planning.
- CODA undertakes its own monitoring through an ACCESS database. Welsh Assembly Government would also monitor clients through “General Support for Business” statistics, as would other business support organisations.

Newport and Gwent Enterprise No specific retirement planning provision for 50+ clients who want to know about future pension provision or how their current provision would be impacted upon if they decided to set up in business.

- Inclusive exit strategy for 50+ clients in terms of signposting and referrals to other organisations, such as Careers Wales Gwent (if the REACT programme) and also the “Heads of the Valleys” Initiative.
- In terms of an exit strategy for 50+ employees, the Newport and Gwent Enterprise adviser was aware that employees had the option of flexible working and a stakeholder pension scheme.
- The Welsh Assembly Government has statistics on 50+ clients (pre and post start business).

Regus Recruitment Does not offer retirement planning to clients.

- No exit strategy for clients or employees.
- No monitoring undertaken.

Communities First Does not offer retirement planning for clients, and the contact was not sure about retirement planning or an exit strategy for staff.

- Staff are able to access information about a pension scheme if they so desire.
- Communities First do have an exit strategy for 50+ clients, as once a problem is resolved Communities First keep in touch with these clients.
- No statistics kept. Unsure what GAVO does about keepings statistics.

Careers Wales Gwent offers client planning for all adults.

- Exit strategy for employers after “one to one” meetings and with clients those seeking employment.
- No exit strategy for CWG employees. Does not think there is a need for an exit strategy.
- In terms of client monitoring there is limited tracking (stats) on clients. Would be the Welsh Assembly Government.
- No statistical tracking undertaken on 50+ CWG employees.

MONEW does not have an exit strategy for its 50+ members as MONEW indicates that this is not a relevant or desirable activity.

- No exit strategies for 50+ employees as all MONEW staff are volunteers.
- No retirement planning.
- No monitoring of either 50+ clients or 50+ volunteers.

Chwarae Teg does not offer retirement planning as the Chwarae Teg team is predominantly in the less mature age bracket.

- No specific exit strategy for 50+ clients or employees.
- Gender disaggregated data is collected for all projects and results disseminated internally.

Issues and Barriers for 50+ from a support provider’s perspective

Job Centre Plus advisors indicated that there are no barriers for its 50+ staff.

In terms of barriers for 50+ clients:

- the main barrier is that **employer discrimination** is still evident
- **confidence and self-esteem** issues are still prevalent

Monmouthshire County Council indicate in the questionnaire that there are special issues/barriers for 50+

- **Age** could well be a barrier to progression for 50+ staff. When someone enters a role with MCC they may stay in that same role for a long period of time and find that as they become older it becomes difficult to progress to a different field, particularly when they have become a specialist in that field or role. This could also apply to a person having become “comfortable” with their role and the role becomes their identity, which means they may find imposed change uncomfortable. Care workers are quoted as an example. As a care worker ages then the care worker may not be as physically able as they were when they first began work and may need to change their work to a less physically demanding one. This is an issue for MCC.

Venture Wales indicate that they do not see any barriers for the organisation and that their perception of issues/barriers for 50+ is

- **Prejudice** is still prevalent in the workplace and in society in general.
- **Skills gaps & Perception** are a problem. As an example, Venture Wales quotes their experience of supporting a mature client with a technical skill, who although technically able to undertake mathematical sums in his head, is unable to use the up-to-date technology of Computer Aided Design software to enhance his skill (as he does not see the need to update ICT skills or even wishes to do so!).

CODA also agree that there are special issues/barriers for 50+

- **Eligibility criteria to access support** – which affects clients who do not meet business growth criteria and the type of support they need isn't there for them i.e. lifestyle businesses.

Newport and Gwent Enterprise site that 50+ experience

- **Financial Barriers** depending upon their individual circumstances. These financial barriers could be in relation to having to depend upon living on benefit to survive (including income support or incapacity benefit) which would impact upon their ability to set up a business due to limited means!
- **Tax implications** may create fear and uncertainty in the 50+ about how this may impact financially upon setting up and developing a business, or what they might lose if the business failed? Also, what it would mean in terms of what they would gain?
- **Funding implications** – Grant funding appears to be targeted at younger people e.g. Princes Trust as opposed to the older entrepreneur. So this barrier is one of unequal treatment or disparity.

Regus Recruitment site a different issue for the 50+ related to **Perception**, which may spark deep feelings in the younger age group.

- **Perception** by younger clients. Younger clients have told Regus Recruitment that they are afraid an older person has more skills and experience than they do (which they could well have) and that they sometimes the younger clients feel threatened because of this fact.

Communities First state that the issues and barriers for 50+ relate to

- **Fear of Debt**

- **Some 50+ having feelings of being “written off” or “feeling invisible”** – this could well be linked to their level of confidence or self-esteem – which may decrease once they are not economically active. MePlan 50+ project research findings support this point.

