

Building a society for all ages

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Building a society for all ages

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Prime Minister's foreword



Henry Allingham, a British veteran of the First World War, has just become the oldest man in the world at 113. He has lived through three centuries, he is the head of a family that spans five generations, and his life is extraordinary in very many ways. But reaching Henry's age will not be so unusual in the future - a future for which Britain must now be preparing.

Already in Britain, for the first time in our history, there are more pensioners than there are children under the age of 16. And one in four babies born today will live to be a hundred.

The fact that we are living longer is cause for celebration – a tribute to human progress, to the success of the welfare state and to the genius of medical science. But we also need to make changes to ensure that we have choices about how we want to live as we grow older – choices about how much to work, how to access the healthcare that will keep us fit for longer, and how best to stay engaged with our communities.

That's why we are making radical reforms to the pension system, including an assurance that no pensioner need live on less than £130 a week. It's why the Equality Bill will outlaw unjustifiable age discrimination. And it's why we are supporting older people with straightforward, practical policies that make a real difference to their lives – from free swimming to the free bus passes that enable them to get there.

It's also why we are announcing that the review of the Default Retirement Age - which allows employers to retire people at 65 even when they would like go on working - will be brought forward to next year.

Evidence suggests that allowing older people to continue working, unfettered by negative views about ageing, could be a big factor in the success of Britain's businesses and our future economic growth. As a country we must make the most of the talents of all our people, whatever their age, if we are to secure a successful economic future. That means Government changing the way it supports older people, but it also means a shift in attitudes and expectations across the whole of our society, helping to shed outdated stereotypes and to challenge assumptions about what growing older means.

This strategy sets out our vision for that 'society for all ages' – but it is a society that we can only build together, with individuals, families, communities, business, Government and Non-Governmental Organisations all working together to help older people live longer, healthier, more active lives.

The scale and complexity of the challenge should not be underestimated, but I have no doubt that we should view these demographic changes as an opportunity rather than as a threat – our chance to build a society where people are judged not by their age but by their capabilities and needs, and where every person of every age is able to contribute to a better, stronger Britain.

The Rt Hon Gordon Brown MP

Prime Minister

Foreword

As a country we are living through an enormous demographic shift. This is a challenge, but it is also a great opportunity. We should rightly celebrate the fact that we have the chance to live longer and take advantage of the unprecedented wealth of prospects not afforded to any generation that went before.

People can currently expect to spend up to a third of their lives over State Pension age. For this time to be fulfilling, productive and happy, we must create an environment where our later years can be a time to be enjoyed. This is not just an issue for people who are already approaching later life. It affects everyone, not only because we are all getting older, but because we will all increasingly interact with, look after and learn from the greater numbers of people who are in their later life.

In the presence of such a shift in the age of our population we must adapt as a society, and quickly, so that we can ensure that everyone has the chance to live fulfilling, productive lives, whatever their age. This strategy is designed to promote everyone's well-being, help keep people healthy, create a stronger, richer sense of community and boost our economy.

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It is in order to ensure that as a society we are able to make the most of this demographic change that we have worked across government to develop this strategy, *Building a Society for All Ages*. It develops the Government's 2005 strategy, *Opportunity Age* which has largely been delivered. It builds on a solid foundation of recent reforms to the pensions and health systems for older people.

Every one of us will have different needs and expectations as we get older. This strategy reflects that, and aims to give people the tools and the encouragement they need to prepare more effectively for later life, to make the most of their later years and to enable them to access the right support when they need it.

Everyone will be touched by this strategy and we must all work together nationally, regionally and locally to deliver it.

We look forward to putting it into action.



A handwritten signature in black ink that reads "Angela Eagle".

Angela Eagle MP

Minister of State for Pensions
and the Ageing Society
Department for Work and
Pensions



A handwritten signature in black ink that reads "Phil Hope".

Phil Hope MP

Minister of State for Care
Services
Department of Health



A handwritten signature in black ink that reads "Ian Austin".

Ian Austin MP

Parliamentary Under
Secretary of State
Communities and Local
Government

Executive summary

- 1 More of us are living longer than ever before. This is not a new phenomenon – life expectancy has been growing steadily for over a century, but the UK has just passed a demographic tipping point. In 2007 for the first time in the UK there were more people over State Pension age than children; an ageing society is no longer coming tomorrow – it is here with us today.
- 2 More people living longer lives is a cause for celebration. It is a direct result of enormous progress over the past 60 years. However, we recognise that the changes will fundamentally reshape our families and communities so our society must adapt to make the most of this new reality. We need to act now to take advantage of the opportunities that come with the change.

Improving later life today

- 3 Improving the quality of current older people's lives has long been a priority for this Government. While there is still more to do, there have been real improvements since 1997. For the first time pensioners are now less likely than others to be in poverty. Older people have more opportunities to keep working if they want to – over 1.3 million people over State Pension age now have a job. They have been the fastest growing group in employment and report high levels of job satisfaction. Beyond the world of work, life expectancy has continued to grow by around 2 years a decade, and improvements in health waiting times and treatments has helped ensure that three quarters of these extra years are spent in good or fairly good health.

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The challenge ahead and a vision for the future

- 4 We will need to build on this progress so that we can address the challenges and make the most of the opportunities of demographic change. To do this properly, we need a major cultural shift, to build our vision of a society for all ages – where people are not defined by their age, and prejudice does not prevent us from fully harnessing the skills and experience of our older population.
- 5 The Government is already putting in place the fundamental foundations for this cultural shift. Two Pension Acts have made saving for retirement fairer and easier than ever before, opening the way for more people to provide for their future. The current Equality Bill will outlaw unjustified discrimination on the basis of age in the provision of goods and services, and the Care and Support Green Paper to be published shortly will address the care needs of an ageing population. However, the change we aspire to will not be achieved by legislation alone. It requires a shift in attitude and behaviour across society so that old age is no longer perceived as a time of dependency and exclusion.
- 6 This strategy sets out a programme of action to support the changes for individuals, for families, for the workplace and economy and for public services and communities; a strategy to move us closer to a true society for all ages.

Having the later life you want

- 7 Good planning and preparation can have a huge impact on the quality of later life, making sure that people have the financial security and social support networks they need to make the most of their time, yet many people find it difficult to look ahead. **Our new interactive 'one stop shop' for helping people planning ahead** will make it easier for people in mid-life to make decisions they need to on a range of issues such as their financial affairs and health concerns.
- 8 There is a wide variety of activities that people can take advantage of as they get older - sporting, educational or social, and the benefits range from helping people make new friends, maintaining or improving their health and fitness to taking the chance to develop new skills. However, as people do not always know what is available or perhaps lack the confidence to explore new horizons, the new **Active at 60** package will provide people approaching their 60th birthdays with information about their entitlements and opportunities, such as the free swimming initiative launched this year. To help increase participation, we will work with local authorities to use smartcard technology to provide **all-in-one cards**. This will give access to a range of local activities, and we will commission the national governing bodies of sport to create a world leading community sport system and organise a high level conference to encourage participation by people over 50. We will also bring in targeted proposals to help people make the most of learning opportunities in their later years, including a £20 million learning transformation fund to test new ideas to give everyone access to informal learning, such as opening up empty shops to host learning events on high streets.

Older people at the heart of families

- 9 We recognise that getting older is not just going to affect the individual. As we age, our family structures are going to change too. More active grandparents will have the chance to play a greater role in their families' lives, but more people will be caring for their older relatives too.
- 10 Because we want to make sure that we can support these changes, we will publish a **Families and Relationships Green Paper** in the autumn to look at how we can better support family members. Part of the changing relationships will depend on making sure different generations have the opportunity and ability to keep in touch with each other, which is why we will run **digital inclusion projects**, targeted at giving people in sheltered housing access to new technology.
- 11 We believe the care of older people is as important as the care of children, so to support all carers we are enabling them to take up training opportunities through Jobcentre Plus, with £38 million to enable advisors to specifically address their needs. One particular feature of caring that will become ever more significant is the role of grandparents who increasingly will be looking after grandchildren. There are also increasing demands on a 'sandwich generation' who look after both children and older relatives. To address these more complex issues and needs a **grandparents summit** in the autumn will look at the changing role of grandparents and what extra help they may need.

Engaging with work and the economy

- 12 Increasing numbers of people are going to want to take advantage of their longer active lives and keep working. Whether they want to boost their income or keep enjoying the autonomy and sense of worth that comes with work, it will be important to allow those who want to, to keep working for longer. There is also the significant benefit to business of tapping in to the experience and commitment that older people can bring. We will bring forward the **review of the Default Retirement Age** to 2010, to reflect the change in economic circumstances since it was introduced. In addition to providing advice to businesses on employing older workers, and information to people who wish to continue working on the options available to them, we will also promote flexible opportunities in **teaching, tutoring** and for **50+ self-employment**, and test ways of preventing people having to leave work because of ill-health. The **Age Positive** initiative will continue to raise awareness of training opportunities and help to improve employer attitudes to older workers.
- 13 Demographic change also presents opportunities for businesses to respond to emerging markets and identify how products and services can be better designed to be appropriate for everyone, regardless of age. An **Innovation and Growth Team**, of experts from academia, business and the age sector, alongside an Age Design Programme, will help to identify and promote these business opportunities to companies and Government and promote age-inclusive design and services.

Improving financial support

- 14 One of the most significant potential barriers to people living a happy and fulfilled later life is uncertainty about the financial future. The Government's state pension reforms, which came into effect from 2020 will ensure that people have a solid foundation on which to save for their retirement by tackling the historic inequalities in the system and reintroducing the link between the basic State Pension and earnings in 2012 or by the end of the next Parliament at the latest.
- 15 Reforms to the private pension system coming into effect in 2012 will produce a sea of change in the way that millions of people approach saving and planning for their retirement. The reforms will introduce easily accessible pensions which people will automatically enter on taking a job with their own money being boosted by contributions from the government and their employer. But we also recognise the need to continue to protect poorer pensioners whose financial future is not so secure. We are taking powers in the Welfare reform Bill to explore if there are ways in which we can use the information we have to improve take up of pension credit.

Better public services for later life

- 16 Even with a full and fulfilling social life, better community and family networks and a more secure financial future, a society for all ages will need to recognise older people's needs in the way it provides public services. Part of this is to be smarter with interventions, offering help to solve problems before they begin, which is why a new **health prevention package** later this year will raise the focus on preventative services for conditions that often affect people in later life, including footcare, falls prevention, continence care, depression and arthritis. The Government's **Care and Support Green Paper**, to be published shortly, will also set out a new vision for the future of social care and support, explain how services will change to deliver the vision, and suggest options for a fairer and more sustainable funding system.
- 17 It is more than just health services; there will be a range of different services that need to be appropriate for everyone, regardless of age. We will develop a **Good Place to Grow Old** Programme with a national agreement to promote the importance of ageing issues at a local level, and provide funding to test new and innovative approaches to delivering services for older people. At a national level the **new UK Advisory Forum on Ageing** will be responsible for providing advice to ministers across Government on additional steps that Government and partners need to take to improve well-being and independence in later life.

Building communities for all ages

- 18 People in later life often provide the lifeblood of communities, through volunteering, caring and by playing an active role in neighbourhood life. This is particularly true in rural areas, where demographic change is more advanced. We want to make the most of this strength so our £5.5 million Generations Together programme will fund 12 intergenerational projects across the country to break down barriers and challenge negative stereotypes. We will also explore how we can enable retired people and older workers to mix more with younger people and learn new skills while passing on their own career knowledge and experience. Being able to stay active also depends on staying mobile so we will help people continue driving by providing refresher driving training in our **driving for life programme** and for those who are unable to stay behind the wheel there will be help for people to make the most of the public transport network.

Working together to build a society for all ages

- 19 Everyone has a role to play in this journey towards a new society, because everyone is getting older. Every individual will ultimately be at the centre of preparing better for their own later life, living well in later life, and finding the right support if required. But we in Government must help them, their families and communities along the way.
- 20 The opportunities presented by an ageing society are UK-wide. We will continue to work closely with the devolved administrations so we can all learn from each other and ensure the measures in *Building a society for all ages* that relate to devolved matters continue to complement strategies already in place in the devolved nations.
- 21 This strategy already draws on extensive debate and discussion over the last year. Its publication now marks the next stage in the process towards our goal as we start a national debate about how we can make it a reality. We in Government will work with all sectors of society so that we can all look forward to taking advantage of the opportunities presented by our longer, healthier and happier lives.

1 Improving later life today

- 1 People in the UK are living longer than ever before. Over the last century, average life expectancy has increased by thirty years and this trend is set to continue. Since 1997, the Government has made the welfare of people in later life a key priority. This has meant focusing on immediate needs – including income, work, health and care. There remain some major challenges, but this focus has had a significant impact for individuals, families, communities and the economy.
- 2 One of our first priorities was to address pensioner poverty. This has resulted in real improvements for everyone in later life, especially the most vulnerable. Since 1998/99 we have lifted 900,000 pensioners out of relative poverty.¹ Rates of pensioner poverty are at a historically low level, and since 2004/5 for the first time pensioners have been less likely to be living in relative poverty than the population as a whole.² In 1997 our pensioners' income was 7 per cent below the European Union 15 average but today their income is nearly 10 per cent above.³ Recent tax and benefit changes mean that, on average, pensioner households will be £1,500 a year better off in 2009/10 than they would have been if the 1997 system had continued, and the poorest third of pensioner households will be around £2,100 a year (or around £40 per week) better off.⁴
- 3 Alongside this, we have sought to create the conditions to support older people who want to work. Over 1.3 million people above State Pension age are now in work⁵ and they report higher levels of job satisfaction than younger workers.⁶ The employment rate for this group has been growing faster than for younger workers and has increased by nearly half since 2000.⁷ The employment rate for 50-69 year olds in the first quarter of 2009 was 56.0 per cent, compared to 48.3 per cent in 1997,⁸ and the gap between employment rates of those aged 50-69 and the overall employment rate is now 17.4 per cent, down 7.5 percentage points since 1993.⁹
- 4 People are also living more later years in good health. Life expectancy at 65 is continuing to increase, and on average three years out of four over the age of 65 is spent in good or fairly good health.¹⁰ In 2005 healthy life expectancy at age 65 was around 14.7 years for women and 12.9 years for men, representing a rise of 1.4 years for women and one year for men since 1997.¹¹

¹ Department for Work and Pensions (2009) *Households Below Average Income: An Analysis of the Income Distribution 1994/95 – 2007/08*.

