

Retirement Transition Initiative (RTI)

Independent evaluation of RTI 2015 pilot - summary

Introduction

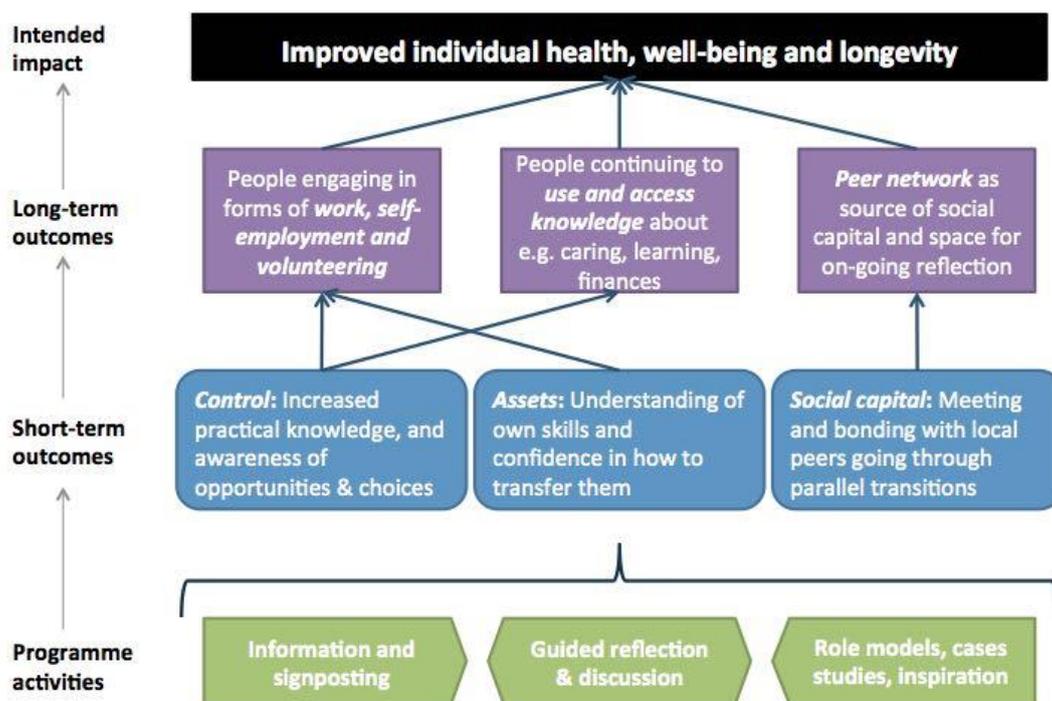
The concept of 'retirement' is under pressure. People are living longer than ever before, and the business model of Great Britain must change to fit this new demographic landscape. The good news is that people aged 50+ are keen to make the most of their extra healthy years by continuing to work and contribute to their communities.

The **Retirement Transition Initiative (RTI)** has been designed to respond to the questions people are asking as they reach the end of their main careers. What are my choices and options? How do I balance earning and leisure? How do I manage caring for my parents and my children? And, crucially, how to I get from here to there, from where I am now to where I want to be?

RTI offers a weekend programme of workshop sessions which cover the key areas of change that come with retirement. It is designed for couples to enable joint reflection and planning. Each weekend includes about 30 people who live within the same region and stay overnight at conference facilities, which enables complete focus on the task and the chance to bond with other participants, in the hope that long-term social support networks be established.

This pilot was funded by the **Calouste Gulbenkian Foundation** which has a keen interest in support for a good retirement transition, and **Jaguar Land Rover (JLR)**, a large employer with plants in several locations in the UK. JLR's primary interest was in the wellbeing of their workforce as they transition into retirement and many of the participants in this pilot were JLR employees.

A thorough consultation and scoping exercise was undertaken in 2012-2013 to develop the following Theory of Change, which explains how RTI activity leads to the intended outcomes for participants.



What the RTI pilot delivered

Three delivery partners were selected to pilot their version of the RTI in their location. The locations of **Wigan, Southampton and Coventry** were selected because they have sufficient population density to support recruitment of participants, but not the atypically big populations of large cities like London, Birmingham or Manchester.

A total of **180 participants** attended **6 weekends** between January and July 2015. Coventry and Southampton ran pre- and post-weekend evening meetings for participants a few weeks before and a few weeks after the weekend itself. These were designed to ease relationship building in the run-up and then encourage mutual support after the events.

