

WIRRAL LOCAL STRATEGIC PARTNERSHIP EXECUTIVE BOARD**WEDNESDAY 31st MARCH 2010****REPORT OF CHIEF EXECUTIVE OF AGE CONCERN WIRRAL/CO-CHAIR OF WCVS NETWORK****MID LIFE PLANNING: PREPARING FOR RETIREMENT****1. BACKGROUND**

- 1.1 At a recent LSP Executive it was suggested that LSP members would benefit from access to a training and support course for their workforce, particularly those in the statutory sector facing worklessness resulting from the financial constraints of the current economic climate.
- 1.2 The course would support individuals to explore the options and choices available to them, with a particular emphasis on how they might utilise their life experience and professional skills in the future within the third sector, thus building the capacity of this sector to meet an expected greater demand for services in the long-term.
- 1.3 The existing Age Concern Wirral's 'Mid Life Interventions' Framework provides a proven model from which the requirements of LSP members could be met and the organisation is willing to develop this model in line with the specific objectives of LSP members.

2. AGE CONCERN WIRRALS MID LIFE PLANNING PROJECT

- 2.1 Age Concern Wirral has delivered a Mid Life Planning Project within the Borough since 2007. Arising out of an increasing awareness of the lack of support available for individuals aged 50 to 65 to make informed decisions about choices and options for the future, acknowledging the benefit of early intervention (based on feedback from traditional pre-retirement courses – *'too little, too late'*), the organisation developed a bespoke two day training package which took a holistic approach to later life issues. To date, the organisation has delivered the package to 500+ people in Wirral.
- 2.2 The project delivery model was designed to encourage alliances with local people, employers and a range of delivery partners and stakeholders, ensuring that the project compliments existing services and avoids duplication.
- 2.3 Since the expiry of Neighbourhood Renewal Funding for the project, several courses have been commissioned by Wirral University Hospitals Trust for their staff aged 50+. Feedback and testimonies are available upon request.
- 2.4 The rollout of Mid Life Interventions would represent a significant investment towards achieving future savings across the health and social care economy through a range of long term, high impact benefits, including:



- Increased volunteering
- Increased self-enterprise
- Increased physical and mental health during later years through positive lifestyle behaviours stimulated by participation in this intervention
- Reduced dependency upon social care services in the future through greater informed decision making prior to later life

3. THE FRAMEWORK

3.1 The Framework that Age Concern Wirral has been delivering thus far has included topics such as:

- **Individual Experience** – learning through the experience of a peer
- **Choices** – a range of options, including right to work, career changes, re-skilling, volunteering
- **Pensions & Benefits** – state and occupational pensions and welfare benefits
- **Legal Issues** – including Lasting Powers of Attorneys, Wills, Probate & Advance Directives
- **Managing the Process of Change** – exploring the psychology of change and techniques for preparation, transition and goal setting
- **Education & Learning** – introduction to the benefits of lifelong learning and information about the options available and how to access them
- **Preparing for Financial Implications** – budgeting for retirement, including income, investments, benefits and equity release
- **Health Promotion** – promoting a healthy body and mind, healthy eating, safe drinking, exercise and physical health, exercising the mind and mental health, holistic well-being, sexual health
- **Next Steps** – developing an action plan for moving forward, with follow-up after 6 months

4. BESPOKE PRACTICAL INITIATIVE

4.1 Each course is tailor-made to suit the needs of participants. Flexible approaches are used in the methodology, style, and topics of delivery, and blended learning concepts enable participants to take part in a range of learning activities to identify and address their individual needs at a pace best suited to their requirements.

4.2 Specific work has been undertaken in previous events, for example, with relevant Occupational Pension advisors to ensure that individualised information is available at seminars. Liaison with HR Departments has ensured that, for example, specific information about flexible working options has been made available during courses.



5. FEEDBACK FROM DELEGATES

- *'If this programme does not continue, there will be a massive gap in service provision for staff and other employees on Wirral, as I know of no other programme that provides the quality and diversity that this programme offers., Previous delegate*
- *'Everyone nearing retirement should have access to a course similar to this. Very informative – plenty of information and ideas...' Previous delegate*
- *'Very much enjoyed this course and very glad of the knowledge I have gained...' Previous delegate*

6. COST OF MID LIFE INTERVENTION PROGRAMME

- 6.1 There are a number of different models for costing the provision of Mid Life Planning courses, depending upon the level of and approach to commissioning, requirements in terms of hospitality etc. Age Concern Wirral is able to produce costings upon the provision of a service specification.

7. RECOMMENDATIONS

- 7.1 Executive Board members are requested to:

- Consider the proposal as outlined above and how LSP Partners may wish to develop this opportunity in the future

Myrtle Lacey

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