² Ibid (after housing costs are accounted for).

³ Council of the European Union (2009) Joint Report on Social Protection and Social Inclusion 2009.

⁴ Calculation based on information presented in DWP (2009) *Households Below Average Income: An Analysis of the Income Distribution 1994/95 – 2007/08*.

⁵ Office for National Statistics (2009) Labour Force Survey Q1 data (not seasonally adjusted).

⁶ Department for Work and Pensions (2003) Working After State Pension Age: Quantitative Analysis.

⁷ Office for National Statistics (2009) Labour Force Survey Q1 data (not seasonally adjusted).

⁸ Ibid.

⁹ Ibid.

¹⁰ Office for National Statistics (2006) General Household Survey.

¹¹ Ibid.

- 5 There is also strong evidence that many people are enjoying later life, with only 14 per cent disagreeing with the statement 'I see retirement as a positive stage in my life'¹² and 87 per cent expressing satisfaction with both their home and neighbourhood.¹³
- 6 Not everyone is yet sharing in these gains and there is much more to do to tackle inequalities, but these are significant improvements.

Government actions

- 7 These changes have not happened by accident. Since 1997, we have delivered a wide-ranging policy agenda which has focused on the areas that matter most to people in later life.

Pensions

- 8 We have made pensions more generous, increasing the basic State Pension by 7 per cent more than inflation since 1997. We have ensured, through Pension Credit, that no pensioner need live on less than £130 a week (in 1997 the poorest pensioners lived on £69 a week); and many of those on Pension Credit will be entitled to additional support through Housing Benefit and Council Tax Benefit. We credit low-earners and carers into the State Second Pension as if they were earning £13,000 per year so that more people can build a meaningful second pension. We established the Pension Protection Fund, the Financial Assistance Scheme and the Pensions Regulator in the Pensions Act 2004 to improve security and confidence for people with an occupational pension.
- 9 We have spent nearly £20 billion on fuel poverty benefits and programmes between 2000 and 2007/08 so that vulnerable groups including pensioners do not have to choose between staying warm and other priorities – this year alone we expect to spend nearly £3 billion helping pensioners over the winter. The Winter Fuel Payment now stands at £200 per year per household for someone aged 60-79 with an extra £100 per year per household for someone over 80. We have also pledged £300 million over three years for the poorest pensioners on Pension Credit to have central heating installed for free and to provide a £300 discount on all central heating systems for all other pensioner households that do not have one. Since 2000 people over 75 have also had free TV licences, which benefits 3.5 million pensioner households.

Work

- 10 As well as providing a more generous state pension and other financial assistance, improving people's options to work in later life can also increase their income. The majority of people say they would like to work for longer in some capacity,¹⁴ and in order to facilitate this we introduced legislation in 2006 to ban unjustifiable age discrimination in the workplace. In 2006 we also launched the Age Positive initiative, which works with employers to promote the retention and recruitment of older workers, their continued training and flexible retirement practices.
- 11 For the first time, people are able to draw their occupational pension while continuing to work for the same employer.¹⁵ They also have a choice to defer receiving their State Pension and receive either a lump sum or an increased State Pension.

¹² Age Concern Research Services (2008) *Lifestage survey*.

¹³ Communities and Local Government (2008) *Survey of English Housing*.

¹⁴ Age Concern Research Service. Survey conducted by Omnimas on behalf of Heyday, 2006.

¹⁵ Where their pension scheme allows

Health

- 12 Older People have benefited from improvements in health services and waiting times for major conditions. The 2007 stroke strategy is transforming services, and now all hospitals have stroke physicians and almost all have dedicated units. The number of early deaths from strokes in England is now amongst the lowest in the world. People over 60 can now have free eye tests (reintroduced in 1999). Since 2000, people over 65 have been offered immunisations for flu and other highly infectious diseases. Provision of certain key procedures for older people has increased strongly, for example the number of cataract operations doubled between 1997/98 and 2006/07. Waiting times for key treatments including hip replacements, audiology and cataract operations have been cut significantly, for example by two thirds for cataracts. Waiting times for admission for inpatient treatment have fallen from an average 13-week wait in 1997, to just four weeks today.
- 13 Preventative services have also been improved with major extensions to screening for breast, bowel and cervical cancer and abdominal aortic aneurysm, particularly benefiting those in their 50s, 60s and 70s. The extension of telecare was boosted in 2006 by the £80 million preventative technology grant.

Staying Active

- 14 To help people enjoy their later life, people aged over 60 and disabled people living in England are entitled to free off-peak bus travel.¹⁶ Similar schemes are available in Scotland, Wales and Northern Ireland. We have provided £140 million funding for local authorities to offer free swimming to people over 60. Already almost 80 per cent of councils have signed up. Since April 2000 everyone over 60 has also had free access to museums and galleries.

Next steps

- 15 The actions above have been vital in addressing the needs of people in later life today. We have built on this with our first strategy for an ageing society, *Opportunity Age*,¹⁷ published in 2005. This included a programme of reform starting to address age discrimination, employment in later life, active ageing as part of communities, promotion of independence and control, and improved public services for older people. This has now been implemented and will continue to bring real benefits.¹⁸ In order to meet the challenges raised by demographic change, we now need to go further still. The next chapter sets out the demographic challenge, and our vision for a society for all ages. This draws on extensive analysis by Government departments, external research and a public debate about how we should prepare for our ageing society.¹⁹

¹⁶ With some conditions.

¹⁷ Department for Work and Pensions (2005) *Opportunity Age: Meeting the challenges of ageing in the 21st century*.

¹⁸ Department for Work and Pensions (2009) *Report on Opportunity Age Commitments*.

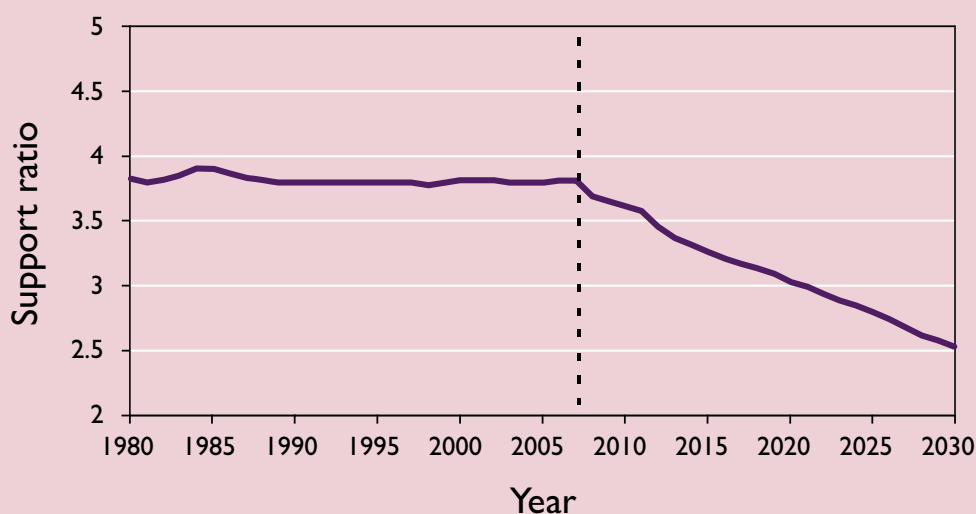
¹⁹ Her Majesty's Government (2008) *Preparing for our Ageing Society: A Discussion Paper*; Her Majesty's Government (2009) *Preparing for our Ageing Society: Summary of Responses*.

2 The challenge ahead, and a vision for the future

Why we need to go further

- 1 People in the UK are living longer. They are less likely to die early from health traumas such as heart attacks and strokes. While there are around 10,000 centenarians now, by 2050 there are projected to be around 250,000²⁰ and male life expectancy at age 65 has nearly doubled since 1950 from 11 years to 20 years.
- 2 We have now passed a tipping point in demographic change. In 2007, for the first time ever, the number of people in the UK over State Pension age was greater than the number of children aged under 16.²¹ For the first time in 25 years the old age support ratio – the number of adults below State Pension age compared to those over it – began to fall as the baby boomers started to reach this age.²²

Changes in the UK old age support ratio, 1980-2030²³



- 3 The fact that more people are living longer is a cause for great celebration. Making the most of this opportunity will mean individuals living longer and healthier lives with more time to spend with loved ones and do the things they enjoy. Families and communities will benefit – people over 50 make up the majority of carers and two-thirds of formal volunteers in the UK.²⁴ The economy will also benefit from more experienced employees and an expanded base of entrepreneurs and consumers – people over 50 currently account for 80 per cent of national wealth and nearly 40 per cent of UK annual consumer spending.²⁵

²⁰ Latest Office for National Statistics/Government Actuary's Department projections.

²¹ Ibid.

²² Ibid.

²³ Ibid. The old age support ratio is the number of people aged 20-64 relative to the number of people aged 65 and over.

²⁴ Office for National Statistics (2007) *Focus on families*.

²⁵ Age Concern England (2008) *The Grey Market*.

- 4 However, we need to do more to seize these opportunities. Individuals do not always prepare as well as they could for later life with seven million people estimated to be under-saving for retirement.²⁶ In addition, currently not all extra years of life are extra healthy years.
- 5 Equally, other sectors of society are not capitalising on the potential of longer lives. The employment rate of those over State Pension age is only 11 per cent,²⁷ despite the fact that a majority of people say they would like to work in some capacity for longer.²⁸ In an average day more volunteering and socialising is currently done by people aged 45-64 than by people over 65,²⁹ and there is huge potential for communities to benefit from increasing this. Services and goods are frequently designed without considering the views and needs of the people who use them in their later years, reducing their opportunities to contribute to the economy and live healthy, active lives. In England, the Audit Commission found fewer than a third of local authorities are preparing well for an ageing population.³⁰
- 6 Carrying on along the same lines is not an option for any of us. We must make the most of the opportunities that demographic change is bringing and change alongside it.
- 7 Box 1 shows the economic returns that healthier, more active later lives could bring in terms of significant savings in the costs of health care, social care, pensions and benefits. If this was matched by greater growth in the economy as we work and contribute for longer, these could result in major improvements in wages and standards of living, as well as increasing people's income in retirement.

Box 1³¹

It has recently been estimated that improving healthy life expectancy by just one year each decade, could generate a 14 per cent saving in spending on health care and an 11 per cent saving in spending on benefits between 2007 and 2025.

If alongside this people work longer, there could be further benefits to economic growth and standards of living. By 2025 we could expect:

- an increase in per capita earnings of 43 per cent, representing significant annual growth of 2.4 per cent;
- an increase in average wages from £23,000 in 2007 to £32,800 by 2025.

²⁶ Department for Work and Pensions (2006) *Personal accounts: a new way to save*.

²⁷ Department for Work and Pensions, Opportunity Age Indicator 17 based on Labour Force Survey, 2008.

²⁸ Age Concern Research Services. Survey conducted by Omnimas on behalf of Heyday, 2006.

²⁹ Department for Culture, Media and Sport (2008) *Taking Part Survey*; Communities and Local Government, Citizenship Survey, April-June 2007.

³⁰ Audit Commission (2008) *Don't Stop Me Now – Preparing for an Older Population*.

³¹ All figures are in constant 2007 prices. Mayhew, L. (2008) *Increased Longevity and the Economic Value of Healthy Ageing and Working Longer*. Les Mayhew is a Professor of the Faculty of Actuarial Science and Insurance at Cass Business School.

However, if we continue without these improvements, by 2025 we could expect:

- an increase in per capita earnings of 19 per cent, representing an annual growth of only 1 per cent; and
- an increase in the average wage from £23,000 in 2007 to just £27,500 in 2025.

- 8 If we make the right choices now, people over 50 can increasingly contribute towards the economy. Their spending power, skills and experience could help to stimulate the economy now, whilst using the entrepreneurial skills and experience of this group could help create enterprises to boost future economic growth in the UK.³²

Our vision of a society for all ages

- 9 Today, too many people are excluded from opportunities because of their age. Outdated stereotypes of later life as a time of dependency and decline still persist. This means that everyone is missing out on the increasing contribution a major section of society could be making. Our vision is a society for all ages, where people are no longer defined by age and everyone is able to play a full part. This will require major cultural change.
- 10 The first step towards achieving this change is to tackle age discrimination which is the most common form of discrimination reported in the UK.³³ We have begun to address this through the introduction of the Equality Bill which will ban unjustifiable age discrimination from April 2012. We are currently consulting on the detail, especially in difficult areas such as financial services and health and care.
- 11 The **Equality Bill** is an important step towards changing the culture around ageing and addressing stereotyping of older people, but legislation alone is not enough. Real cultural change to help us all benefit from the advantages of living longer needs action from all sections of society to start to change attitudes and behaviours.
- 12 For **individuals** (Chapter 3 in this strategy) it means planning for later life so that they can fulfil their ambitions in work, leisure, and in their communities. For Government it means supporting individuals in doing this but also enabling older people to continue to play a key role at the heart of **family life** (Chapter 4) as changing family structures mean more active grandparents and more older people caring. For **businesses** (Chapter 5), it means recognising the skills, abilities and experiences of older workers and the opportunities for developing goods and services for an ageing population. For **public services** (Chapter 7), it means working with older people to design services that are right for people of any age, as well as recognising the specific needs that older people often have, for example in health care. Finally, for Government and **communities** (Chapter 8) it means ensuring that there are safe, accessible neighbourhoods to enable people of all ages to participate and be involved.
- 13 This strategy sets out the immediate actions that we all need to take towards this vision. It also invites views as part of a formal consultation with the public and our stakeholders. There are a number of questions throughout the document where we would like to hear further views to inform our continuing work.

