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## **About Fair Play Ventures**

Fair Play Ventures is the trading arm of the Fair Play Partnership, a not for profit organisation established in 2003, which promotes equality and diversity in the workplace.

Fair Play Ventures provides a range of services to organisations in the public, private and voluntary sectors including: consultancy; research; tailored training; facilitation; and Diversity impact assessments.

## **About Future Years Forum**

Future Years - Yorkshire & Humber Forum on Ageing (formerly known as the Regional Ageing Panel) has been in existence since 2001 as a network of organisations coming together to consider the issues of demographic change across the region.

The Forum operates with a small executive made up of stakeholders from statutory regional bodies, voluntary organisations, older people's organisations and Universities.

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# **Executive Summary**

## **Introduction**

Self-employment over 50: Choice or Challenge is a piece of research commissioned by the Future Years Forum (Yorkshire and Humber) and funded by Yorkshire Forward, the Regional Development Agency. The research aims to: assess the level of self-employment within the region of people aged 50-69; identify the level of interest in self employment; and analyse the issues that affect the success of people in this age group engaging in self-employment.

## **Methodology**

This report is based on qualitative research carried out between November 2007 and March 2008 to establish what the barriers, challenges and critical success factors for people aged 50-69 considering/entering self-employment are. This report follows on from a literature review of the research available which was carried out in November 2007.

The primary qualitative data for this research was gathered using two methods: telephone interviews with key informers (including community of interest organisations, regional business support agencies, business support networks and older people aged 50-69 who were considering or were established in self-employment) and a series of nine focus groups of which 57 people aged 50-69 from across the Region participated.

## **Background & Context**

The population in the UK is ageing. Overall the population aged 50-69 in the Yorkshire and Humber Region will increase from 1,140,000 to 1,317,000, an increase of 15%. The biggest percentage increase in this age bracket will be people aged 65-69. In recognition of this the Government set out its policy regarding older people with the publication of the 2003 'Opportunity Age'. This policy paper outlined the Government's vision in this area laying out a target of 80% employment rate for people aged 50 – State Pension Age (SPA).

However, although the employment rate of those aged 50 –SPA has increased to 72% from a low of 64% in the mid-1990s (TAEN 2007) it is still 11% lower than for those aged 25-49. So it is clear that the labour market is still not working effectively for all people aged over 50. One of the barriers identified to continuing or re-entering employment is age discrimination, other issues such as poor health and caring responsibilities also represent significant barriers to the labour market. Self-employment is one solution for people in this age group who face problems in securing permanent jobs and who may need to work in a more flexible way.

The Yorkshire and Humber has a population of over 5 million people, of which people aged 50-69 make up 22.2% (2001 Census). Just over 50% in this age group are women. The 50-69 age population are a diverse group, with the 2001 Census data showing that:

- 28.8% of the regional population aged 50-64 have a long-term limiting illness, compared to 13.3% of people aged 35-49;
- 95.2% of the regional population aged 50-64 is White British, 1.9% are of Asian heritage and 0.5% are of Black African or Black Caribbean heritage;
- Nationally 2.8 million people aged 50+ provide unpaid care (16%), indicating that around 267,600 people aged over 50 in the Region have some form of caring responsibility;
- 68% of people aged 50+ in the Region are employed as opposed to 76.6% for people aged 25-49;
- Yorkshire and the Humber has a marginally higher percentage of people aged over 50 with no qualifications than England as a whole (Local Labour Force Survey 2003);
- The most popular occupations for older men in the Region are skilled trades or management occupations, followed by plant and machine operatives. Older women mostly work in administration and secretarial roles, followed by elementary or customer service occupations; and
- Entrepreneurial activity for 55-64 year olds is significantly lower than for younger people at just under 3% as opposed to nearly 7% for people aged 25-34 years old and over 7% for people aged 35-44 years old (Global Entrepreneurship Monitor).

In the Government's recent publication 'Enterprise: Unlocking the UK's Talent' in March 2008' the enterprise vision for the UK is outlined. Currently, certain groups such as women and the over 50s have much lower aspirations in terms of enterprise. Age is also highlighted as a significant factor affecting attitudes to enterprise with those aged over 50 being less likely to consider starting a business or plan to grow their business than their younger counterparts.

The literature review carried out as part of this research identified some key barriers to self-employment for the 50-69 age group including: lack of awareness, access to training and adult guidance, finance, lack of knowledge about running a business, poor health, fear of failure and lack of confidence. Conversely, a review of the critical success factors for people aged 50+ to set up in sustainable self-employment identified several factors including: confidence, outreach support (to raise the profile of self-employment), welfare flexibility and appropriate business support which is on-going (age aware) once established as areas which can increase success in self-employment for people in this age group.

The Government's recent enterprise strategy outlines a range of activities to tackle some of these barriers. Proposed activities to raise entrepreneurship in the over 50s age group include the extension of the 'Making your mark' campaign (previously targeted at younger people), an Enterprise week for older people, strengthening adult guidance in regards to exploring self-employment options and the integration of Business Link and Train2Gain services by April 2009 to simplify where people can get information on skills and business support.

### **Research Findings**

A total of 40 informers were interviewed as part of the research. Informers came under four categories: community of interest organisations, business support agencies, business support networks and individuals aged 50-69 who were either considering self-employment or were already self-employed.

The interviews showed that on the whole there does not appear to be a clear profile of an entrepreneur aged 50-69. The lack of a clear profile perhaps, in part, reflects the fact that people over 50 are a very diverse group with diverse needs in

terms of business support. It may also reflect that there is little data or intelligence captured in regards to self-employment and older people.

Another key element identified, again reflecting the diversity of people aged 50-69, is that people in this age group have different motivations for considering or going into self-employment than younger people. The most common push/pull factors are wanting new challenges or due to limited employment choice (for example due to age discrimination or the need to work more flexibly).

Overall there is a lack of targeting or tailoring of business support or ancillary services to people over 50 with many organisations just stating that they had an open door policy (implying that they felt people in this age group did not need to be specifically targeted). However, it was clear from the interviews with individuals and community of interest organisations that it was felt that people aged 50-69 did have some specific support needs. For example, the need for outreach support was identified to encourage 'non-traditional' entrepreneurs to consider self-employment as an option and to build awareness of the support (both formal and informal available). One-to-one support and/or mentoring on an on-going basis and support to build confidence were also mentioned. Finally, information on how self-employment impacts on benefits and/or pensions was seen as essential to enable people to make informed choices.

In addition to the informer interviews a series of nine focus groups were held across the Region with the aim of gathering the views of people aged 50-69 including: those who were had not previously considered self-employment; those who were considering self-employment; those already self-employed; and those who had previously been self-employed but had decided not continue with it. The aim was to understand what they considered to be the key support needs at pre-start up, start up and post start up stage and whether this support needed to be age specific, as well as the barriers and challenges to setting up in self-employment.

The key issues raised in the focus group sessions very much reflected comments made by individuals aged 50-69 who were interviewed as part of the informer interview stage. The focus group participants broadly identified the same key



issues and there did not appear to be any differences between those in rural and urban areas. Gender, however, did have an impact in terms of what was seen as the key support required with the female only focus group feeling that gender specific support was more important than age specific support.

Overall it was felt that self-employment for people over 50 was not presented in a positive light and there was a need for wider, and more positive, promotion of self-employment in the Region for over 50s. Particularly as it was felt that self-employment could work well for many people who needed or wanted to work more flexibly, those who wanted to do 'something for themselves' and those who needed to continue to generate an income.

The other main barriers to successful self-employment were identified as having a lack of confidence and a lack of awareness in regards to the business support services available to them. In terms of the key support people felt was needed a business mentor (with life experience) was widely identified as something which would really support them with creating sustainable self-employment opportunities. Information regarding the impact of self-employment on pension provision, benefits etc was also raised, followed by the need to better publicise networking opportunities and/or the development of more informal (free) networking opportunities.

Participants were divided as to whether age specific support was required. Responses were different for different stages of business development. The key factor influencing whether people would prefer to be in groups with their peers or not appeared to be confidence, with the need for age specific support diminishing as the business develops.

## Conclusions

Overall there is a mixed picture in terms of what business support agencies and associated organisations feel are the characteristics and/or profile of a person aged 50-69 who is considering, or embarking on the journey of, self-employment. In some respects this reflects the diversity of people aged 50-69 as a group but it can also be explained, in part, by the lack of data gathered in regards to self-employment for people in this age group.

Older people, on the whole, appear to have different motivations for going into self-employment than younger people. For example, self-employment offers self-fulfilment for people who want to continue working in some form but not in the way they have to date, those who have faced age discrimination in the labour market or those that want or need to work in a more flexible way. Therefore it is important to recognise the role of self-employment for people over 50 as a key choice in a menu of options for those looking to continue or extend their working lives.

It does, however, need to be recognised that there are currently some barriers to presenting self-employment as a viable option for those aged 50-69 in the Region. The main barriers identified are outlined on the next page as well as what is perceived to work in terms of supporting people aged 50-69 into sustainable self-employment.

<b>Barriers to self-employment</b>	<b>Critical success factors for self-employment</b>
<ul style="list-style-type: none"> <li>• Lack of positive promotion of self-employment as an option for people in their 50s and 60s</li> </ul>	<ul style="list-style-type: none"> <li>• A step by step guide on how to approach self-employment</li> </ul>
<ul style="list-style-type: none"> <li>• Lack of awareness of business support services</li> </ul>	<ul style="list-style-type: none"> <li>• Clear guide on what and where support is available</li> </ul>
<ul style="list-style-type: none"> <li>• Lack of confidence</li> </ul>	<ul style="list-style-type: none"> <li>• Confidence</li> </ul>
<ul style="list-style-type: none"> <li>• Finance (e.g. the implications of self-employment for pension provision/ sickness)</li> </ul>	<ul style="list-style-type: none"> <li>• Linking into peer networking or mentoring opportunities on an on-going basis</li> </ul>
	<ul style="list-style-type: none"> <li>• Understanding the financial implications of self-employment</li> </ul>

In terms of the types of sectors that older people are considering or have established their businesses in there is again a lot of diversity. The only commonality appeared to be that on the whole people were pursuing areas of personal interest to them and, in the main, were not looking to grow the businesses significantly but rather stay small and flexible.