Careers Wales Gwent do not feel there are any issues and barriers and neither does **MONEW**

Chwarae Teg, who specifically support the role of women in the workplace, suggest that the special issues and barriers for 50+ are down to:

- **Media Imaging** – Chwarae Teg site that most women who have pursued a professional or vocational career often wish to continue working for as long as they choose. As 50+ is now the new 40+ (the media publishes pictures of celebrities and role models such as actress, Dame Judy Dench who looks amazing at 73 yrs old; singer, Madonna who is a fit 50+ and 50+ Entrepreneurs such as Lynfa Phillips who inherited a Japanese Saki business in her mid life). Media imaging can go a long way in promoting the new “troisieme age” (third age).
- **Financial implications** For women who have had a broken career history (due to periods of childcare, ill health or caring for elderly relatives) there is often the economic imperative to continue working for as long as possible to alleviate any financial shortfalls in retirement.
- **Career Advancement or training** – feel that opportunities for career advancement or training should be made available regardless of age.

Need for 50+ support (and MePlan 50+) from a support provider’s perspective

Job Centre Plus agree that there is a need for 50+ support, because the government is trying to extend working life and that if MePlan 50+ were still able to provide 50+ clients with advice, training and support then the Job Centre would continue to refer clients to us.

Monmouthshire County Council also agree that there is a need for 50+ support and future links with MePlan 50+

Venture Wales agree absolutely in the need for all types of support for 50+ to help, especially towards 50+ coping with change. Venture Wales is also interested in MePlan 50+ research findings and help (future links).

CODA also agrees in the need for 50+ support. CODA is definitely interested in MePlan 50+ research findings and future links.

Newport and Gwent Enterprise concur with the above, and add that in view of the fact Newport and Gwent Enterprise had previously run useful “Women into Business” workshops aimed at one under-represented group, then there was still a definite need to continue with this type of workshop that had ‘fulfilled the potential’ women and would do the same for the aspiring 50+. The workshops were designed to raise confidence and self-esteem, and raise the awareness of all aspects of business, especially the financial and tax issues which appear to be the main factors of concern.

Regus Recruitment agrees there is a need for 50+ support, MePlan 50+ and research findings.

Communities First agree there is a social and an economic need for 50+ support. Communities First feel strongly that the older population is becoming invisible and not recognised and need a voice (this equates with MePlan 50+ research findings over the past 20 months). They make the recommendation that 50+ need an Advocate, someone to be the ‘mover and shakers’ that will raise the voice of the 50+. Quoting: *“We don’t want to be a bother; we just want to be heard”*

Careers Wales Gwent does not agree that there is a need for 50+ support: *“Not in our organisation at the moment”* although CWG would like to know more about the MePlan 50+ project.

MONEW does not specifically think there is a need for 50+ support. MONEW is interested in MePlan 50+ research findings and links to website/newsletter.

Chwarae Teg sites that there have been examples of good practice targeting 50+ i.e. Prime Cymru being key to this and if Chwarae Teg felt it was right for one of their clients then they would refer to this agency. Chwarae Teg are interested in MePlan 50+ research findings and/or future research *“Any research to underpin the work we do and also to promote the value of women’s economic contribution to the prosperity of Wales would be appreciated”* because the research evidence is valuable in framing their responses in relation to:

- Public Consultations & Policy
- Public debates around women and the economy
- Gender pay gap

Conclusions

The research report outlines the current level of provision and criteria to access the support provision for 50+ in Monmouthshire, delivered by a number of mainstream support providers (10) who go some way to supporting any one of the economic needs of 50+ (client group and/or their 50+ employees) who may be seeking advice and/or signposting, in the areas of employment, self-employment, volunteering and/or retirement planning.

The report identifies the current gaps in provision through the views of the providers themselves and from the perception they have of the issues and concerns from contact with their 50+ clients and staff.

The findings are of particular relevance to all those organisations (or similar organisations and the policy makers) involved in the delivery and planning of these types of services; and more especially for 50+ interested in identifying work related information.

These findings are relevant not only for the organisations themselves, but for their employees who may be thinking about “next steps” in terms of what might be available to them as they approach future retirement or a situation of redundancy.

Highlighted from this research is the qualitative feedback that identifies potential gaps in the current level of provision, the extent and depth of the issues/barriers 50+ face, not only from a providers’ perspective for themselves, but also from the perception these providers have about the 50+ from feedback with their 50+ clients. The issues and barriers for the 50+ and the limitations in existing provision provide food for thought for the research and raise further questions:

The issues/barriers for individuals and limitations for the organisations that offer support:

