



The over 50s in Transition

Research Report for Monmouthshire

"WE WANT A VOICE"

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1 INTRODUCTION

The MePlan50+ Project

MePlan50+ is a tri-nation partnership funded by the ESF Article 6 programme and based in Monmouthshire in Wales, Offenbach in Germany and County Westmeath in Ireland.

The partnership consists of :

UK: Newport and Gwent Chamber of Commerce, Enterprise and Industry (NGCCEI , Lead body) , Monmouthshire County Council (MCC), Gwent Association of Voluntary Organisations (GAVO) and Prime Cymru (PC).

Germany : KIZ GmbH (KIZ), Stadt Offenbach am Main (SOM) and MainArbeit GmbH (MAG.)

Ireland : Westmeath Employment Pact (WEP) , National Counselling Institute of Ireland (NCII), Department of Social and Family Affairs (DSF) and Midlands Regional Authority (MRA).

The project is contributing to both the re-integration and retention of older workers by developing a pathway of employment, self-employment and volunteering opportunities through the process of 'life planning'.

The partnership, together with older people, employers and providers, are designing and delivering a range of projects which will identify and address the barriers faced by older workers in remaining in and returning to active employment.

It aims to facilitate a culture change through policy development and awareness raising activities which promote active ageing, the employment, self-employment and volunteering potential of older workers and the attitudes and behaviour of both employers and older workers.

A research programme has been undertaken to seek out the views of those over 50 and employers in each of the three regions. Reports for Germany and Ireland are available on the MePlan50+ website.

This report outlines the findings from the research undertaken with individuals in Monmouthshire to identify the issues faced and to make recommendations for actions to be put in place to address these.

1.1 Objectives

Main Objectives of Research

The main objective of this research was to survey the over 50s in Monmouthshire to:

- Seek their views on opportunities for employment, self-employment and volunteering.
- Identify any barriers for participation.
- Formulate recommendations for further actions which are to be integrated into the older people's strategy for the County.
- Identify and document case studies and role models.

In addition a number of employers were interviewed to identify good practices and raise any issues or barriers to the employment of older workers.

This report outlines the demographics of the region and the results based on the reflections and responses from 200 individuals obtained in focus groups and through a questionnaire survey.

As part of the MePlan50+ project research into volunteering practices in Monmouthshire have been studied. Some results have been obtained from the focus groups and questionnaires are documented in this report but a more in depth study has been undertaken by the partner organisation GAVO.

The report, "A Rich Resource: Older Volunteers In Monmouthshire" is available on the website www.meplan50.eu.

2 RECOMMENDATIONS

2.1 Barriers to Participation

Recommendation: Investigate the perceived barriers to employment for older workers by undertaking further research with employers and the over 50s to identify the issues faced and develop strategies to address them.

This study has taken place over a period of 18 months and has used different methods to seek the views, experiences and needs of those living and working in Monmouthshire. Some 200 individuals contributed to the findings and an initial survey of employers has been undertaken.

Whilst individuals were keen to share their views and experiences the project found it difficult to engage employers. One reason has been the introduction of the Age Equality Regulations which came into force in October 2006 at the start of the project. Employers are still on a learning curve with the legislation and so when questioned respond with such in mind. It has proved difficult to obtain baseline data on number of employees over 50s , recruitment within the age group and skills needed.

Further research is recommended which identifies from an employers perspective the issues in employing and working with the over 50s. Some areas for investigation include flexible working, employment planning, retirement, recruitment, retention, training and retraining.

2.2 Culture and Image

Recommendation: Promote the image of the over 50s by raising awareness of their contribution, skills and experience to address the sense of being undervalued by society and oneself and to dispel the myths surrounding older workers.

A report by the Wales Management Council “Older Workers in Wales” discusses myths and misconceptions of older workers. This is the image of the older worker as less healthy, with more time taken off work, difficulty adapting to change and problems with new technology and skills.

Some of these myths are dispelled in a report “Facts and Misconceptions about age, health status and employability” by the Health and Safety Laboratory in 2005.

It comments *“The evidence presented attempts to raise awareness about older workers’ abilities and encourage employers to consider*

alternative perspectives about the employment and functioning of older adults”

The MePlan50+ research has found that the culture within our society is still supporting these myths. It highlights the need to raise the profile of those over 50 to address an underlying sense of being undervalued by society and oneself and promote their value to employers in an effort to retain and recruit employees aged 50+.

Actions, promoting awareness, good practice and case studies, could be developed to address the myths and misconceptions of older workers.

“Are the people between 20 and 40 really experienced at employing people over the age of 50? Because I know that when I was that age I thought that people over the age of 40 were very old and not able to do very much..... but how wrong that is” Heather, 53

2.3 Access to Resources

Recommendation: Provide targeted access to resources for the over 50s to enable them to acquire information and enhance skills to explore employment, self employment and volunteering opportunities.

Our research has shown that when people’s lives are stable they have little or no interest in the project’s services. However when an event occurs, such as being made redundant, retirement, illness, children leaving home, care responsibilities change or the loss of a relative, then there is a search for something different, “a new challenge” and their interest in the MePlan50+ activities greatly increases.

Philip, 58, worked for 30 years with one company until recently made redundant. “The issues facing me at the moment?.... “lack of confidence, filling in forms and being interviewed”

The research identified the need for specific areas of training as:-

- Confidence Building
- Job Seeking Skills
- Skills Transfer
- Ideas Generation
- IT Training and Help
- Financial Planning

These have been delivered as part of the project to those individuals

seeking support.

Those who attended the road shows and went on to attend 50+ group meetings, found that sharing experiences with other people in similar circumstances was very beneficial to them and a number continued to meet as a group after the road shows.

They have identified a need to identify existing or establish new networks and contacts which would be beneficial to them within their current position.

This highlights, in particular, a lack of informal and formal networks that are relevant to the 50+ who are seeking employment, self employment and volunteering opportunities.

This could be due to the change of working patterns through a move out of previous work situation or a change in responsibilities or a move to a new area. All resulting in loss of previous contacts and the need to make new ones.