The value to the Region in greater promotion of self-employment as a way for people over 50 to continue to generate an income and/or extend their working lives is great. However, to achieve this more effectively regional policy makers and funders need to consider the following:

- Consistent data needs to be captured by business support providers to ensure that it effectively informs policy development and funding support in this area, ensuring that the funding is used in an equitable and inclusive way.
- Self-employment is not always considered as an option for people over 50. The role of adult guidance services in signposting older people to business support agencies should be considered.

- Wider marketing of the business support services available to people is needed in the Region. Partners need to have a very clear and focused message about the value of self employment for people aged 50-69.
- Mainstream business support services are fine for some older people but not all feel comfortable accessing them and therefore outreach support in accessible venues is also required.

## **Recommendations**

From the research carried out the following recommendations can be drawn:

- Wider promotion of self-employment to over 50s is needed particularly to those in deprived areas, on low incomes, or the long-term unemployed who would not traditionally recognise self-employment as an option.
- Clear guidance/information is needed on how self-employment impacts on things such as pension provision or what would happen if health became an issue.
- Lifestyle/hobby businesses needs to be given a higher profile in terms of enabling people over 50 to continue to generate an income/or extend their working lives.
- Wider promotion of business support provision.
- The need for on-going business mentoring and networking opportunities.
- The potential of older people in terms of self-employment should be considered when carrying out economic impact assessments at local level.

## 1.0 Introduction & Background

Future Years Forum, the Yorkshire & Humber Regional Forum on Ageing, have commissioned Fair Play Ventures to undertake research to:

- Assess the level of self-employment within the region of people aged 50-69;
  - Identify the level of interest in self employment; and
- Analyse the issues that affect the success of people in this age group engaging in self-employment.

The purpose of the research is to explore what is distinctive about the self-employment of people between the ages of 50-69 in the Yorkshire and Humber region, and identify the main barriers and key success factors to their effective engagement.

Future Years intends to use the research to produce evidence and recommendations that will influence appropriate statutory bodies and other relevant organisations at national and regional level. Through this influence, Future Years will be able to have an effective impact upon regional and national policy and practice, in order to improve the quality of life for older people in the region and extend the range of realistic options available to them in relation to their income.

The research also aims to:

- highlight examples of “best practice” in supporting this age group to enter self-employment;
- identify the barriers that prevent people between 50-69 from entering self-employment; and
- improve the available data, knowledge and understanding of self-employment for people between 50-69, to influence and support the planning of future services.

## 2.0 Methodology

This report is based on qualitative research carried out between November 2007 and March 2008. The report follows on from a literature review carried out in November 2007 which examined the following:

- research, policy and good practice in relation of the self-employment to people aged between 50 and 69;
- baseline data on the self-employment rates for people in the 50 – 69 age group in the Yorkshire and Humber region; and
- gaps or limitations to the data highlighting areas where further work needed to be carried out.

The second phase of the research gathered primary qualitative data on the barriers, challenges and critical success factors for people aged 50-69 considering/entering self-employment. Two methods were used to achieve this: telephone interviews with key informers and focus groups with people aged 50-69 from across the four sub-regions. The results of which are outlined in this report.

### 2.1 *Informer Interviews*

A series of semi-structured telephone interviews was carried out with key informers in the Yorkshire and Humber Region. The informers were grouped into categories (as outlined in Table 1) and an interview framework was established for each group (refer to **Annex A**).

The use of a semi-structured interview format allowed the comparison of answers between respondents in each category, facilitating the analysis of results, but also allowing the interviewer to ask additional pertinent questions where appropriate.

**Table 1 - Informer interview categories:**

<b>Interview Category</b>	<b>Number of Interviews Completed</b>
<b>1. Business Support agencies</b>	<b>11</b>
<b>2. Business network representatives</b>	<b>9</b>
<b>3. Communities of interest organisations</b> (e.g. voluntary sector organisations who work with the target group).	<b>9</b>
<b>4. People aged 50-69</b> who are considering self-employment or who are currently self-employed.	<b>11</b>

Organisations interviewed for categories 1-3 were identified through Fair Play's and the Future Years Forum's knowledge of the Region and previous work in this area. In addition the research was publicised through relevant networks, websites and support organisations working with the target group.

## **2.2 Focus Groups**

The aim of the focus groups was to identify 'what works' for people aged 50-69 in the Region in terms of self-employment, drawing on their experiences to understand what the barriers and challenges are, as well as their business support needs.

The discussion framework for the focus groups is outlined at **Annex D**. The questions focused on establishing the following:

- Advantages/disadvantages of age specific business support provision at pre-business start up stage.
- Whether people aged 50-69 are informed of networking opportunities and are encouraged to get involved.
- Whether self-employment is presented as an opportunity to people over 50.
- Whether age specific provision is offered post business start up and the advantages/disadvantages to this.
- Whether transformational support which is long-term, relationship-based, and customer-focused is offered to entrepreneurs aged 50+.

A total of nine focus groups were held as outlined in **Table 2** overleaf.

**Table 2 – Focus Groups Held**

<b>Location</b>	<b>Date</b>
Beverley	25 <sup>th</sup> February 2008
Barton Upon Humber	27 <sup>th</sup> February 2008
Doncaster (Women only)	10 <sup>th</sup> March 2008
York	13 <sup>th</sup> March 2008
Scarborough	14 <sup>th</sup> March 2008
Sheffield	19 <sup>th</sup> March 2008
Leeds	18 <sup>th</sup> March 2008
Bradford	31 <sup>st</sup> March 2008
Hull	22 <sup>nd</sup> April 2008

At least one focus group was held in each of the four sub-regions, with one specifically for women (Doncaster) and two targeting people in a rural area. This was to ensure that the research captured the width and breath of how best to improve business support services for older people in the region. The focus groups targeted people who were considering self-employment, those that were currently self-employed (or had been previously) and those who had never considered self-employment.

In terms of recruiting individuals for the focus groups Fair Play worked in conjunction with agencies and projects such as PRIME, the OWEN (Older Workers Employment Network), Yorkshire and North Yorkshire Forum for Voluntary Agencies and Urban Biz to promote and host the focus group sessions. This worked well and the focus group sessions attracted a good mix of people in terms of gender, geographical location, age etc. Full details of the profile of focus groups attendees are contained at **Annex E**.



## **3.0 Background & Context**

This research report follows on from a review of literature on the subject of entrepreneurship and the over 50s. The key findings from the literature review are outlined below and set the context for this primary research report.

### ***3.1 Population Ageing***

The population in the UK is ageing. In 2006 there were 1.7 million (10 per cent) more working aged adults aged below 40 than were aged 40 and above. Overall the population aged 50-69 in the Yorkshire and Humber Region will increase from 1,140,000 to 1,317,000, an increase of 15%. The biggest percentage increase in this age bracket will be people aged 65-69.

Government policy regarding older people was first set out in the 2003 report 'Opportunity Age'. This policy paper, the first national strategy on ageing, outlined the Government's vision regarding people aged 50 and over, laying out a target of 80% employment rate for people aged 50 – State Pension Age (SPA) to match that of the 16-49 age group.

The employment rate of those aged 50 –SPA has increased to 72% from a low of 64% in the mid-1990s (TAEN 2007), however it is still 11% lower than for those aged 25-49 so it is clear that the labour market is still not working effectively for all people aged over 50. One of the barriers to continuing or re-entering employment for this age group is age discrimination. Attempts to tackle age discrimination have been made by the Government with the introduction of the Employment Equality (Age) Regulations in 2006, which outlaw discrimination in regards to age, in employment, training and education. A national campaign called Age Positive, under the Department of Work and Pensions, which encourages employers to adopt good age diversity policies and practices by promoting the business case for age diversity has also been running for several years

Other issues such as poor health and caring responsibilities also represent significant barriers to the labour market. Self-employment is one solution for people in this age group who face problems in securing permanent jobs and who may

need to work in a more flexible way due to health reasons or caring responsibilities.

### **3.2 Profile of the 50+ population in the Yorkshire and Humber**

The Yorkshire and Humber has a population of over 5 million people, of which people aged 50-69 make up 22.2% (2001 Census). Just over 50% in this age group are women.

The 50-69 age population in the Yorkshire and Humber region are a diverse group, with the 2001 Census data showing that:

- 28.8% of the regional population aged 50-64 have a long-term limiting illness, compared to 13.3% of people aged 35-49;
- 95.2% of the regional population aged 50-64 is White British, 1.9% are of Asian heritage and 0.5% classify themselves as being of Black African or Black Caribbean heritage;
- Nationally 2.8 million people aged 50+ provide unpaid care (16%), which would indicate that around 267,600 people aged over 50 in the Region have some form of caring responsibility;
- 68% of people aged 50+ in the Region are employed as opposed to 76.6% for people aged 25-49;
- Yorkshire and the Humber has a marginally higher percentage of people over 50 with no qualifications than England as a whole (Local Labour Force Survey 2003). Also levels of qualifications are significantly lower than for people aged 16-24 in the region; and
- The most popular occupations for older men in the Region are skilled trades or management occupations, followed by plant and machine operatives. Older women mostly work in administration and secretarial roles, followed by elementary or customer service occupations.

### **3.3 Older People and Enterprise**

Data from the Acxiom National Lifestyle survey in 2007, which researches the number of households who are self-employed or who are thinking about self-employment, shows that the 5.8% of households in the Region are considering setting up their own business. The Global Entrepreneurship Monitor data (which measures early stage entrepreneurial activity) illustrates that, as a whole, entrepreneurial activity in the Yorkshire and Humber is less than 1% below the national average.