- **Employer discrimination & prejudice** – According to the Job Centre and Venture Wales employer discrimination and prejudice are still prevalent in the workplace and in society in general. Communities First adds that 50+ continue to say they have feelings of being “written off” or “feel invisible” and need an Advocate to raise the voice of the 50+. Actions need to be taken to continue to address these issues and overcome them. See Recommendations: **“Kick out ageism” & “Don’t ignore us”**
- **Ageism** – Ageism is still a particular barrier for 50+ either for those seeking work or in the workplace. This equates with MePlan 50+ research findings even though there is supposed to be legislation to alleviate this issue. See Recommendations **“Kick out Ageism”** and **“Show us how its done”** (Media Imaging)
- **Eligibility criteria to access support.** Access criteria for 50+ seeking Job Centre support is limited to benefits claimants only. Which begs the question, what happens to the 50+ who are not claiming benefits (who may have other limited financial means so don’t need to claim benefits) yet still need the appropriate advice, signposting and access to this type of information resources? I suppose the answer is the only current option they have is to speak with Careers Wales Gwent or possibly a Recruitment Agency. See Recommendations: **“Don’t ignore us”**
- **Lack of contact time with advisers in Job Centres does not allow for the skills gap of CV writing and lack of confidence to be addressed or sufficient time to explore flexible work options:** Because client contact time in Job Centres is very limited and provision does not include soft skills training or in-depth exploration of work options, 50+ do not receive any support with writing CVs to secure interviews or soft skills workshops to build their confidence and explore their options, even though lack of confidence, CV writing are

need for flexible work are identified issues for 50+. See Recommendations: **“Don’t ignore us” “We’re not on our own” “We need flexible work”**

- **Career Advancement or training.** That this is currently not focused on the 50+. See Recommendations: **“We’re not on our own” “MePlan 50+ One Stop Shop”**
- **Change of emphasis in business support limits the amount of self-employment support available to 50+:** With the change of emphasis in the business support arena towards focusing support on “Growth” and “High Growth” businesses as opposed to “Life-style” businesses, where the previous emphasis was towards encouraging under-represented groups to set up in business (and it is the 50+ who are more likely to set up a life-style business), then according to the 3 business support providers, the provision of lifestyle business support is now a clear gap. In particular the changes mean that unless 50+ have a substantial amount of savings or decide that it is worth taking the risk of borrowing or investing money to meet the criteria of support set up by the Welsh Assembly Government, then according to the research the support they can access is very limited, in terms of the number of hours an adviser can spend with them, because there is no time to provide the nurturing support they need to give them the inner confidence and impetus to go forward. Why shouldn’t 50+ be able to access the 15 to 20 visits of contact time they may need with a business adviser that is currently only available to high growth clients? Is the Welsh Assembly Government not aware that 50+ have the potential to enhance the Wales Economy? See recommendations. **“Show us how its done”**
- **Financial barriers to business start up - Knowledge Exploitation Fund may help 50+ overcome this barrier.** As access to finances is a barrier for 50+ then Knowledge Exploitation Fund may provide the opportunity for 50+ graduates (who write a convincing business plan) to gain access to funding that will enable them to set up in business and thus overcome the financial barrier at start up. Though this funding may have been set up to

attract the younger graduate, as is the case with funding from The Princes Trust. See recommendations: **“Show us how its done”**

- **Fear of setting up in business because of the tax implications** – this is a major issue for 50+ who need to be able to access the right information in order to be able to decide for themselves if (1) there would be a “knock on” effect on their pension or (2) what they would be entitled to claim. See recommendations. **“Show us how its done”**
- **Fear of debt.** Linked with the financial and tax aspects. As above.
- **There is definitely a need for 50+ support to address the issues and barriers.** 8 (80%) out of the 10 (100%) organisations informed the research that they agree there is a specific need for 50+ support. The 2 (20%) organisations who did not agree were certainly not adamant that there was not a need for 50+ support, just that at this point in time this was not specifically relevant for them to examine existing provision or make any changes. It could well be that these 2 organisations decide to take another look at their provision based on these findings, to see if they might need to make some adjustment to enhance their delivery in any way. See Recommendations. **MePlan 50+ One Stop Shop.**
- **Signposting & providing over 50s with access to the most appropriate source of information – still room for improvement.** Although the organisations we approached informed us that they do signpost clients as appropriate to relevant organisations (for example, if someone was seeking self-employment they would be referred to one of the business support providers), organisations have indicated they would benefit from greater partnership working with additional funding in place to enable this to occur. This would encourage organisations to consider how they would promote their existing services in a way that ensured over 50s were provided with the most appropriate sources of information to enhance skills or explore employment, self-employment and/or volunteering. See Recommendations: **“We’re not on our own”**

- **Still gaps for aging employees – should other organisations be looking at how they should be addressing these gaps?** – Although gaps have been identified in terms of employee succession planning, life planning and retirement planning, (some of the existing providers are examining these issues for their 50+ employees i.e. MCC), some appear to be unaware of the level of provision of these offerings. So, should these organisations be following suit and looking at how to address these issues? Is this an opportunity for MePlan 50+ to support these organisations? See Recommendations: **“We need flexible work”**
“MePlan 50+ One Stop Shop”

Recommendations

To enhance future provision of 50+ mainstream support and 50+ support. These recommendations, once implemented, will create greater benefits for an aging population and the economy.

