

Developing and delivering Midlife MOTs: evidence and insights

September 2023

Content

- Introduction
- Current landscape
- Deep dive: Phoenix Group's Midlife MOT
- Increasing the impact of the next generation of Midlife MOT
- Lessons and recommendations for other stakeholders
- Conclusion

Acknowledgement

We would like to thank colleagues at The Behavioural Insights Team and Phoenix Group for their continued support on this project, in addition to all of those who participated in the research and made it possible.

Please cite this report as Phoenix Insights (2023) Developing and delivering Midlife MOTs: evidence and insights.

About The Behavioural Insights Team

The Behavioural Insights Team (BIT) is one of the world's leading behavioural science organisations, working around the globe to improve people's lives. Through its teams in the UK, France, US, Canada, Australia and Singapore, BIT works in partnership with governments, local authorities, businesses, charities and NGOs in over 30 countries. They design scalable solutions to tackle major policy problems and deliver improved public services and social outcomes.

Introduction

Background

As societies across the globe experience profound demographic shifts, characterised by ageing populations, increasing life expectancies, and rising state pension ages, the significance of the midlife phase has never been more pronounced. Most recently, the UK's shortage of labour, driven partly by record-level early retirement post-pandemic, has been identified as a major hindrance for economic growth.¹

Midlife MOTs are a policy initiative introduced to provide education and support to adults in their midlife and mid-career; a tool for reinforcing skills, financial security, wellbeing and retirement planning in the UK labour market. The name derives from the former Ministry of Transport (MOT) test that ensures a vehicle's roadworthiness. A similar concept, a 'Mid Life Career Review' was first piloted between 2013 and 2015, funded by the Department for Business, Innovation and Skills at the time, and delivered by the National Institute for Adult Continuing Education.² MOTs were then recommended in Cridland's review of the State Pension Age in 2017.³ Following Cridland's report, organisations in both private and public sectors across the UK began developing various MOT offerings to support individuals to make midlife decisions about their health, wealth, and work.^{4 5 6 7 8} In 2021 the Department for Work and Pension invested £5 million to expand their Midlife MOT offering online, among jobcentres, and through trials with private sector partners (DWP, 2021).⁹ Specifically on the assessment of financial wellbeing, the DWP also developed an enhanced digital Midlife MOT tool with the Money and Pensions Service (MaPS). In Summer 2023, DWP launched their free Midlife MOT website to help people prepare for later life and retirement.^{10 11}

After launching a pilot in 2022, Phoenix Group is now amongst the first organisations to offer an MOT to its staff. To understand the impact of the pilot and Midlife MOTs more generally, Phoenix Insights commissioned the Behavioural Insights Team (BIT) to conduct an evidence scan and evaluation of the pilot. As part of the evaluation, BIT carried out in-depth qualitative research, including interviews with 11 pilot participants, 7 internal stakeholders, and 8 wider experts on Midlife MOTs. This report outlines the insights from the original search as well as the review of existing literature. Based on these insights and BIT's expertise in behavioural science, this report also includes recommendations for potential MOT providers and policy makers to drive the uptake and effectiveness of the intervention in the future.

Current landscape

What do Midlife MOTs usually look like?

Midlife MOTs provide an opportunity for employees, especially those over the age of 40, to reflect on their preparedness for retirement. This includes considerations regarding (1) Health and Wellbeing, (2) Wealth and Financial Planning, and (3) Work, Training, and Skills. Typical features include participant self-assessment, often via a digital tool, education and information provision, across a range of delivery modes including facilitated workshops and documentation.

The process is designed to empower individuals to make informed decisions, set meaningful goals, and navigate the complexities of this pivotal life phase.

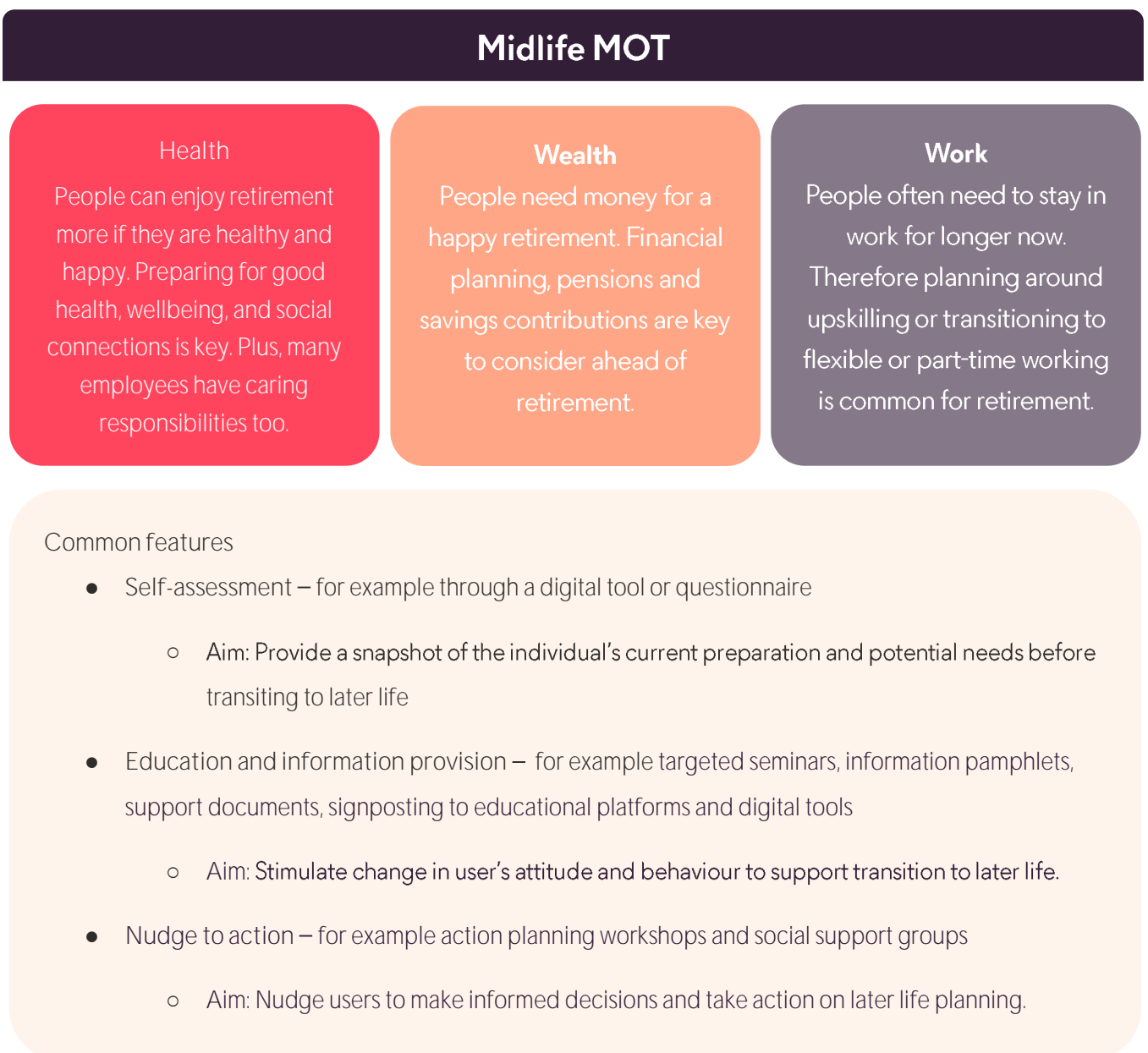


Figure 1: Common content and features of Midlife MOTs

Benefits of running Midlife MOTs

Based on interviews with experts and existing literature, BIT identified a number of expected business and organisational benefits to running an MOT, from employee retention and talent development to the well-being of a workforce.