However, the entrepreneurial activity for 55-64 year olds is significantly lower than for younger people at just under 3% as opposed to nearly 7% for people aged 25-34 years old and over 7% for people aged 35-44 years old. This concurs with the evidence in the Government's recent publication of 'Enterprise: Unlocking the UK's Talent' in March 2008'. The strategy outlines the future challenges in terms of continuing to encourage enterprise growth, highlighting that attitudes to enterprise vary considerably across the population. For example, certain groups such as women, the over 50s and some northern regions have much lower aspirations in terms of enterprise than the average. Age is highlighted as a significant factor affecting attitudes to enterprise. Those aged over 50 are less likely to consider starting a business or plan to grow their business than their younger counterparts.

So how can this lower entrepreneurial activity be accounted for? A review of literature (carried out as part of this research) identified some commonly identified barriers to self-employment for the 50-69 age group (Curran et al 2001, DWP 2002, Prime 2004, 2005 & 2006 and London Assembly 2006). These can be summarised as follows:

- Awareness
- Access to training and adult guidance
- Lack of access to finance
- Lack of knowledge about running a business
- Health
- Little experience of enterprise or lack of an 'enterprise culture'

- Lack of educational achievement
- Fear of failure/Risk
- Lack of confidence in own skills
- Lack of positive employment experience

To overcome these barriers the literature reviewed identified a range of targeted and specific work that could be undertaken to overcome these barriers including:

- Outreach to attract a range of potential entrepreneurs;
- Pre self-employment support for groups who need additional support before they are ready to consider business planning;
- Greater promotion of entrepreneurship as an option throughout an individuals working life; and
- On-going business support, particularly for those who have had least exposure to entrepreneurship.

But what are the critical success factors for people aged 50+ to set up in sustainable self-employment? A review of the literature (Cressy and Story 1995, Lissenburgh et al 2003, Platman 2004, and Prime 2004) identifies several factors including: confidence, outreach support, welfare flexibility and provision of on-going (age aware) business support once established as areas which can increase success in self-employment for people over 50.

Additionally, Prime (2004) highlights the appropriateness of business support solutions for people aged 50+ as a critical success factor. One size does not fit all – as different sub-regions or districts will have different economic experiences which will have shaped cultural experiences and expectations of the workforce in that area. These differences need to be taken into account when designing business support solutions if they are to be successful.

The Government's recent enterprise strategy outlines a range of activities that they feel have had a positive impact in terms of supporting the generation of an enterprise culture. Proposed activities to raise entrepreneurship in the over 50s age group include the extension of the 'Making your mark' campaign (previously

targeted at younger people), an Enterprise week for older people, strengthening adult guidance in regards to exploring self-employment options and the integration of Business Link and Train2Gain services by April 2009 to simplify where people can get information on skills and business support.

Furthermore, the 2007 Comprehensive Spending Review (CSR) published in October by HM Treasury, which outlines the Government's public service priorities and setting of all departments' budgets for the next three years, also highlights the rapid increase in the old age dependency ratio on the horizon as a key challenge for the UK. The CSR reviews the Public Service Agreement (PSA) targets set which outline the key priority outcomes the Government wants to achieve in the next spending period (2008-2011). The PSAs for 2008-11 focus on delivering strong economic development plans which will see more of a focus on the local level, with Local Authorities taking on more responsibility for enterprise and employment.

## 4.0 Research Findings

### *4.1 Analysis of Informer Interviews*

#### **4.1.1 Community of Interest Organisations**

A total of nine senior people from a range of community interest organisations were interviewed. Organisations included a range of local Age Concerns, Help the Aged, the Future Years Forum, a guidance service, a training organisation with a focus on older people and the Regional Age Concern (for a full list of organisation's interviewed see **Annex B**). All the organisations interviewed worked or supported people over 50 in some capacity; for example Age Concern and Help the Aged, whose whole focus is on supporting older people, through to York Guidance Service who support people of all ages groups, but were just about to roll out a pilot project targeting people over 50. None of the organisations had a particular focus on supporting people into self-employment specifically, but four were involved, or had been involved in the past, in providing employment support or advice and guidance. All the organisations interviewed had experience of providing services to people over 50 or campaigning on issues regarding older people.

#### ***Profile of self-employed people aged 50-69***

Organisations interviewed were asked what they considered to be the profile of an entrepreneur aged 50-69. Common characteristics identified were life experience, high levels of knowledge and skills with a lot of enthusiasm and self-belief. Some people felt that people going into self-employment were more likely to be from a professional background whereas others felt education was not an issue, rather it was life experience that mattered.

It was identified that there were several push and pull factors for considering/ going into self-employment in your 50s and 60s. Early retirement and redundancy were recognised as push factors whereas changes to family life (e.g. family leaving home) and gaining a lump sum of money (e.g. through redundancy) were pull factors as they enabled people to consider their options and 'freed' them up to pursue areas of personal interest such as a hobby which could be turned into a business. Interestingly the need to continue to generate an income was not

identified as a push factor, although this is maybe implied as issues such as redundancy and [forced] early retirement were mentioned.

### ***Barriers to self-employment***

The organisations interviewed were asked, in their experience of supporting or working with the client group, what the barriers were (if any) to going into self-employment in your 50s and 60s. All concurred that there were barriers and broadly they categorised these barriers into the following areas:

- ***Confidence***
- ***Ability***
- ***Lack of a business idea***
- ***Risk***

Lack of confidence was the main area identified as a barrier for people over 50 going into self-employment. Confidence could be dented due to people finding themselves without an income at this age, or if they have had a poor employment history they may be more reticent about taking a risk.

Confidence issues also link with ability, i.e. it was perceived that some people in this age group may not have confidence in their skills, experience and knowledge. Interviewees also expressed concern that it is a big leap for people who have been employed all their lives to move into self-employment.

Finally, the lack of a business idea and being risk adverse were also seen as barriers. Interviewees were of the general perception that people get more risk adverse as they get older – this was often put down to people over 50 having less time to rebuild their finances if a venture was to go wrong as well as concerns over jeopardising pensions etc.

**Sally\*** lives in the York area and is considering self-employment as she has reached a point where she is unhappy working for other people **but needs to maintain, and preferably increase, her income**. She is really looking at **pursuing something that is of interest to her** rather than continuing to do the type of work she has done to date.

Sally has always had an interest in horses and alternative therapies so she took a course on shiatsu focusing on horses. As there were no opportunities to be an employee doing this sort of work she feels self-employment is the only option.

When asked if she had encountered any challenges to date in her journey to self-employment **Sally commented that the biggest challenge was her nervousness and lack of confidence**. She is particularly concerned about making the first move and getting on with **making the break from employment** as well as **having to promote herself**. “I find it quite scary but exciting at the same time”.

In terms of the support Sally felt she needed to go into self-employment she outlined that help and advice on finances and tax would be useful. Also **talking to someone who had already set up a business doing something similar whose experience she could draw upon when needed would be extremely valuable**.

**Sally was unaware that she was able to access any business support to help her with her new venture as she had never seen it advertised anywhere:** “I only thought that there were places such as the Jobcentre to help you find employment – nothing to help you set up your own business”.

*\*not her real name*

### ***What more could be done to encourage and engage more people aged 50+ to become self-employed?***

All respondents felt that there was more that could be done to encourage people aged 50-69 to consider self-employment as an option, particularly those who traditionally may not consider themselves as being able to become self-employed (e.g. those on low incomes or living in areas of deprivation or those who have not worked at a professional level).



Suggestions as to what needed to be done varied but can largely be categorised as follows:

- Wider and more targeted promotion of self-employment as an option for people aged 50+
- More high profile role models that people in this age group can identify with (e.g. from all backgrounds in society)
- Confidence building programmes to enable people to realise that they do have the skills to become self-employed
- More courses tailored to the skills needed to support business start-ups (e.g. book keeping, business planning, IT)
- More reassurance (through provision of information/workshops etc) regarding the financial risks and clear information on how self-employment could effect pensions, benefits and sick pay
- More of a focus on how hobbies can be turned into businesses and wider support to explore how this can be done.

#### ***What capacity is there to offer this support?***

The organisations interviewed were also asked whether they would have the capacity and skills to deliver any of the support they felt was needed. The majority of the organisations felt that they could provide support in terms of wider promotion of self-employment to people over 50 – however without additional funding it would be difficult. Many of the organisations felt that they would be able to act as a conduit for passing on information in this area and some could provide further information as part of the guidance services they offered but again this would require capacity building funding to be able to deliver this in an effective way.

#### ***4.1.2 Business Support Agencies***

A total of 11 senior people within organisations which fund or provide business support provision in the Yorkshire and Humber region were interviewed to establish what they thought were the challenges or particular support needs of people in their 50s and 60s considering setting up their own business/going into self-employment. For a list of the organisations interviewed refer to **Annex B**. Please note that the majority of interviews were conducted between November 2007 and March 2008 which was prior to the handover to of the Regional Business

Link contract by Yorkshire Forward to Yorkshire and Humber IDB on 1<sup>st</sup> April 2008, where the four sub-regional Business Link's were merged into one Regional organisation. Following the start of the new contract an interview was carried out with Business Link Yorkshire and Humber.

### ***Strategy for engaging with people aged 50-69***

Organisations interviewed were asked what their strategy was for targeting services to people in their 50s and 60s. Only two had a clear strategy for engaging with this group, a further five primarily used signposting to relevant organisations such as PRIME (who specialise in providing business support to over 50s and at the time of the interviews being carried out held a Regional contract with Yorkshire Forward to deliver a range of business support sessions targeting older people) and four had no specific strategy at all.

This is concerning when you put this in context with the changing demographics of the region – with The University of Leeds 2006 report for Yorkshire Futures which looks at population projections for the Region showing that the population aged 50-69 will increase from 1,140,000 to 1,317,000, an increase of 15%, by 2030. Self-employment will become an increasingly important option for people in this age group, particularly those who need or want to work more flexibly (e.g. due to health or caring responsibilities) and therefore business support agencies need to consider the support needs of this group and build this into their strategies. Understanding of what works for older people, particularly building on existing good practice, such as Business Link South Yorkshire's mentoring programme for over 50s, will be key.