The following are a list of recommendations for consideration by Policy makers, Mainstream Providers and MePlan 50+ project managers using six easy to remember quotes:

“Kick out Ageism” “Don’t ignore us” “We’re not on our own” “We need flexible work” “Show us how it’s done” “MePlan 50+ One Stop Shop”

It is recommended that in order to:

- (i) Address current employer discrimination and prejudices in the workplace and to change the perception of ageism within society – to **“kick out ageism”** - that further investigative work be undertaken by Policy Makers and MePlan 50+, to continue to identify the issues and barriers the 50+ face, ensure that in light of these findings relevant strategies are designed and built into existing provision, so that provision is much more targeted and effective. These strategies to be cascaded down to mainstream providers by Policy Makers through the expertise of MePlan 50+ Advisers, who will support mainstream providers, implement the necessary changes. Policy makers are also advised to re-examine the current legislation to consider how to empower the rules with the addition of a “Code of Conduct” to stamp out these prejudices and promote age positive (as it appears that current legislation does not go far enough to address age discrimination and 50+ prejudices in society).
- (ii) Address the feelings 50+ have of “invisibility” and being “written off”. Policy Makers and Mainstream providers to promote and raise awareness of the positive characteristics and strengths of the over 50s in the workplace, in self-employment in

volunteering, and instil the message **“Don’t Ignore Us”**, so that employers become much more aware of the benefits of employing a more mature workforce and 50+ recognise the fact that they are not too old to set up in business if they want to. The positive messages under the heading of **“Don’t Ignore Us”** address the sense the 50+ have of feeling undervalued by society and would aim to dispel any of the myths surrounding mature unemployment. By dispelling negative myths the result should be a greater take up of 50+ in the jobs market and an increasing number of mature entrepreneurs to **“Show us how its done”**.

- (iii) Address the lack of tailored business support, soft skills training and provide pertinent information to allay any fears – as the advice, support and training offered for 50+ thinking about future self-employment as a “one size fits all” approach may not be the best provision in terms of developing and encouraging 50 + to set up in business. What needs to happen so that 50+ can gain the tailored support they need? Recommend the creation of a **“MePlan 50+ One Stop Shop”** with specialist 50+ Advisers that can support mainstream provision and the 50+ themselves through a purpose built premises that offers a range of services, services that would cover access to an appropriate source of funding and support, age positive information, succession planning, retirement planning and coping with transition etc. The **MePlan 50+ One Stop Shop** will have the main aim of addressing **“Don’t ignore us”** **“We’re not on our own”** **“Show us how its done”** **“We need flexible work”** by providing 50+ with an Advocate that can represent their concerns, allay their fears (of debt, taxation, setting up in business) and implement the practical actions to really address their needs, issues and concerns and remove the barriers that prevent them for having a significant economic part to play in the economy.
- (iv) Creation of a Guide Book that will provide information and advice for 50+

For the above actions to be implemented, Policy Makers must work in conjunction with MePlan 50+. MePlan 50+ will then be in a much stronger position to support mainstream providers to deliver tailored support, through greater collaborative working, and/or signposting in partnership with all stakeholders, through the creation of a **“MePlan 50+ One Stop Shop”** that provides the over 50s with access to information resources and a research and training facility.

“MePlan 50+ One Stop Shop” would have facilities to provide 50+ with training and resources to enhance their skills, create tailored CVs to increase their chances of securing more interviews and future employment, meet with others so they don't feel invisible and become more empowered themselves to make more effective decisions that will provide them with the outcomes they desire.

“MePlan 50+ One Stop Shop” would also provide links with other providers to create two-way referrals and more effective support and the transfer of relevant information to a range of organisations with a 50+ workforce to ensure employment “best practice”.

MePlan 50+ already has a website presence for 50+ and other providers to visit to read about the activities undertaken over the past 20 months, not only in the UK but also in Germany and Ireland, which has identified the recommendations: **“Kick out Ageism” “Don't ignore us” “We're not on our own” “We need flexible work” “Show us how its done”**, and MePlan 50+ has created two DVDs to raise the awareness of these concerns to Policy Makers and Mainstream Providers.

The next step is for MePlan 50+ Management to write a further bid, building on the initial bid, to secure European Funding to fund premises for a **“One Stop Shop”** in Monmouthshire, which will enable further research activities and awareness raising activities to be undertaken, and become established as the first point of contact for 50+ seeking support and advice, as well as for employers

seeking advice on Mature Employment Planning and Retirement Planning. One of the strengths of the facility would be the provision of one to one coaching to empower 50+ to achieve their goals. Strength would come from the 50+ specialist advisers who have knowledge and experience of supporting 50+ clients.

It is recommended that part of the marketing strategy would be the use of 50+ role models through “Media Imaging”, editorials, talks and awareness-raising workshops by a team of MePlan 50+ advisers who would go about promoting the benefits of 50+ in the workplace.

As a result of these recommendations, the service delivery for 50+ will not only become much more tailored by mainstream providers, with a criterion that does not exclude those 50+ who are not claiming benefits, but it will also provide 50+ with a greater sense of value, self-confidence and self-worth as they come to realise they can also access a One Stop Shop as a first point of call to meet their needs more effectively.

Therefore, the research recommends that the current findings provide all stakeholders, MePlan 50+ included, with an opportunity to build on the current platform of existing provision, promote and raise awareness of the over 50s, address the sense of being undervalued by society, dispel the myths of mature employment and really make a difference for an aging population.