Whilst the programme content and delivery approach differed somewhat between locations, the following core topics were addressed at all of them:

- The journey of retirement, how it feels and how it can impact your life
- Financial planning, pensions, budgeting and investments
- Looking after your health and wellbeing
- Relationships and social engagement in retirement
- Home and housing
- How to use your time
- End of life planning – wills and Power of Attorney

At all locations a discursive and participatory style of facilitation was adopted alongside set presentations from the front.

Low-income one-day event in Southampton

Because the majority of those at the weekend events were middle-class, a one-day event targeted at people on low incomes was trialled in Southampton. It was situated within SO18, a postcode area with a high multiple deprivation index. 21 people started the day but numbers fluctuated and 17 people completed it.

What worked: how to deliver

Outreach: getting people to come

Delivery partners felt that an existing trust relationship between the organisation offering the programme and potential participants was crucial for outreach to run smoothly. The most efficient way is for employers to promote the programme to their employees through their established HR practices.

All three of the delivery partners identified that recruiting people to the programme was much harder than expected. However, they all felt that in time, as local credibility and knowledge of the programme grows, recruitment will get easier.

Pre- and post-weekend meet-ups

At Coventry and Southampton, evening meetings were arranged for participants a few weeks before the weekend event and also a few weeks after the event. The pre-meet was intended to set expectations and allow participants to mingle and connect. The review meetings were intended to support post-programme activity, pick up on unanswered questions and sustain peer relationships. In the event, about half of the participants came to the pre- meetings and about a third came to post-weekend meetings.

A residential event designed for couples

The design of the RTI as a household intervention, to support couples to prepare and plan for retirement together, is one of its most innovative design features and proved to be one of its strongest points.

“Attending as a couple meant we talked more about what we are actually going to do – rather than just general big ideas, we are now more in agreement.” (Sue: Wigan)

The weekend exit survey asked if the residential aspect of the programme was valuable and the vast majority found staying over helpful. The value of ‘time out’ away from the demands of daily life was noted by a number of participants and suggests that the intended disruption from daily life did occur.

Programme content

Participants repeatedly stated their need for and appreciation of a programme which provides a comprehensive overview of retirement, rather than just finances. Overall, 75% of participants indicated in the weekend exit survey that the content had met their needs well.

The three delivery partners took different approaches to programme content. The first weekend was in Coventry where local experts were hired to design and deliver the content. The Wigan delivery partner had previous experience of delivering pre-retirement support and chose instead to build on this and develop their own programme content and all the supporting materials. Southampton drew on their observations of delivery at the other locations and used Wigan’s materials which they adjusted and developed to fit their own approach. Participant feedback about the content of the weekend was more positive for the Wigan and Southampton weekends than for the Coventry cohort.

The presentation of post-retirement life as having different stages; a more active stage when there is energy and ability, and then later there will be a less active stage when health deteriorates, was considered both new and very helpful by a number of participants at the Southampton observation.

Participants across all cohorts consistently fed back that the style of delivery was inclusive and discursive and that it suited them. Both Wigan and Southampton have already invited people from previous RTI cohorts to help them deliver subsequent RTI events. Inclusion of RTI graduates in delivery of successive events has many advantages: it brings the real voices of those who have already been through it; it is rewarding for graduates to give back and support others; it builds their own knowledge of the issues and helps them to become champions of the work more widely, and it increases the economic efficiency of programme delivery.

Participant outcomes: short term Theory of Change indicators

At the start of each weekend of RTI delivery and again at the end, participants were asked to rate themselves on a scale of one to five (1 = totally disagree and 5 = totally agree) in response to six statements:

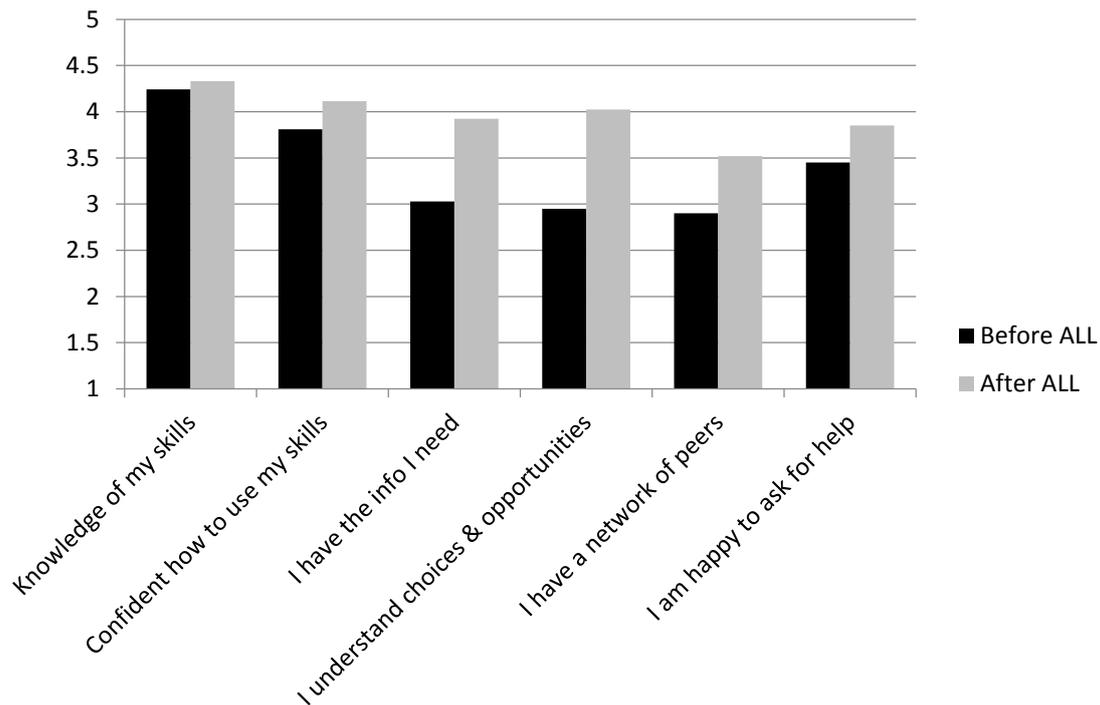
1. I know what skills I have built up in and outside work. (*Assets*)
2. I am confident about how I may use these skills at this stage in my life. (*Assets*)
3. I have the information I need at this stage in my life. (*Control*)
4. I understand the choices and opportunities I have at this stage in my life. (*Control*)
5. I have a network of people around me, going through similar experiences. (*Social Capital*)
6. I am happy to ask these people for help or support if I need it. (*Social Capital*)

Figure 2 (below) shows the mean before and after scores for all locations and all cohorts. It shows that growth in self-knowledge of skills and how to use them (*assets*) was quite small but also started high, that **the largest area of growth was in information needed for retirement and knowledge of choices and opportunities (*control*)** and that there was a slight growth in the sense of having peers and willingness to ask for help (*social capital*).

ASSETS - Figure 2 below shows that participants rated *knowledge of their skills and how to apply them elsewhere* as quite high at the beginning of the programme and only a little higher at the end of it.

CONTROL - most participants identified their reason for coming was to review finances, understand retirement and prepare for retirement. During the weekends participants showed commitment to this message, saying they would get their finances properly assessed, they would change their relationship to work, or maybe take early retirement once they know they can afford it.

SOCIAL CAPITAL - Content at all locations included discussion of the need to maintain and develop relationships in retirement, but much more than this, it was embedded within the discursive style of delivery and residential design. The opportunity to meet new people was not a motivation for attending, but this was identified as helpful.



Long-term Theory of Change outcomes

Participants were asked about both the actual steps taken since the weekend as well as intended actions for retirement. The following table summarises the responses that relate to *work, self-employment and volunteering*:

ACTIONS TAKEN

Talked to my employer about options	29%
Reconsidering when I retire	36%
Planning to earn when I draw a pension	25%

INTENTION FOR RETIREMENT

Get or create paid work which suits me	25%
Volunteer	25%

The following table summarises the responses that relate to *people continuing to use and access knowledge about caring, learning, finances*:

ACTIONS TAKEN

I have started financial planning	63%
I have sought expert advice	20%
I have done further retirement research	43%
I have finalised Wills / Power of Attorney	20%
I have taken steps to improve my health and wellbeing	32%
I have made a major life change	13%

INTENTION FOR RETIREMENT

To improve my health and wellbeing	39%
I wish to learn something new	38%
To give more time to a leisure activity or hobby	52%

The Theory of Change envisions continuation of relationship between participants following the RTI experience leading to *a self-sustaining support network which encourages on-going reflection and is protective against isolation and loneliness*. This has not occurred in practice.

Three factors were identified as possible causes. The first was geography and travel logistics. Secondly, more could have been done by delivery teams to create an expectation of meeting up post-weekend. The third issue picked up was a lack of desire for on-going connection amongst participants.