Understanding how many people in this age group are currently accessing business support services also needs to be analysed and fed into this planning process. The organisations interviewed were asked if they knew how many people aged between 50-69 currently accessed their services. Five of the organisations collected equal opportunities data including age and two, of the remaining six organisations, who do not currently capture this information were considering doing so. Crucially, some indicated that this information was not always required by their funders. Therefore it is vital that funders ensure this information is requested so a clearer picture of the people accessing business support services can be built up.

This is particularly important with the Government's drive to simplify business support to a more standardised offering. If monitoring by age is not carried out there will be no way of measuring the impact of mainstreaming on people in the 50-69 age group and whether funding for business support has been used in an equitable way. At a Regional level the business support simplification process has been undertaken with the restructuring of Business Link services and the take over of the new Regional Business Link service contract by Y&H IDB from 1<sup>st</sup> April 2008.

The new Regional Business Link service will act as a gateway providing information, diagnostic and brokerage services for all business support requirements in the Region. The new Business Link will focus on six key business support areas but will have the capacity to sub-contract for additional service provision where required – particularly in regards to ensuring that the needs of a diverse range of customers are met (for example Black, Asian and Minority Ethnic people (BAME)). There is recognition by the new regional Business Link contractors of the importance of gathering accurate data to inform policy on business support, including in regards to over 50s. The development of the a 'Regional Knowledge' system, owned by Yorkshire Forward, to be used by Business Link and other programmes such as Train 2 Gain will help to build up a clearer picture of individuals accessing support. It is intended that this information will feed into future development of the Regional Economic Strategy (RES). An independent external evaluator has also been appointed by Yorkshire Forward to work with Business Link at a strategic level over the next two years to understand what impact mainstreaming of services has had on a range of diverse groups such as women, BAME people and older people.

Positively, the majority of the organisations interviewed confirmed that their organisations planned to change their service provision in the future to ensure they were inclusive of people aged 50-69. One organisation did not feel it needed to (this was because they only supported people in this age group) and the other organisation could not comment as it was it not aware of what changes would be made due to an immanent restructure (the transfer of the Business Link contract to Y&H IDB). As outlined above the new Business Link contract holders will be

looking to evaluate the business support needs of a range of diverse client groups to understand whether the mainstream services offered are meeting the needs of these groups and, if not, whether additional support needs to be contracted at a regional, sub-regional or district level.

### ***Profile of self-employed people aged 50-69***

The business support providers and funders interviewed were asked what they perceived to be the profile of a self-employed person in their 50s or 60s. Limited answers to this question were given, perhaps reflecting the lack of data being collected in regards to people aged 50-69 and self-employment.

Of those that did respond there was a general feeling that people in this age group tended to develop lifestyle businesses rather than high growth businesses employing staff. Interestingly, a couple of organisations clarified this by saying that they felt it was the less skilled older people that were more likely to go into hobby style/lifestyle businesses and would also need more support. It was also felt that they were less likely to access mainstream business support services, where as people with a professional background were more likely to be financially secure and be willing to take more risks. They would be more likely to be happy to deal with mainstream services such as Business Link. One organisation commented that Yorkshire and Humber as a Region tends to have fewer skilled people and fewer people likely to start or grow a business than other Regions. Therefore it was felt this was likely to apply to people aged 50-69 as well. However, positively, overall there was a strong perception that people in this age group tended to have a lot of experience and knowledge that could be utilised in self-employment.

Again when asked what they saw as the measure of success with people aged 50-69 answers were limited. In the main the perception was that people in this age group were seeking job satisfaction or fulfilment of aspirations and that they were able to offer high levels of customer service due to having 'life experience'. However there is limited data, if any, held by the business support agencies to support these perceptions. The focus groups sessions held as part of this research, in which 57 individuals aged 50-69 participated, does provide further data to support this.

### **Specific support needs of 50+ entrepreneurs**

In terms of the specific support needs of entrepreneurs aged 50+, the majority of organisations interviewed felt that the mainstream services offered such as workshops on different business topics were suitable for people of all ages. However, several organisations felt that confidence building and awareness raising of self-employment as an option were areas that needed to be addressed. Two organisations also pointed out that levels of support needed varied greatly depending on the person's background. For example someone who is on a low income or lives in an area of deprivation will need a lot more support than someone of the same age who has worked at a professional level and is financially secure. In the first case, generally, there is a longer distance to travel on the journey to self-employment and this is where it was felt that support should be targeted. Another business support organisation gave the view that they felt people aged 50-69 most likely had the same diverse support needs as anybody starting up – i.e. some people would have the necessary knowledge of skills to go into self-employment, where as others just needed help with shaping up a business idea or support with building their confidence. It was generally recognised that finance was a key issue for all.

**Liz\*** is currently considering self-employment having previously worked as a teacher for 35 years. She has recently self-financed herself to undertake a Masters to train as a Play Therapist. She doesn't want to work through an agency so is looking into **setting up a Social Enterprise so that she can ensure that the work is carried out with integrity.**

Financing the venture has been a barrier. However, **she was positive about some of the business support that she had accessed to date**, which included a Social Enterprise event held in North Yorkshire by the North Yorkshire Forum for Voluntary Organisations; Business Link in North Yorkshire who helped her in the early days when formulating her business plan; and a Foundation level course in setting up and managing a Social Enterprise from Hull University.

Liz said that she was 'pleasantly surprised' at the amount of free, good help out there for people in her position that was available. However, she also felt that **she would not be able to embark on this journey towards self-employment if she had children at home and didn't have a very supportive husband.**

\*Not her real name

PRIME, an organisation which specifically provides pre-start up support to people over 50, were one of the business support organisations interviewed. At the time of the interview PRIME had a contract with Yorkshire Forward to deliver pre-start up support in the Region to people over 50. The programme called 3<sup>rd</sup> Age Entrepreneurship Support ended on 31<sup>st</sup> March 2008. Drawing on experiences from delivery of the contract PRIME outlined what they felt were the key support needs for people over 50 considering self-employment. These were as follows:

- Awareness raising and outreach work to open up self-employment as an option using a wide range of media (e.g. holding mini enterprise events, promotion through libraries, targeted mail shots, advertising in newspapers and radio interviews).
- Wider promotion of mainstream business support services and how they can support people interested in all types of businesses
- Literature which specifically deals with concerns that people over 50 might have (e.g. how self-employment might impact on their pension provision)
- Role models – in promotion of self-employment as well as in business support workshops targeting older people
- Mentoring
- Confidence building workshops
- Support with accessing finance

They felt that the use of peer role models was particularly important, as was the promotion of self-employment as an option. The range of media used to promote the programme had been successful demonstrated by the significant increase in the number of people over 50 contacting their organisation with

When asked the question whether they felt their staff were equipped with the skills to support the client group effectively, the majority of the business support organisations interviewed felt that they were and could give specific examples of how this had been achieved. For example, one of the Business Link's interviewed had received training from PRIME, whilst another had sought guidance from PRIME to enhance their advisors skills in this area.

### **4.1.3 Business Networks**

A total of nine senior people from business network organisations in the Region were interviewed. The interviews sought to establish whether these organisations had a strategy for targeting and engaging with self-employed people over 50 and if so whether they had identified any specific needs or characteristics of this group.

#### ***Strategies for targeting people aged 50-69***

Out of the nine organisations interviewed only one had in place a specific strategy for targeting people aged 50-69. Another organisation mentioned working in conjunction with Age Concern on specific initiatives to target over 50s but this was the only other exception. This is not surprising, as when asked whether the organisations collected specific data in relation to age, gender etc of their network members, only one organisation confirmed that they did (they largely justified not doing this as not all were publicly funded and therefore felt it wasn't necessary). A further seven organisations gave 'educated guesses' in regards to the number of people aged 50-69 who accessed their services but could not evidence this.

Again when asked if they could give any examples of 'what works' in supporting people aged 50-69 limited examples were given (peer support and use of language were mentioned), with five organisations unable to give any examples at all.

#### ***Profile of self-employed people aged 50-69***

When asked the question as to whether they felt there was a particular 'profile' of people aged 50-69 considering or already self-employed the majority of the organisations surveyed talked in terms of the 'push factors' for older people to go into self-employment. Comments included that self-employment was a way for people to continue to generate income, particularly those who had taken early retirement or had been made redundant, and that the majority would be looking at lifestyle businesses. One organisation (a women's network) highlighted that for older women with grown up children self-employment offers an opportunity to do 'something for them'.

Interestingly a couple of the interviewees felt that people going into self-employment in their 50s and 60s were more likely to be professional or semi-professional people. No evidence was offered to back this up, but it is interesting that this is the perception that appeared to be the norm. Another general view which tended to be held was that people over 50 going into self-employment tended to set up lifestyle businesses. This is interesting as if these views are as widely held as they appear to be then it will have an influence on how self-employment is marketed to people in this age group and also what services are made available.

When asked what they saw as the positive characteristics of entrepreneurs in this age group the majority felt that people aged 50-69 are more driven as they were often looking to achieve personal objectives and therefore tended to 'get there more quickly' and have a better quality of service on offer. Again this fits with many of the positive stereotypes of older people in employment – that due to having more experience they are often better at relating to customers and they tend to be more committed than their younger counterparts (Nunn et al, 2006).

### ***Needs of self-employed people aged 50-69***

All the organisations interviewed were asked if they had, or planned to, change their services to ensure they were inclusive of people aged 50-69. A third of the organisations said yes they were in the process of or planned to, one third said their services were already 'open to all' and a third felt that they did not need to make any changes because as membership organisations they did not feel it was necessary.

When asked what they saw as the specific needs of people in this age group the following areas were identified:

- Confidence building (third of organisations identified this as an issue)
- Help with understanding bureaucracy (this included the benefit entitlement system)
- Finance
- Pensions

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These were similar areas to support identified by other informer groups.