APPENDIX I

Appendix – 1 Blank Questionnaire **MePlan 50+**
MAIN-STREAMING QUESTIONNAIRE
IDENTIFYING EXISTING SUPPORT FOR 50+



(1) Name and address of Organisation: Telephone Number and Website Address:	
(2) Main Contact Name & e-mail address:	
(3) What does your Organisation do?	
(4) What type of support do you currently offer 50+? Main Area? Advice/Guidance? Signposting/Links? Training? One to one support? Support for employment? And/or self-employment? Other? Do you currently offer retirement planning (for clients and/or for staff)?	
(5) Do you think there are any gaps in your current provision for 50+? If so, what?	
(6) How do clients find you? (Via Referrals, Links, Advertising, Word of Mouth marketing etc.)	
(7) Timescale to support? One visit? More than one visit? Up to three months? Three months – 6 months? Six months – 12 months? 12 months +?	
(8) Where does the support take place? (E.g. Your main office, the client’s home, other venue?)	
(9) Is there an Exit Strategy for 50+ clients?	
(10) Is there an Exit Strategy for your 50+ employees?	
(11) Do you monitor/track 50+ clients and/or 50+ employees? (Produce statistics?)	
(12) For your organisation, do you feel that there are any special issues/barriers for 50+? If so, what? (for clients and/or employees)	
(13) Do you think there is a need for 50+ support?	
(14) Do you have (or need) a specialist to provide 50+ support?	
(15) MePlan 50+ is about delivering services for 50+ (clients and/or staff) Would MePlan 50+ be of benefit to your organisation? If Yes, How?	
(16) Are you interested in MePlan 50+ Research Findings and/or future links with MePlan 50+ to continuing your “Best Practice” support for 50+?	

APPENDIX II

Appendix II - The Accumulated Questionnaire Responses from Mainstream Providers

Name of Organisation	Employment Support	Self-Employment Support	Volunteering	What type of support do you currently offer?	Timescale of support
(1) Job Centre Plus	Yes – only for people on benefits	Yes – only to people on benefits. Refer to Business support providers i.e. Newport & Gwent Enterprise, Venture Wales, Coda, etc.	No	Personal Adviser support and provision from partner organisations. Support for specialist groups like the 50+ and those on incapacity benefit. Provide benefits advice, back to work advice, better off in work calculation. Various government programmes: Job Seekers Allowance, New Deal 50+ & Signposting. Links with A4e for “Pathway to work” and New Deal, Careers Wales Gwent for Adult Advice. No training. For those unemployed 6 months + or with health issues there are specialist advisers. <i>Monmouth Job Centre is now closed and Chepstow Job Centre will be closing shortly</i>	Depends. A support criterion sets limitations on this. Those on incapacity, one visit or may be longer. New Deal clients get 16 weeks support – one visit a week before refer to A4e
(2) Monmouthshire County Council	No	No	No	Leisure activities only: keep fit and swimming	N/A
(3) Venture Wales	No	Yes For those thinking of starting or already in business	No	Enterprise/Business Support. Impartial business advice. Advice on any aspect of business i.e. develop ideas, feasibility study. Treat all client groups the same. KEF funding for graduates (previously managed by Coda)	Depends upon client meeting the specific criteria as decided by the Welsh Assembly Government. Minimum 3 visits. If growth, then 15 – 20 visits by client adviser. Support geared to growth business.
(4) CODA	Only for employers seeking to recruit staff or for employees wishing to undertake work based learning	Yes For those thinking of starting or already in business	No	Business Mentoring and work based learning Advice, guidance, training around marketing, business planning – soft skills. Growth workshops on personal selling. Work Based learning: Management, Customer Service and Admin Levels 2 and 3. Farming Connect new contract. Links with MONEW to Mentor businesses. (25	Depends upon client meeting the specific criteria for support as above. Support now geared towards growth businesses.

Name of Organisation	Employment Support	Self-Employment Support	Volunteering	What type of support do you currently offer?	Timescale of support
(5) Newport & Gwent Enterprise	No	Yes For those thinking of starting a business or already in business	No	Business Support – treat client groups the same. Nothing specific for 50+ Advice, Training – limited to business skills seminars. Signposting/links. Many changes i.e. loss of Potentia support for under-represented groups including 50+ and changes to referral mechanisms from SFB <i>Previously 50+ were supported through Welsh Assembly Government “Potentia” project for under-represented groups.</i>	Depends upon client meeting the specific criteria for support (as above) One to one support is limited to 3 x 2 hrs in some cases and up to 30 hrs for growth clients who meet the criteria.
(6) Regus Recruitment	Yes	Yes	No	All inclusive support. Not 50+ specific. Advice and encouragement, personal evaluation and prospects – recruit temporary and permanent staff	One to one support at interview. 45 minutes pp only
(7) Communities First	Yes - but not many 50+ coming looking for work	No – would refer	Broker for GAVO Main area is to help set up a time-bank.	All inclusive support Not 50+ specific. For employment – starting a job club offering help with writing CV and applying on-line for Health Service type jobs (refer Job Centre Plus and Careers Wales Gwent) 50+ come because they have problems caring (elderly and younger relatives) or relatives with drink and drugs problems.	Communities First is a “drop in” centre for housing issues, benefits issues, community safety, police surgeries and neighbourhood watch. One to one support.
(8) Careers Wales Gwent	Yes – signposting to A4e etc.	Yes – signposting to N&GE, Venture Wales, etc.	No	Inclusive support - all age groups – not exclusive to 50+. To empower adults. Explore “Where you are now, where you want to be” client decides and there is also signposting for self-employment. Offer career planning and CWG has the software to assist guidance process. Deliver “workshops” which include job search, self-awareness, and confidence. No training. Other services: “Workforce Development” for employees. REACT programme – specific service for those being made redundant – each employed	No particular timescale – whatever clients need in terms of time from first and second interview. Progressive employers contact Careers Wales and then advisers do “one to one” meetings.