Whilst the intended social network has not arisen, overall people valued the range of insights brought by peers, internalised the need to maintain and develop their social networks, and a few people have kept in touch with those they especially connected with (as seen in the following table):

ACTIONS TAKEN

I have talked to friends and family about retirement	46%
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INTENTION FOR RETIREMENT

Develop and maintain my social network	38%
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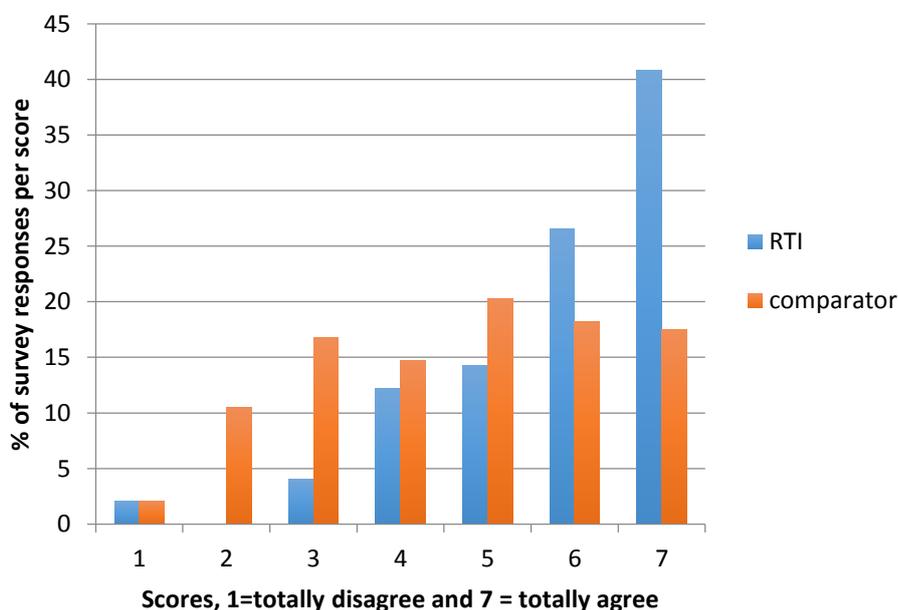
Intended impact: improved individual health wellbeing and longevity

The Theory of Change is underpinned by a longitudinal logic; first we see the short-term outcomes, then some time later the long-term and finally the intended impact. The timescale of this evaluation limited the ability to measure the long-term outcomes and the ultimate impact yet it is possible to report on immediate changes to health and wellbeing. The following box summarises data on reported *health and wellbeing improvements*:

Weekend exit survey: % reporting a health and wellbeing improvement	51%
Long-term survey: % already taken steps to improve health and wellbeing	32%
Long-term survey: % intending to improve health and wellbeing on retirement	39%

'I feel positive about retirement'

To measure this effect quantitatively, the long-term survey asked RTI participants to rate themselves on a scale of one to seven (1 = disagree totally and 7 = agree totally) in response to the following statement: *I feel positive about retirement*. This question was also asked of the JLR comparator group and the graph below shows the responses:



More than 40% of RTI respondents totally agreed that they felt positive about retirement compared to 17% of the comparator group. A Mann Whitney U test confirmed that the differences between RTI and comparator scores are statistically highly significant. In addition to this, 65% of respondents to the weekend exit survey for the low-income event agreed that they now felt positive and hopeful about retirement.

Conclusion

When all this evidence is taken together and seen in the round with the rest of the data set, it provides a compelling case for the positive immediate impact of the programme on participants' sense of wellbeing. Half of participants reported feeling better immediately following the programme, and long-term data found that RTI participants felt significantly more positive about retirement than those in the comparator group.

Whilst this evaluation has only been able to measure immediate wellbeing outcomes, the findings are very strong and should be of interest to councils and health and wellbeing boards looking for opportunities to reduce future growing demand on council-led health and social care services (amongst others).

ⁱ Good employers should also take note. Supporting employee wellbeing doesn't only benefit the worker, but also reduces absenteeism and increases productivity and so is cost saving for the employer as well.

For the full 43-page report, please email info@shaftesburypartnership.org

ⁱ The methodology combined quantitative and qualitative approaches, including a quasi-experimental element that compared data from RTI participants with that from a comparator group. This group was made up of 146 employees at JLR who had signed up for RTI but who were unable to attend because of capacity constraints.