**Frank\* became self-employed after being made redundant** by his previous employer. He set up his own business (doing the same as he had been previously) as a picture framer.

He **enjoys being self-employed and finds it highly satisfying**. He also enjoys the personal contact that he has with his customers.

At the time of setting up his own business he accessed support from a business support organisation in Leeds, attending a seminar on starting up in self-employment which was useful.

However, **the financial side was a barrier** as he struggled to open a business account with the bank due to having, what they considered to be, a poor business plan. **Assistance with business planning, he feels, would have helped him to access some additional finance for his venture.**

*\*Not his real name*

Finally, organisations were asked whether their staff had the expertise to give support to people in this age group. Just over fifty percent felt that this was not necessary as they were purely membership organisations driven by members needs rather than an organisation which provided specific support to particular client groups. The remaining organisations said that their advisors were trained to deal with people of any age and only one organisation has an advisor specifically to support people over 50.

#### **4.1.4 Individuals aged 50-69**

A total of eleven individuals aged between 50-69 were interviewed to explore the reasons for considering or becoming self-employed and to understand some of the challenges and barriers to self-employment. The people interviewed came from a range of different backgrounds, in terms of gender, age, geography, work history and education. 40% of those interviewed had worked at a professional/managerial level, 20% had worked in a skilled trade and the remainder had previously worked in unskilled jobs. Interestingly 80% of the people interviewed had people in their immediate family or circle of friends who were already self-employed. An 2001 evaluation of the characteristics of participants in the Prince's Trust self-employment scheme for people aged 18-30 showed that nearly half came from a

family background of self-employment (i.e. having one or both of their parents with experience of self-employment) . This perhaps suggests that wider promotion of self-employment is required to people who don't have an association/background of self-employment.

Individuals interviewed were asked what had brought them to consider self-employment in the first instance. Answers broadly fell into two main categories: those that were looking for a new challenge or had had come to a stage in their lives where they wanted to do something for themselves; and those that had been pushed into self-employment/considering self-employment due to limited choice offered through traditional employment routes.

### **Challenges and positive aspects of self-employment**

When asked what they felt was the most positive aspect of becoming self-employed and the majority responded with comments like: ***“increase in freedom”***; ***“a sense of achievement”***; ***“doing something I believe in”***; and ***“new challenge”***. Work-life-balance and the flexibility offered by self-employment were also mentioned. A couple of people mentioned an increase in income as a positive; however the majority of answers were to do with working towards more personal aspirations and goals. This reflects the motivations the interviewees outlined (as above) for going into/considering self-employment in the first instance.

The people interviewed were also asked what they felt were the challenges of self-employment/starting their own business and the answers, in the main, fell into the following categories:

- Cash flow problems
- Finance
- Lack of confidence
- Managing people (e.g. difficult customers, suppliers)
- Promotion of 'myself'
- Getting used to working alone
- Accessing training

It is interesting that many of these challenges are actually common to people of any age setting up in self-employment, rather than something which is specific to being in your 50s or 60s. Additionally, although all the people interviewed identified a number of challenges or barriers to entering self-employment, many were extremely positive about self-employment overall making comments such as: **“wouldn’t work as hard for anyone else”**; **“would encourage anyone to give it a go”**; and finally **“If people are prepared to take the risk, with support, self-employment would suit more people. It can represent a new chapter in their lives, offering satisfaction, and also the opportunity for job creation for others”**. Oswald (2003) highlights that self-employed people enjoy their jobs hugely because of the independence and personal autonomy they find.

**People in their 50s and 60s have a range of different motivations for going into self-employment – although there are some common themes. The two most common themes are ‘fulfilling personal goals’ and ‘pursuing interests’, or at the other end of the scale there were those that have been pushed into self-employment due to a change in personal circumstances such as redundancy.**

“I wanted to be my own boss. When I was employed I had a lot of ideas which were not appreciated and you always had to stick to the rules. Often I thought my ways would be better so I thought it would be nice to work for myself then I could do it my way!”- **Female Bed & Breakfast Owner**

“I was made redundant so I now run my own business doing something which I used to do for someone else.” – **Male Owner of a Picture Framing Business.**

“I have recently self-financed myself to undertake a Masters to train as a Play Therapist. I don’t want to work for an agency as I want to ensure that the work is carried out with integrity, therefore I am considering setting up my own Social Enterprise to deliver this work.” – **Female who has recently retrained**

“I had been working intensively and work life balance had become an issue. I wanted to be able to pick and choose the hours and work from home.” Self-employment was a way for her to work flexibly, working the same hours a week but at times that suited her and her family. – **Female who had set up a Social Enterprise**

“I was fed up at work due to the Government changes in education I felt that my prospects were limited and that my career was stymied.” – **Male self-employed trainer/consultant**

“The challenge of doing something new and different as well as the opportunity to develop a business that would be sustainable in the longer term.” – **Female who had recently set up a Recruitment Agency**

## Barriers to self-employment

Similarly when the interviewees were asked to identify what they considered to be the main barriers to self-employment, they mainly identified issues which could be seen as being common to people of all ages embarking on the journey of self-employment. The main barriers identified were:

- Finance (including access to grants and cash flow issues)
- Finding the right niche in the market
- Finding suitable premises

**Emma\*** started childminding 25 years ago. “I didn’t think of it as being self-employed, although it was, it was just a job I could do whilst looking after my on three children that fit in with my lifestyle. I was able to stay very small and let the business grow as I was able to do more”

In my 50s I expanded and now own a 65 place nursery and three out of school clubs. I work as the manager and oversee the managers in the out of school clubs.

**“Everyday often seems like a challenge. I am an expert in childcare and that is where my qualifications lie, but I now have to manage people, prepare accounts and sort out lots of different business issues at all levels, from Council officials to the dustbin man!”.**

When asked what barriers she had faced in setting up the childcare nursery Emma commented that: **“My family have been very supportive but other than that everyone and everything seems to have been difficult.** You can only borrow money if you have enough money to borrow!”

Emma did however **highlight free business support from Leeds City Council’s Early Years Department’s help as useful.** “They have been my lifeline and the only information that I have felt I could rely on.”

Even though it had been challenging Emma still felt that it had been worthwhile saying **“I would never work so hard for anyone else to make a profit and the sense of achievement is very rewarding”.**

*\*Not her real name*

### **Support required for people aged 50-69 considering self-employment**

The majority of people interviewed were aware of and had accessed some form of business support in the Region. The business support services accessed varied from person to person, ranging from formal (such as Banks and Business Link) through to the more informal such as using own their networks:

- Bank Business Advisors
- Own networks (e.g. friends and family)
- Business start-up books
- Accountant
- Business Link
- Social Enterprise provision (run through NYCVO)
- Inland Revenue

When asked what people felt was the most useful support they had received it was the more informal guidance and support provided, for example support from friends and family, that came out strongly. One person highlighted the support their had received from their accountant as the most helpful and another person mentioned a social enterprise information event (run by North Yorkshire Forum for Voluntary Organisations on behalf of Business Link) as the most helpful, although this was the specific to the sort of business they were looking to start up.

The additional support that interviewees indicated that they would also find helpful were financial and marketing advice and talking to someone else who was going through the same process or who had set up in the same field.

### **Profile of 50-69 year old entrepreneurs**

Similar to other informer interview categories the older people interviewed outlined the following as characteristics that they felt represented an older entrepreneur:

- Life experience
- Determination and energy (and willingness to work hard)
- Good people skills

- Realistic expectations
- Measured approach to risk
- Driven by goals/strong self belief

**People aged 50+ represent a diverse group, however, there were some common characteristics that people perceive that self-employed people in their 50s and 60s hold:**

“People in their 50s and 60s can convey experience and they have a bank of skills and knowledge in their field” – **Female considering self-employment**

“Someone driven by goals and a strong sense of self-belief – **Male, Self-employed Picture Framer**

“Someone with lots of experience, particularly of people and a willingness to work very hard for the community, rather than for personal gain” – **Female Social Entrepreneur**

“Most of the people I know have a specialist expertise in one field or another and have in common a wider experience both in their field of work and/or life in general which helps. Whilst not being pushy they are determined and have an energy which some youngsters would be surprised by. I think, in general, they are all happy working at something they enjoy doing.” – **Male self-employed trainer**

“Older entrepreneurs are not that different from people of other ages but they tend to have a more measured approach to risk. As you get older you need to be more confident about taking risk (i.e. being able to deal with the stress of risk taking).”  
**Female who had recently started a Recruitment Agency**

#### **4.1.5 Key Themes**

On the whole there does not appear to be a clear profile of an entrepreneur aged 50-69. In the main the key traits or characteristics that people seem to associate with older people are things such as having skills, knowledge and life experience which are all beneficial for self-employment. The lack of a clear profile perhaps, in part, reflects the fact that people over 50 are a very diverse group with diverse needs in terms of business support. It may also reflect that there is little data or intelligence captured in regards to self-employment and older people. The majority of business support organisations do not collect data in respect of age and this is key to understanding whether older people are firstly aware of and actively considering self-employment as a way of extending their working lives and

secondly whether once they embark on this journey are fully aware of the business support provision available to them and importantly actually accessing these services. Analysis of this data, if collected, would also indicate whether any specific support is required in addition to mainstream business support services.

Another key element identified, again reflecting the diversity of people aged 50-69, is that people in this age group have different motivations for considering or going into self-employment than younger people. The most common push/pull factors are wanting new challenges or to pursue their own interests or conversely due to limited employment choice (for example due to age discrimination or the need to work more flexibly due to health or caring responsibilities).

Overall there is a lack of targeting or tailoring of business support or ancillary services to people over 50 with many organisations just stating that they had an open door policy (implying that they felt people in this age group did not need to be specifically targeted). However, it was clear from the interviews with individuals and community of interest organisations that it was felt that people aged 50-69 did have some specific support needs such as the need for outreach to encourage 'non-traditional' entrepreneurs to consider self-employment as an option. One-to-one support and/or mentoring on an on-going basis and support to build confidence were also mentioned. Finally, information on how self-employment impacts on benefits and/or pensions was seen as essential to enable people to make informed choices.