				person would have access to £2,500 worth of training.	
Name of Organisation	Employment Support	Self-Employment Support	Volunteering	What type of support do you currently offer?	Timescale of support
(9) MONEW (Monmouthshire Enterprising Women)	Yes, through training and networking	Yes, through training and committee experience	No	Aims: To address the isolation faced by many women in Monmouthshire by providing: Information, Sharing skills, Giving Support and Building Confidence. Same as everybody else. Nothing specific to 50+ although significant number of members are 50+	Ongoing
(10) Chwarae Teg	No	No	No	Promote the role of women in the Economy of Wales. Promotes workplace innovation, work life balance etc. Delivered projects for all women, including a high % over 50. Previous projects have included Women's Enterprise Wales – not specifically targeted at the older woman but attracted a range of age groups.	N/A

Name of Organisation	How do clients find you?	Where does the support take place?	Do you think there are any Gaps in your Current Provision? If so, what?	Retirement Planning
(1) Job Centre Plus	Benefit claimants have to make a claim for benefit. Find JC through adverts in Yellow Pages contact centre first.	Main office. Rare for home visits. A JC Adviser may visit a client at their employer's premises as part of "on employment" option.	Would like to refer clients for CV support as this is not covered. Also a need to enhance confidence and motivation. Lack of time by staff for caring/nurturing support. No support for 50+ who are not claiming benefits. No training in terms of generating ideas, creating the right first impression or 50 + retirement courses. Transport	50+ No Staff 1 day seminar Not widely publicised to staff
(2) Monmouthshire County Council	Employee events. Marketing and word of mouth	In terms of pre-retirement workshops – 50+ employees go to the Gwent Pre-retirement Centre, Newport – held at YMCA.	Lots of gaps we are trying to fill. Gap of no succession planning for employees. MCC have knowledge workers whose knowledge could be lost – need to capture this knowledge. Need life planning – more of a holistic type of support	Only what we offer for our existing employees. Changes are in the pipeline as the existing course is inadequate.
(3) Venture Wales	Referrals and relationships. Little advertising.	Flexible locations – clients home, office or VW main office	Yes. Not targeting specific groups. All inclusive support. Lifestyle businesses wont meet criteria for support	Not for clients. No idea if staff get retirement planning. There is a pension scheme.

Name of Organisation	How do clients find you?	Where does the support take place?	Do you think there are any Gaps in your Current Provision? If so, what?	Retirement Planning
(4) CODA	Through new “Support For Business” – previously Business Eye. Mail shots. Coda are sent details of newly registered businesses. Coda mentors have excellent client relationships i.e. Cathy Edge’s relationship with MONEW	Flexible. Client comes in and then they choose where they want to be seen. The Village Hotel M4 is a good venue or home visits. Those with a disability may prefer to be supported at home because of accessibility issues.	i.e.sub-vat clients lose out. No longer specific support Not really. Majority of our mentors are 50+ and demonstrate business planning skills – these mentors must have been in business themselves for 5 yrs. CODA mentors also support Management Buy-Outs (could be 50+ employees who want to MBO a business). Lifestyle business support is now a clear gap.	Yes, offer for post-start businesses (Code have 25 mentors with skills as many of the mentors are mature) Coda also have flexible working practices for its staff – not specific retirement planning.
(5) Newport & Gwent Enterprise	Referrals from “Support for Business” previously Business Eye. Plus from Accountants, Solicitors and Banks & Word of Mouth through the organisation’s reputation	Main office. Home visits if required. Any venue.	Yes, absolutely as “one to one” contact time is limited. There is a need for specialist advisers who can spend time helping clients analyse their personal circumstances to help them make the right decision. Need for soft skills workshops like “Ideas Generation”, First Impression and Confidence Building would be useful alongside mainstream provision. Feeling that this age group will only learn if the tutor is sensitive to the issues, barriers and concerns of this particular age group.	For staff: company offers stakeholder pensions/insurance. Not specifically for clients who want to know about pension provision for the future and how their current provision will be impacted upon if they decide to set up in business.
(6) Regus Recruitment	Referrals, website, word of mouth	Main office at interview.	Information Technology	No.
(7) Communities First	Word of mouth, fun days for children, notices and flyers. Referrals from One Stop Shop.	Mostly in the office, occasionally in people’s homes.	Complaints from some older volunteers that everything is aimed at the young so more activities needed for older people. If older people dressed up as “hoodies” would the powers that be think there was a problem and take notice?	For clients, no. For staff, don’t know. There is info about pension scheme.
(8) Careers Wales Gwent	Referrals, excellent website (which won a BAFTA award), word of mouth. Partnerships – Job Centre Plus.	Everywhere. Outreach – via partners, employers’ venues, some home visits. “Pathways to work” has a team of advisers who work directly with	The main gap – not exclusive – CWG have a more inclusive approach towards all adults who are seeking career guidance and direction. CWG would like more money from WAG to enable	CWG do offer client planning for all adults.