Commercial and business benefits

- Retaining experienced staff. Organisations recognise that Midlife MOTs could enable the retention of skilled and valued staff, through upskilling, saving on recruitment costs and managing a risk to institutional memory.¹² In one of the interviews, a private sector employer stated that *“there’s a need to [run MOTs] given the weight and experience of people in this age bracket that we were not investing in and we were losing at an unsustainable rate”*. Moreover, mid-career individuals report wanting to learn new skills, highlighting that MOTs could support retention.¹³
- Increasing productivity. Midlife MOT training could increase productivity by improving staff skills, health and wellbeing, or re-engaging overlooked colleagues¹⁴ as well as fostering diverse teams (research suggests that firms with 10% or more of workers aged over 50 have higher productivity and lower turnover).¹⁵
- Reducing costs. Midlife MOTs could contribute to reduced business costs for multiple reasons. For example, healthy employees are likely to stay in the workforce for longer, which saves employers costs on recruitment, on-boarding, and re-training new staff, as well as benefitting the government by reducing economic inactivity among older workers and disability and sickness benefits.
- Improving an organisation's reputation. Midlife MOTs have the potential to bolster brand - organisations that run MOTs may be considered a ‘good employer’ and therefore attract new talent.¹⁶

Employee and organisational benefits

- Improving staff trust and perception of employers. Research undertaken by the International Longevity Center (ILC) and the Centre for Ageing Better shows that employees self-report a strong desire for employer support with midlife decisions, and employees wanted to engage with Midlife MOTs.¹⁷ BIT’s evaluation of the Phoenix Group pilot revealed high levels of trust from participants in their employer to deliver the MOT, especially given Phoenix Group’s existing employee benefits, resources and support. Moreover, high demand for MOTs was demonstrated in a pilot conducted by Aviva, where 94 of the 100 employees invited to take part in a Midlife MOT opted into the process.¹⁸ Overall, employees appreciate the effort and support that employers offer them via MOTs and therefore feel valued.¹⁹
- Improving organisational connectedness. Midlife MOTs provide an opportunity to interact with colleagues, giving employees a shared mutual experience that improves employee interpersonal relationships and cohesiveness.²⁰
- Improving employee retirement planning attitudes and intentions. MOTs help employees to prepare better for retirement. Phoenix Group participants reported a shift in their perceptions of retirement, including greater confidence and a more holistic view. Over 90% of employees involved in the Legal and General pilots agreed the pilot was useful and 80% agreed it helped them visualise what they would like

their later life to be like.²¹ Plus MOT participants report having (i) an improved understanding of job-change opportunities,^{22 23} (ii) an increased intention to return to work after unemployment,²⁴ (iii) a heightened ability to negotiate appropriate working conditions including flexible work and some salary measures, (iv) up to 20% higher confidence, (v) up to 35% higher awareness of where to seek additional support,²⁵ and (vi) a heightened ability to make some decisions about extending life (health and wellbeing).^{26 27}

Those considering offering or commissioning an MOT can refer to the checklist for practitioners at the end of the document to help prioritise delivery options. The Centre for Ageing Better has also produced a useful framework outlining additional factors influencing organisations' adoption of Midlife MOTs.²⁸

Challenges to delivering an effective Midlife MOT

Ultimately, the success of a Midlife MOT will depend on efficient engagement with users; whether they take time to think about and prepare for their next career phase or retirement from the perspective of their career, finances, and health. Understanding the barriers that make engaging with midlife decision-making difficult can help providers to develop efficient Midlife MOT interventions.

Leaning on a prominent theory in the area of behaviour change (the COM-B model)²⁹, as well as retirement planning-specific evidence from the Money and Pension Service³⁰, the table below outlines some of the key barriers to planning for late life transition. BIT have considered whether these barriers relate to a person's capability (e.g. their knowledge and skills), opportunity (e.g. their immediate environment, schedule, support and resources), or motivation (e.g. their perceptions, beliefs, emotions, and desires). By understanding these barriers, organisations can develop targeted mitigations and promote greater employee engagement and participation in midlife planning.

Capability	Opportunity	Motivation
<p>Midlife decisions are complex. People are quickly overwhelmed by the different career and savings options when they engage with midlife planning.³¹</p> <p>Employees have a lack of experience and skill related to many of the decisions associated with planning for midlife career, financial and health transitions.³²</p> <p>Employees lack key skills. E.g. financial, health, or IT literacy, and strategies needed for</p>	<p>A perceived lack of time to engage with midlife planning. In particular due to family demands.³⁴</p> <p>A lack of financial resources to invest in midlife transitions. E.g. insufficient income to increase their pension contributions, pay for any courses necessary to upskill, or pay for facilities required to change health related habits.³⁵</p> <p>Decisions involve multiple people in a household, leading to friction.^{36 37} For example, married couples often actively decide to coordinate their retirement dates.³⁸ Assessments and suggestions based on individual circumstances might therefore not be suitable.</p> <p>Lack of support and enabling-facilities. This can</p>	<p>Procrastination, perceptions of risks and delayed benefits. Individuals procrastinate on complex decisions.⁴⁰ They tend to prioritise their immediate financial and career needs rather than needs for retirement,⁴¹ and consider the benefits associated with career changes (e.g. higher salary, new challenges) as less salient than risks and potential losses (e.g. the struggle of training, the risk of not finding a new role).</p> <p>Low confidence in ability to do midlife planning, or to talk to managers about career transitions.⁴² Only 21% of people in midlife feel they can talk openly with their manager about adjusting to their current role.⁴³</p> <p>Regret aversion, and false perception about finances and health. People are concerned about their state</p>

upskilling. This limits how well people can engage with retirement planning.³³

be outside or inside an organisation. For example, some people lack access to health facilities such as gyms, or struggle to upskill or progress due to team structures within a given firm.³⁹

of financial preparedness and the state of their health, so avoid disappointing or discomfoting information - 'hiding their head in the sand'.^{44 45} Plus, individuals believe they will have more money at their disposal in the future, so assume they will be okay without retirement planning.⁴⁶