The provision of more informal business support services was also an issue as it was felt that often people in this age group do not want to approach more formal business support services such as Business Link, preferring to draw on more informal support through their own networks. This may be in part due to lack of awareness of the services that organisations such as Business Link offer but it was also felt lifestyle/hobby style business pursuits might not be taken seriously by the more formal/structured business support outfits.

## **4.2 Focus Groups**

A series of 9 focus groups were held across the Region with the aim of gathering the views of people aged 50-69 including: those who were had not previously considered self-employment; those who were considering self-employment; those already self-employed; and those who had previously been self-employed but had decided not continue with it.

The aim was to understand, from a cross section of people aged 50-69 in the Region, what they considered to be the key support needs at pre-start up, start up and post start up stage and whether this support needed to be age specific, as well as the barriers and challenges to setting up in self-employment. For a list of the focus groups held refer to **Annex C**. A total of 57 people attended the focus groups. Analysis of the participants by gender, age, ethnicity, disability, geographical area etc is included at **Annex D**.

### **Key support required at pre-start up, start up and post start**

Focus group participants were asked to identify one thing that they felt they needed at pre-start up, start up and post start up stage. As illustrated in the table below the key support areas identified, in the main, fell into three categories: confidence building; specific business related services/courses; and support with financial issues. Key support needs outlined by the focus group participants, as you would expect, reduced at post start up stage and also became more specific and transactional, e.g. assistance with developing a marketing plan or long term business plan development as opposed to the more transformational support identified for the pre-start up and start up stage (e.g. confidence building).



**Table 3 – Key support required as identified by focus group participants**

<b>Pre-Start Up</b>	<b>Start Up</b>	<b>Post Start Up</b>
<p><b>Financial:</b></p> <ul style="list-style-type: none"> <li>• Demystifying accounting practices</li> <li>• Raising capital</li> <li>• Cost forecasting</li> <li>• Dealing with the Inland Revenue</li> </ul>	<p><b>Financial:</b></p> <ul style="list-style-type: none"> <li>• Accounting support</li> <li>• Financial planning</li> <li>• Access to funding available</li> </ul>	<p><b>Finance</b></p> <p>(Issue of finance raised again but nothing specific)</p>
<p><b>Business support services:</b></p> <ul style="list-style-type: none"> <li>• A one-stop-shop where all information relating to starting up is available</li> <li>• Networking opportunities</li> <li>• Business planning</li> <li>• Help with identifying/shaping business idea</li> <li>• Prime workshops/ Age specific support</li> <li>• Business Link</li> <li>• Support with starting the process of considering self-employment</li> <li>• Help with finding premises</li> </ul>	<p><b>Business Support Services:</b></p> <ul style="list-style-type: none"> <li>• Supporting with marketing strategy</li> <li>• Support with pricing strategy</li> <li>• Business planning advice</li> <li>• Cheap market research</li> <li>• Directory of courses/info needed for next stage of business development</li> <li>• Guidance on managing staff</li> </ul>	<p><b>Business Support Services:</b></p> <ul style="list-style-type: none"> <li>• Assistance with marketing</li> <li>• Support with long term business planning</li> <li>• Free network and support meetings for small businesses</li> <li>• Access to consultancy to improve business</li> </ul>

<p><b>Confidence building:</b></p> <ul style="list-style-type: none"> <li>• Positive role models/success stories to counter negative statistics of start-up failure</li> <li>• Networking opportunities with others in same situation to break down isolation</li> <li>• Access to a mentor</li> </ul>	<p><b>Confidence building:</b></p> <ul style="list-style-type: none"> <li>• Contact with others in a similar situation</li> <li>• Access to a mentor</li> <li>• Support with making the change from employment to self-employment (e.g. breaking habits)</li> </ul>	<p><b>Confidence building:</b></p> <ul style="list-style-type: none"> <li>• Long term mentor who is independent and knowledgeable in running a business</li> <li>•</li> </ul>
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Interestingly, age specific support was not brought up as something that was required at start up and post start up stage, other than in relation to mentoring and networking. At pre-start up stage a few people commented on the need for services like those offered by PRIME.

### **Awareness of Networking Opportunities**

Focus group participants were asked about their awareness of networking opportunities. Participants gave examples of networks they had heard of/or had been involved with including:

- Internet forums
- PRIME workshops
- Business Link
- Chamber of Commerce
- Forward Ladies
- North Yorkshire Social Enterprise Event
- Flying Start
- Acorn
- Amaze Yourself
- Kickstart
- Women in Enterprise Event (North Yorkshire)
- Humberside Co-Op Development Agency

The participants at the York focus group session commented that they were aware of many formal (often paid for) networks, however, on the whole, they did not feel comfortable with these type of events. They went on further to say that events such as the North Yorkshire Enterprise Event which took place in March were more like the sort of events of that they wanted to attend. They felt these events were useful as they were able to pick up relevant information as well as network with other people.

Equally a number of participants did not know of any networking opportunities and the comment was also made that when you are out of work networking is extremely difficult. This indicates that wider promotion of networking opportunities is required (both formal and informal).

### **Age Specific Pre-start up Support**

Focus group participants discussed whether they felt age specific support was needed at the pre-start up stage. Many of the focus group participants were split on this issue, for example at the sessions in Sheffield and Pudsey the split was approximately 50/50 in terms of those for and against age specific support, whereas the focus group participants of the Beverly and Barton Upon Humber sessions felt that age specific support at this stage was important. The key issue appears to be whether people felt more comfortable in sessions with their peer group or whether they were happy to be in a mixed age group for business support workshop sessions.

When this issue was explored further it became apparent that group members who expressed a preference for age specific support were particularly uncomfortable at participating in mixed age workshops at the pre-start up stage – for some this was due to a lack of confidence and for others this was because they strongly felt that there were some specific issues and considerations for people in their 50s and 60s considering self-employment which were not applicable for younger people.

The main issues cited were the implications of self-employment on pension provision, attitude to risk (e.g. it was generally felt older people would be more risk adverse as they would not have the time to rebuild finances before retirement) and

the impact of poor health on income if self-employed. On these issues there was generally a consensus across all the focus groups held that some specific guidance on these issues (in the form of written guidance or a workshop) was needed for older people so they could make informed choices.

Additionally, some of those that expressed a preference for mixed age business support provision at the pre-start up stage clarified their comments by saying that if they were the only older person, for example in a workshop, they would not feel comfortable with this. One person from the York focus group session commented that “it is important to have people with similar life experiences to talk to” and it was more likely that this would come from someone of a similar age. This was felt to be an advantage of having age specific provision. Conversely having a mixed age group session was felt to be advantageous for sparking ideas and sharing different perspectives.

Interestingly at the female only focus group it was felt that gender specific support was more important at the pre-start up stage than age specific support. There appeared to be no difference in the views or issues raised between people who lived in rural area as opposed to urban areas.

**Anne\* had been working intensively and work life balance had become an issue.** She wanted to be able to pick and choose her hours and work from home so she decided to become self-employed.

Anne previously worked as a primary school teacher and deputy head. A career break from childcare led to supply work with adult learners. This eventually led to working in the social enterprise sector as a Chief Executive.

**The main challenge Anne has found in going into self-employment has been managing cash flow.** The delay in payment for work is an issue as it can be critical for micro organisations.

The other area that Anne sees as a barrier to people over 50 going into self-employment is **access to funding for older people for training/education courses which is below their qualification level.** She feels that since someone could potentially keep working until they are 70 (either as a self-employed person or for an employer) that **access to training is vital to be able to continue to make the best of their skills.** “Just because someone had a degree in their youth it does not mean that they do not need help in re-focusing and updating their skills”.

\*Not her real name

### **Age Specific Post Start Up Support**

As with the discussion on pre-start up support the views on whether there should be age specific post start up support were mixed; some felt it was needed whereas others did not consider that they were any different from any other person who was self-employed. Others felt that a 'bit of both' was needed. For example, appropriate mentors and support to build confidence were mentioned as areas where support should be targeted in terms of age.

Additionally, those that were aware of PRIME commented positively on the support provided by the organisation and felt this type of support should continue post the end of their current programme funding by Yorkshire Forward at the end of March 2008.

### **Age Specific Long Term Transformational Support**

Focus group participants discussed whether they felt age specific support was required in the long term as their businesses developed. Responses to this question were more limited than discussions on pre-start up and start up support needs and this will be due to a greater proportion of people participating in the sessions being at the exploratory stage of self-employment or who had only recently become self-employed. However, the discussion did highlight some key areas where they felt support was needed. These were as follows:

- Networking opportunities (where people can share ideas, how to overcome challenges etc)
- Long term support from a (business) mentor
- Follow up from business start up advisors on a regular basis
- Support with developing a strong business to keep the business ticking over for the long term
- Guidance on care for elderly relatives

Again the need for age specific provision at this stage in the journey of self-employment/setting up a business appears to become less important, with the

exception of the issue raised regarding support with elder care. However, several participants did comment that in respect of mentoring it was important that the mentor could empathise or had the life experience to support them and likewise with networking opportunities, it would be more useful if there was a good mix of ages so that it would be more likely that there would be someone they could share their experiences with/relate to.

### **Is self-employment presented as an opportunity to people over 50?**

On the whole the focus group participants did not feel that self-employment was widely presented as an option for people over 50 or, where it was, that it was presented in an 'upbeat' or positive light. Participants of the Sheffield, Leeds, Beverley and Barton Upon Humber focus groups commented that they felt that business advisors regarded them as 'past it' or that there was negative stereotyping of older people as being 'too old' to take on new challenges such as self-employment. The only exception to this, the groups felt, were services such as PRIME.