		employers. One to one meetings.	them to work additionally with partners.	
Name of Organisation	How do clients find you?	Where does the support take place?	Do you think there are any Gaps in your Current Provision? If so, what?	Retirement Planning
(9) MONEW (Monmouthshire Enterprising Women)	Referrals, links, advertising, word of mouth, website	Various venues in Monmouthshire and virtually.	Not specifically, but a high proportion of members are 50+	No.
(10) Chwarae Teg	Recommendations, referrals, case studies and media coverage. Also, marketing our consultancy and training services. Website enquiries.	N/A	Our work-life balance / flexible working consultancy can provide solutions to issues around retention of older workers, succession planning and innovative work practices. Not specifically targeted at this age group , but age, gender and reason neutral approach taken to find the best solution for the individual and employer.	No – unless specifically requested. Chwarae Teg has a very small team with a younger age profile.

Name of Organisation	Is there an exit strategy for 50+ clients?	Is there an exit strategy for your 50+ employees?	Do you monitor/track 50+ clients and/or 50+ employees?	Do you feel there are any special issues/barriers for 50+? If so, what?	Do you think there is a need for 50+ support?
(1) Job Centre Plus	No.	Yes. Partial retirement – take occupational pension and keep on working – gap to raise awareness	The government would have stats.	No barriers for 50+ staff. Barriers for clients: EMPLOYER DISCRIMINATION STILL EVIDENT, CONFIDENCE AND SELF-ESTEEM ISSUES STILL PREVALENT.	Yes, definitely because government is trying to extend working life.
(2) Monmouthshire County Council	No.	Yes. We give people the opportunity to go on a course a get pre-retirement advice.	Clients, no. Employees, yes. Statistics on age, who and what work.	Yes. Current organisational processes. When someone enters a role could stay for years in that role. Age could be a barrier to progression to a different field when one is a specialist in a particular field or role. Or person could be comfortable with their role and the role becomes the person's identity. Care workers are an example of those who age who may not be as physically able.	Yes.
(3) Venture Wales	Depends upon need.	Majority of our staff 50+ so natural retirement and a pension	All clients are monitored by WAG - Data Protection. WAG changed forms to show	No barriers to see us. Barriers in the market i.e. prejudice still, 50+ in understanding technology. Eg client who can do maths in his head but cant understand CAD software.	Absolutely. Need for all types of support for 50+ towards coping with

Name of Organisation	Is there an exit strategy for 50+ clients?	Is there an exit strategy for your 50+ employees?	Do you monitor/track 50+ clients and/or 50+ employees?	For your organisation, do you feel there are any special issues/barriers for 50+? If so, what?	Do you think there is a need for 50+ support?
(4) CODA	Only in so far as CODA ensures that at end of the support clients are aware of “networks” after a clearly defined time frame of support	Only a pension scheme and flexibility for staff. No exit strategy as such.	Own Access Database. GSB Clients. Allows us to monitor.	Yes, eligibility criteria – which affects clients whatever age. Means that if a client doesn’t meet the growth criteria then the support isn’t there. “Age is a number – if you are going to go for it (set up in business) you have to have the motivation, confidence and support to do it.	Yes.
(5) Newport & Gwent Enterprise	Inclusive strategy. Refer, search options, Careers Wales Gwent if REACT & Heads of Valleys Initiative	Don’t know. Flexible options for employee working.	No. Welsh Office has stats on 50+	Yes. Clients’ financial barriers. Depends upon their individual circumstances e.g. if they are on benefit, or incapacity benefit or have a pension – what does it mean to them in tax terms to set up a business, what do they lose, what do they gain. Funding seems to be for young people e.g. Princes Trust rather than at older entrepreneur.	Yes. We have run wonderful “Women into Business” workshops i.e. fulfil your potential, so we definitely need 50+ workshops to raise confidence and self-esteem, raise awareness, understand financial and tax issues. Still a need to support this under-represented group.
(6) Regus Recruitment	No.	No. Don’t have any	No	Young clients are afraid an older person has more skills and experience and sometimes feel threatened	Yes.
(7) Communities First	Yes. Once problem is sorted we keep in touch.	Don’t know.	Not really, no. Don’t know what GAVO does in terms of stats..	Yes, for 50+ clients, feeling scared of debt. Feel bad because they are poor. Feeling that the Housing Associations, The Council and the police do a lot for the young but not for the 50+ group who feel they have been “written off” (some 50+ very confident with a lot to say) “feel invisible”.	Yes, definitely. There is a social and economic need.
(8) Careers Wales Gwent	Only with employers after one to one meetings and with those	No. doesn’t have any. Don’t think there is a need.	Track all clients – very limited tracking. WAG.	No.	No. Not in our organisation at the moment.