“Networking, talking to others in similar positions, swapping ideas, keeping the communication going between individuals.....is very important” Bob 53.

Existing networks could be identified and promoted that could used to form new networking opportunities to help to break down the barriers to employment, self-employment and volunteering.

The project is running a pilot volunteering network for the 50+ who are looking at the needs of volunteers in Monmouthshire.

A summary of existing provision is available on www.meplan50.eu. Working with mainstream organisations the over 50s could be signposted to existing provision and where necessary organisations supported to develop and tailor training to the needs of the 50+.

2.4 The Mature Entrepreneur

Recommendation: Create more mature entrepreneurs by raising their profile and designing and implementing tailored support to stimulate a new breed of entrepreneurs.

The focus groups felt that there was a lack of promotional material for “mature” entrepreneurs with most of the promotion and help relating to entrepreneurship being geared towards the younger population. This is in itself a barrier to people who might want to try self employment for the first time after the age of 50.

It is recommended that promotional activities be developed to encourage and support mature entrepreneurship in society. This could include more case studies and role models who have become entrepreneurs after the age of 50 and use them as part of promotional activities.

Prime Cymru, a partner in MePlan50+, provides support for those over 50 who are interested in self-employment and as part of Age Concern activities promotion of the 50+ has commenced. However there needs to be more focused promotion on the mature entrepreneur.

Many of those that have taken part in the research so far have found that the idea of starting their own business is intimidating and not within their “culture”. This is acting as a barrier to some of them becoming self employed who may have good ideas but want to test the water before they fully commit themselves.

Newport and Gwent Enterprise has been running an Enterprise in Action pilot programme as part of MePlan50+ to help those interested to ‘Test Trade’ business ideas. A report on the activities of the programme is available on the website www.meplan50.eu .

2.5 Flexible Work Practices

Recommendation: Increase the support for mature workers through flexible working practices and life planning to improve their retention and employment to facilitate a more diverse and sustainable workforce.

Financial reasons or the need to do something often require flexibility within work patterns. Those over 50 who wish to continue in work are looking for part-time options which are not easy to find.

Participants in the focus group were asked “Do you think employers provide flexible working arrangements for older workers?” There was a general feeling that some employers were not flexible.

This is supported from the results of the research with individuals where only 26% agreed that employers provided flexible arrangements with others commenting that there were issues when it came to negotiating reduced working hours or adapting working patterns around their home life responsibilities.

The characteristics of small business often make flexible work patterns difficult to implement and this is an area to be explored as part of the research with employers. However existing practices related to this type of flexible option should be promoted as good practice particularly within

Monmouthshire where there is a very high number of SME's.

When asked "where would you go with help with employment?" the response was "go to the Job Centre", "go and see Careers Wales" with several opting to "use the internet". In Monmouthshire several job centres have closed down and referrals are being made to the main city in the area, Newport. However lack of transport from the rural areas has compounded the difficulties for many over 50 and access to the internet is not always available.

There is a need to explore options for access to vacancies and also to provide an interface for employers who are seeking to recruit. Work placements or trials have always been seen as something that young school leavers do but we recommend that opportunities should be developed specifically for the over 50s. This would allow potential employees to try out types of employment that are unfamiliar to them such as retail, catering and caring, but have been shown to be positive working areas for the 50+.

This would also allow employers to become familiar with employing the over 50s and could lead to offers of employment and help address barriers to employment.

2.6 Volunteering

Recommendation: Promote the benefits of volunteering for the over 50s and the image of older adults as active citizens in their communities. Work with volunteer involving organizations to develop volunteer management techniques that allow them to effectively reach, use and retain skilled and experienced older volunteers.

The project has published on its website a report on volunteering in Monmouthshire by GAVO. This recommendation reflects the results of the report and questions within the questionnaires and focus groups on volunteering.

It is estimated that 1.57 million people in Wales volunteer, contributing 160 million hours per year which is equivalent to 90,000 full time workers.

The study shows organisations in Monmouthshire value what older people have to offer and they would like more of them to volunteer. However, in order to do so, they need an approach that is innovative, targeted and provides flexible opportunities tailored to the individual.

There was concern raised about the effect of volunteering on benefits and pensions as the rules are not easily understood.

3 RESEARCH METHODOLOGY

3.1 Overview

The research undertaken has included focus groups, interviews based on questionnaires and the development of a matrix framework.

MePlan50+ took to the road in 2007 and 2008 and ran workshops across the main towns in Monmouthshire as part of an awareness raising programme. As part of the workshop the groups were invited to comment on the issues facing them in employment, self-employment and volunteering. The concept of retirement, barriers to opportunities, support provided, skills development and training were also discussed.

Notes were taken at each focus group and all were recorded. One session was videoed.

Individuals were also identified and videoed as part of the development of case studies and a longitudinal study being commenced.

Questionnaires (see Annex A) for individuals were developed and have been completed through face-to-face interviews, supervised group sessions, email, web based and telephone interviews.

Contacts were made through events, roadshows, workshops, libraries, U3A and local markets.

A total of 200 questionnaires have been analysed.

A matrix framework was developed based on previous partnership work with Offenbach as explained in section 3.4. Analysis of 50 responses have been completed.

3.2 Regional Mapping

The research in Wales is being conducted within the boundaries of the county of Monmouthshire. For our regional mapping we have used the Welsh Assembly Government Census Statistics and Nomis (www.nomisweb.co.uk) official labour market statistics.

The data gathered included demographics of the area, employment self employment and economic inactivity.

3.3 Road Shows

The idea of the Road Shows was to promote and introduce the MePlan50+ project to the general public of Monmouthshire. Posters and leaflets were distributed throughout Monmouthshire.



**Employment
Self-Employment
Volunteering**

Are you aged 50+
and living or working in
Monmouthshire?