Overall the focus group participants felt that a more positive image of self-employed people in their 50s and 60s needed to be presented, perhaps counteracting negative stereotypes with what they felt were the positive things that older people could bring to self-employment, including:

- Life experience
- Wisdom
- Good listening skills
- Maturity and experience
- Positive attitude
- Passion for what they do

Participants also made a range of suggestions about how more people in their 50s and 60s could be encouraged to consider self-employment, such as:

- Increased visibility of business support services with clear signposting
- A tailored service for over 50s

- Information sessions on taking calculated risks
- Access to a mentor
- Increased awareness by business advisors that self-employment for people aged 50-69 is a viable and positive option

Jill\* has recently set up a recruitment business. She started the business as she wanted the challenge of doing something new and different as well as to develop a business that would be sustainable in the longer term.

Previously Jill has worked at a senior level within the public sector, working at local, regional and national level. She has previously experience of self-employment and her husband is also self-employed.

Starting up the new venture has not been without its challenges. The primary challenge has been financing the venture, followed by recruiting the right team to drive the business forward. The time it will take to move towards profitability is also a concern and Jill commented that she felt you had to have a healthy attitude to risk to feel comfortable in starting a new business.

Jill, did not feel the need to access any business support, other than speaking to an accountant who were very helpful in terms of setting the right systems, procedures (e.g. payroll) and what sort of structure is used by similar business operations.

Jill hadn't found any gaps in business provision personally, due to her previous career experience and the networks she had developed. However, she felt that it was difficult for people to know where to go unless they are linked into the infrastructure or are recommended services by others. Overall she felt that business support services had a lack of visibility.

"If people are prepared to take the risk, with support, self-employment would suit more people. It can represent a new chapter in their lives, offering satisfaction, and also the opportunity for job creation for others." However, the visibility of business support services is key to enabling this to happen.

## **Sectors and types of businesses**

The 2001 Census captures the main occupations that men and women aged people aged 50-74 in the Region occupy. For older men the most popular occupations are skilled trade, management/senior officials followed closely by process, plant and machine operatives. Only a small proportion of older men work in the administration, personal service or customer service roles, which as you would expect is the reverse for older women. A high proportion of older women in the region work in administration and secretarial occupations. Other popular occupational areas for women aged 50-74 are elementary, customer service and personal service occupations.

However, previous occupation does not appear to have an impact on the type of business or sector older people are considering/or have established in self-employment. A review of the type of business sectors that people who participated in the research were looking to go into shows that they are extremely varied and diverse. Businesses included themed hearses, a bed and breakfast, training/consultancy, childcare provider, traditional toy shop, a recruitment agency and several social enterprises. In the main people were pursuing areas of personal interest to them and were not looking to grow the businesses significantly (i.e. employing multiple staff) but rather staying small and flexible or generating enough income for their needs.

### **4.2.1 Themes**

The issues raised in the focus groups very much reflected comments made by individuals aged 50-69 who were interviewed as part of the informer interview stage. The focus group participants broadly identified the same key issues and there did not appear to be any differences between those in rural and urban areas. Gender, however, did have an impact in terms of what was seen as the key support required with the female only focus group feeling that gender specific support was more important than age specific support.

Overall it was felt that self-employment for people over 50 was not presented in a positive light and there was a need for wider, and more positive, promotion of self-employment in the Region for over 50s. Particularly as it was felt that self-



employment could work well for many people who needed or wanted to work more flexibly, those who wanted to do 'something for themselves' and those who needed to continue to generate an income.

The other main barriers to successful self-employment were seen as having a lack of confidence and the lack of awareness of business support services or help and support available to them.

In terms of the key support people felt was needed a business mentor (with life experience) was widely identified as something which would really support them creating sustainable self-employment opportunities. Information regarding the impact of self-employment on pension provision, benefits etc was also raised frequently, followed by the need to better publicise networking opportunities and/or the development of more informal (free) networking opportunities.

Participants were divided as to whether age specific support was required. Responses were different for different stages of business development. The key factor influencing whether people would prefer to be in groups with their peers or not appeared to be confidence, with the need for age specific support diminishing as the business develops.

## 5.0 Conclusions

Overall there is a mixed picture in terms of what business support agencies and associated organisations feel are the characteristics and/or profile of a person aged 50-69 who is considering, or is embarking on the journey of, self-employment. In some respects this reflects the diversity of people aged 50-69 as a group but it can also be explained, in part, by the lack of data gathered in regards to self-employment for people in this age group. This is supported by the literature review carried out as part of this research.

Older people, on the whole, appear to have different motivations for going into self-employment than younger people. For example, self-employment offers self-fulfilment for people who want to continue working in some form but not in the way they have to date, or for those who are/or have faced age discrimination in the labour market. Additionally, self-employment can offer flexibility for older people that need or want it – for example due to a limiting health condition or older parent caring responsibilities. Therefore it is important to recognise the role of self-employment for people over 50 as a key choice in a menu of options for those looking to continue or extend their working lives.

It does, however, need to be recognised that there are currently some barriers to presenting self-employment as a viable option for those aged 50-69 in the Region. The main barriers as identified by the key informers interviewed as part of this research, as well as people aged 50-69 themselves, are outlined on the next page as well as what is perceived to work (or the critical success factors) in terms of supporting people aged 50-69 into sustainable self-employment.

Barriers to self-employment	Critical success factors for self-employment
<ul style="list-style-type: none"> <li>Lack of positive promotion of self-employment as an option for people in their 50s and 60s</li> </ul>	<ul style="list-style-type: none"> <li>A step by step guide on how to approach self-employment</li> </ul>
<ul style="list-style-type: none"> <li>Lack of awareness of business support services</li> </ul>	<ul style="list-style-type: none"> <li>Clear guide on what and where support is available</li> </ul>
<ul style="list-style-type: none"> <li>Lack of confidence</li> </ul>	<ul style="list-style-type: none"> <li>Confidence</li> </ul>
<ul style="list-style-type: none"> <li>Finance (e.g. the implications of self-employment for pension provision/ sickness)</li> </ul>	<ul style="list-style-type: none"> <li>Understanding the financial implications of self-employment</li> </ul>
	<ul style="list-style-type: none"> <li>Linking into peer networking or mentoring opportunities on an on-going basis</li> </ul>

In terms of the types of sectors that older people are considering or have established their businesses in there is again a lot of diversity. The types of businesses that people that participated in the research were looking to go into were extremely varied including: themed hearses, a bed and breakfast, training/consultancy, childcare provider, traditional toy shop, a recruitment agency and several social enterprises. The only commonality appeared to be that, on the whole, people were pursuing areas of personal interest to them and, in the main, were not looking to grow the businesses significantly but rather stay small and flexible.

### **Implications for policy makers and strategists in the region**

In line with the rest of the UK and Western Europe, the Yorkshire and Humber Region has an ageing population. Government policy recognises this and has set an aspirational target of 80% employment for people aged 50-65. Currently the employment rate is currently significantly lower for people age 50-65 than for people aged 25-49 at around 70%. The value to the Region in greater promotion of

self-employment as a way for people over 50 to continue to generate an income and/or extend their working lives is great. However, to achieve this more effectively regional policy makers and funders need to consider the following:

- Consistent data needs to be captured by business support providers to ensure that it effectively informs policy development and funding support in this area. Funders have a role in ensuring that this information is collected and used appropriately, particularly in ensuring that the funding is used in an equitable and inclusive way.
- Self-employment is not always considered as an option for people over 50 (particularly for people who do not fit the traditional 'entrepreneur' profile). This links with the need to generally create more of an entrepreneurial culture in the Yorkshire and Humber Region. The role of adult guidance services in signposting older people to business support agencies should also be considered.
- Wider marketing of the business support services available to people is needed in the Region. Partners need to have a very clear and focused message about the value of self employment for people in this age group and this message needs to be incorporated in how they business support services are promoted generally (e.g. age proofing promotion materials or through training of business advisors).
- Mainstream business support services are fine for some older people but not all feel comfortable accessing them and therefore outreach support in accessible venues is also required.

## 6.0 Recommendations

From the research carried out the following recommendations can be drawn to encourage more people aged 50-69 to consider/start up in self-employment:

- Wider promotion of self-employment to over 50s is needed, particularly to those in deprived areas, on low incomes, or the long-term unemployed who would not traditionally recognise self-employment as an option for themselves. Outreach support at this pre, pre-start up stage is key to supporting this.
- Clear guidance/information is needed on how self-employment impacts on things such as pension provision or what would happen if poor health became an issue. These are big concerns for people over 50 and represent a considerable barrier to self-employment so clear guidance is required in this area so people can make informed decisions. Training for business support advisors in this area should also be considered.
- People in their 50s and 60s tend to have different motivations for going into self-employment than younger people and are more likely to consider lifestyle type businesses or something which reflects a personal interest/hobby than a high growth/high risk business. Therefore the role of this type of business needs to be given a higher profile in terms of enabling people over 50 to continue to generate an income/or extend their working lives.
- Wider promotion of business support provision, particularly of the services offered by Business Link, is needed as the research participants had low levels of awareness levels of what is on offer in terms of business support.
- The need for business mentoring, available on an on-going basis, along with more free information/peer networking opportunities are needed for this group. This obviously needs to be looked at within the limitations of the funding available.
- Under the new arrangements, post the Government's sub national economic review, all local authorities will have a duty to carry out an economic impact assessment. It is important when assessing the potential of different groups in terms of self employment that older people are highlighted within this.

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## ***Annex A – Informer Interview Questions***

# **SELF-EMPLOYMENT OVER 50 Choice or Challenge?**

## **Questionnaire**

### ***Business Support Organisations***

1. What services does your organisation provide and what is your role?
2. What is your strategy for targeting your services at people aged between 50 – 60 years?
3. How many people in this age group are currently supported by your service – has this grown over recent years, is it less or about the same? Do you keep output data by age, gender and ethnicity?
4. Is there a specific profile of the self-employed (or potential self-employed) 50 – 69 year old, in terms of culture, class and aspiration?
5. Are your services evolving/changing so that they are inclusive of groups, such as 50 – 69 year olds?
6. What do you/your organisation see as specific to the needs of this group – and how are these needs served?
7. What training/expertise/support do you/staff within your organisation have to meet the needs of this group?
8. What do you see as measure of success with 50 – 69 year olds?
9. Can you give examples of what works in supporting this group, do you have access to case studies/role models?
10. Is there anything you would like to add?