Key features of Midlife MOTs

The specific activities and content of the MOT will have an impact on its efficacy at shifting midlife planning behaviours. Therefore, the content of Midlife MOTs varies greatly depending on the provider, organisation, audience, delivery mode, and the specific theme of work, wealth and health, with no standardised format or criteria.^{47 48}

Nonetheless, a few key features are usually found across different initiatives. These are:

- Participant self-assessment and diagnosis. This involves an initial diagnostic phase where employees complete a self-assessment focusing on assessing where they are in relation to either their finances, health, or career (or all three), depending on the MOT's focus area.
- Education and information provision. Across different MOTs, education came in many forms: e.g. targeted seminars, workshops, information pamphlets, support documents, educational platforms and digital tools. Sessions were delivered across a variety of formats, including online, in-person, or hybrid, and across one session, multiple sessions, or via self-guided learning sessions. The content of educational material also varied, including lessons on career upskilling, digital and IT literacy interventions, pension planning, will and testament training, and awareness campaigns for health conditions (including menopause awareness campaigns and mental health awareness campaigns).⁴⁹
- Tailored recommendations and feedback. Across Midlife MOTs, some efforts are made to tailor the recommendations to the individual. Examples of tailoring includes: (i) segmenting the audience based on pre-screening questions about work, health, and financial context, (ii) considering self-employed people, (iii) offering bespoke, one-on-one sessions that can be designed around an individual employee's specific needs and concerns (e.g. Aviva)⁵⁰ or (iv) offering a consistent session, but then tailoring the resources participants receive afterwards (e.g. Mercer).⁵¹
- Social support and the train-the-trainer model. Social interaction and social support is key during MOTs. For example, often MOTs delivered by employers incorporate 'train-the-trainer' systems, wherein staff champions are taught how to provide support to their colleagues (e.g. mental health first aiders and 'volunteer career coaches').⁵² Plus, initiatives often involve group activities that bring people together with their peers. MOT recipients often experience peer-to-peer social support during sessions and are comforted as they realise that there are many 'people like me'.⁵³ Lastly, some providers enable support through networks e.g. virtual forums on health, bespoke networks for a specific theme, or multiple employers forming a wide network to support delivery of training.⁵⁴

- Service provision. Many MOTs offer a service that will directly support and enable employees. This could include access to Employee Assistance Programmes, external health and fitness providers, health/fitness classes during lunchtimes, 'Healthy Heart' check-ups or supportive apps (sometimes developed in-house).⁵⁵
56 57
- Signposting to useful resources. Many MOT schemes involve sharing useful resources to enable people to prepare for later life. In practice, this looks like providing simple links and pointers about changing pension arrangements or to resources for mental health support.⁵⁸
- Action planning. MOTs often include an action planning stage at the end, where participants clearly identify areas that they would like to focus on to help them achieve the goals that they came up with during the MOT.
- Embedding MOTs into existing practices. employers embed MOT features into existing line management systems to support the development of employees⁵⁹

However, it is important to stress that there is no set model for MOTs, and that each organisation should develop their MOT programme to suit their target users.

Examples of existing Midlife MOTs

The following table outlines the delivery format and programme content across a selection of Midlife MOTs that currently exist, to give a flavour of the spectrum of different initiatives providers use to support individuals at midlife. It is not an exhaustive list and mainly focuses on examples that covers all three pillars. There are also various mentionable offers which cover only one of the three pillars, for example the NHS offers Health Checks for adults aged 40 to 74, and mid-life skills review offered by the TUC.

Example	Description of the Midlife MOT content and process.
Phoenix Group	Digital self-assessment and workshops. More detailed information on the Phoenix Group pilot, and its evaluation, is provided in the next section.
Aviva	Seminar, one-to-one support, and peer-to-peer interaction. Aimed at employees, 3 group seminars (1.5 hours) were delivered by in-house experts and with support from the National Careers Service. Participants could access further one-to-one support from a financial advisor if requested. Free Digital self-assessment. A free Midlife MOT app for the general public aged 45 and above, where users can take stock of their current circumstances in relation to wealth, work, and wellbeing. ⁶⁰
Legal and General	Face-to-face workshops for employees. Four separate workshops were delivered face-to-face, in groups and pairs. Each workshop constituted four seminars on financial wellness, pension savings, health

	<p>and wellbeing and careers and skills.</p> <p>Free educational course with Open University: This online course targets those between the age of 40 and 60.⁶¹ The programme consists of 5 sessions covering: (1) Understanding current financial situation, (2) Planning future financial circumstances and challenges, (3) Planning retirement: pension plans, lifestyle and personal aspirations, etc., (4) Assessing current and future work, and (5) Understanding general health and wellbeing (physical and mental).</p>
Money and Pensions Services (MaPS)	<p>One-to-one support and information provision: Open to the general public, TPAS (now part of MaPS) provided one-to-one 45-minute to 1-hour telephone or online consultations for 21 participants who had volunteered for support. This was followed up by a summary document providing additional information and signposting to various organisations/websites. The consultations were focussed on pensions and either money, work, family or health.</p> <p>Free digital self-assessment of personal financial circumstances: MaPS launched a free Money Midlife MOT digital tool that helps people, particularly those aged 45-65, to assess their current finances and plan for the future.⁶²</p>
Mercer	<p>Interactive digital platform: Open to employees, Mercer worked with seven businesses to develop and trial the design of an interactive digital platform to guide people through a series of pathways relating to their skills, career and ambitions, health and finances - the Mercer Pathway. This online digital platform was trialled with 39 participants.</p>
DWP MOT Pilots	<p>Digital resources and information:</p> <p>A digital Midlife MOT website that provides trusted services, tools and charity resources to help people start thinking about and planning their work, health, and finances.⁶³ Information is categorised under each of the three pillars, including two assessments for health and finances offered by NHS and MaPS respectively.</p> <p>Digital and face-to-face programmes:</p> <p>The DWP is piloting online Midlife MOT programmes, as well as continuing initiatives through a national network of job centres, particularly targeting over 40s and 50s to plan their finances, health, and careers.⁶⁴</p> <p>The DWP is also trialling face-to-face MOTs in 3 areas: the North East of England, Cornwall & Devon, and East Anglia. These localised Midlife MOT pilots will be offered to employees via employers,⁶⁵ with the aim of helping the DWP understand: (1) The actions participants take as a result of the MOT, (2) the needs of participants, particularly those at risk of long-term unemployment, and (3) the effectiveness of local delivery channels in facilitating later life planning and how they can complement other services offered by MaPS, the National Careers Service (NCS) and Public Health England (PHE).</p>

The diverse range of features present in existing Midlife MOTs highlights the positive efforts made by organisations to tailor their support to the unique needs of employees at midlife.

Deep dive: Phoenix Group's Midlife MOT

Background of the pilot

The Phoenix Group Midlife MOT pilot aimed to empower its colleagues to make better informed and more balanced decisions with respect to work, wealth and wellbeing. The pilot, with a sample of 324 colleagues aged 40+ in the UK, was run from Mid-October to mid-December 2022. BIT conducted in-depth qualitative research to evaluate the process, including a collaborative workshop with key stakeholders of the pilot, and 18 interviews with pilot participants and sponsors. This section outlines the key findings from the research.