Attend one of our workshops to learn more
about opportunities for Employment,
Self Employment & Volunteering

Angel Hotel	Abergavenny	7 th June	
Angel Hotel	Abergavenny	21 st June	
Beaufort Hotel	Chepstow	4 th July	
Bridges	Monmouth	6 th July	
Leisure Centre	Caldicot	11 th July	
Sessions House	Usk	12 th July	
Beaufort Hotel	Chepstow	25 th July	
Bridges	Monmouth	27 th July	
Leisure Centre	Caldicot	1 st August	
Sessions House	Usk	2 nd August	
Angel Hotel	Abergavenny	13 th June	6.30pm to 9.00pm
Sessions House	Usk	13 th July	6.30pm to 9.00pm
Abbey Mill	Tintern	7 th July	10.00am to 12noon

All sessions are 10.00am to 1.00pm unless otherwise stated.

For more information please
contact MePlan50+ on
01633 254117




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We chose the five major towns in Monmouthshire:- Abergavenny, Chepstow, Monmouth, Usk and Caldicot and decided to put on two roadshows in each town.

The first roadshow would be to find out what the issues were and the second would aim to signpost people towards services offered by the partners and other provision available.

Within eight of the roadshows focus groups of approximately 45 minutes were held to identify what were the main barriers that they were facing in terms of employment, self-employment and volunteering.



Then the issues that emerged were then reflected back at the group for more in-depth discussion.

These focus groups were all recorded on audio and a few were recorded on video.

There were:

- 20 roadshows with 123 people attending.
- 3 network groups were formed.
- 8 research focus groups conducted, each recorded on audio and one on video. Comments were recorded on flip charts.

3.4 Questionnaires for Individuals

The results from each questionnaire of the 200 questionnaires were input into a Microsoft Access data-base which allows the data to be interrogated and analysed.

The research views from a representative sample of the population in terms of gender, age and economic status were sought.

Nomis statistics for age distribution and economic status have been used to provide the targets.

3.5 Matrix Framework

The framework is based on an Excel spreadsheet tool and has statements in rows and columns for stakeholders namely men and women. (see Appendix 6.2).

Interviews have taken place where individuals, within each of the stakeholder groups, were asked to comment on and score (4= totally agree to 1= totally disagree) a statement about the themes of culture, employment, self-employment, volunteering, skills and finance.

Scores and comments were recorded in electronic form and a summary of scores produced for each of the stakeholder groups. This score was then colour coded red (if score was <2), yellow (score is between 2 and 3) or green (if >3) and tables produced of the colour coded average score for each statement within each theme. (See Appendix 6.2).

The tables are then analysed to identify where entrepreneurship activity is viewed to be good (green), fair but needs to be kept under review (yellow) and poor (red). This provides a tool which can form the basis of identifying where practices are good or where they may be gaps in provision or needs of particular groups.

4 SUMMARY OF RESEARCH FINDINGS

4.1 Regional Mapping

- Monmouthshire is an administrative county in the South East of Wales with an area of 328 sq mi (851 sq km).
- Total population is approximately 87,900 (3% of Wales) with a population density of 103/km²
- There are 33,800 (35%) people aged over 50 living in Monmouthshire.
- There are 51400 (58.5%) people of working age in the County with 53% men and 47% women.
- 49% (42,800) of total population are economically active.
 - 81% employed, 14% self employed , 5% (1900) unemployed
- 73.6% (11,800) of the over 50s are economically active. 59% (7000) of these are men and 41% female.
- 12% of the total population are economically inactive with 1900 looking for job, 8500 are not looking for a job.
- 26% (4200) of those economically inactive are over 50. 55% (2300) male and 45% female.
- 24% of those over 50 who are economically inactive are looking for a job. (1200 males and 1100 females).
- 76% of those over 50 who are economically inactive are NOT looking for a job. (3200 males and 4100 females).
- The gross weekly pay for all full time workers in Monmouthshire is £505.20. For males workers it is £558.40 and for female Workers £467.3.
- Approximately 5,800 people in Monmouthshire are self employed.

(All figures are taken from ONS mid year estimates 2006 and employment data from Nomis Dec 2007.)

4.2 Culture and Life Planning

- A high percentage (57%) considers that society does not value older workers.
- Of those employed only 36% believe that they will have sufficient pension in retirement and 57% saying they did not.
- The concept of “Retirement” is becoming more vague. Only 17% said that they wished to retire completely.
- Some 40% thought that more help is needed with planning for the future with financial issues being the main concern.
- Participants at the focus groups suggested that help is needed to address low confidence and low self esteem.
- A gap of Networking groups and opportunities for 50+ were identified. Such groups were felt to be good for breaking down the barriers to employment, self employment and volunteering
- Over 73% felt they had the skills needed for the future but IT training and support was highlighted to enable the over 50s to keep abreast of current developments.

4.3 Employment

- Only 30% felt that employers valued the experiences of the over 50s.
- Over 29% felt that employers did not encourage applications from the over 50s with only 4% thinking they definitely did. 68% thought that some employers did encourage applications.
- The focus groups raised “lack of value” as being an issue with this supported by 50% of those surveyed who thought they were not valued by employers.
- The problems identified by the focus groups were the need to adapt to the multi-skilled and flexible nature of the modern employment market.
- 45% of those unemployed were seeking to change their position.
- Some job seekers exhibit patterns of self-censorship i.e. “They won’t take me I’m too OLD”.

- The focus groups commented on employers being inflexible about negotiating working patterns for mature workers.
- Some employers were recognised as being “Age Positive”. Examples given were Waitrose, B&Q, Glen-yr-Avon Hotel Usk.
- The retail, catering and caring areas of employment were considered to be the most likely to employ 50+ employees.
- Employees 50+ are seen as more reliable and with more experience to offer.
- Participants came from many employment sectors but it was felt that those in teaching, clerical, administrative and IT were most vulnerable to redundancy.
- A concern raised was the lack of up to date job seeking skills.
- Some over 50s were looking for employment opportunities which would be considered “down skilling” from their previous employment or experience. It was commented that this was not viewed positively by employers.