³² For a discussion of consumers in later life, see Age Concern England (2008) *The Grey Market*; Leach et al. (2007) *Boomers and Beyond: Intergenerational Consumption and the Mature Imagination*.

³³ University of Kent (2006) *Equality, Diversity and Prejudice in Britain*.

3 Having the later life you want

- 1 There are clear benefits for individuals and their families, in remaining healthy, active and financially secure for as long as possible. This is most likely to happen if people think about their aspirations for later life and prepare accordingly.
- 2 Many people currently do not prepare well because they underestimate how long they will live or do not know how to access the right information and advice. Individuals will often look to family, friends and the third sector to help, but there is also a role for central and local government and public bodies to assist everyone in making plans for the future.

The case for change

FACT 1: 7 million people are estimated to be under-saving for retirement – this means they will not be able to fund their aspirations or, in the most extreme cases, may find themselves living in poverty in retirement.³⁴

FACT 2: Only 17 per cent of men and 13 per cent of women between the ages of 65 and 74 meet the Chief Medical Officer's recommendations for physical activity of 30 minutes on five or more days a week. Yet people who are physically active reduce their risk of developing major chronic diseases by up to 50 per cent and the risk of premature death by between 20 and 30 per cent.³⁵

- 3 People's expectations and sense of optimism are key to their quality of later life.³⁶ But not making the most of opportunities can result in inactivity and loneliness, reducing an individual's well-being.³⁷

"I'm hoping that later life might give me the time to try some of the things that I haven't done yet and feel that I have the confidence to find out about these things." Individual respondent to HMG, *Preparing for our Ageing Society; A Discussion Paper* (2008).

³⁴ Department for Work and Pensions (2006) *Personal accounts: a new way to save*.

³⁵ Her Majesty's Government (2009) *Be Active Be Healthy: A plan for getting the nation moving*.

³⁶ Bowling, A. (2003) *Adding Quality to Quantity: Older People's Views on Quality of Life and Its Enhancement*.

³⁷ Health Survey England (2005) *Health of Older People*; Berkman, L. F. and Syme, S. L. (1979) *Social Networks, Host Resistance, and Mortality: A Nine-Year Follow-Up Study of Alameda County Residents* in *American Journal of Epidemiology* (109) pp.186-204; Giles, L. C., Glonek, G. F. V., Luszczand, M. A. and Andrews, G. R. (2005). *Effect of social networks on 10 year survival in very old Australians: the Australian longitudinal study of aging* in *Journal of Epidemiology and Community Health* (59) pp.574-579.

- 4 In order to help and encourage more people to make the most of their time in later life, we need to promote opportunities to be active, and the benefits of taking these up, as well as provide a greater range of opportunities.

The case for change

FACT 3: Engagement in many activities including sports, leisure or learning, declines with age.³⁸

FACT 4: The number of women experiencing loneliness rises from around 35 per cent in the 50-59 age group to over 50 per cent among the 80+ age group.³⁹

Better information for people to prepare for later life

- 5 We have already taken significant steps to help people prepare for their future and make the decisions which are right for them. Specific areas where we have provided information and support to people include financial planning, taking steps to maintain or improve health and thinking about how they want to make the most of later years.

Financial planning

- 6 The most significant step we have taken to increase the number of people who save for their future is the new duty we have placed on employers which will be effective from 2012. **This duty means employers will automatically enrol all eligible workers between the ages of 22 and State Pension age into a good quality workplace pension scheme and pay a minimum 3 per cent contribution.** By ensuring that employees will have to opt out rather than opt in to pension saving, we expect that millions more people will start to save for the future.
- 7 We have also taken steps to improve people's understanding of financial planning and provide them with guidance and support. In April 2009, we launched a pilot with the Financial Services Authority to test a **Money Guidance** service. This offers people impartial financial guidance via the internet, telephone and face-to-face⁴⁰ and helps them to gain the knowledge, understanding and confidence necessary to make informed decisions about financial issues. Subject to the success of this, **we will make the service available across the country from 2010.** In 2002 the Citizens Advice Bureau launched the Financial Skills For Life programme which provides face-to-face financial education sessions on a range of topics, including preparation for later life. This is currently available in 120 bureaux across England and Wales, and we aim to make this available in all bureaux across the country by 2011.

³⁸ Department for Culture, Media and Sport (2008) Taking Part Survey, Year 3 data, weighted.

³⁹ Banks, J. et al. (ed) (2004) *The 2004 English Longitudinal Study of Ageing (Wave 2)*.

⁴⁰ This is part of a wider programme of initiatives to improve financial capability in the UK; further details, including support for people preparing for and in later life, can be found in: Her Majesty's Treasury and Financial Services Authority (2008) *Helping you make the most of your money: a joint action plan for financial capability*.

Taking steps to maintain or improve health

- 8 In **2009/10 the NHS will start to offer an NHS Health Check to people in England aged between 40 and 70 to encourage people to take steps to maintain or improve their health.** This is a vascular risk assessment and management programme for people in England who will be offered a check once every five years to assess their risk of heart disease, stroke, kidney disease and diabetes, followed by individually tailored advice to support them in managing or reducing their risk.
- 9 To help people take control over their health and the steps they need to take to improve it we are currently piloting the NHS Mid-life LifeCheck. This is an online health and lifestyle assessment for people aged 45-60, focusing on factors including smoking, healthy eating, alcohol use, physical activity and emotional wellbeing. Subject to the success of the pilots, **we will launch the NHS Mid-life LifeCheck nationally later this year.** We also set out our strategy to encourage people to remain physically active, so as to improve their chances of enjoying good mental and physical health in their later years in 'Be Active, Be Healthy'.⁴¹
- 10 In addition to the steps we are taking to improve people's health in their later years the NHS, primary care teams and local authorities are already working closely together to improve health and wellbeing for people of all ages in their areas. For example, local services have already helped thousands of people lose weight, give up smoking and reduce their alcohol consumption, and have developed innovative ways of encouraging people to tackle lifestyle issues and get the help they need through local services. All of these measures will help people to lead healthier longer lives.

Thinking about how to make the most of later years

- 11 When making decisions about their careers, people often face a wide range of barriers such as low skills, caring responsibilities, and finance. To address this we are developing the **Adult Advancement and Careers Service** to give people tailored advice and support via the internet, telephone and face-to-face. **We will make the service available across England from August 2010.** People approaching later life often suffer disproportionately from many of these barriers, and so stand to gain most.
- 12 It is important that people not only start to think about what they want to do in their later years, but also that they have local networks to facilitate this. To help people make these connections and plan accordingly we will provide more local **pre-retirement courses** working with the educational charity, the Life Academy.⁴²

“Pre-retirement education helps to encourage people to consider options (to continue participating actively in their communities) and increases confidence, combats stereotypical attitudes and provides up to date information and signposting.” Written response to HMG, *Preparing for our Ageing Society: A Discussion Paper* (2008) from The Pre-Retirement Association of Greater Manchester.

⁴¹ Her Majesty's Government (2009) *Be Active, Be Healthy: A Plan for Getting the Nation Moving*.

⁴² <http://www.life-academy.co.uk/>

Helping people make plans in a joined-up way

“Get rid of the multiplicity of agencies providing often limited information and have one stop shops with highly skilled knowledgeable personnel.”

Individual respondent to HMG, Preparing for our Ageing Society: A Discussion Paper (2008).

- 13 Though there are a number of sources of information and support for making plans for the future, people have told us that these are often fragmented and disparate and that they can be difficult to find. To address this **we will draw together support online, on the telephone and face-to-face from across Government and the third sector and will provide a ‘one stop shop’ for individuals wanting to plan ahead.** From 2010 this will provide information about planning for retirement, state pensions, workplace pensions and working longer.
- 14 We will link the ‘one stop shop’ to the Money Guidance service, planned for launch in 2010, which will give impartial support to help people plan their finances and make informed financial decisions with confidence.
- 15 People will also be signposted on to relevant, more specialised services including The Pension Service, The Pensions Advisory Service and private sector information providers. Access to interactive online tools will enable individuals to enter information about themselves and allow them to review their options and make their own decisions about retirement.
- 16 The ‘one stop shop’ will link existing planning services and will include new services as they become available including the NHS Mid-life LifeCheck; the Adult Advancement and Careers Service; and FirstStop, a care and housing advice service. It will also include additional useful information, for example about options for working longer, volunteering, informal adult learning, and what to consider when thinking about moving home or area in preparation for later life.
- 17 We will also invest in training to ensure that, where telephone and face-to-face elements exist as part of these services, all staff are able to refer people to the other relevant services that will help them with their preparation.
- 18 We will build on this by signposting people to the ‘one stop shop’ at relevant points in their life, for example when they stop receiving Child Benefit. We will also explore options to increase the interactivity of the online service to give a more personalised experience, for example, by enabling people to track their progress against their plans or to sign up for updates and reminders.

Question for consultation

- Q1.** We are launching a new ‘one stop shop’ to bring together services for people planning ahead. In addition to the core services suggested, what else would you like to see included?

Staying active

Encouraging people to remain active

- 19 To inform people about the opportunities to lead an active and enjoyable later life and encourage them to do so **we will launch a new Active at 60 programme** of measures to increase participation. We will start at a national level and bring together information from across Government. It will include a range of national opportunities such as access to museums and adult education, as well as entitlements such as a third off rail travel and the free bus pass. To start the Active at 60 programme, **from 2010, The Pension Service will provide information to people as they approach State Pension age alongside pension information.**
- 20 Every local area is unique and provides very different opportunities for people to remain active. For this reason whilst we are developing the national information for people we will also work with local authorities to develop ways for people to receive information on specific opportunities in their communities. We will test the success of providing this information and the extent to which it can increase participation in activities and improve well-being for people over 60 both in urban and a rural areas. We will then share information about successful approaches with other local areas.

Questions for consultation

- Q2.** At what stages in your life would it be/have been most useful to receive information about your opportunities and entitlements?
- Q3.** How would you like to receive information about these opportunities and entitlements; and who would you like to receive this from?

- 21 All of the English concessionary bus passes for people over 60 outside London use smart card technology so they could also be used in leisure centres, libraries and for other services with minor adaptations, as outlined in the case study below. We will encourage and showcase best practice in using this technology to help increase participation at a local level. **We will also build on this and work with local authorities to test an all-in-one smart card that provides both central and local government entitlements.**

Case study – the benefits of smart cards

Smart cards are already being used in a number of areas, and have real benefits for local people. One example of this is Bracknell Forest, where people over 60 can use the same card to access the library, free bus services, sports clubs, and get discounts from over 100 local businesses. An added benefit is that people do not need to travel into town to register for free bus travel, as was the case before. Instead, it is possible to register for any service that is available on the card at any location that uses them. This is a benefit for people with mobility problems, since it reduces the need for long journeys in order to be able to take up the opportunities that become available at age 60.

Derbyshire has a similar scheme, and includes discounts at over 1,400 local businesses that have signed up to using the card. In addition to this, the library service is included on the cards automatically and 20,000 people registered for the library as a result. The card, combined with communications including a magazine and regular roadshows, has helped to improve participation levels in local services. Derbyshire are looking for opportunities to expand the cards to include, for example, cycle hire or DVD rentals, as well as Government entitlements.

Increasing the range of opportunities

- 22 We have recently announced a number of initiatives to increase the range of different activities available to people in their later years.

Learning

- 23 For many people participation in learning in their later years is an essential social activity. To promote learning opportunities for all we recently published *The Learning Revolution*,⁴³ a White Paper on informal adult learning. This introduces targeted proposals to help people to make the most of learning opportunities in their later years.
- 24 To promote informal adult learning across the country we are introducing a £20 million learning transformation fund. This will support organisations to come together to test new ideas for increasing access and opportunities for informal learning, for example by opening up empty shops to host learning events on the high street, or vouchers to tempt people to try learning something new. We will hold a learning event and festival in October 2009 and we will promote self-organised and self-funded learning with the National Institute of Adult Continuing Education and the Third Age Trust.
- 25 We are providing more opportunities to support and develop networks of volunteer community learning champions and learning ambassadors who specialise in encouraging and supporting people to take up learning in later life. We are also promoting the role of informal learning to improve the well-being of people in care.

⁴³ Department for Innovation, Universities & Skills (2009) *The Learning Revolution*.

Case study – learning

Margaret Oakley left school when she was 14 and started work the very next day. She returned to learning 74 years later, at 88, the oldest student at her college on a ten-week course for over-55s developing a letter writing hobby she had for many years. *“I write to women all over the world and have pen friends in Italy, Germany, Holland, Sweden, the USA and South Africa...I’ve travelled all over to attend conferences and visit pen-friends.”* The course is a mix of formal classes and personal study with a tutor to advise and guide. Margaret is currently learning how to undertake book research and how to use a PC, email and the internet.

Culture and leisure

- 26 We have already provided free access for everyone to national museums and galleries in addition to 2,500 regional institutions. Where charges apply, many offer concessions to people in later life. We have also launched a programme of free swimming for people over 60, and around 80 per cent of English councils have taken this up.
- 27 We will build on this and create more opportunities, particularly improving the range of physical activities available with clear benefits to people’s health as well as their general wellbeing. **We are commissioning 46 national governing bodies of sport to help create a world leading community sport system including plans to encourage the over 50s to participate in sport.** Physical activity currently decreases with age and at the moment the fitness industry is not taking full advantage of the market opportunities demographic change represents. We will address this by organising a **high-level conference** with the major sporting and physical activity governing bodies and industry leaders to encourage them to establish activities and events aimed at the over 50s.

As well as remaining active in their later lives, older people are also playing an increasingly important role in their families. The next chapter sets out what we can do to support them to ensure they continue to have every opportunity to do so.

4 Older people at the heart of families

- 1 We need to recognise the changes happening in families across the country as a result of us living longer. Many families have four or even five living generations. Older people are taking on increasing responsibility for providing both informal and formal childcare for grandchildren and caring for elderly relatives. This has considerable benefits for families and society and we need to support people to enable these arrangements to continue.