“We believe our MOT is an innovative initiative that helps employees holistically reflect, plan, and achieve healthy, happy, and sustainable retirements.”

Senior Management, Human Resources

The key features of the Phoenix Group MOT pilot are:

- 1.** A digital self-assessment tool: UK colleagues aged 40+ in the pilot group were offered access to a digital tool that helped them assess their personal circumstances in relation to the three focus areas of Work, Wealth, and Wellbeing. Participants received a personalised report based on their responses, highlighting areas they need to focus on and recommended tips, resources, and support available to them.
- 2.** Educative and peer-learning workshops: Colleagues who were within 10 years of retirement were invited to in-person or online workshops. These consisted of 4 sessions, focussed on helping participants understand their current personal circumstances, their goals and aspirations for later life, and actions needed to achieve these goals. The workshops were also designed to encourage personal reflection and actions in between sessions, as well as aimed at facilitating planning and follow through of action plans after completing the pilot.

Impact of the programme

The MOT was highly appreciated by participants. Participants in the Midlife MOT pilot viewed their experience positively, expressing satisfaction with the information, resources, and support received during the programme. Most participants especially highlighted the value of the workshops, rating their interactive nature as being particularly beneficial in helping them think about their retirement. One participant mentioned that the MOT helped him feel

more reassured and confident in his decisions and plans, reinforcing that he was on-track to meet his goals, and more positive about retirement.

The MOT shifted participants' thinking about retirement - particularly towards the importance of wealth, work, and wellbeing holistically. A key impact that was reported was a shift in people's thinking or perceptions of retirement, particularly in prompting them to be more holistic in their planning. Instead of thinking of retirement just in terms of finances, participants realised they needed to reflect more expansively – such as factoring in the strength of their social networks and relationships, or their health and wellbeing. One participant mentioned that her top learning from the MOT was *“to think as a whole...to think physical, mental, work-life balance, build your skills... and just look at life as whole...it's not just one area.”* Meanwhile, another participant realised she needed to start prioritising her health and wellbeing more.



“[The MOT] was more about [understanding] what’s going to be important to you...it was about what you were going to do with your time [...] Obviously you spend a lot of time saving for your retirement, but not really thinking about what you want to do. And it started to focus our minds on: what do I want to do during retirement? Do I wanna retire outright? Do I want a phased retirement? Do I want to work part-time? [...] You’ve got to start thinking about your health now as well because, you know, if you want a long retirement, you’ve got to start looking after yourself sooner rather than later.”

“John”, Participant in his early-50s

Some participants made direct behavioural changes as a result of the MOT. These included financial, health and work decisions. For example, one participant transferred her bonus directly into her pension fund after going through the MOT, while another worked with her partner to create plans for different circumstances, such as whether they would receive an inheritance from their parents or not. One participant utilised his private health coverage provided by Phoenix Group to address an ongoing health issue for the first time, while another booked to attend university open days. However, many participants found engaging with specific actions difficult – often because of a lack of accountability to their plans, being too busy at work, or feeling like they were still too far from retirement to need to take immediate action. Participants also highlighted the need for more content or focus on specific areas such as financial advice, real-life case studies of retirement, and existing company resources.

What’s next for Phoenix Group

Based on the findings of this report, it is clear that ongoing engagement through multiple channels is required to ensure MOT users follow through their action plan. In September 2023 Phoenix Group has expanded the offering of the digital assessment tool to the majority of colleagues in the UK, regardless of age. Workshops will continue to be available to colleagues who are looking to transit to later life within the next 10 years to support them in making

concrete action plans. There will also be internal briefing sessions to inform line managers of the new initiative and how they could support colleagues to implement their action plan.

Findings from colleagues' response to the MOT programme will also provide meaningful insights on engagement in wealth, wellbeing and work in general. Phoenix Group will consider integrating them into proposition design and customer engagement to improve outcome. Phoenix Group currently provides innovative financial planning support tools like [Money Mindset](#), which enables users to see all their money in one place, helping them build healthy habits that could support their short and long-term financial goals; and [Homebuyer Hub](#), a smart, data-driven way of helping users on their journey to buy their first home.

Further research may be beneficial to understand what engagement methods or support are most effective. As one of the early adopters of the new intervention, Phoenix is making the learnings public to promote and encourage the adoption of Midlife MOTs among employers, as well as to support workplace clients who are interested in offering an MOT. It will also move away from the 'Midlife MOT' terminology as the digital assessment expanded to cover all age groups, and will seek to co-create a new name with more relevant and positive connotations with colleagues.

Increasing the impact of the next generation of Midlife MOTs

MOTs that have been piloted so far have all shown success in changing people's attitudes to retirement and intentions to prepare. However, we still know too little about the direct impact that Midlife MOTs have on behaviour change e.g. whether individuals take specific actions as a result of participating in Midlife MOTs. This section proposes a few solutions informed by behavioural science that aim to foster, enable and encourage employees to take tangible action towards their health, wealth, and work related goals.

There are three broad target action areas that are key to improving outcomes for the MOT:

1. Signing up for the MOT
2. Engaging with the MOT process (e.g. self-assessment, workshops)
3. Following through with MOT-related actions

Using BIT's EAST framework, we have developed ideas to further improve Midlife MOTs. The framework suggests that: in order to encourage a behaviour, interventions have to be **Easy, Attractive, Social** and **Timely**.⁶⁶

Some examples of how future MOTs could be designed using these principles, include:

- **Make it Easy:** Make retirement planning *feel easy* by emphasising the small amount of time that many MOT related behaviours take. In practice, this could include an MOT action checklist that highlights the amount of time / clicks it takes to complete common tasks such as changing a default pension contribution. Actions could be chunked or clustered by the time needed ('if you have 2 minutes', 'if you have 10 minutes', 'if you have one hour'). Moreover, retirement planning can be made *easy to access* by ensuring that key MOT-related conversations are included in line management meetings by default.
- **Make it Attractive:** Provide direct incentives for engagement with the Midlife MOT process (e.g. employers could offer the chance to win extra days of annual leave, free lunch, etc). Also frame the MOT in an attractive way in communications - for example by highlighting the immediate (and long term) benefit of participating in an MOT (e.g. this can be through making individuals consider their future self). Thoughts should also be given to the name of the MOT, as 'midlife' is often poorly received by people in that age group. 'MOT' might also little meaning to international audiences, e.g. those who work for a UK company.
- **Make it Social:** Provide testimonials from relatable and respected messengers about the benefits of the MOT, make MOT sign-ups more visible by publicising how many people have signed up for the MOT process, and develop a buddy scheme to boost attendance and engagement throughout.
- **Make it Timely:** Send prompts and reminders to encourage attendance and engagement with follow up actions - consider the best timing of these (e.g. around the new year or, for employers, the objective-setting process). Employers can ringfence time in employees' calendars to pursue retirement planning e.g. setting up regular dedicated slots for participants to follow up and/or scheduling Q&A sessions or introducing bespoke schemes, such as 'Golden Money Hour' or before annual bonuses are paid. Other MOT providers

could also consider promoting their MOT offer together with relevant campaigns, such as Pension Awareness week.