# SELF-EMPLOYMENT OVER 50 Choice or Challenge?

## Questionnaire

### *Business Networks*

1. What does your organisation do - and what is your role?
2. What services/support do you offer to this age group?
3. What is the demand for these services – if it is high, is there the capacity to increase this?
4. What do you consider as the profile of an entrepreneur in the 50 – 69 years' age group?
5. How many people in this age group are in your network, and what contribution do they make?
6. Can you give examples of what works in terms of networking support for this group?
7. Do you have access to role models and case studies?
8. Is there anything you would like to add?



# SELF-EMPLOYMENT OVER 50 Choice or Challenge?

## Questionnaire

### *Community of Interest Organisations*

1. What is the specific role of your organisation and your role within it?
2. Do you have a particular focus on self-employment for this group – if no, should there be and if so, is there capacity within your organisation to deliver support?
3. What do you consider as the profile of an entrepreneur in the age range 50 - 69?
4. What could be done to encourage and engage more people to become self-employed in this age group?
5. How many people do you currently support (or know of) who are self-employed (or actively considering self-employment) in this group?
6. What do you consider to be barriers if any to self-employment in this age group?
7. Do you have access to role models, case studies?
8. What are the key ingredients that help actual (and potential) entrepreneurs in this age group that are/could be provided by your organisation.
9. Is there anything else you would like to add?

# SELF-EMPLOYMENT OVER 50 Choice or Challenge?

## Questionnaire

### *Older Workers*

1. What brought you to consider self-employment (what was the journey)?
2. What is your work background?
  - a. - What sector?
  - b. - What role?
  - c. - What level?
  - d. - What location/geography
3. Do you have family members or friends who are self-employed/business people?
4. What (so far) has been most positive about being (becoming) self-employed?
5. Have there been challenges, if so, what?
6. Have there been barriers (e.g. access to finance, family support, premises, other)?
7. Have you accessed business support, and if so, what specifically?
  - Has it been helpful, if so, what aspects/ services have been most helpful?
  - Has it been unhelpful, if so, what aspects have been least helpful?
  - Are there gaps in these services and, if so, how might these be filled?
8. What would (did) help you most in moving towards self-employment?
9. What do you see as the profile of an entrepreneur in the 50 – 65 age group?
10. Is there anything else you would like to add?

## ***Annex B – Informer Interviews***

### **Business Support Organisations**

1. Business Link West Yorkshire
2. Business Link Humber
3. Business Link South Yorkshire
4. Business Link York and North Yorkshire
5. Prime
6. Y & NY Chamber of Commerce
7. The West Yorkshire Enterprise Agency
8. West Yorkshire Ventures
9. Urbanbiz
10. Yorkshire Forward
11. Y&H IDB (New Business Link Y&H Contractors)

**NB.** Organisations 1-4 on the list were interviewed before the handover of the sub-regional Business Link contracts to a new organisation called Y&H IDB on 1<sup>st</sup> April 2008 which now runs the Business Link contract on a regional basis.

### **Business Support Networks**

1. ATL
2. CBI
3. Chamber of Commerce Enterprise Division
4. Chamber of Commerce Hull
5. Federation of Small Businesses
6. Federation of Small Businesses – W Yorks
7. Forward Ladies
8. Leeds Chamber of Commerce
9. North Yorkshire Chamber of Commerce

### **Community Interest Groups**

1. Age Concern Calderdale
2. Age Concern England Y&H
3. Age Concern Hull
4. Age Concern Sheffield
5. Age Concern York
6. Future Years Forum
7. Help the Aged - Regional
8. Target Training York
9. York Guidance Services

## **Older Workers**

	<b>Employment Status</b>	<b>Gender</b>	<b>Type of Work</b>
1	Self Employed	Male	Vehicle technology/ training/assessment consultancy
2	Self Employed	Female	Running own Bed and Breakfast
3	Considering Self Employment	Female	Running a social enterprise
4	Considering Self Employment	Female	Shitsu Masseur
5	Self Employed	Female	Childminding
6	Considering Self Employment	Female	Play Therapist
7	Self Employed	Female	Recruitment Agency
8	Self Employed	Male	Picture Framing
9	Self Employed	Female	Upholstery Business
10	Considering Self Employment	Male	Themed Hearses
11	Self-employed	Male	Driving Instructor

### ***Annex C – Focus Group Sessions Held***

<b>Date</b>	<b>Time</b>	<b>Location</b>
25 <sup>th</sup> February 2008	10.30 – 13.00	OWEN office, 33 Lairgate, Beverley
27 <sup>th</sup> February 2008	2.00 -16.00	Prime workshop The Ropework Malkiln Road Barton Upon Humber North Lincs, DN18 5JT
10 <sup>th</sup> March 2008	2.00-16.00	PRIME Workshop Cantley community centre Goodison Boulevard Doncaster DN4 6DF
13 <sup>th</sup> March 2008	2-4 pm	York CVS (Micklegate Room) Priory Street Centre 15 Priory Street, York, YO1 6ET
14 <sup>th</sup> March 2008	10.00-12.00	Coast & Moores Voluntary Action Allatt House 5 West Parade Road Scarborough North Yorks, YO12 5ED
19 <sup>th</sup> March 2008	14.00 - 16.00	PRIME workshop 39-40 Alison Cresent Sheffield S2 1AS
18 <sup>th</sup> March 2008	14.00 – 16.00	PRIME Workshop Pudsey Civic Centre, Dawson's Corner, Pudsey, LS28 5TA
31 <sup>st</sup> March 2008	10.00-12.00	Urban Biz's offices 55 Godwin Street Suite 6, Bradford, BD1 2SH
22 <sup>nd</sup> April 2008	10.30 - 14.00	OWEN project, Hull

## Annex D – Focus Group Questions



# SELF-EMPLOYMENT OVER 50

## Choice or Challenge?

### Focus Group Questions

#### ➤ Welcome

- Group members introduce themselves

#### SCRIPT

- *Why we're here:  
Research is being carried out on behalf of the Future Years Forum and funded by Yorkshire Forward to find out what the barriers are for as well as the success factors for people over 50 considering/starting up in self-employment.*
- *The research is action-packed – we are talking to people over 50 who are thinking about self-employment, already in self-employment or have tried it but no longer self-employed from different communities and geographies to establish what works for people aged 50-69.*
- *We want to understand from you what you think works, what doesn't (or didn't) and what you think about some key points that have come out of our talks with organisations who provide business support.*
- *We want to be able to recommend what works so that this can be used to influence providers and funders of business support services.*
- *The results of this session will feed into the research. All comments will be anonymised*
- *Pass round Equal Ops questionnaire for completion – stress data is only kept for the purposes of research and all data anonymised*

- **Let's kick off with your views on what's needed (in terms of support for starting in self-employment):**

**'Post-it' exercise:**

- On your 'post-it' put one thing that was helpful/you needed at pre-start up
- One thing that is helpful/you need now (if there is!)
- One thing you may need at the next stage of your business development

Post-its go on the wall – facilitator quickly groups them into similar points and does quick feedback

- **Exercise leads to the next session, which focuses on testing the 'discussion topics'.**

## Discussion Topics

### 1. Specific business support provision is available and offered at pre-business start stage for people aged 50-69

- What are the advantages/disadvantages of support specifically for people aged 50+?
- What would be the critical success/most useful factors of this support?

### 2. People aged 50-69 are informed of networking opportunities and are encouraged to get involved.

- Do you belong to or know of any networks specially of people over 50 – if so what support/information do they provide?
- What benefits have you experienced/ have you done anything differently as a result?

### 3. Self-employment is presented as an opportunity by community/partner organisations outside of business support.

- Have you come across any other organisations promoting self-employment as a positive option for people aged 50-69?
- Do you feel there is an upbeat/feel good factor about people aged 50-69 and self-employment?
- Do you feel that success in business is promoted as a key opportunity for people aged 50-69?

### 5. Age specific provision is offered post business start.

- Would you age specific provision (i.e. targeted to people aged 50+) at later stages – why or why not?
- What are the specific benefits (or not)?
- What specifically should this provision be?

### 6. Transformational Support which is long-term, relationship-based and customer-focused is offered to entrepreneurs aged 50+.

- Do you have experience of or are you aware of longer-term business support?
- If not, what form should longer-term business support take?

And a question to end with.....

***If you could improve self-employment support in the region for people aged 50-69 by doing one thing only what would that be?***

➤ **Sum up of key points**

➤ **Finish and networking**



## Annex E – Profile of Focus Group Attendees

### Gender Breakdown

Male	%	Female	%
25	43.86	32	56.14

### Age Breakdown

50-54	%	55-59	%	60-64	%	65-69	%
26	45.61	15	26.32	14	24.56	2	3.51

### Regional Breakdown

Humber	%	North Yorkshire	%	South Yorkshire	%	West Yorkshire	%
21	36.84	6	10.53	13	22.81	17	29.82

### Declared a Disability under the Disability Act 1995

Disabled	%	Not Disabled	%
6	10.53	51	89.47

### Ethnicity

White British	%	Black, Asian or Minority Ethnic	%
48	84.21	9	15.79

### Friends and Family self employed

Yes	%	No	%
29	50.88	28	49.12

### Employment Status

Considering Self Employment	%	Self Employed	%	Never Considered Self Employment	%	Previously Self Employed	%	Looking for Paid Work	%
35	61.40	5	8.77	6	10.53	6	10.53	5	8.77

### Caring Responsibilities

No caring responsibilities	%	Children	%	Elders	%
42	70.18	10	17.54	5	8.77