The case for change

FACT 1: Over 65s account for around a third of all those carers providing more than 50 hours of care a week.⁴⁴

FACT 2: The role grandparents play in informal childcare has been valued at £3.9 billion each year.⁴⁵

FACT 3: Only 10 per cent of people over the age of 75 and only 35 per cent of those over the age of 65 are connected to the internet and have the skills to use it.⁴⁶

Support for grandparents

- 2 In the Children and Young Persons Act 2008⁴⁷ we set out a range of measures intended to provide a more visible and strengthened framework for supporting extended families that take over the role of caring for children when the parents are not able to. In the *Next Steps for Early Learning and Childcare*⁴⁸ paper in January 2009 we announced we would hold an event to look at ways of supporting grandparents. To build on this, **from 2011 we will provide National Insurance credits towards the basic State Pension to grandparents who care for members of their family**, aged 12 or under, for at least 20 hours a week, in recognition of the valuable contribution they make to society.
- 3 **We will publish a Families and Relationships Green Paper in autumn this year**, which will look at how we can better support families. It will consider the needs of all family members, including grandparents, and how best services can cater for their differing needs. One of the principal aims of the Green Paper is to look at how we can make all our services family friendly. The Paper will start from the premise that family friendly must not mean welcoming and accessible only to mothers and fathers, but to other members of the family too, especially grandparents who provide care for grandchildren.

⁴⁴ Office for National Statistics Census 2001.

⁴⁵ Cabinet Office and Department for Children, Schools and Families (2008) *Families in Britain*.

⁴⁶ http://www.ofcom.org.uk/advice/media_literacy/medlitpub/medlitpubrssi/ml_adult08/

⁴⁷ The Children and Young Persons Act 2008.

http://www.opsi.gov.uk/acts/acts2008/ukpga_20080023_en_1

⁴⁸ Her Majesty's Government (2009) *Next Steps for Early Learning and Childcare*.

- 4 **We will hold a summit for grandparents in the autumn**⁴⁹ which will seek their views on a number of issues that affect them. These include exploring how families and childcare services can be adapted to better cater for them, highlighting ways in which they can shape these services as users, combining employment with care of their grandchildren and the effective channels to provide information to them.
- 5 We want to identify key issues for specific groups of grandparents, including those who take on full-time responsibility for their grandchildren and the grandparents of disabled children. We also want to explore the changing role of grandparents more widely and what more we can do to support them in maintaining strong relationships with their grandchildren after parental separation and divorce.
- 6 We will also talk to grandparents as part of the consultation on *Building a Society for All Ages* about the issues that specifically affect them.

Question for consultation

Q4. What additional issues should we be seeking views on beyond those we have already highlighted for the grandparents summit?

25

Support for carers

- 7 A large proportion of people spend time in their later years providing care for family and friends which can affect their finances and well-being. In June 2008 we published a national carers' strategy⁵⁰ that highlights the important care role provided through family members for all conditions, including dementia.
- 8 The strategy included establishing Carers Direct, a carers' information helpline and website.⁵¹ We have set up demonstrator sites to show how the NHS can better support carers, provide health and well-being checks for carers and how councils and the NHS can provide breaks from caring. The strategy also recognised carers as expert partners in care, and introduced a new training programme for carers, Caring with Confidence.⁵² Through a combination of face-to-face and distance learning it informs carers of their rights, the services available to them and provides information and training that will benefit the whole family. We will also be providing training for professionals who meet carers as part of their work so that they can better support them, including commissioning the Royal College of General Practitioners to pilot a training module for GPs.
- 9 We will continue to deliver on the vision of the 2008 carers' strategy by considering the long-term options that it sets out. This includes looking at the structure of carers' benefits in the context of wider benefit reform. We will also explore building on the success of the Dignity Champions Network by working with them to help deliver the carers' strategy locally.

⁴⁹ This meets our commitment in Her Majesty's Government (2009) *Next Steps for Early Learning and Childcare*.

⁵⁰ Department of Health (2008) *Carers at the heart of 21st century families and communities: A caring system on your side. A life of your own*.

⁵¹ Freephone 0808 802 0202, www.nhs.uk/carersdirect

⁵² www.caringwithconfidence.net

- 10 We announced in the *New Opportunities White Paper*⁵³ our commitment to piloting a new entitlement of up to £500 for training available to people who have spent five or more years bringing up children or caring for dependents. This entitlement represents additional rights to learn for those who work hard and contribute in other ways to our community and will help to combat the disadvantage they face from extended periods of time out of the labour market.
- 11 Through Jobcentre Plus we will be introducing a range of new services specifically aimed at carers, including older carers, to enable them to be better able to combine paid employment with their caring role. **Jobcentre Plus are currently recruiting Care Partnership Managers and using funding of £38 million to improve information on local carer support for sta and customers**, break down the barriers that carers may face in returning to paid employment, and represent carers' employment interests on a variety of partnerships.
- 12 **From December 2009, we will be extending voluntary access to training programmes to carers who are not in paid employment or who are employed for fewer than 16 hours a week.** This will give people who receive Carer's Allowance access to training opportunities comparable to those available to lone parents. We will also provide funding for replacement care whilst they attend these training programmes.

Question for consultation

Q5. What support have you found helpful when you have been in a caring role for family members?

Supporting people to stay in touch with their families through digital technology

- 13 Digital technology can be extremely valuable in helping people to stay in regular contact with their families. However, the older someone is, the more likely they are to be digitally excluded. To improve access to digital technology for everyone we have announced our commitment to invest to ensure broadband access for all by 2012, with a commitment to a universal high-speed broadband network. We have just announced in the *Digital Britain*⁵⁴ report that we will look at how and when the standard equipment provided by the Digital Switchover Help Scheme could include the capability to send messages over an internet connection, for example to access on-demand TV services. Digital Britain also set out our next steps in promoting internet use for people currently not online, among who older people are disproportionately represented.
- 14 We have taken a number of steps to improve access to and support in using digital technology for older people. **We are piloting a national network of Digital Mentors to improve digital literacy levels.** We are also working with UK Online to give help and advice, enabling people to access online benefits such as cheaper fuel tariffs, volunteering opportunities and virtual social networks. **We announced the Champion**

⁵³ Her Majesty's Government (2009) *New Opportunities: Fair chances for the future*.

⁵⁴ Department for Business, Innovation and Skills and Department for Culture, Media and Sport (2009) *Digital Britain: Final Report*

for Digital Inclusion, Martha Lane Fox, the co-founder of lastminute.com, and a taskforce, which includes a dedicated taskforce member representing older people. This

has been announced as Tom Wright, Chief Executive of Age Concern and Help the Aged. They will be responsible for challenging the public, private and third sector to work together to help disadvantaged people benefit from new technologies and increase the number of people who are using digital technology. We promoted the use of the free myguide service,⁵⁵ which gives web novices the skills and confidence to use the internet safely and effectively. It is particularly popular and successful with older people, and guides them on how to use online public services, shop and save money online, keep in touch with family, and pursue their hobbies and interests. It is designed to be used by anyone anywhere, either independently by those with a little confidence or with the support of a family member, friend, carer, or any intermediary such as a UK Online, adult learning or community centre.

- 15 We will build on and complement existing work to address digital inclusion⁵⁶ by running **digital inclusion projects** targeted at giving people in sheltered housing access to new technology. These will be developed from the wealth of good practice in public, third and private sector such as Digital Unite's⁵⁷ work in sheltered housing (see the case study below), and BT Internet Rangers,⁵⁸ which link school pupils to sheltered housing residents, to provide mentoring and support with technology. The projects will initially directly target 21,000 people but will build on this with an aim to reach the 600,000 people who live in sheltered housing, in the vicinity of sheltered housing schemes or other possible community hubs like village halls in rural areas. We aim for the projects to become sustainable in their third year by building the capacity and capability of the housing sector to offer this technology as an essential, communal residential service.

Case study – Digital Unite⁵⁹ programmes for residents in sheltered housing

Digital Unite started developing digital literacy programmes for residents in sheltered housing six years ago and is working with expert partners such as Essential Role of Sheltered Housing. They bring sustainable IT learning programmes to older people in sheltered housing and working closely with residents, staff and the landlords. Emphasis is placed on creating projects that can leverage support from the wider community to sustain learning, and foster community ties. Evaluation evidence shows how much difference this approach can have to people's lives:

“When you said in the introduction session that after seven weeks I would be able to get on the internet, send email and do all this on my own, communicate with other people on the DU [Digital Unite] site etc, I was very sceptical. But you were right, and you have made such a difference to my life, I can hardly believe it.”

⁵⁵ <http://www.myguide.gov.uk/>

⁵⁶ For example, Department for Business, Innovation and Skills and Department for Culture, Media and Sport (2009) *Digital Britain: Final Report.*; Department for Innovation, Universities and Skills (2009) *The Learning Revolution*; <http://www.dius.gov.uk/ictuserskills/>; <http://www.communities.gov.uk/communities/communityempowerment/whatweare/digitalmentors/>

⁵⁷ <http://digitalunite.co.uk/>

⁵⁸ <http://www.btinternetangers.co.uk/>

⁵⁹ www.digitalunite.com

"My wife died two years ago, and everything had become an effort; my body ached, I was just depressed and lonely some of the time. Now, when I walk down to the shops, I don't feel any aches and pains, 'cos I am just thinking of what I am going to do on the computer when I get back. Thank you so much; you have put back into my life the enthusiasm and interest that I always used to have for living."

It is not only families that can benefit from the experience of older people. Employers and businesses can benefit from a more active and experienced older workforce and the wealth of the older population. To make the most of this, the world of work needs to change and business needs to seize the opportunities provided by older consumers.

5 Engaging with work and the economy

- 1 The world of work and the economy need to adapt to the new opportunities of increasingly active older people, both in terms of the potential workforce and the marketing opportunities.
- 2 Continuing some form of work can give people the opportunity to use their skills and experience, maintain social networks, boost their retirement income, maintain a strong sense of purpose and stay healthy. Recent research has shown that retiring later may delay the onset of dementia.⁶⁰

*“Work provides the feeling that one is still fully in control of one’s own life and destiny – not merely an impassive bystander.” Individual respondent to HMG, *Preparing for our Ageing Society: A Discussion Paper* (2008).*

29

Potential financial benefits of working longer

- A single man earning £24,500 (take-home pay of £360 per week) who has worked all his life can expect a retirement income at 65 of £213 a week from State and occupational pensions. If he defers retirement until 67 and then takes his State and occupational pensions, he will retire on £243 a week. He will also take home higher pay during the last two years’ work (£406 per week) as he will not have to pay National Insurance contributions.
- A single woman earning £40,000 (take-home pay of £566 per week) who has taken eight years off work to look after children can expect a retirement income at 60 of £223 a week. If she defers retirement until 65 and then takes her State and occupational pensions, she will retire on £330 a week, again with higher take-home pay (£639 per week) during the last five years worked.

- 3 It is not just the individual who benefits from working longer. Older workers continue to contribute to the economy, and provide experience to business: employers say they most appreciate the loyalty and maturity of people aged over 65.⁶¹ Adding an additional year to working lives could increase UK Gross Domestic Product (GDP) by around 2 per cent.⁶² Some people want to retire early but others want to work for longer. We need to give them the flexibility to choose what is right for them. We will work together with the business and voluntary sectors to achieve this, as well as continuing to tackle the barriers to working longer such as inadequate training, negative employer attitudes and poor health.

⁶⁰ Lupton, M. et al. (2009) *Education, occupation and retirement age effects on the age of onset of Alzheimer’s disease*. International Journal of Geriatric Psychiatry. Available at <http://www.iop.kcl.ac.uk/news/?id=297>

⁶¹ British Chambers of Commerce (2009) *Workplace Survey*, pp. 18-20.

⁶² National Institute for Economic and Social Research (2009) *How to pay for the crisis or macroeconomic implications of pension reform*. Available at <http://www.niesr.ac.uk/pdf/EWLfin.pdf>

The case for change

FACT 1: Together the drop in work rates among men over 50 and ageism in the workplace is estimated to have cost the economy between £16 billion and £31 billion per year due to lost GDP.⁶³

FACT 2: A 2002 survey found that 50 per cent of men and 40 per cent of women who retire before State Pension age say they were 'forced' out of work.⁶⁴

FACT 3: There is a 17.4 per cent gap between the employment rates of those aged 50 to 69 and the 16 to State Pension age population as a whole.⁶⁵

FACT 4: A 2004 survey found that half of workers aged 50 to 69 would consider working part-time or occasional jobs after they retire, but only 10 per cent would consider full-time work.⁶⁶

- 4 Employers can also benefit from older people as customers. People over 50 currently account for 80 per cent of national wealth and 40 per cent of annual consumer spending⁶⁷ and business is starting to recognise the opportunities of providing products and services for people in this age group.

Helping people who want to work longer

Bringing forward the review of the Default Retirement Age

- 5 The Employment Equality (Age) Regulations, which came into force in 2006, provide for a Default Retirement Age of 65 that employers can rely on if they wish. The regulations make earlier retirement ages unlawful unless employers can objectively justify them. The regulations also introduced a new statutory right for individuals to request postponement of retirement beyond the age of 65 – requests which the employer must consider. In *Opportunity Age* we said that it was our long-term aim to consign fixed retirement ages to the past.⁶⁸
- 6 We announced that in 2011 we would review whether the Default Retirement Age was still appropriate and necessary. The very different economic circumstances today – for businesses, and for individuals coming up to retirement – in comparison to 2006 when the age regulations came into force, suggest that an earlier review is needed.
- 7 **We will, therefore, bring forward the review of the Default Retirement Age to 2010. We have now started the process of engaging with stakeholders and gathering evidence to inform the review.** We will look at many issues including the needs of business and individuals in the prevailing economic climate, and the need for employers to manage the structure of their workforce. To that end we are committed to

⁶³ Cabinet Office (2000) *Winning the Generation Game*. Employers' Forum on Age (2001). *Ageism too costly to ignore*. Age Concern England (2004) *The Economic Contribution of Older People*.