Overall, the Midlife MOT process and retirement planning should be as easy, attractive, social and timely as possible to prompt behavioural change. These examples above can be used to inspire further ideation.

Lessons and recommendations for other stakeholders

Given the UK's demographic trends and the increasing complexity of midlife decision making, Midlife MOTs might become more important and will also need to evolve to adopt to future needs. Based on the learning from this learning evaluation process, here are some recommendations for wider stakeholders - employers, providers, and policymakers who would like to take this forward.

Recommendations for employers and future MOT providers

- Introduce and pilot elements of the Midlife MOT as part of employee support package: There is clear evidence that MOTs improve employee awareness and knowledge about planning for their work, wealth and wellbeing and job satisfaction in general, which can lead to improved emotional relationship with employees and retention rate. Given the benefits, employers should consider offering at least some aspects of Midlife MOT to their employees. As a start, it could be reviewing their existing employee support package to include some elements of an MOT, for example digital assessment or workshops. Employers can also consider co-designing the MOT programme with their employees to tailor it to company-specific needs to ensure it is effective and engaging. *See the Midlife MOT Development Checklist in the next section.*
- Promote opportunities for employees to change behaviour, supported by access to services and experts within the MOT: It is increasingly clear that to make the most of Midlife MOT programmes, it is key to closely work with, involve and enable access to specialists on later work life transitions (e.g. financial advisors, career counsellors and health and wellbeing professionals), to ensure the Midlife MOT programmes are comprehensive, attractive and tailored to individual needs. To support employees in taking actions on insights from the MOT, employers should embed service provision into the MOT process, e.g. by including access to mentoring and coaching, health programmes, and financial advice or guidance in the MOT. Embedding the right incentives - for example offering small rewards or harnessing social influence - can further improve engagement and follow through their plans. They should also encourage repeated use of the MOT at appropriate timing, e.g. before annual bonus are paid, to help employees make more informed decisions.
- Iterate, evaluate, and publish: Rather than seeing MOTs as a static one-off project, employers should approach it as a live, ongoing initiative, designed for ongoing evaluation, collecting robust insights on what works to support their priorities as an employer, to enable iterative improvements on the programme over time. Evaluation approaches can be diverse, for example quantitative insights (e.g. exploring the number of people who have changed their pension contributions), qualitative insights (e.g. further exploring employees' perceptions about the MOT process and the barriers to midlife decision making), impact evaluations (e.g. has this had an impact on retirement age?), and process evaluations (e.g. what went well during the delivery of the MOT?) will all be valuable to further refining the MOT process. Moreover, organisations should transparently publish findings from ongoing evaluations.

Recommendations for Government on Midlife MOTs:

- Widen the provision and coverage of Midlife MOTs: As suggested by the findings, taking self-assessment alone will not guarantee behavioural changes or improved retirement outcomes. The DWP should encourage the provision of a complete MOT programme through multiple channels, including partnership with employers and provider organisations. Potential options include:
 - Monitor usage and seek to make iterative improvements to the newly launched Midlife MOT website.
 - Encourage companies, potentially through working with trade bodies, to promote and use Midlife MOTs, and where appropriate signpost to the DWP website. Sharing of best practices should also be encouraged.
 - Offer incentives, for example a specific off-the-shelf/open source MOT to employers, to support smaller organisations with financial constraints to offer an MOT at a lower cost.
 - Improve and expand the DWP in-person Midlife MOT services. Social interaction and social support is key during MOTs, thus ensuring public access to free and reliable in-person engagement beyond JobCenter Plus will be important. For example it could be more integrated with the guidance service that MaPS currently offers to provide a more holistic view. DWP could also work with charities or non-profit organisations to provide assessable and suitable support.
 - Considering the provision of MOTs from non-government organisations and the private sector might become more common, the government and relevant regulators should review existing regulations and legislations to ensure confidentiality, privacy and quality of MOTs.
- Develop a holistic plan for MOTs: The Government should develop a clear roadmap for the future of MOTs. There needs to be greater integration of the government support related to the three pillars, as they will likely be provided across different departments. For example, work related support could be expanded beyond Jobcentre Plus to cover career and skills review to fulfil midlife workers' needs. At the same time, there is currently no clear rationale for the three focus areas. More evidence is needed to see whether other areas should also be covered. Consideration could also be given to what extent a similar approach can be more readily embraced for other major life transitions, such as school-to-work transition or parental leave.
- Share research and evaluation findings: There is currently an absence of evidence on the effectiveness and medium to long-term impact of Midlife MOTs on people's behaviours. Longitudinal research should be conducted on MOT's impact on financial, career and health choices, as well as users' overall well-being, productivity, work satisfaction and retention. DWP's evaluation on their MOT and pilot's process and implementation should be made public, especially the face-to-face MOT trials with through employers with employees. A strong foundation would be to do more to embed evaluation into Government's existing MOTs in JobCentre Plus and the digital MOT. Findings shared publicly will also demonstrate the effectiveness of the intervention, and encourage offering of MOTs.

How can my organisation develop a Midlife MOT? A checklist for practitioners.

As practitioners consider the implementation of Midlife MOTs within their organisations, it is a good time to reflect on a series of pertinent questions that must be considered when developing an MOT programme. This provides a framework for practitioners to assess the feasibility and design of their programme.

Some examples of how future MOTs could be designed using these principles, include:

- **Make it Easy:** Make retirement planning *feel easy* by emphasising the small amount of time that many MOT related behaviours take. In practice, this could include an MOT action checklist that highlights the amount of time / clicks it takes to complete common tasks such as changing a default pension contribution. Actions could be chunked or clustered by the time needed ('if you have 2 minutes', 'if you have 10 minutes', 'if you have one hour'). Moreover, retirement planning can be made *easy to access* by ensuring that key MOT-related conversations are included in line management meetings by default.
- **Make it Attractive:** Provide direct incentives for engagement with the Midlife MOT process (e.g. employers could offer the chance to win extra days of annual leave, free lunch, etc). Also frame the MOT in an attractive way in communications - for example by highlighting the immediate (and long term) benefit of participating in an MOT (e.g. this can be through making individuals consider their future self). Thoughts should also be given to the name of the MOT, as 'midlife' is often poorly received by people in that age group. 'MOT' might also little meaning to international audiences, e.g. those who work for a UK company.
- **Make it Social:** Provide testimonials from relatable and respected messengers about the benefits of the MOT, make MOT sign-ups more visible by publicising how many people have signed up for the MOT process, and develop a buddy scheme to boost attendance and engagement throughout.
- **Make it Timely:** Send prompts and reminders to encourage attendance and engagement with follow up actions - consider the best timing of these (e.g. around the new year or, for employers, the objective-setting process). Employers can ringfence time in employees' calendars to pursue retirement planning e.g. setting up regular dedicated slots for participants to follow up and/or scheduling Q&A sessions or introducing bespoke schemes, such as 'Golden Money Hour' or before annual bonuses are paid. Other MOT providers could also consider promoting their MOT offer together with relevant campaigns, such as Pension Awareness week.