4.4 Self-employment

- Of those employed 73% would consider self-employment when retiring from current position.
- 56% of those unemployed said that they would consider self employment as an option.
- A need was expressed in the focus groups for more role models of people that have become successful entrepreneurs after the age of 50.
- The concept of supported test trading before start-up was well received and 40 people have registered with the Enterprise in Action programme.
- Help and support for self-employment was seen to be adequate (average score 2.2 out of 4 from matrix) although some participants were not sure who were the main agencies offering help and advice in their area or where to go.

4.5 Volunteering

- Increasingly the over 50s have caring responsibilities and volunteering is often competing with leisure time.
- 35% of those interviewed were currently volunteering.
- 49% of those in the study were volunteering more than 4 hours per week.
- 56% were interested in being involved in volunteering but expressed a preference for volunteering in an informal way.
- There was concern raised about the effect of volunteering on benefits and pensions. The rules are not easily understood.
- The mechanisms for supporting volunteering were felt to be good (score 2.54 out of 4 in the matrix)
- The opportunities for different types of volunteering should be promoted.

5 RESEARCH FINDINGS

5.1 Regional Mapping



Monmouthshire (Welsh: Sir Fynwy) is set in the South-East of Wales. The current administrative area of Monmouthshire was created in 1996 and covers the eastern half of the old traditional county - namely the following towns: Abergavenny, Caldicot, Chepstow, Monmouth and Usk



The county covers 328 sq mi (851 sq km) and the old traditional county of Monmouthshire included Newport. The county borders the English counties of Gloucestershire and Herefordshire, and the traditional Welsh counties of Brecknockshire, and Glamorgan. The old administrative county of Gwent, which existed from 1974 to 1996, covered this area

almost exactly.

The total population of Monmouthshire is approximately 87,900[†] with a population density of 103/km^{2†} ranked 15th out of the 22 counties of Wales. 97.5%[†] of the population consider themselves ethnically white and it has the lowest understanding of the Welsh language of all the counties in Wales at 12.9%[†] having some understanding of the language.

Over 1m people in Wales are over 50, that is 35.9% of the population with one in four people over 60 and one in eight over 70. Predictions are that within the next forty years the population over 65 will increase by 50%.

- There are about 33,800^{††} (*2,400) people aged over 50 in Monmouthshire.
- 15,900^{††} (*1,700) are male and 17,900^{††}(*1,800) female.
- Of the total population of 33,800^{††}, 13,400^{††} (*1,500) are economically active.
- The number of those that are employed are 9,800^{††} (*1,300) and the number that is self-employed is 3,200^{††} (*800).
- The number of registered unemployed is 300^{††}.
- This leaves a population of 50+ in Monmouthshire of 20,400^{††} (*1,900) that are economically inactive.

The term economically inactive is an unsatisfactory one, both in terms that it labels people according to their economic worth to society and because many people such as carers, homemakers, volunteers etc. may be contributing to society and allowing others to be more economically active than they would be without their input.

From our research, interviews and talks with the over 50s it would seem that many 'economically inactive' are caring for grandchildren so that their children can work full time and/or caring for elderly parents that would otherwise have to be provided for by society.

[†] 2001 UK Census

^{††} Nomis official labour market statistics. (www.nomisweb.co.uk)

* 95% confidence Interval +/-

5.2 Individuals

5.2.1 People in Transition

People who are 50 +, require help most and are more likely to want help when their life is in transition.

In many ways people 50+ are **'People in Transition'**. This is because they are having to deal with all change, transitions and challenges that come from becoming "older".

The "Baby Boomer" society have been part of massive restructuring of traditional heavy industries and seen the growth of light industries, service sector and the knowledge based economy.

The impact of restructuring on the "job for life" worker has created opportunities for early retirement packages, the need to seek new jobs or set up their own business.

Boomers are facing challenges in managing time and money and increased caring responsibilities with parents living longer, children seeking better and longer college education and they themselves having children later in life.

Increased life expectancy, rising costs and decline in pension value also provide their own challenges to maintain a reasonable standard of living.

Our research has shown that when people's lives are stable they have little or no interest in the project's services. However when an event occurs, such as being made redundant, retirement, illness, children leaving home, care responsibilities change or the loss of a relative, then there is a search for something different, "a new challenge" and their interest in the MePlan50+ activities greatly increases.

"I've done all my gardening, done all my decorating and now I want to find something constructive to do with the rest of my life" Bryn 55.

Participants at the roadshow came with a wide range of experiences and for different reasons but were all willing to share their stories. A DVD is being collated of their views and is following the path of 5 participants over the 2 years of the project.

Many did not know exactly what they were looking for or how to go about it so the structure of the roadshows in providing information and signposting were very successful.

Some participants expressed a view for employment or self-employment or to explore volunteering as a way "to give something back".

A common theme was that they do not want to work 37 hours a week and wanted more flexibility to “do their own thing”.

The stable states (as shown in Fig.1) that have been identified are :- Employed, Self-Employed, Unemployed, Retired and Other.

The impact of a project like MePlan50+ is where there is movement between these states. These are the Lines of Transition.

There are many reasons as discussed why the 50+ travel along the lines of transition. (see Fig.2).