⁶⁴ Humphrey, A. et al. (2003) *Factors affecting the labour market participation of older workers*. Department for Work and Pensions Research Report No 200.

⁶⁵ Labour Force Survey (2009) Quarter 1.

⁶⁶ McNair, S. et al. (2004) *Changing work in later life: a study of job transitions*. Centre for Research into the Older Workforce, University of Surrey.

⁶⁷ Age Concern England (2008) *The Grey Market*.

⁶⁸ Department for Work and Pensions (2005) *Opportunity Age: Meeting the challenges of ageing in the 21st century*.

continue working with representatives of employers, such as the Confederation of British Industry, as well as representatives of employees and older people's organisations such as the trade unions, Age Concern, Help the Aged and older people's forums.

- 8 If the evidence shows that the Default Retirement Age is no longer needed we will act to make the necessary changes to legislation. We would support employers through this, and any changes would not be implemented until 2011. This would give employers sufficient time to prepare, and employees time to consider what impact the new circumstances would have on their plans.

Changing attitudes towards older workers

- 9 Employers' attitudes and practices are essential to giving people choice over how and when to retire. We launched the Age Positive initiative in 2000 to tackle ageism in the workplace. By working with employers and their representatives, along with a range of leading business organisations, we have raised awareness of the business benefits of recruiting and retaining workers aged over 50.

"I am currently in my 50s and worried to bring up things like reducing hours in case I jeopardise my job." Individual respondent to HMG, *Preparing for our Ageing Society; A Discussion Paper (2008)*.

- 10 **We will extend the Age Positive initiative to work with business leaders to identify how we can encourage other employers to give employees more choice over their retirement.** We will deliver guidance and toolkits tailored to an employer's sector and size to help them extend their employees' working lives. Alongside this we will establish links with employment projects aimed at people aged over 50 to learn from their experience and promote good practice.
- 11 Often, the underlying reason for early retirement is caring for relatives and close friends, and one in five people gives up work to provide care.⁶⁹ We are working with Employers for Carers to promote good practice around supporting people in work who also have caring responsibilities.

Question for consultation

Q6. What more can we do to enable business to understand the benefits of recruiting and retaining employees aged over 50, and to develop workable strategies for benefiting from an ageing workforce?

⁶⁹ Equal Opportunities Commission (2004) *Daily Life for parents and carers*.

Support for older workers and older jobseekers

Information and support

*“I didn’t know there were all these websites. I will go on them when I get home. It has made me feel positive.” Respondent in Hedges, A. and Sykes, A. (forthcoming). *Extended Working Lives: Changing the Culture.**

- 12 We will improve the information people can access when they are considering moving from work to retirement to help them make decisions about whether to work longer. This will include options for working longer, the implications of these options on their finances and other areas and how to approach employers and others to make this happen. This information will be available as part of the ‘one stop shop’ for helping people planning ahead (detailed in Chapter 3), and the communications to support the implementation of pension reform.

Question for consultation

Q7. How can we encourage people to consider their options for working longer and ensure they have access to the information they need to make those decisions at the right time?

Improving training and skills

- 13 Older workers, at least up to age 70, are as productive in most jobs as younger workers when they receive the same level of training.⁷⁰ However, people over 50 are much less likely to undertake training, and only 10 per cent of adult apprenticeships are currently taken up by this age group.⁷¹ We will continue to work with businesses to overcome reluctance to train older workers through the Age Positive initiative.
- 14 We introduced New Deal 50 Plus⁷² in Jobcentre Plus nationally in 2000. This offered a range of targeted back-to-work help for people over 50 who have been unemployed for over six months and who are receiving qualifying benefits. New Deal 50 Plus is being replaced by the **Flexible New Deal** from October 2009,⁷³ which will provide a more personalised, flexible approach to back-to-work support, defined by individual needs rather than age. Programmes such as Train to Gain give strong support to people wanting to develop their skills at all levels, and new flexibilities are being introduced, for example for people facing redundancy and people working in small businesses.

⁷⁰ DTI (2003) *Retirement ages in the UK: a review of the literature.*

⁷¹ Department for Innovation, Universities & Skills internal analysis.

⁷² http://www.jobcentreplus.gov.uk/JCP/stellent/groups/jcp/documents/sitestudio/dev_015301.pdf

⁷³ <http://www.dwp.gov.uk/welfarereform/in-work-better-off/annex.pdf>

Addressing ill-health as a barrier to work

- 15 Around half of people who leave work before State Pension age do so due to ill-health.⁷⁴ Research shows that carers who are also working often suffer ill-health as a result of the stresses and strains of doing this. **We will work with the National Endowment for Science, Technology and the Arts to find new ways to organise work and new approaches to address ill-health as a barrier to working longer.**

“Lots of people are doing jobs they don’t like – we need to have more opportunities for older people to retrain for jobs they want and then ensure there are jobs for them to go into.” Individual respondent to HMG, Preparing for our Ageing Society; A Discussion Paper (2008).

Promoting employment opportunities in teaching

- 16 Older people have considerable experience which can be valuable to the education sector. **We will draw on the skills of ex-teachers in helping deliver our pledge of 600,000 one-to-one tuition places and we will attract teachers who have been out of the profession to return.** We will build on the fact that teaching is a top choice for people considering a change of career, with one in ten people changing careers citing teaching as their preferred choice of job.⁷⁵ The Training and Development Agency will raise awareness of teaching as a career choice to people over 50 through a number of programmes. These include simplifying employment-based routes into teaching, and tailoring marketing to employees of companies making more than ten individuals interested in teaching maths or science redundant.
- 17 Lifelong Learning UK⁷⁶ plays an important role in helping to attract people to teach in further education. It is leading work on a series of recruitment campaigns aimed at encouraging people with vocational expertise to apply to work in the further education sector.

Promoting self-employment opportunities

- 18 We will develop a fully joined-up package of support, both in terms of finance and advice, for people aged over 50 considering **self-employment or social enterprise**. This will be achieved by building on the work of Jobcentre Plus and Business Link and working with the Regional Development Agencies, the Prince of Wales’ Initiative for Mature Entrepreneurs (PRIME) and the private sector including Bank of America, PRIME’s key corporate partner.

⁷⁴ Humphrey, A. et al. (2003) *Factors affecting the labour market participation of older workers*. Department for Work and Pensions Research Report No 200.

⁷⁵ <http://www.tda.gov.uk/about/mediarelations/2009/230209.aspx>

⁷⁶ <http://www.lluk.org/>

The power of the “grey pound”

*“I find it really frustrating that I can’t get travel insurance to go scuba diving just because I’m 82.” Individual respondent to HMG, *Preparing for our Ageing Society; A Discussion Paper* (2008).*

- 19 To take advantage of the business opportunities from longer lives, we have published *New Industry, New Jobs*,⁷⁷ the Government’s vision for Britain’s economic and industrial future setting out key areas where Government action can have most impact. This acknowledged the opportunities and challenges presented by an ageing population and proposed an Innovation and Growth Team which will draw up an action plan for business and Government to take advantage of the economic opportunities presented by an ageing population. The team of experts from academia, business and the age sector will be responsible for identifying business opportunities and will make its recommendations to Government by spring 2010.
- 20 **We will promote an age design programme to ensure products and services in the UK economy increasingly meet the needs of our ageing population.** In addition to encouraging innovative design in housing and neighbourhoods, included in Chapter 8, we will support Age OK. This is an initiative launched in April 2009 by Age Concern, Help the Aged and the Engage network⁷⁸ which includes over 50 businesses such as Marks & Spencer, Microsoft and Barclays. Age OK is an accreditation that sets a benchmark for products and services that meet the needs and interests of people in later life. The first award was recently made to Sky TV who offer alternative remote controls that have larger and bolder graphics for easier button identification, raised contoured buttons with more reference points, increased colour contrast between the body of the remote and the buttons, and either a textured back or a back strap.
- 21 We will support inclusive design standards as set out by the British Standards Institution.⁷⁹ Inclusive design seeks to ensure that products, services and environments are accessible to the largest number of people. We will organise a seminar for designers and business to promote its use. We are supporting the Royal College of Art and Design Business Association on their 2010 Inclusive Design Challenge to enable it to be focused on goods and services in an ageing society, and the Royal Society of Arts on their Design Directions Awards. The 2009 awards are part of their Action for Age project, addressing issues of isolation and marginalisation in later life. This will conclude in an awards event in spring 2010.

Working longer helps individuals to have financial security in their later lives. However, people also need to save for their longer retirement. The State provides a base level of pension and private saving builds on that. Private saving will be made easier by the recent reforms to the pension system.

⁷⁷ Department for Business, Enterprise and Regulatory Reform (2009) *New Industry, New Jobs*.

⁷⁸ <http://www.ageok.org.uk/>

⁷⁹ <http://www.bsi-global.com/en/Shop/Publication-Detail/?pid=000000000030142267>

6 Improving financial support

- 1 Sufficient income in retirement is fundamental for people in their later years. Creating a sustainable pension system to respond to demographic change is a major part of building a society for all ages, and has been our first priority in addressing the needs of an ageing society. We have reviewed the current pensions system and identified that approximately 7 million people are currently not saving enough to meet their retirement aspirations.⁸⁰ We are addressing this through the implementation of widespread pension reform. We also have a number of ongoing measures to tackle pensioner poverty.

The case for change

FACT 1: Contributions to occupational pensions have fallen from above 3 per cent of GDP in the early 1980s to less than 2 per cent in 2002. The proportion of private sector employees participating in occupational schemes has fallen from around 37 per cent in 1991 to around 26 per cent in 2004.⁸¹

FACT 2: Only 45 per cent of women at State Pension age are currently receiving a full basic State Pension.⁸²

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Tackling pensioner poverty

- 2 Our strategy since 1997 has been to target help on the poorest pensioners whilst providing a solid foundation of support for all. Through measures such as Pension Credit we have lifted 900,000 pensioners out of relative poverty since 1998. A key priority remains ensuring that pensioners get the support they are entitled to. We have simplified the claims process to enable claims for Pension Credit, Housing Benefit and Council Tax Benefit to be made in one phone call without the need for a signed claim form. We also continue to work closely with external organisations including BBC Local Radio to increase the number of people claiming Pension Credit and we wrote to 230,000 Pension Credit recipients in May 2009, to encourage them to contact their local council to check if they are entitled to Council Tax Benefit or Housing Benefit.
- 3 We have taken action to help people over 50 affected by the economic downturn. We will **increase ISA limits to £10,200 per year from October for people aged 50 and over**, of which £5,100 can be saved in cash. From April this year we increased the basic State Pension by 5 per cent and the Pension Credit Guarantee by 4.5 per cent, the largest amount since it was introduced. Alongside this we published a document detailing the help available with pensions during the downturn. This can be downloaded from *Real Help Now*.⁸³

⁸⁰ Department for Work and Pensions (2006) *Personal accounts: a new way to save*.

⁸¹ Pensions Commission (2004) *Pensions: Challenges and Choices. The First Report of the Pension Commission*.

⁸² DWP Forecasting Division using the Government Actuary's Department's Retirement Pension Model.

⁸³ <http://www.realhelpnow.gov.uk/>

- 4 We will raise the capital threshold in Pension Credit and pensioner-related Housing Benefit and Council Tax Benefit from £6,000 to £10,000 from November 2009. Half a million of the poorest pensioners stand to gain from this change. **We are providing an additional payment alongside 2009/10's Winter Fuel Payment worth £100 to households with someone aged over 80 and £50 to households with someone aged over 60.** This winter we expect to make over 12 million payments to over 8.8 million households. Around 2.4 million people aged 80 or over will benefit.
- 5 In addition to these measures we recognise there is more to do to ensure that support gets to those who are entitled to it. We are taking forward powers in the Welfare Reform Bill to **pilot new approaches to streamlining the Pension Credit claims process by making better use of the information Government already has available.**
- 6 We recognise that pensions are not the only issue for people with low incomes in retirement. To help people over 60 affected by cold weather we provide Cold Weather Payments and introduced the cross-government Warm Front scheme, which provides a package of insulation and heating improvements. The Keep Warm, Keep Well⁸⁴ campaign helps to link different schemes, raising awareness of all the different support that is available.
- 7 In addition to this, we have taken steps to ensure people can continue to have the confidence to save for their future. We established the Pension Protection Fund, the Financial Assistance Scheme and the Pensions Regulator in the Pensions Act 2004 to improve security and confidence for occupational scheme members.

Pension reform

- 8 In 2002 the Government established the Pensions Commission to consider the long term challenges faced by the pensions system. The Commission identified three central long term challenges; increasing life expectancy, inequality in state pension provision and a decline in voluntary private retirement saving.
- 9 The Commission concluded that while there was no crisis today the current system would deliver increasingly inadequate outcomes in the future. It also made it clear that a new balance must be struck between the State, employers and individuals and that bold action was needed to provide security in retirement for tomorrow's pensioners. In response to this, in 2006 we published *Security in retirement: towards a new pensions system* which outlined an integrated package of reforms which built on the analysis and recommendations of the Pensions Commission.
- 10 The first part of this reform package was implemented in the Pensions Act 2007. The Act will reform the State Pension so that it is fairer, more generous and more widely available. We will restore the link between the basic State Pension and earnings in 2012 or by the end of the next Parliament at the latest. It tackles the historic inequalities in entitlement, especially for women by reducing the number of years to build a full basic State Pension to 30 from 2010. It also reflects longer lives, and makes the State Pension affordable in the long term by gradually increasing State Pension age, between 2024 and 2046, to 68 for both men and women.