Overall, the Midlife MOT process and retirement planning should be as easy, attractive, social and timely as possible to prompt behavioural change. These examples above can be used to inspire further ideation.

Lessons and recommendations for other stakeholders

Given the UK's demographic trends and the increasing complexity of midlife decision making, Midlife MOTs might become more important and will also need to evolve to adopt to future needs. Based on the learning from this learning evaluation process, here are some recommendations for wider stakeholders - employers, providers, and policymakers who would like to take this forward.

Recommendations for employers and future MOT providers

- Introduce and pilot elements of the Midlife MOT as part of employee support package: There is clear evidence that MOTs improve employee awareness and knowledge about planning for their work, wealth and wellbeing and job satisfaction in general, which can lead to improved emotional relationship with employees and retention rate. Given the benefits, employers should consider offering at least some aspects of Midlife MOT to their employees. As a start, it could be reviewing their existing employee support package to include some elements of an MOT, for example digital assessment or workshops. Employers can also consider co-designing the MOT programme with their employees to tailor it to company-specific needs to ensure it is effective and engaging. *See the Midlife MOT Development Checklist in the next section.*
- Promote opportunities for employees to change behaviour, supported by access to services and experts within the MOT: It is increasingly clear that to make the most of Midlife MOT programmes, it is key to closely work with, involve and enable access to specialists on later work life transitions (e.g. financial advisors, career counsellors and health and wellbeing professionals), to ensure the Midlife MOT programmes are comprehensive, attractive and tailored to individual needs. To support employees in taking actions on insights from the MOT, employers should embed service provision into the MOT process, e.g. by including access to mentoring and coaching, health programmes, and professional pension advice in the MOT. Embedding the right incentives - for example offering small rewards or harnessing social influence - can further improve engagement and follow through their plans. They should also encourage repeated use of the MOT at appropriate timing, e.g. before annual bonus are paid, to help employees make more informed decisions.
- Iterate, evaluate, and publish: Rather than seeing the MOT as a static one-off project, employers should approach it as a live, ongoing initiative, designed for ongoing evaluation, collecting robust insights on what works to support their priorities as an employer, to enable iterative improvements on the programme over time. Evaluation approaches can be diverse, for example quantitative insights (e.g. exploring the number of people who have changed their pension contributions), qualitative insights (e.g. further exploring employees' perceptions about the MOT process and the barriers to midlife decision making), impact evaluations (e.g. has this had an impact on retirement age?), and process evaluations (e.g. what went well during the delivery of the MOT?) will all be valuable to further refining the MOT process. Moreover, organisations should transparently publish findings from ongoing evaluations.

Recommendations for Government on Midlife MOTs:

- Widen the provision and coverage of Midlife MOTs: As suggested by the findings, taking self-assessment alone will not guarantee behavioural changes or improved retirement outcomes. The DWP should encourage the provision of a complete MOT programme through multiple channels, including partnership with employers and provider organisations. Potential options include:
 - Monitor usage and seek to make iterative improvements to the newly launched Midlife MOT website.
 - Encourage companies, potentially through working with trade bodies, to promote and use Midlife MOTs, and where appropriate signpost to the DWP website. Sharing of best practices should also be encouraged.
 - Offer incentives, for example a specific off-the-shelf/open source MOTs to employers, to support smaller organisations with financial constraints to offer an MOT at a lower cost.
 - Improve and expand the DWP in-person Midlife MOT services. Social interaction and social support is key during MOTs, thus ensuring public access to free and reliable in-person engagement beyond JobCenter Plus will be important. For example it could be more integrated with the guidance service that MaPS currently offers to provide a more holistic view. DWP could also work with charities or non-profit organisations to provide assessable and suitable support.
 - Considering the provision of MOTs from non-government organisations and the private sector might become more common, the government and relevant regulators should review existing regulations and legislations to ensure confidentiality, privacy and quality of MOTs.
- Develop a holistic plan for MOTs: The Government should develop a clear roadmap for the future of MOTs. There needs to be greater integration of the government support related to the three pillars, as they will likely be provided across different departments. For example, work related support could be expanded beyond Jobcentre Plus to cover career and skills review to fulfil midlife workers' needs. At the same time, there is currently no clear rationale for the three focus areas. More evidence is needed to see whether other areas should also be covered. Consideration could also be given to what extent a similar approach can be more readily embraced for other major life transitions, such as school-to-work transition or parental leave.
- Share research and evaluation findings: There is currently an absence of evidence on the effectiveness and medium to long-term impact of Midlife MOTs on people's behaviours. Longitudinal research should be conducted on MOT's impact on financial, career and health choices, as well as users' overall well-being, productivity, work satisfaction and retention. DWP's evaluation on their MOT and pilot's process and implementation should be made public, especially the face-to-face MOT trials with through employers with employees. A strong foundation would be to do more to embed evaluation into Government's existing MOTs in JobCentre Plus and the digital MOT. Findings shared publicly will also demonstrate the effectiveness of the intervention, and encourage offering of MOTs.

How can my organisation develop a Midlife MOT? A checklist for practitioners.

As practitioners consider the implementation of Midlife MOTs within their organisations, it is a good time to reflect on a series of pertinent questions that must be considered when developing an MOT programme. This provides a framework for practitioners to assess the feasibility and design of their programme.

MOT Practitioners Checklist

1. What are the specific goals and objectives we hope to achieve by implementing Midlife MOTs in our organisation?

Consider what outcomes you want to see for your users. For example, you might aim for your employees to engage with specific MOT-related behaviours (e.g. retirement savings vs flexible work), or you might want to prioritise employee satisfaction. This would shape what you centre your MOT around, and the extent to which you personalise the content of the MOT. (see key questions 3, 5, & 8).

Consider what outcomes you want to see for your organisation. For example, you might be aiming to improve employee perceptions of your organisation, or to increase retention of skilled staff or increase recruitment of skilled talent. Design your MOT with these in mind - for example, building these key outcomes into evaluation processes.

2. How should we design and deliver the Midlife MOT programme?

Consider the different options available for delivery. For example you may want to, (1) develop a new tailored initiative from scratch in-house by engaging closely with this toolkit to ideate around particular features and content to prioritise, (2) commission an agency to develop the program, or (3) take an off-the-shelf MOT from existing external providers (private or public).

3. Which departments or teams within our organisation should be involved in the planning and implementation of the Midlife MOT programme?

Consider who should be involved. Is there a specific team/role that is best placed to own and handle certain elements of an MOT? For example, can HR play a role? Can line managers deliver MOT elements? Can communications and marketing teams help? Can any data and analytics teams be involved in evaluation? Are legal and compliance teams needed to support with data advice? Securing buy-in from key (senior) stakeholders is crucial.