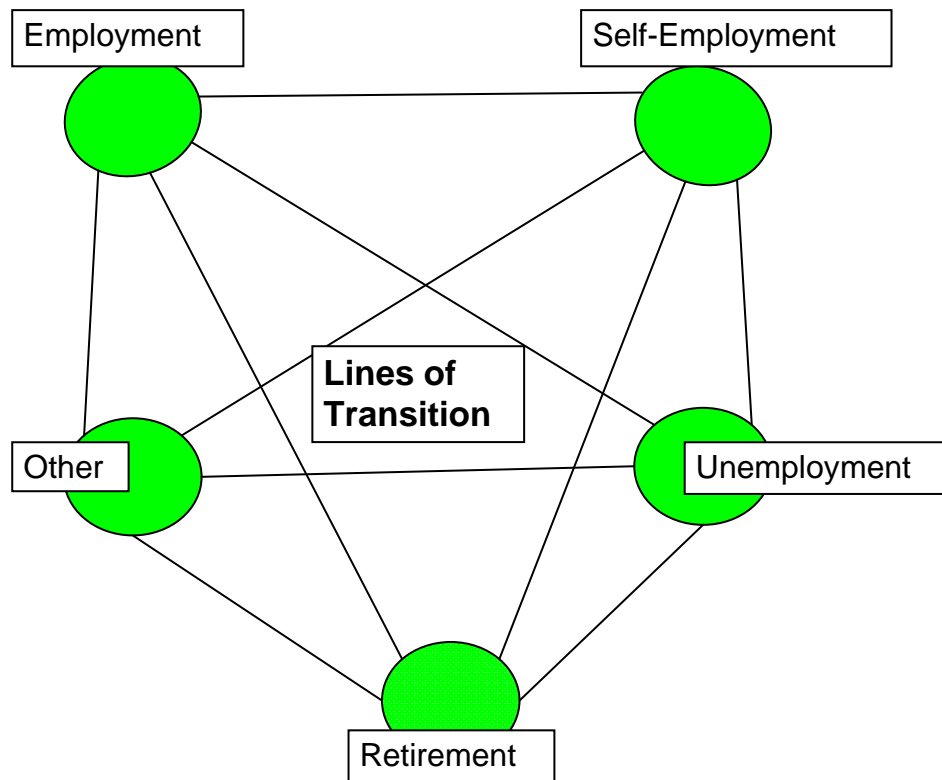


Fig. 1 : Transition States

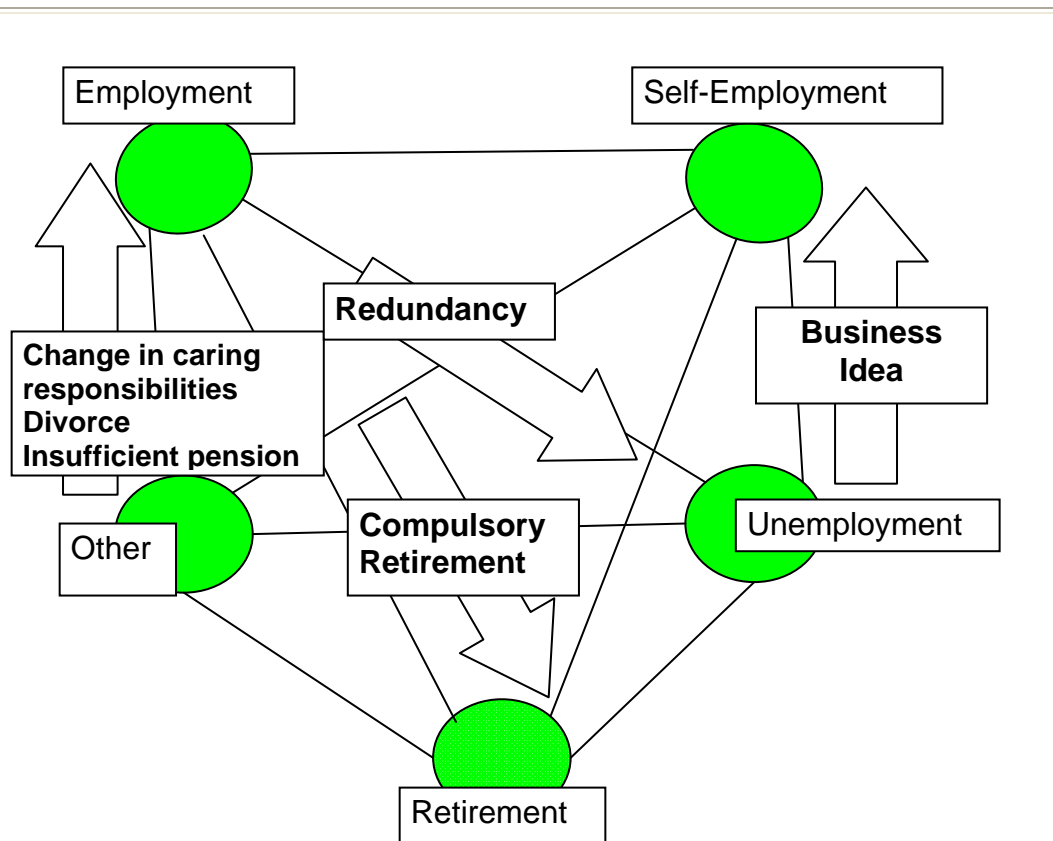


Fig. 2: Example of reasons for transition

The impact of understanding the need of the over 50s at the point of transition from the research has highlighted the requirement for information, signposting and awareness. For example this could include:

- Documenting in more detail the transitions from one stable state to another and identifying and raising awareness of the research and issues with the agencies and organisations that currently work in these areas.
- Developing methods of targeting the advertising and signposting of specialist services to the 50+ who are in transition. This could include employment agencies, job centres, business support and volunteering organisations.
- Identifying which of the following recommendations relate to the different types of transitions and ensuring that there are the correct methods of delivery for the particular transition type in place. This might involve for example, coaching, mentoring and support networks.

5.2.2 Life Planning

A clear story is emerging of the almost arbitrary divide between those that have just retired from jobs where they have worked for many years and finished on very good pensions, and those that have had many different jobs and a less consistent career structure and hence haven't got a good pension and sometimes none at all. This is not always down to planning. It seems that it is to do with which side of the change in working patterns (from long term 'jobs for life' to flexible work patterns seen from the 80s onwards).

Many people commented that they were under more stress than ever in their current working lives at a time when they thought that their lives would be becoming less stressful. This was particularly the case with teachers. Some of those who were out of work or retired on a pension stated that they were under financial stress.

When asked "Do you think society values older workers?" only 34% agreed. A similar percentage (35%) also felt that employers valued the experience of the over 50s.

At least half of those that attended the road shows acknowledged that they were suffering from low confidence and low self esteem. This was usually through job loss and life change causing people to feel that society no longer needed them and that they no longer had anything to offer society.

This low confidence was often greater than might be found in younger people because older people have either had more time feeling like this if they have always had low self-esteem, or they have suffered a massive pendulum swing of confidence from many years of high confidence built around a profession that they have now left.