⁸⁴ <http://campaigns.direct.gov.uk/keepwarmkeepwell/index.html>

- 11 As a result of these reforms around three quarters of women reaching State Pension age are expected to be entitled to a full basic State Pension by 2010 compared to less than half now, and this will increase to over 90 per cent by 2025. From 2010 up to an extra 1 million people (approximately 90 per cent of them women) will build up entitlement to the State Second Pension.
- 12 From 2012 **employers will be required to automatically enrol all eligible workers into a qualifying workplace pension and to contribute at least 3 per cent of the worker's qualifying earnings to that scheme.** There will also be tax relief of around 1 per cent and an employee contribution of 4 per cent, taking the total minimum contribution level to 8 per cent. A new simple low-cost pension scheme – currently referred to as the personal accounts scheme – will be introduced to ensure that all employers have access to a suitable pension arrangement in order to carry out their new duties. We estimate these reforms will result in between six and nine million people newly participating or saving more in workplace pensions, transforming the savings culture in the UK.⁸⁵

*“[Personal accounts] saves you the hassle of trying to sort out pensions”
Participant in DWP Research (2006).⁸⁶*

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- 13 The measures contained in the Pensions Act 2007 and the Pensions Act 2008 will deliver improved security in retirement for pensioners, while ensuring the system as a whole is fair, sustainable and affordable. The box below demonstrates the difference that this could make for an individual.

Impact of reform

A median earner who works from age 25 and retires at State Pension age in 2052/55 could get a weekly income of around £240 under reform compared to around £210 under the current system (in 2009/10 earnings terms).

An individual who is self employed for a part of their career who retires at State Pension age in 2052/55 could get an income of around £221 under reform compared to around £192 under the current system (in 2009/10 earnings terms).

Pension reform is vital to helping people become financially secure in retirement, but people require other services as well. Public services need to adapt to reflect the requirements of an ageing population.

⁸⁵ Department for Work and Pensions - Pensions Bill 2007 - impact assessment April 2008.

⁸⁶ Hall, S., Pettigrew, N. and Harvey, P. (2006) *Public attitudes to personal accounts: report of a qualitative study.* Research by IPSOS MORI for DWP

7 Better public services for later life

- 1 People often have the greatest need for public services in their later years. We need to ban unjustifiable age discrimination in these services and give older people a stronger voice and role in developing them. We need to make these services fit for an ageing society.
- 2 Conditions that are now common amongst very old people were almost unknown when the social care system was established as people lived much shorter lives. We need a care and support system fit for the 21st century, so we will publish a Green Paper shortly, and we need to increase the focus on measures to prevent ill-health and promote active ageing.

“Many services and the communication that surrounds older people suffers from being patronising in tone and based on assumptions of stupidity and helplessness in the aged.” Individual respondent to HMG, *Preparing for our Ageing Society; A Discussion Paper* (2008).

The case for change

FACT 1: People often have the greatest need for public services in their later years:

- Almost two-thirds of general and acute hospital beds are used by people aged over 65.⁸⁷
- In 2007, around a third of those aged 60 or older said they used buses at least weekly, compared to around a fifth of 30-59 year olds.⁸⁸

FACT 2: More needs to be done to improve public services for our ageing population:

- 14 per cent of people over 50 in 2004/05 found it difficult or very difficult to access hospital services in England. This rose to 31 per cent for people over 80.⁸⁹
- The Audit Commission recently identified fragmented service delivery as a severe risk in developing age-inclusive and responsive services, and concluded that more than two-thirds of local authorities needed to improve their services for older people and better respond to demographic changes.⁹⁰

FACT 3: Falls are responsible for over 2 million hospital bed days and 40 per cent of admissions to nursing homes, costing £1.7 billion a year. Minor safety adaptations to homes can reduce the number of falls experienced by people in later life by up to 60 per cent.⁹¹

⁸⁷ Department of Health (2001) *National Services Framework for Older People*.

⁸⁸ Department for Transport (2008) *National Travel Survey, 2007*.

⁸⁹ English Longitudinal Study of Ageing 2004/05.

⁹⁰ Audit Commission (2008) *Don't Stop Me Now – Preparing for an Older Population*.

⁹¹ McClure, R. et al. (2005) *Population-based interventions for the prevention of fall-related injuries in older people in Cochrane Database of Systematic Reviews, Issue 1*.

FACT 4: Suffering a stroke is the single largest cause of severe disability. 110,000 people suffer a stroke each year, costing the economy £7 billion a year, including £2.8 billion in direct care costs to the NHS.⁹²

FACT 5: Dementia currently affects 700,000 people in the UK and this is projected to double to 1.4 million in the next 30 years. Dementia costs the UK economy £17 billion a year, and in the next 30 years the costs will treble to over £50 billion a year.⁹³

Ending unjustifiable age discrimination

- 3 We have introduced the Equality Bill, which will ban unjustifiable age discrimination from April 2012. We are currently consulting on the detail, especially in difficult areas such as financial services and health and care. The Equality Bill includes the **new public sector Equality Duty**. This places a requirement on all public bodies from 2010 to have due regard to the need to eliminate unlawful discrimination, harassment and victimisation, advance equality of opportunities and encourage good relations between different groups of people, including people of different ages. This duty makes it a legal requirement to consider the needs of people of all ages when planning and delivering services.

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A stronger voice for older people in shaping services

*“Older people need to be immersed in this action plan [and] delivery, not ‘involved’.” Individual respondent to HMG, *Preparing for our Ageing Society: A Discussion Paper* (2008).*

- 4 *Empowering Engagement: a Stronger Voice for Older People*,⁹⁴ the Government’s response to John Elbourne’s review of engagement with older people⁹⁵ set out our plans to give people a clear role in the design and delivery of the policies and services that affect them. This complements the Local Democracy, Economic Development and Construction Bill⁹⁶ which will create greater opportunities for community and individual involvement in local decision making. We currently engage with a range of groups which represent the interests of older people. These include the network of over 200 Older People’s Advisory Groups across the UK and Help The Aged’s programme, Speaking Up For Our Age, which brings together a range of local forums that campaign to have the voice of people in later life heard. We also engage with Counsel and Care who have recently published their older people’s manifesto⁹⁷ and the National Pensioners Convention, which represents over 1,000 local, regional and national groups who act as a valuable source of information.

⁹² National Audit Office (2005) *Reducing Brain Damage: Faster access to better stroke care*.

⁹³ Department of Health (2009) *Living Well with Dementia: A National Dementia Strategy*.

⁹⁴ Department for Work and Pensions (2009) *Empowering engagement: a stronger voice for older people – the Government response to John Elbourne’s review*.

⁹⁵ Elbourne, J. (2008) *Review of Older People’s Engagement with Government – Report to Government*.

⁹⁶ Local Democracy, Economic Development and Construction Bill 2008-09. Available at <http://services.parliament.uk/bills/2008-09/localdemocracyeconomicdevelopmentandconstruction.html>

⁹⁷ Counsel and Care (2009) *VOTINGAGE: An Older People’s Manifesto*.

Case study – older people shaping services – Brighton and Hove Older People's Council

Brighton and Hove became the first local authority in the country to establish a directly elected Older People's Council, an independent body set up and supported by Brighton and Hove City Council. The Older People's Council works in partnership with the City Council and other large statutory services (for example Primary Care Trusts), making sure that older people have a say in services and policies.

Brighton and Hove has shown how the process of service redesign around the needs of individual citizens has shifted power from directors and councillors to the local community. This is a huge culture change.

- 5 In 2008 we established a cross-government Public Service Agreement which aims to tackle poverty and promote wellbeing and independence in later life.⁹⁸ This sets out our aims, based on what older people have told us is most important: employment, poverty, health, their homes and neighbourhoods and any support they require to live at home. This commits the Government to taking action in all these areas, and reporting progress to the public.
- 6 We will take action to ensure older people, particularly those at risk of social exclusion, have an active role in policy making. We have established a new UK Advisory Forum on Ageing to work with Government to identify additional steps to improve well-being and independence in later life. This forum will provide a means of bringing together views at a national level and will include representatives from the devolved nations and the nine English regions. This will complement existing arrangements in the devolved nations.
- 7 At the regional level, we have announced new regional forums on ageing and a new resource in Government Offices. This will seek to improve wellbeing in later life by encouraging and supporting local areas to engage better with their local people in the design and delivery of services. This will help local services to implement the new duties in the Equality Bill and the Local Democracy, Economic Development and Construction Bill. A key aim of the Government Offices will be to ensure that the forums are representative of local populations.

Changing health care and social care in an ageing society

- 8 There are particular conditions that disproportionately affect people in later life, including strokes and dementia. We have published the first ever national dementia strategy⁹⁹ which, with initial funding of £150 million over two years, aims to transform services for people with dementia and their families and carers. We have also published a stroke strategy¹⁰⁰ which is already transforming these services. All hospitals now have a stroke physician and almost all have a dedicated stroke unit.

⁹⁸ Her Majesty's Treasury (2007) *Pre-Budget Report and Comprehensive Spending Review*.

⁹⁹ Department of Health (2009) *Living well with dementia: A National Dementia Strategy*.

¹⁰⁰ Department of Health (2007) *National stroke strategy*.

- 9 We have highlighted the importance of the mental health of people in later life in a new service guide for older people's mental health services.¹⁰¹ The mental health strategy, *New Horizons*, will outline approaches to improving the mental health of people and their carers in later life. We have invested around £80 million in projects to support assisted living for people with long-term conditions and published *Putting People First*¹⁰² which outlines our approach in helping people remain independent.
- 10 Last year we published a strategy for end-of-life care¹⁰³ doubling investment in palliative care and providing choice about where people would like to be cared for at the end of their lives.
- 11 We have worked in partnership with disabled people to develop the *Independent Living Strategy*.¹⁰⁴ This gives more choice and control over the support they need and greater access to employment, transport, health and housing opportunities. We have introduced legislation¹⁰⁵ to give disabled adults the right to control certain services they receive from the State. In the coming months, we will work with disabled people, their organisations and the authorities and agencies involved, to explore how the right to control could work, and we will test this in a number of English local authorities from October 2010.
- 12 **We will shortly be publishing a Care and Support Green Paper. This will set out a new vision for care and support**, explaining how services will change to deliver the vision, and setting out options for a fairer and more sustainable funding system. It will also look to make care more flexible for individuals and families by encouraging new technologies such as telehealth and telecare.
- 13 We will take steps to address particular conditions that affect well-being in later life by **introducing health prevention measures**. In 2008 we announced that we would introduce a health prevention package which aims to raise the focus and encourage the use of prevention services and, in the longer term, to improve people's health, wellbeing and independence in later life. We will provide the details of this package later this year. It will bring together information on existing entitlements including flu vaccinations, cancer screening and eye checks. It will build on these entitlements by promoting best practice around how to shape services to prevent and treat falls and fractures and improve access to footcare services and update national intermediate care guidance. We will give people better advice about how to get help with falls, and foot care in later life, and let them know about preventative services that are available.

¹⁰¹ Department of Health (2005) *Everybody's Business. Integrated mental health services for older adults: a service development guide*.

¹⁰² Department of Health (2007) *Putting people first: a shared vision and commitment to the transformation of adult social care*.

¹⁰³ Department of Health (2008) *End of Life Care – promoting high quality care for adults at the end of life*.

¹⁰⁴ Office for Disability Issues (2008) *Independent living strategy: A cross government strategy about independent living for disabled people*.

¹⁰⁵ Welfare Reform Bill introduced to Parliament on 14 January 2009.
<http://www.publications.parliament.uk/pa/ld200809/ldbills/032/2009032.pdf>

- 14 Building on this we will now **extend the health prevention package to address other conditions that impact on the quality of people's later lives, including continence care, depression and arthritis**. This will involve working with experts to identify the steps that need to be taken to improve care for these conditions, and we will set these out in full next year, building on the experience from the initial prevention package, outlined above. This will focus on four areas of care for these conditions: letting people know how they can get help; informing people with these conditions how they can help themselves; improving access to services where appropriate; and improving the understanding and availability of services in these areas.

Case study for preventative services – East Sussex – Independence First

One of the Partnerships for Older People Projects pilots, Independence First is a programme of services that proactively targets people most at risk of admission to hospital or institutional care.

The programme is specifically designed to address low level needs as well as more specialised needs (including an emphasis on mental health and memory loss). It recognises that providing a targeted range of preventative services such as a falls prevention team at an early stage is critical to providing effective support and reducing admissions to hospital or institutional care.

Surveys conducted before and after the pilot established that people were less likely to have used hospital services for an emergency or overnight stay in the previous three months, and were more likely to make better use of community and outpatient services. They still had long-term health conditions but were able to cope better and were less likely to face acute crisis because of failed care arrangements. They also felt that the health and social care staff worked together better, they felt more involved in decisions and were happier with the services provided for them.

Local public services

- 15 People are more likely to use local services regularly in their later years. With increasing numbers of older people across the country, particularly in rural areas, it is essential that our local service providers adapt accordingly. To achieve this, since April 2008, local authorities and primary care trusts have been under a statutory duty to produce a Joint Strategic Needs Assessment.¹⁰⁶ This commits them to planning ahead for the needs of an ageing population. Further to this, to strengthen delivery for people in their own communities we have put in place strong monitoring for all the organisations that deliver services for older people.¹⁰⁷ These include targets in Local Area Agreements with priorities for older people included in almost all of these, which is a vital first step to making sure that people get the services they need.

¹⁰⁶ Local Government and Public Involvement in Health Act 2007.

¹⁰⁷ Communities and Local Government (2008) *Roles and responsibilities in the local performance framework*.

- 16 LinkAge Plus¹⁰⁸ and Partnerships for Older People Projects pilots¹⁰⁹ have shown the real improvements that can be made to people's lives when they are involved in developing delivery and designing services.

The LinkAge Plus approach

Over a two year period, eight LinkAge Plus pilots have provided joined-up services to older people through an initial point of contact including benefits, care, health, transport, home security and adaptations. Delivery is tailored to local circumstances and needs, for example through one stop centres in Tower Hamlets, mobile Village Agents in rural areas of Gloucestershire, and the First Contact approach in Nottinghamshire where front-line staff are trained in a variety of services.

LinkAge Plus has increased the use of effective, low cost preventative services. Evaluation will be published in July 2009 showing a strong business case for the joined-up approach. Specific elements are also cost-effective, for example each £1 spent on balance classes in LinkAge Plus areas yielded health and social care savings of £1.40 plus additional benefits to older people from improved quality of life. Similar results were found for other services including home adaptations and home security visits.

