

Mid-life MOT expansion to help tens of thousands assess work, wellbeing, and finances

The Mid-life MOT is a review for workers in their 40s and 50s that helps them take stock of their finances, skills and health, and enables them to better prepare for their retirement and build financial resilience.

As part of the expansion, Mid-life MOTs will be delivered online, in the private sector and through the Department for Work and Pensions (DWP's) national network of jobcentres.

The jobcentre expansion will see staff sit down with older jobseekers to examine their retirement planning and help them to not only identify how to overcome barriers to employment, but also explore any avenues to help improve their earning and saving potential.

Minister for Pensions and Financial Inclusion Guy Opperman said:

The challenges we've faced over the last few years have highlighted the importance of financial resilience. As people live longer and healthier lives, planning for work, wealth and wellbeing in later life is vital.

Our Mid-life MOT expansion will give people the tools they need to assess where they currently are and how they can get to where they want to be – whether it's that next career move or ensuring they're on track for the retirement they want.

These new measures form part of a wider £22 million package to help over 50s find new careers and earn more money by boosting time with Work Coaches and bringing in specialist support.

Alongside this, a face-to-face Mid-life MOT programme will be trialled through employers with employees in three areas: the North East of England, Cornwall & Devon, and East Anglia. DWP will also be working in partnership with the Money and Pensions Service (MaPS) to develop an enhanced digital Mid-life MOT tool.

The new plans follow the successes of private sector pilots and government-funded trials delivered through ten Local Enterprise Partnerships last year.

This increased support is in addition to 37 50:PLUS Champions covering every district across England, Wales and Scotland who will work with local employers to help them realise how their recruitment could benefit from the talent of older workers.

These initiatives will help more people, both in and out of work, to assess their options and opportunities to ultimately enjoy a more financially secure retirement.

Additional information

- The funding is part of the enhanced package of support for older workers which was announced in the 2021 Spending Review.

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