The concept of retirement is becoming more and more vague. Most 50+ people consider that retirement is more about the point at which one starts receiving a pension rather than the point at which one stops work.

The majority of those asked across said that they did not intend to retire completely. About a third of those asked did not want to retire at all and around a quarter were apprehensive about retirement.

Almost two thirds of those asked said that they would consider some form of part time work once they had retired. Some also said that they did not want to completely retire and would like to take the opportunity to pursue a type of employment that was completely different from what they did at present.

A major reason that people said that they would be unable to retire was because they would not have enough money to retire. From the matrix results shown in Appendix 6.2 it can be seen that finance has been highlighted in red and thus is an area for concern and investigation. The average score for the statement “Most people over 50 will have sufficient pension provision” was 1.33 which means there is disagreement with this statement. Similar ratings were found for men and women.

The need to meet other people in the same situation was an issue for many 50+ who found themselves looking for employment, self employment and volunteering opportunities. We found that networking groups could be initiated through well advertised road shows and then continued through local monthly group meetings if there is a desire from road show attendees.

They were very good for

- Signposting people to appropriate services
- Allowing people to express their feelings
- Allowing people to help each other with their problems
- Tackling the isolation felt by many 50+
- Developing a camaraderie amongst people of a similar age and in a similar situation.
- Provides a forum for outside agencies to present to and inform.

“these sessions have been very useful because they have been providing lots of information, signposting, meeting others in a similar position and the chance to network with others who might want to develop business opportunities” Alison 50.

Generally amongst those that were involved in the research there was a feeling that impartial financial advice was needed for the over 50s. Finances are a major source of stress for some people as they get older. Financial awareness is also very significant as part of older peoples life planning.

5.2.3 Employment

The pace of technological change and the speed at which global capitalism moves, increasingly means that employees of all ages cannot expect a classic career path in one area of expertise, people have to be multiskilled and flexible in their approach to earning a living.

From a thirty to forty year career time frame individuals now have to think in terms of a 12 to 18 month career time frame. i.e. learning a completely new work type, mastering it quickly, developing their abilities during a short time period and then being made redundant as

technology or organisational change or the ending of a short term contract ends that particular employment. They then need to move quickly to their next 'career'.

This is particularly true for those 50+. Many people are moving from the shock of having the same job for 30 or more years and then having to be multi-skilled and flexible in the face of the new economic reality of the 21st century.

There was discussion in the focus groups where it was felt that they would not get an interview if they applied for a job, or if they did get an interview, once the employer saw how old they were, then they stand a low chance of actually getting the job. Some of the participants of the focus groups had had bad experiences of when seeking employment.

The older job seeker is left with the feeling that they are perfectly well qualified and suited to the job that they have applied for but did not get it and are left with the feeling that it was their age that was the barrier.

Sometimes there was the feeling that they were being seen as "over-skilled" for the position they were applying for. Several members of the focus group had very marketable skills, with some of them being in the enviable position of retiring from a job on pension, to be then taken on as self employed consultants or setting up their own consultancy business.

There does exist a divide occurring amongst those who are 50 +:- The haves... those on good pensions (possibly received from 45-50 onwards) with the potential of further employment or self-employment in their field and the have nots.....those without any private pension provision and with less marketable employment skills.

This divide can be attributed to the fact that some people worked for firms and organisations that provided good pension provision and others worked for firms that did not. This will become even more noticeable in the future with flexible working patterns and the growth of the self-employed who may not make adequate pension provision.

Those in the focus group with lower self esteem and confidence had a greater tendency to believe that employers would not encourage applications or that they would get a job. A form of work placement or experience would help build up confidence levels and start to change attitudes.

Participants in the focus group were asked "Do you think employers provide flexible working arrangements for older workers?" There was a general feeling that some employers were not flexible. This is supported from the results of the matrix shown in Appendix 6.2 where the statement on flexibility rated 1.93 (red).

A number of employed 50+ interviewed said that their managers were inflexible when it came to negotiating reduced working hours or adapting working patterns around their home life responsibilities.

Interviews with employers have shown that particularly when it comes to 'customer facing' employment experience and social skills of the 50+ are greatly appreciated. 50+ employees were also seen to be more reliable and the experience that they brought to the job was valued.

The Retail Sector was seen to be particularly good at employing the 50+, with the retail store B&Q continually being cited by people as having a very positive attitude to the employment of older workers. However nearly all the major supermarkets were mentioned for their employment of older workers.

Stress was an issue cited by many in the focus groups, especially teachers finding that they were under more stress now than they had ever been in their careers to date. This was leading them to consider other alternatives to their chosen career such as self employment. The jobs that seemed to be the most vulnerable for 50+ were Teaching, Clerical, administrative, IT jobs. Areas where people had lost jobs and were finding it hard to get re-employed were sales and particularly Advertising sales.

This was especially the case for women. The retail, catering and caring employment sectors were not only the major employers in our research area but also the most likely to employ and retain 50+ employees.

In the focus groups there were comments which related to being discriminated against when seeking employment. Only 40% felt that employers encouraged applications from the over 50s. The focus groups also raised "lack of value" as being an issue with this supported by 50% of those surveyed who thought they were not valued by employers.

Job seeking skills and help with new developments in IT were areas where people over 50 were consistently asking for help. Many of those who have taken part in the research so far do not have up to date job seeking skills, such as CV writing, online job applications, modern interview techniques. This training is provided by Prime Cymru and methods of selecting for signposting to these services have been developed throughout the project.

The roadshows specifically targeted employment as one of the areas that we could offer help to the over 50s and of the 123 individuals who attended the roadshows 81 of them went on to have individual employment meetings with the employment advisor from Prime Cymru.

When asked “Do you believe you have the skills for the future?” 74% said yes. However many do not fully appreciate how their existing skills can be mapped onto new types of employment or self employment or volunteering. Ways need to be developed to audit peoples existing skills and then see how these can be used in current employment, self employment and volunteering. Skills transfer is needed to map peoples existing skills to current jobs.