All pilot local authorities have seen the benefits of LinkAge Plus and have committed funding to continue the services. The approach is already being adopted in a number of other areas including Lancashire, Northamptonshire and Essex.

- 17 We will provide **funding to test new and innovative approaches to delivering services for older people**. Small amounts of funding will enable those at a local level to try new approaches, which will be designed with people in later life and aimed at improving outcomes. The funding will allow for research on each project to assess how effective they are, with the intention that successful examples will be shared with other areas.
- 18 We will work closely with the National Endowment for Science, Technology and the Arts' Age UnLtd programme, which is aiming to develop innovative approaches to issues, including age management practices in the work place, and their Public Service Innovation Laboratory,¹¹⁰ which considers new approaches to improve future service delivery.

Agreement for action between Government and local delivery partners

- 19 We will develop an agreement between Government and national agencies that represent local authorities and Primary Care Trusts to help them prioritise the needs of older people in their area. This will reflect the commitment of government and local services to achieving our vision for areas to be designed for everyone, regardless of age. This agreement will contain commitments from this wide group of stakeholders. It will set out the guiding principles of this strategy and the case for change, outline existing and future duties for local authorities and Primary Care Trusts that relate to ageing issues and build on the central-local concordat, which commits national and local government to anticipating the needs of an ageing population.¹¹¹ It will also advance the agenda in *Putting People First*.¹¹²

¹⁰⁸ Department for Work and Pensions (2006) *Opportunity Age: Meeting the challenges of ageing in the 21st century*
Social Exclusion Unit (2006) *A Sure Start to Later Life: Ending Inequalities for Older People*.

¹⁰⁹ Department of Health (2006) *Our Health, Our Care, Our Say*.

¹¹⁰ <http://www.nestlab.org.uk/>

¹¹¹ Her Majesty's Government (2007) Central-Local Concordat. Available at <http://www.communities.gov.uk/documents/localgovernment/pdf/601000.pdf>

¹¹² Her Majesty's Government (2007) *Putting People First, a shared vision and commitment to the transformation of adult social care*.

Identifying and addressing poor performance at a local level

- 20 We will monitor performance at a local level through the Comprehensive Area Assessment which will provide a robust, independent view of how effectively local partnerships are working together to deliver local people's priorities and indicate areas of particular success, or concern. The Audit Commission and five other local public service inspectorates are responsible for conducting the Comprehensive Area Assessment.
- 21 We will take action to improve poor performance when issues are not being addressed quickly or effectively. Government Offices will work with central and local partners to agree appropriate action. This may range from additional support from the other authorities to consultancy support or inspection. Where poor performance is critical or longstanding, central government retains its powers to intervene. Action may include an 'Improvement Notice' issued by the appropriate Secretary of State, use of statutory powers to direct the organisation to take specific action or, in the most serious cases, the removal of specified functions. If in future a public authority fails to meet its obligations relating to age under the Equality Duty, the Equality and Human Rights Commission can take compliance action.
- 22 We will build the focus on ageing into the way that the NHS and local government measures its own services. We will explore how we can best measure what matters to people in later life in the national indicators, Government's key set of measures. We will explore the way the Care Quality Commission reviews ageing services.

Providing guidance and evidence

- 23 We will work closely with organisations that help local authorities to serve people better. This will include, for example, the Local Government Association, the Improvement and Development Agency, the Regional Improvement and Efficiency Partnerships, the Local Government Information Unit and the Equality and Human Rights Commission. We will improve understanding of what works through the new National Agreement and sharing information and experience between areas. We will develop clear steps for adopting and implementing this strategy, and communicating it to all councillors, chief executives and local strategic partnerships and provide evidence to demonstrate the savings and benefits from joined-up services.

- 24 We will encourage local authorities and their key partners with responsibilities for providing care for people in later life to make full use of the self-assessment tool that we have developed.¹¹³ This will help them to assess to what extent they already provide good preventative services and, where necessary, identify areas for improvement. We will also encourage local areas to share knowledge and expertise about what works, as well as provide guidance from the Equality and Human Rights Commission on how to successfully comply with the requirements of the Equality Duty.

Question for consultation

- Q8.** How can we ensure that the National Agreement will make a real difference to delivery partners working together to better deliver services for an ageing population?

With public services enabling people to stay healthy and engaged, communities can reap the benefits, with older people providing a significant contribution. This relies on the right steps being taken to ensure that people of all ages feel secure and neighbourhoods are designed for people of all ages.

¹¹³ Department of Health, Department for Work and Pensions, Care Services Improvement Partnership (2008) *Putting People First: Transforming Adult Social Care: strategic shift to prevention – assessing the strengths and challenges*. Available at <http://www.changeagentteam.org.uk/index.cfm?pid=597>

8 Building communities for all ages

- 1 We have a key role in building communities for all ages, not only through the physical design of houses and neighbourhoods but also in ensuring that people feel safe. We need to recognise the different needs of different communities, as highlighted in the Social Exclusion Taskforce short study on rural ageing, for example, the importance of effective public transport in remote rural areas.¹¹⁴
- 2 Communities have an important role in helping to challenge the stereotypes that surround older people purely as dependents and strengthen the bonds between generations. Many people in later life have experiences to share, having been teachers, volunteers, or even serving in the armed forces. Equally, there is huge diversity in this age group, with people from different ethnic backgrounds, and a variety of aspirations.¹¹⁵ Breaking down these stereotypes will help us all to benefit from the contributions that older people can make working in industry.

The case for change

FACT 1: One million people over 65 report feeling trapped in their own homes and more than 180,000 have gone for a whole week without speaking to friends, neighbours or family.¹¹⁶

FACT 2: 13 per cent of people living in rural areas in their later years report poor access to a range of basic services, including GPs, dentists, hospitals, post offices and local shops. Those on low income and those aged over 80 are significantly more likely to report poor access.¹¹⁷

FACT 3: In an average day more volunteering and socialising is currently done by people aged 45-64 than by people over 65.¹¹⁸ Increasing volunteer hours among the over 65s by 10 per cent is estimated as being worth over £500 million.¹¹⁹

¹¹⁴ Social Exclusion Taskforce (2009) *Working Together for older people in rural areas*.

¹¹⁵ More information on this can be found in the Equality Impact Assessment at Annex A and in the segmentation report on our website <http://www.hmg.gov.uk/buildingasocietyforallages>

¹¹⁶ MORI (2000) *Poverty And Poor Health Create Isolation In Older People*.

¹¹⁷ Analysis commissioned by the Cabinet Office and conducted by the National Centre for Social Research using the English Longitudinal Study of Ageing, 2004/05.

¹¹⁸ Ruston, D. (2003) *Volunteers, Helpers and Socialisers: Social capital and time use*. London: Office for National Statistics.

¹¹⁹ Office of the Deputy Prime Minister (2006) *Making life better for older people: an economic case for preventative services and activities*, p.210.

Housing

“We need more specialist housing information, advice and advocacy for all tenures, covering the whole journey from emotional decisions about whether to stay at home or move, and the practicalities of moving.”

*Individual respondent to HMG, *Preparing for our Ageing Society; A Discussion Paper* (2008).*

- 3 Through *Lifetime Homes, Lifetime Neighbourhoods*, we have set out our vision for the design of homes to meet the needs of people throughout their lives.¹²⁰ We committed to ensuring that **by 2011 all new public sector housing will be built in accordance with Lifetime Homes standards**. These standards include a number of simple features such as a level or gentle sloping approach to property, doors wide enough to allow wheelchair access, and sockets and controls at convenient heights. We are now working closely with developers, architects, planners and other professionals to encourage them to adopt these standards in private sector housing.
- 4 We announced funding of **£33 million for new and enhanced handyperson services from 2009 to 2011**. Handypersons provide practical support for older, disabled or vulnerable people in and around the home to help maintain independent living. They typically carry out tasks including small building repairs, minor adaptations, general home safety, accident prevention and security checks and energy efficiency and fire safety measures. They can also play an important role in signposting people to other services.
- 5 In 2007 we launched The Assisted Living Innovation Platform with the Technology Strategy Board, the Engineering and Physical Sciences Research Council and the Economic and Social Research Council to develop the technology necessary to enable people suffering from long-term conditions to live independently.¹²¹
- 6 To help people make decisions about their housing options in later life, we are funding FirstStop,¹²² a free, independent information and advice service for people in later life provided by the third sector. The service helps people decide between the various options and services available to help them with regards to housing, care, finance and rights, providing advice and guidance both via a website and through a telephone helpline.

Neighbourhood design

- 7 To improve the design of communities and ensure they are more inclusive of people of all ages we will continue to deliver the agenda set out in *Lifetime Homes, Lifetime Neighbourhoods*.¹²³ This will involve publishing a report on lifetime neighbourhoods and implementation and holding regional roadshows to promote the principles of lifetime homes. To assist local areas, we will provide practical guidance for local authorities in turning existing neighbourhoods into lifetime neighbourhoods and promote ideal design through eco-towns.

¹²⁰ Communities and Local Government (2008) *Lifetime Homes, Lifetime Neighbourhoods*.

¹²¹ <http://www.innovateuk.org/ourstrategy/innovationplatforms/assistedliving.ashx>

¹²² <http://www.firststopcareadvice.org.uk>

¹²³ Communities and Local Government (2008) *Lifetime Homes, Lifetime Neighbourhoods*.

- 8 On 7 July we appointed a **new innovation panel of top architects and specialists**. They will take on the challenge of making sure homes of the future meet the needs of our ageing population. They will gather good practice from across Europe, putting together new and creative proposals to help put us at the forefront of housing for older people.

Safer neighbourhoods

- 9 Although people are less likely to become a victim of crime in later life, they often report greater fear of crime. They are also more vulnerable to the effects of certain crimes, including burglary.¹²⁴ We have invested significant sums in tackling burglary and this has contributed to a 55 per cent reduction since 1997.
- 10 We know that there is still more work to do, which is why we have announced that we are investing an additional £15 million in Securing Homes: Action Against Burglary¹²⁵ for 2009/10. This programme is relevant to the whole population, but will focus help on groups who are particularly concerned about burglary, including older people. As part of the programme, we will work with Age Concern and Help the Aged to provide crime prevention advice and train handypersons, health and social care workers to offer home security advice to people they visit. We will work with water and energy companies to help cut down on bogus callers, and provide a £6 million Safer Homes Fund for third sector organisations to bid for funding to improve home security of people of vulnerable groups.

Transport

- 11 We have a number of initiatives to enable people to continue to travel and remain part of their community when they no longer drive or have impaired mobility. We have already provided free off-peak bus travel for all people over 60.
- 12 We are improving the accessibility of all public transport. All new rail vehicles must be accessible to everybody and all existing rail vehicles will have to meet accessibility standards by 1 January 2020. Over a third of the national fleet is already accessible and many older vehicles have been refurbished to these standards. As part of the *Railways for All Strategy*,¹²⁶ we have also created a £370 million Access for All fund, for improving access at railway stations, including providing step-free access at 145 stations by 2015. Additionally all buses and coaches used on local scheduled services must meet accessibility standards by 2017. Sixty-two per cent of buses have already been made accessible.
- 13 To increase the transport options available within communities, we are relaxing restrictions on the sizes of vehicles that may be used under community transport permits and allowing drivers of community bus services to be paid. We are promoting car sharing as part of the Smarter Choices initiative, publishing best practice guidance in *Making Car Sharing and Car Clubs Work* and encouraging local authorities to include car management schemes, in their local transport plans.
- 14 We are reforming the Blue Badge Scheme (disabled persons parking) to enable people with the most severe but temporary mobility problems that last at least one year and individuals with severe mental disabilities to qualify for a badge.

¹²⁴ <http://www.homeoffice.gov.uk/rds/older.html>

¹²⁵ <http://www.crimereduction.homeoffice.gov.uk/burglary/burglary086.pdf>

¹²⁶ <http://www.dft.gov.uk/transportforyou/access/rail/rfa/>

- 15 The **driving for life** package will promote refresher training from specifically qualified driver trainers. We will also increase the provision of mobility services by exploring options to add to the existing mobility centres to provide advice and support to older drivers around adaptations and driving safely in later life. We will expand the support available to those who stop driving and start using other transport means by providing training on making the most of public transport.
- 16 To support communities in designing transport solutions, we will develop a resource guide later this year to promote car-sharing schemes, for example, car volunteer services. We will explore alternatives to the national concessionary fares scheme. We will raise awareness of different transport options, particularly for people living in rural areas. These options include community bus services that are available on request rather than to a set timetable or route.

Question for consultation

Q9. When you stopped driving, what helped you stay mobile and active in your community? What options would have helped?

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Strengthening bonds within communities

- 17 We will promote positive images of ageing to tackle outdated perceptions of later life and older people, both in communities and the national and local media. In particular we support UK Older People's Day as a national celebration of the contribution that older people make to society. The theme in 2009 is 'bringing people together', focusing on building links between people from different generations.

"We need images of older people being normal not 'sweet' or frail, casually included in adverts and publications." Individual respondent to HMG, *Preparing for our Ageing Society; A Discussion Paper (2008)*.

- 18 We will promote intergenerational activity through the £5.5 million Generations Together programme. This will provide funding for 12 local areas to work with the third sector on projects to break down barriers and challenge negative stereotypes, creating at least 20,000 volunteering opportunities. The successful bidders and details of the projects will be announced shortly.
- 19 To build on this we will explore how we can enable retired people and older workers to mix with younger people and learn new skills while passing on their own skills and experience including career advice. This intergenerational activity and sharing of experiences could help develop children's career aspirations.

Question for consultation

Q10. We want to improve attitudes towards ageing across society. What more could be done to challenge outdated stereotypes and tackle negative perceptions about being old? Can you share good examples of where this is already happening in your local community?