Consider co-designing the MOT with your employees to reach certain goals. This process could involve conducting surveys, interviews, and focus groups to explore what employees would want from an MOT prior to designing it, or actively involving employees in the design process, iterating across multiple touchpoints for feedback.

4. What resources - including budget, time, and personnel - do we need to allocate for the successful implementation and maintenance of the Midlife MOT programme?

Consider the impact that your budget has on delivering, and the return on investment in terms of benefits for your organisation. Budget is likely to be a key factor when deciding what to include in your MOT offer, however, it is important to consider the potential return on investment that could be achieved through investing more in your MOT. For example, there could be benefits for employee retention, recruitment, talent management, and employee wellbeing.



Consider the continued resources that will be needed to support employees with follow-up actions (e.g. follow up development meetings with line managers or follow up sessions with experts). It is important to ensure that sufficient time and resources are budgeted into the MOT for follow up support.



5. How can we tailor the Midlife MOT programme to meet the diverse needs and aspirations of our employees at different stages of their midlife journey?

Consider co-designing the MOT with your employees to reach certain goals. See key question 3.



Consider how our MOT can be tailored to support key sub-groups of employees. This could be focussed in groups at different age ranges or career stages (e.g. those in their 40's v 50's), focussed based on different types of employment (e.g. part-time, self-employed), or for people at different life stages (e.g. returning from parental leave).



6. How can we ensure confidentiality and privacy of the personal information shared during the Midlife MOT process?

Consider privacy concerns across a spectrum of MOT contexts. For example, it is important to consider specific privacy concerns that might arrive during the online self-assessment process, during workshops or seminars, and during line manager meetings. Some specific consideration include: (1) collection and storage of personal data must be robust data to safeguard the information shared by individuals (e.g. secure data storage systems, employing encryption techniques, and restricting access, informed consent), (2) guidelines and protocols to prevent accidental disclosure of confidential information (e.g. training staff on privacy practices, implementing secure communication channels), and (3) data sharing and third-party involvement needs to be carefully managed.



7. What format should the Midlife MOT programme take? What features should exist?

Consider the format for delivering different aspects of the Midlife MOT: For example the MOT could include (1) self-assessment (e.g. participants self-reporting via surveys and online portals), (2) individual coaching or mentoring (e.g. providing one-on-one coaching or mentoring sessions with trained professionals or experienced mentors), (3) workshops and training programs (e.g. interactive sessions), (4) online or digital platforms to provide flexibility and accessibility during the MOT delivery (e.g. with online courses, webinars, or interactive modules), (5) internal resource hubs or knowledge centres for a centralised repository of information and support for midlife employees, (6) hybrid approaches by combining multiple formats to deliver Midlife MOTs, (7) external partnerships with specialised knowledge and expertise, and (8) MOT follow-up support from line managers.



8. What should the content of the Midlife MOT programme include?

Consider education, services, and support across the pillars of health, wealth, and work. For example, by category, this could include:



Health: This module could involve consideration of (1) physical health (focusing on promoting physical well-being and healthy lifestyles, preventive health screenings, managing chronic conditions, and maintaining an active lifestyle), (2) mental health (addressing mental well-being, stress management, resilience), (3) work-life balance (exploring strategies for manage competing priorities, set boundaries, and foster self-care to avoid burnout), (4) transitions and coping to helps individuals navigate midlife transitions, such as empty nesting, caring for ageing parents, or career changes

Wealth: This module could involve: (1) financial planning (offering support on financial literacy, budgeting, debt management, retirement planning, and investment strategies), (2) pensions and retirement planning (covering topics related to pensions, retirement options, and financial considerations), and (3) estate planning and legacy (exploring estate planning, wills, trusts, and strategies for leaving a meaningful legacy).



Work: This module could involve consideration of: (1) career development (focusing on midlife career planning, skill development, and professional growth), (2) upskilling and reskilling (providing information on emerging trends, technological advancements, and the changing job market), (3) networking and mentoring (emphasising the importance of building professional networks and seeking mentoring relationships), and (4) entrepreneurship and second careers (exploring entrepreneurial opportunities, starting a business, or pursuing a second career in midlife).



9. How can we effectively communicate the benefits of Midlife MOTs to our target users and encourage their participation (e.g. mandating? incentives?)

Consider the format for promoting your Midlife MOT: Initial promotion and advertising for the MOT could be done through the line management system, communications and modelling from senior leaders, all-company communications, or targeted communications.



Consider making engagement with the MOT process feel easy, attractive, social and timely. Some examples are included in the [‘Solutions’ section](#) of this report.



10. How can we measure the success and impact of the Midlife MOT program? What metrics or indicators should we use to evaluate its outcomes?

Consider different options for evaluation: This includes (1) Qualitative evaluation via interviews, focus groups, surveys, to explore participants' experiences, perceptions, and outcomes related to the Midlife MOT program, capturing nuances and individual perspectives, (2) Process and implementation evaluation to assess how well the Midlife MOT programme was implemented, including adherence to programme protocols, engagement strategies, and the delivery of intended components, and (3) Quantitative evaluations via surveys or RCTs in business contexts. Quantitative evaluations provide objective data on participant outcomes, such as changes in knowledge, skills, attitudes,



or behaviours, allowing organisations to draw broader conclusions about programme effectiveness, including the cost-effectiveness and return on investment of the Midlife MOT programme.

11. How can we integrate the findings and recommendations from Midlife MOTs into our existing employee development, wellness, and work-life balance initiatives?

Consider what existing initiatives and structures exist at your organisation. For example, could the process be blended with the line management or end-of-year review system?



12. How can we continue to encourage and support ongoing, long-term behaviour change for retirement planning?

Consider what services, initiatives, and support could be offered to employees in the long-term. For example, this could be ongoing support and reminders from line-managers, recurring seminars or sessions for participants, or motivation progress boards. We have provided some approaches in the [‘Solutions’ section](#) of this report.



These checklist prompts can be used as a practical guide for developing a Midlife MOT that fits your organisation and your user needs.

Conclusion

Midlife MOTs are increasingly being developed by both employers, providers and governments, both in the UK and internationally. Whilst there is evidence that these are appreciated by end users, there is still some way to go to ensure that they are designed to encourage effective behavioural change. This report aims to provide a valuable resource for practitioners, offering insights, best practices, and practical recommendations for developing and implementing effective MOT programs.

By implementing an evidence-based approach that integrates the insights of behavioural sciences, the MOT process can be elevated to new heights. Ultimately, improving the MOT process not only benefits individuals in their midlife transition (by providing them with the tools and support they need) but also benefits businesses and governments by fostering a more engaged and productive workforce, reducing skills gaps, and facilitating economic growth.