One concern amongst the focus group was the need to keep abreast of the latest developments in new technology as it was felt that this was a barrier to employment. The opportunity offered by ICT was seen as being very positive within the groups with only a very small number “not wanting anything to do with computers!”

When asked “where would you go with help with employment? ” the response was “go to the Job Centre”, “go and see Careers Wales” but many would “use the internet”. In Monmouthshire several job centres have closed down and referrals are made to the Cities. However lack of transport from the rural areas has compounded the difficulties for many over 50 and the use of the internet is often the first port of call, if available.

5.2.4 Self-employment

When talking to agencies such as Business Eye who are the first point of contact for people wishing to start business in Wales and Disability Wales who promote self employment for those with a disability, it was found that there was a very low uptake of their services amongst the over 50s in Monmouthshire.

Through discussion the feeling was that entrepreneurship is often promoted as something for the young to do and very little or no marketing for entrepreneurship is aimed at the older age group. Thus creating a feeling in society that entrepreneurship is not for older people.

When asked “ What do you plan to do when you retire?” 73% of those employed would consider self-employment when retiring from current position. Some 56% of those unemployed said that they would consider self employment as an option.

The Road Shows targeted self employment as one of the areas that help could be offered and 72 participants have registered an interest in self employment with 34 having individual self employment meetings with our Business advisors. Five have now started new businesses and five went on to get employment. There have been 11 test trading opportunities through the MePlan50+ programme. A report outlining the self-employment part of the project is available on www.meplan50.eu .

In some cases people who wanted to start businesses or volunteer did not know what it was they wanted to do. An experimental ideas generation workshop was held for 10 attendees which enabled people to generate new ideas.

When asked “where would you go with help with self employment” although some respondents said they would go to Business Eye (ideally the first contact for some one wishing to start a business) or Newport and Gwent Enterprise (the enterprise agency for the area) there was no real focus on any one agency and came up with varied responses from “by going on the internet”, “Local Job Centre” together with approaching an accountant.

5.2.5 Volunteering

Nearly 35% of those asked said they were currently volunteering. However most people were volunteering in an informal way rather than formally signed up with charities. Many of those who were volunteering in an informal way said that they much preferred this approach.

Of those that said they were volunteering the average time spent volunteering per week was approximately 14hrs. Some 55% of those

who said they were not currently volunteering said they would consider doing voluntary work.

The areas that people volunteered in and wished to volunteer in varied greatly, but within the group of those wishing to volunteer there were a significant number who wished to work with the elderly.

Of those who didn't want to volunteer a major reason was that they had too many other commitments, with others who were currently working saying that if they took retirement then this may free up time for them to volunteer.

Many of those that took part in our research who would like to volunteer had no idea about the types of volunteering that was available. In a similar way to the employed and self employed areas people found it difficult to map their existing skills and knowledge learnt over many years to types of volunteering.

The ideas generation workshop for self-employment may be a useful way for generating ideas of potential voluntary work.

When asked "where would you go with help with volunteering?" although some respondents said they would go to GAVO (The Gwent Association of Voluntary Organisations) many were unsure where they would go and came up with varied responses from "by going on the internet", "by going into local charity shops" together with approaching their favourite charities directly.

The report on volunteering "A Rich Resource" came to the following conclusion:-

"Organisations in the county which utilise volunteers generally have to put a lot of staff effort and time into the recruitment process and often perceived themselves as having little success to show for their efforts.

There are never enough volunteers to run the service as they would like or to instigate the future developments they have in mind.

Organisations have positive attitudes towards older volunteers, put few barriers in their way and feel they have attributes which benefit the service provided.

In other words, they need more volunteers, welcome older volunteers but current methods are not producing success."

5.3 Finally

The research programme completed is the most extensive carried out in the region with individuals aged over 50. It has embraced an ethos to combine the exchange of information with action. It has used innovative methods of reaching individuals and offering each the opportunity to realise their potential through tailored support, guidance and coaching.

A number of recommendations have been made which will be integrated within the Older Peoples Strategy for Monmouthshire for 2009. These are:

- **BARRIERS TO PARTICIPATION:** Investigate the perceived barriers to employment for older workers by undertaking further research with employers and the over 50's to identify the issues faced and develop strategies to address them.
- **CULTURE AND IMAGE:** Promote the image of the over 50s by raising awareness of their contribution, skills and experience to address the sense of being undervalued by society and oneself and to dispel the myths surrounding older workers.
- **ACCESS TO RESOURCES:** Provide targeted access to resources for the over 50s to enable them to acquire information and enhance skills to explore employment, self employment and volunteering opportunities.
- **FLEXIBLE WORK PRACTICES:** Increase the support for mature workers through flexible working practices and life planning to improve their retention and employment to facilitate a more diverse and sustainable workforce.
- **THE MATURE ENTREPRENEUR:** Create more mature entrepreneurs by raising their profile and designing and implementing tailored support to stimulate a new breed of entrepreneurs.
- **VOLUNTEERING:** Promote the benefits of volunteering for the over 50's and the image of older adults as active citizens in their communities. Work with volunteer involving organizations to develop volunteer management techniques that allow them to effectively reach, use and retain skilled and experienced older volunteers.

6 APPENDICES

6.1 Individuals Questionnaire

MePlan 50+ Individuals Questionnaire

This questionnaire is part of a project based in Monmouthshire to encourage and support employment, self-employment and volunteering for the over 50s and help people prepare for retirement.

We would welcome your views and would appreciate your time in completing the following questions.

The information provided will remain confidential to the project and any data used will be summarized without any personal data.

If you require any assistance please do not hesitate to ask.