	seeking employment.		Nothing on employees.		
Name of Organisation	Is there an exit strategy for 50+ clients?	Is there an exit strategy for your 50+ employees?	Do you monitor/track 50+ clients and/or 50+ employees?	For your organisation, do you feel there are any special issues/barriers for 50+? If so, what?	Do you think there is a need for 50+ support?
(9) MONEW (Monmouthshire Enterprising Women)	No. Not relevant or desirable.	N/A all volunteers	No.	No.	Not specifically.
(10) Chwarae Teg	Not specifically	Not specifically	Not specifically – gender disaggregated data is collated for all projects and results disseminated. Internally, Chwarae Teg has a small team with individual support provided where required.	Media imaging – most women who have pursued a professional or vocational career often wish to continue working for as long as they choose. 50+ is the new 40 and media imaging can go a long way in promoting the new “troisieme age”. For other women who have a broken career history, there is often the economic imperative to continue working for as long as possible to alleviate any financial shortfalls in retirement. For this reason, opportunities for career enhancement or training should still be available, regardless of age.	There have been examples of good practice targeting over 50+, Prime Cymru being key and if Chwarae Teg felt it was right for the client a referral to this agency would be taken.

Name of Organisation	Do you have (or need) a specialist to provide 50+ support?	MePlan 50+ is about delivering services for 50+ Would MePlan 50+ be of benefit to your organisation?	Are you interested in MePlan 50+ research findings and/or future links with MePlan 50+ towards continuing your “Best Practice” support for 50+
(1) Job Centre Plus	Yes. We have a New Deal 50+ Adviser and Specialist Disability Adviser. Not much client demand in the Abergavenny office. Need a 50+ specialist – NO.	Yes. Client group need more nurturing “one to one” support which Job Centre is not able to provide for “people to be people” not numbers! 50+ employees would like more “one to one” caring support.	Job Centre Plus has had very good feedback from 50+ clients. Would refer to us if we were able to continue to offer support. It’s down to money!
(2) Monmouthshire County Council	Have a specialist – no. Need a s 50+ specialist, yes.	No. It would not fit with our business case because of other statutory provision.	Yes.
(3) Venture Wales	We have a specialist. Need a specialist, no.	Any organisation that can give referrals or more clients to VW – might need specialist who can build encouragement for this client group before they come to us.	Yes, absolutely. Help: Vice versa.

(4) CODA	No and No. Mentors have attended diversity training.	Don't think our employees would benefit.	Definitely. CODA would be interested
Name of Organisation	Do you have (or need) a specialist to provide 50+ support?	MePlan 50+ is about delivering services for 50+ Would MePlan 50+ be of benefit to your organisation?	Are you interested in MePlan 50+ research findings and/or future links with MePlan 50+ towards continuing your "Best Practice" support for 50+
(5) Newport & Gwent Enterprise	Have a specialist. Need a specialist – yes. A person who understands the needs of 50+ and knows about Pensions, benefits etc.	N&GE can do so much: to keep up to date in terms of Tax, grants, legislation for business. So, yes.	Yes I am.
(6) Regus Recruitment	Have a specialist – no. Need a specialist – yes.	Blank	Yes.
(7) Communities First	Have a specialist – Bev Corbett GAVO Need a specialist, no. Need a specialist with knowledge of the benefits system.	Yes. We have a high proportion of single pensioner households who want benefits explaining in terms of what they can claim. They are not interested in getting back into the economy but want to know what they are entitled to claim.	Yes. Feel strongly that the older population are becoming invisible and not recognised. They need a voice – someone who can act as their advocate – we need movers and shakers. "We don't want to be a bother or make trouble – we just want to be heard"
(8) Careers Wales Gwent	Have a specialist – no Need a specialist – no	No. Not of benefit to our organisation at the moment. Quote "MePlan 50+ is too narrow". CWG give clients more choice, ensure individuals gain planning skills and be able to make more informed decisions.	Would like to know about the project
(9) MONEW (Monmouthshire Enterprising Women)	No.	Yes. To feed in potential members and to offer appropriate training courses.	Yes, research findings and links to website/newsletter once updated would be good.
(10) Chwarae Teg	No. Not at present.	Not certain at present. However we shall keep MePlan 50+ in mind for future initiatives and contact you to discuss any opportunities or support that may be available to ensure a comprehensive signposting service for our clients.	Yes. Any research to underpin the work we do and also to promote the value of women's economic contribution to the prosperity of Wales would be appreciated. Chwarae Teg also contributes to public consultations and policy debates around women and the economy, especially the gender pay gap, research is valuable in "framing" our responses.