1 The Telegraph (2022). [Surge in early retirement since pandemic driving drop in economic activity.](#)

2 National Institute of Adult Continuing Education (2015). [Mid-life career review: Final report to the Department for Business and Skills.](#)

3 Department for Work and Pensions (2017). [State Pension age independent review: final report](#)

4 Centre for Ageing Better (2018). [Developing the Midlife MOT: A report by the Centre for Ageing Better.](#)

5 Centre for Ageing Better (2018). [Thinking Ahead: Exploring support provided by employers to help staff plan for their future.](#)

6 Business in the Community (2019). [Midlife MOTs: A toolkit for senior HR managers.](#)

7 ILC (2020). [Midlife career interventions: A systematic review.](#)

8 Money & Pensions Service (2020) [Barriers to planning for retirement and later life.](#)

9 Department for Work and Pensions (2023). [Mid-life MOT expansion to help tens of thousands assess work, wellbeing, and finances.](#)

10 Department for Work and Pensions (2023). [DWP launches new Midlife MOT website.](#)

11 GOV.UK [Check the status of your work, health and money.](#)

12 Centre for Ageing Better (2018) [Thinking Ahead: Exploring support provided by employers to help staff plan for their future.](#)

13 Business in the Community (2019). [Midlife MOTs: A toolkit for senior HR managers.](#)

14 Centre for Ageing Better (2018). [Thinking Ahead: Exploring support provided by employers to help staff plan for their future.](#)

15 OECD (2020). [Promoting an Age-Inclusive Workforce Living, Learning and Earning Longer.](#)

16 Centre for Ageing Better (2018). [Thinking Ahead: Exploring support provided by employers to help staff plan for their future.](#)

17 Barham, L. (2021). Career development and older people. *Journal of the National Institute for Career Education and Counselling*, 46(1), 39-46.

18 Centre for Ageing Better (2018). [Developing the Midlife MOT.](#)

19 ILC (2020). [Midlife career interventions: A systematic review.](#) International Longevity Centre UK.

20 Centre for Ageing Better. (2018). [Developing the Midlife MOT.](#)

-
- 21 Barham, L. (2021). Career development and older people. *Journal of the National Institute for Career Education and Counselling*, 46(1), 39-46.
- 22 Watts, J., McNair, S., Robey, C., & Cavin, L. (2015). Mid Life Career Review Pilot Project Outcomes: Phases 1, 2, and 3 (2013 -2015) Final report to the Department for Business, Innovation and Skills.
- 23 Barham, L. (2021). Career development and older people. *Journal of the National Institute for Career Education and Counselling*, 46(1), 39-46.
- 24 Watts, J., McNair, S., Robey, C., & Cavin, L. (2015). Mid Life Career Review Pilot Project Outcomes: Phases 1, 2, and 3 (2013 -2015) Final report to the Department for Business, Innovation and Skills.
- 25 ILC. (2020). [Midlife career interventions: A systematic review](#). International Longevity Centre UK.
- 26 Watts, J., McNair, S., Robey, C., & Cavin, L. (2015). Mid Life Career Review Pilot Project Outcomes: Phases 1, 2, and 3 (2013 -2015) Final report to the Department for Business, Innovation and Skills.
- 27 Barham, L. (2021). Career development and older people. *Journal of the National Institute for Career Education and Counselling*, 46(1), 39-46
- 28 Centre for Ageing Better (2018) [Thinking Ahead: Exploring support provided by employers to help staff plan for their future](#).
- 29 The COM-B model argues that capability (C), opportunity (O), and motivation (M) are the three key factors to changing behaviour (B). Michie, S., Van Stralen, M. M., & West, R. (2011). The behaviour change wheel: a new method for characterising and designing behaviour change interventions. *Implementation Science*, 6 (1), 1-12.
- 30 Money & Pensions Service (2020) [Barriers to planning for retirement and later life](#).
- 31 ibid
- 32 ibid
- 33 Henson, R. J. (2021). [Examining Career Development Learning Strategies in Managing a midlife Career Transition](#) (Doctoral dissertation, Colorado Technical University).
- 34 Kanfer, R., & Ackerman, P. L. (2004). Aging, adult development, and work motivation. *Academy of Management Review*, 29(3), 440-458.
- 35 Money & Pensions Service (2020) [Barriers to planning for retirement and later life](#).
- 36 Tang, M., & Liao, H. (2021). From conventional group decision making to large-scale group decision making: What are the challenges and how to meet them in big data era? A state-of-the-art survey. *Omega*, 100, 102141.
- 37 Binns, R. (2020, January). On the apparent conflict between individual and group fairness. In *Proceedings of the 2020 Conference on fairness, accountability, and transparency* (pp. 514-524).
- 38 Money & Pensions Service (2020) [Barriers to planning for retirement and later life](#).
- 39 Henson, R. J. (2021). [Examining Career Development Learning Strategies in Managing a midlife Career Transition](#) (Doctoral dissertation, Colorado Technical University).
- 40 Money & Pensions Service (2020) [Barriers to planning for retirement and later life](#).
- 41 Money & Pensions Service (2020) [Barriers to planning for retirement and later life](#).
- 42 ibid
- 43 Business in the Community. (2022). [The Mid-Life MOT: Helping employees navigate mid-life](#).
- 44 ibid
- 45 Murari, K., Shukla, S., & Adhikari, B. (2021). Do psychological social and financial perceptions of post-retirement life and demography influence the retirement planning behaviour?. *International Journal of Social Economics*, 48(11), 1545-1566.
- 46 Money & Pensions Service (2020) [Barriers to planning for retirement and later life](#).
- 47 Centre for Ageing Better (2018) [Thinking Ahead: Exploring support provided by employers to help staff plan for their future](#).
- 48 ibid
- 49 ibid
- 50 Benefits Guru. (2020, October 14). [Aviva launch a new educational app – Midlife MOT](#).
- 51 Centre for Ageing Better (2018) [Thinking Ahead: Exploring support provided by employers to help staff plan for their future](#).
- 52 ibid
- 53 ibid
- 54 ibid
- 55 ibid
- 56 Fuller, R. and Gardiner, E., 2017. Creating a career MOT at 50+. Age UK.
- 57 Money & Pensions Service (2020) [Barriers to planning for retirement and later life](#).
- 58 ibid
- 59 ibid
- 60 Aviva (2022) [Mid-Life MOT app](#). <https://www.aviva.co.uk/retirement/tools/mid-life-mot-app/>
- 61 The Open University (2021) [Midlife MOT: wealth, work and wellbeing](#)
- 62 Money Helper [Money Midlife MOT](#)
- 63 GOV.UK [Check the status of your work, health and money](#).
- 64 Department for Work and Pensions. (2023, July 19). [Mid-life MOT expansion to help tens of thousands assess work, wellbeing, and finances](#).
- 65 Colman, E. (2022). [£40,000 boost for Cambridgeshire and Peterborough mid-life MOT trial](#). Cambridgeshire & Peterborough Combined Authority.
- 66 The Behavioural Insights Team (2014). [Four Simple Ways to Apply EAST Framework to Behavioural Insights](#).
-