Section A

1. **What gender are you:** Male Female

2. **Please indicate your age group:**
46-50 51-55 56 – 60
61-65 66-70 70+

3. **What is your Ethnic Group?** _____

4. **Qualifications – please state the highest level of qualifications achieved, i.e. O Levels, A Levels, Degree, etc.** _____

5. **What is your current employment / economic status?**
 - Employed How many hours do you normally work? _____
 - PLEASE PROCEED TO SECTION B:**
 - Self Employed
 - PLEASE PROCEED TO SECTION B**
 - Unemployed & signing at the job centre – please indicate length of time signing:
 - Less than 6 months
 - 6 - 12 months
 - 12 - 18 months
 - 18 months +
 - Economically Inactive:
 - Retired

On Incapacity Benefit

Family Commitments / Caring

Other _____

PLEASE PROCEED TO SECTION C

Section B: Employed or Self employed

6. At what age would you like to retire? _____

7. What do you plan to do when you retire from your current employment?

Retire completely

Look for alternative work

Volunteer

Caring responsibilities older younger

If employed would you consider self employment YES NO

8. Do you think there is sufficient help and assistance available to enable you to plan for the future?

More help is needed

Some help is available

Most of what I need is available

Are there any comments you wish to make? _____

9. Do you think employers value the experience of the over 50s? YES NO

How could this be improved? _____

10. Do you think employers encourage applications from over 50s?

No, I think they definitely do not

I think a few employers do

I'd say some do and some don't

I think a lot of employers do

Yes, I fully believe all employers do

How could this be improved? _____

11. What is your attitude to retirement?

Not going to retire

- Not looking forward to it
- I have a bit of apprehension
- It should be ok
- Looking forward to it
- Cannot wait to retire

12. What would motivate you to work beyond your intended retirement age?

13. Would you consider part time work after retiring?

- Yes
- Possibly
- Maybe
- Probably Not
- No

What type of work would you be interested in? _____

14. Do you think employers provide flexible working arrangements for older workers?

YES NO

15. Do you think you will have sufficient pension in retirement?

YES NO

16. What are the main issues you face in future employment? _____

17. If self employed do you have an exit strategy? If Yes what is it?

YES NO

Section C : Economically Inactive

18. What were the reasons behind you being (unemployed, retired etc.) ?

19. Are you seeking to change your situation? YES NO

Through employment opportunities? YES NO

Through self-employment? YES NO
If NO why?

20. What do you believe are the main issues facing you
Now _____

In Future

21. At what age would you like to retire? _____

22. What do you plan to do when you retire?

Retire completely

Look for alternative work

Volunteer

Caring responsibilities older younger

Would you consider self employment YES NO

23. Do you think there is sufficient help and assistance available to enable you to plan for the future?

More help is needed

Some help is available

Most of what I need is available

Are there any comments you wish to make? _____

24. Do you think employers value the experience of the over 50s? YES NO

How could this be improved? _____

25. Do you think employers encourage applications from over 50s?

No, I think they definitely do not

- I think a few employers do
- I'd say some do and some don't
- I think a lot of employers do
- Yes, I fully believe all employers do

How could this be improved? _____

26. What type of support would be of benefit to you ?

Now _____

Future _____

Section D : ALL

27. Are you currently volunteering? YES NO

If YES how many hours per week _____

What organisation is this with _____

If NO would you consider volunteering? YES NO

Reasons and what type would you be looking for:

28. Do you believe you have the skills for the future? YES NO

29. Would you consider undertaking more training? YES NO

Comments? _____

30. Do you think society values older workers YES NO

Comments? _____

31. If you were interested where would you go for help with:

➤ Employment opportunities _____

➤ Self employment: _____

➤ Volunteering _____

Thank you for helping us with this study.

6.2 Matrix Summary

THEMES	Statement	Men	Women	AVERAGE SCORE
CULTURE	There is sufficient help and assistance available to enable you to plan for the future?	2.17	2.55	2.36
	Society values those over 50	2.19	2.10	2.15
	Society values volunteers	2.90	2.73	2.82
	There are regular events targeted at the over 50s	1.86	2.13	2.00
	There are role models and case studies appearing regularly in the media.	2.05	2.07	2.06
	There are support mechanisms for the over 50s	2.05	2.07	2.06
	Employment, self-employment and volunteering are acceptable options for the over 50s	3.63	3.25	3.44
	Employment, self-employment and volunteering are acceptable options for the over 60's	3.21	2.90	3.06
	There are other lifestyle options for the over 50s	3.42	2.89	3.16
	Score for culture	2.61	2.52	2.57
EMPLOYMENT	There is encouragement for the over 50s to keep working	2.40	2.28	2.34
	There is encouragement for the over 60s to keep working	1.85	1.46	1.66
	There is easy accessible support to help individuals into employment	2.05	1.89	1.97
	Employers encourage applications from the over 50s	1.45	1.54	1.49
	There is general awareness of job vacancies for the over 50s	1.80	1.46	1.63
	There is support for developing CVs and help with the application process	1.90	2.11	2.01
	There is support for career planning for the over 50s	1.86	1.53	1.70
	Most employers provide flexible working arrangements	2.15	1.70	1.93
	Part time work is readily available	2.10	2.61	2.35
	The tax, benefit and pension rules are easily understood	1.25	1.24	1.25
score for employment	1.88	1.78	1.83	

SELF EMPLOYMENT	There is specialised support for the over 50s to start up in business	2.16	2.07	2.12
	There are networks which are open to all entrepreneurs	2.53	2.39	2.46
	grants are available to cover start-up costs (running costs, advice, test trading...)	1.90	2.16	2.03
	score for Self-employment	2.19	2.21	2.20
VOLUNTEERING	Mechanisms are in place to support volunteering	2.70	2.38	2.54
	Benefit rules are easily understood	1.16	1.23	1.20
	score for volunteering	1.93	1.81	1.87
SKILLS	I have the skills I need for the future	2.90	3.03	2.97
	I have adequate IT skills to access the internet and for emails	2.95	3.27	3.11
	I have adequate IT skills for word processing and spreadsheets	2.55	3.00	2.78
	There is sufficient training available for me to access to develop my skills	2.75	2.83	2.79
	Score for skills	2.79	3.03	2.91
FINANCE	Mechanisms are in place for finding out the real financial needs of the over 50s	2.00	1.57	1.79
	Most people over 50 will have sufficient pension provision	1.35	1.31	1.33
	score for finance	1.68	1.44	1.56
	Overall Average	2.18	2.13	2.16