Community volunteers

- 20 Volunteering benefits individuals and communities. We provide funding to support Community Service Volunteers, including specific funding to link retired people to volunteering placements. In May 2009 we announced investment to deliver training to volunteer managers. This will contribute to more inclusive volunteer recruitment practices.
- 21 We will create more volunteer opportunities and encourage more people to become volunteers and carry out civic duties in their community. We will **consult on whether to change or abolish the current age limit on jury service** and will publish a consultation paper in 2009.
- 22 People who volunteer in later life tend to have started when they were at work.¹²⁷ To encourage volunteer activity we will target information on volunteering at those individuals approaching retirement, linking up with the community-based pre-retirement courses. Following the 2008 consultation *Towards a strategy to support volunteering in health and social care*, we will develop a new strategy to support volunteers for all ages across health and social care, to be published later this year.
- 23 We will identify opportunities to promote volunteering to people in their later years, for example through trade unions, pension providers and company pension newsletters. We will continue to review uptake of volunteering opportunities. We will bring together a **new advisory group** to inform work in this area.
- 24 Alongside the Local Government Information Unit **we will support studies of timebank systems** that could enable people, young and old, to provide informal support to older people in their communities. A timebank system would allow people to volunteer and receive credits which could be cashed in to get help from others when they are older. People could volunteer to help in any area, from odd jobs to language teaching. This has already been tested in LinkAge Plus pilots in Lancaster, Gateshead and Salford, but more work is needed to fully assess their impact.

¹²⁷ Performance and innovation unit (2000) *Winning the generation game: improving the opportunities for people aged 50-65 in work and community activity*.

Conclusions and next steps

- 1 The demographic change that is leading to longer lives is a great opportunity, but it also raises significant challenges. In this strategy, we have set out how we in Government will lead on this agenda in the coming years.
- 2 This strategy has been developed from discussions with members of the public and non-Governmental organisations. This has been a great collaborative effort, drawing on insights and experience from a wide range of sources. Government alone cannot create a society for all ages; ultimately, this is a task for everyone. Working together across all sections of society is necessary to bring about the culture change to ensure that people are defined by their individual capabilities and needs, and not by their age.
- 3 This strategy sets out both our long-term vision and the actions we will take over the next two to three years towards achieving this. These initial actions can make a real difference to all our later lives, bringing together services to help us prepare better, helping us take the opportunities later life can present, supporting changing family lives, changing the world of work, improving financial support, providing better public services and building communities for all ages. We have separately published an implementation plan that sets out how and when the different measures in this strategy document will be delivered. One of the most important actions is the contribution everyone can make by participating in the consultation. This will start a new debate about how we can all benefit from the opportunities of an ageing society.
- 4 We will then report our progress against achieving our vision to the Cabinet Committee on ageing issues and the new UK Advisory Forum on Ageing which represents views from across the country. Meeting the challenges and making the most of the opportunities our ageing society presents is a long-term endeavour and we want everyone to be able to influence the development of plans. This dialogue between Government and individuals will be a vital step building a society for all ages.

Questions and consultation

The proposals set out in this document are initial practical steps to begin to meet the challenges and opportunities of our ageing society. These proposals are part of a full, formal public consultation and we welcome views on them. We are keen to receive responses from local government, stakeholders, the voluntary and private sectors and the general public on how we implement these proposals and what more can be done to reach our vision of a society for all ages.

We are interested to receive comments on all aspects of the strategy that are of particular interest to you. We are particularly keen to receive your views and suggestions in response to the following questions.

Consultation questions

- Q1.** We are launching a new 'one stop shop' to bring together services for people planning ahead. In addition to the core services suggested, what else would you like to see included?
- Q2.** At what stages in your life would it be/have been most useful to receive information about your opportunities and entitlements?
- Q3.** How would you like to receive information about these opportunities and entitlements; and who would you like to receive this from?
- Q4.** What additional issues should we be seeking views on beyond those we have already highlighted for the grandparents summit?
- Q5.** What support have you found helpful when you have been in a caring role for family members?
- Q6.** What more can we do to enable business to understand the benefits of recruiting and retaining employees aged over 50, and to develop workable strategies for benefiting from an ageing workforce?
- Q7.** How can we encourage people to consider their options for working longer and ensure they have access to the information they need to make those decisions at the right time?
- Q8.** How can we ensure that the National Agreement will make a real difference to delivery partners working together to better deliver services for an ageing population?
- Q9.** When you stopped driving, what helped you stay mobile and active in your community? What options would have helped?
- Q10.** We want to improve attitudes towards ageing across society. What more could be done to challenge outdated stereotypes and tackle negative perceptions about being old? Can you share good examples of where this is already happening in your local community?

Consultation arrangements

How to respond

This publication and the consultation response form are available from our website www.hmg.gov.uk/buildingasocietyforallages or on request from:

Name: Age Stakeholder Team
 Address: Department for Work and Pensions
 Level 5, Caxton House
 Tothill Street
 London SW1H 9NA
 Phone: 0207 449 7203
 Email: allages@hmg.gov.uk

Copies of this publication can be made available in alternative formats if required.

We are sending this consultation document to a large number of people and organisations who have already been involved in this work or who have expressed an interest. Please do share this document with, or tell us about, anyone you think will want to be involved in this consultation.

The closing date for responses is **Monday, 12 October 2009**. Please send your consultation responses to:

By post: Ageing Strategy Stakeholder Team
 Department for Work and Pensions
 Level 5, Caxton House
 Tothill Street
 London SW1H 9NA
 Email: allages@hmg.gov.uk
 Online: www.hmg.gov.uk/buildingasocietyforallages

When responding, please state whether you are doing so as an individual or representing the views of an organisation. If you are responding on behalf of an organisation, please make it clear who the organisation represents, and where applicable, how the views of members were assembled. We will acknowledge your response.

Queries about the content of this document

Any queries about the subject matter of this consultation should be made to:

Name: Hannah Malik
 Address: Department for Work and Pensions
 Level 5, Caxton House
 Tothill Street
 London SW1H 9NA
 Email: Hannah Malik at: allages@hmg.gov.uk

Alternative ways of being involved in the consultation

We want to ensure that we get views from as broad a range of people as possible about the issues addressed in this consultation. As well as written responses to the questions we ask in this document, and any other points you would like to make, there will be a number of other ways for you to tell us what you think, including:

- regional and local consultation events; and
- workshops at other events run by Government departments.

Details of these consultation events will be available in the consultations section of our website www.hmg.gov.uk/buildingasocietyforallages

Freedom of information

The information you send us may need to be passed to colleagues within the Department for Work and Pensions (DWP) and published in a summary of responses received, and referred to in the published consultation report.

All information contained in your response, including personal information, may be subject to publication or disclosure if requested under the Freedom of Information Act 2000. By providing personal information for the purposes of the public consultation exercise, it is understood that you consent to its disclosure and publication. If this is not the case, you should limit any personal information which is provided, or remove it completely. If you want the information in your response to the consultation to be kept confidential, you should explain why as part of your response, although we cannot guarantee to do this. We cannot guarantee confidentiality of electronic responses even if your IT system claims it automatically.

If you want to find out more about the general principles of Freedom of Information and how it is applied within DWP, please contact:

Name: Charles Cushing

Address: Department for Work and Pensions
Information Policy Division
Central Freedom of Information Team
Adelphi
1-11 John Adam Street
London WC2N 6HT

Email: charles.cushing@dpw.gsi.gov.uk or carol.smith14@dpw.gsi.gov.uk

Please note that Charles and Carol cannot advise on this particular consultation exercise, only on Freedom of Information issues.

More information about the Freedom of Information Act can be found on the website of the Ministry of Justice Freedom of Information pages.

The consultation criteria

The consultation is being conducted in line with the Government Code of Practice on Consultation – www.berr.gov.uk/files/file47158.pdf – and its seven consultation criteria, which are as follows:

- **When to consult.** Formal consultation should take place at a stage when there is scope to influence the outcome.
- **Duration of consultation exercises.** Consultations should normally last for at least 12 weeks, with consideration given to longer timescales where feasible and sensible.
- **Clarity of scope and impact.** Consultation documents should be clear about the consultation process, what is being proposed, the scope to influence, and the expected costs and benefits of the proposals.
- **Accessibility of consultation exercises.** Consultation exercises should be designed to be accessible to, and clearly targeted at, those people the exercise is designed to reach.
- **The burden of consultation.** Keeping the burden of consultation to a minimum is essential if consultations are to be effective and if consultees' buy-in to the process is to be obtained.
- **Responsiveness of consultation exercises.** Consultation responses should be analysed carefully and clear feedback should be provided to participants following the consultation.
- **Capacity to consult.** Officials running consultation exercises should seek guidance in how to run an effective consultation exercise, and share what they have learned from the experience.

Feedback on this consultation

We value your feedback on how well we consult. If you have any comments on the process of this consultation (as opposed to the issues raised), please contact our Consultation Coordinator:

Name: Roger Pugh
 Address: DWP Consultation Coordinator
 Room 4F, Britannia House
 2 Ferensway
 Hull HU2 8NF
 Phone: 01482 609571
 Fax: 01482 609658
 Email: roger.pugh@dwp.gsi.gov.uk

In particular, please tell us if you feel that the consultation does not satisfy the consultation criteria. Please also make any suggestions as to how the process of consultation could be improved further.

If you have any requirements that we need to meet to enable you to comment, please let us know.

A summary of the responses to the consultation will be published by
Monday, 7 December 2009.

Many of the policies in this document are devolved in Northern Ireland, Scotland and Wales with each of the countries having their own ageing or older people strategies. It is the benefit of devolution that the devolved administrations can tailor their policies to meet the specific needs of their countries. We will continue to work closely with the devolved administrations in particular where matters are reserved, whilst recognising the varying responsibilities across the different parts of the United Kingdom and taking opportunities to learn from each other's successes in areas where different approaches have been taken.

Annex A – Equality Impact Assessment

- 1 This document considers the implications for disability equality, gender equality and race equality of the proposals set out in this strategy. The strategy is being published for consultation and the equality impact assessment will be updated in the light of views put forward during the consultation process.

Purpose and aim of the strategy

- 2 Chapter 2 of *Building a Society for All Ages* sets out the challenges and opportunities presented by the UK's ageing population. It also illustrates the need to take real action now in order to achieve the culture change required to make the UK a true society for all ages. The strategy recognises that in order to meet this challenge all sectors of society need to be involved. Chapters 3 to 8 set out what is being done in the following areas:
 - Having the later life you want
 - Older people at the heart of families
 - Engaging with work and the economy
 - Improving financial support
 - Better public services for later life
 - Building communities for all ages
- 3 The strategy sets out the first steps towards meeting this vision through a range of existing, new and enhanced proposals.

Background to the strategy

- 4 In developing the strategy we have undertaken an initial discussion period with a range of stakeholders and the public. In November 2008 we published a discussion document, *Preparing for our ageing society*. That discussion paper generated 106 written responses. We also held 12 consultation events which were attended by 586 delegates. We attempted, where possible, to ensure that a diverse range of local organisations were invited to attend these events. These included groups representing disabled people and members of ethnic minorities and other disadvantaged groups so that they had the opportunity to participate in the development of the strategy. For example, representatives of the following groups attended discussion events:
 - Winchester Baptist Mission to Seniors
 - Winchester Baptist Church
 - Leicester and Rutland Ethnic Minority Forum
 - Sense
 - Black Carers Project
 - Asian Day Centre
 - Chinese Elderly People's Club
 - Bristol and Avon Chinese Women's Group
 - Irish Network
 - Stevenage World Forum for Ethnic Communities
 - Aslam Market
 - St Stephen's Over 50s
 - South Asian Forum
 - Age Discrimination Group

- 5 We have published a summary of findings from both the discussion events and written responses alongside this strategy and will distribute this widely.

Who will benefit mainly from this proposal or change?

- 6 The strategy is aimed at making changes which will mainly benefit people later in life, and therefore today's older citizens will see the most immediate benefits. However, this does not mean that the sole beneficiaries of the strategy are those who are currently in later life. For example, changes made now to UK society and how it supports, involves and enables people in later life will bring benefits for people in many age groups, particularly those with caring responsibilities.
- 7 Other aspects of the strategy will have far-reaching positive impacts across all age groups in society. For example, increasing the opportunity for people in later life to stay in work will ensure that they can continue to apply their skills in productive ways which will benefit society as a whole by increasing independence and productivity, and reducing the financial burdens on younger generations. Encouraging people to plan better for later life, for example, in making decisions which will lead to greater financial and physical health, will benefit people across the age spectrum, even if the personal benefits are not immediate for the individuals concerned.
- 8 It will be important to monitor the impact of the measures set out in the strategy on different groups to assess their effectiveness and ensure that the needs of an increasingly diverse ageing population are being met. However, our initial assessment is that the strategy will ensure real benefits for all in society whilst identifying avoidable and unjustified negative effects.

Equality impact of the policy

- 9 The strategy is intended to address issues faced by society as the population ages. It has, therefore, focused on the needs of people in later life and as such a key element is aimed at promoting greater equality for people in later life. However, ageing is an issue for the entire population and as such we have held discussions with employers' groups and people below retirement age. We have also worked closely with Department for Children, Schools and Families in developing intergenerational work as part of the strategy (see Chapter 4).

Disability

- 10 There is a clear relationship between age and the increasing prevalence of disability.¹²⁸ Any initiatives aimed at addressing the needs of people in later life with disabilities, for example, by ensuring greater access to support to live independently, and design and construction aimed at supporting an ageing society, for example, *Lifetime Homes*, *Lifetime Neighbourhoods*, will have a significant impact upon promoting greater equality for people of all ages who are disabled (see Chapter 8). The consultation involved groups representing disabled people, and many of the responses expressed a desire for better information and improved access to health and social care services, and support to live independently at home.

¹²⁸ Health Survey of England (2005). <http://www.ic.nhs.uk/webfiles/publications/hseolder/HSESummary.pdf>

Gender

11 Due to differing life expectancy, older age groups display an increasing gender imbalance. For example, whilst at age 70 the numbers of men and women are broadly equal, there are almost three times as many women aged over 90 as there are men in that age group.¹²⁹ Women, due to historically lower earnings, different working patterns and caring responsibilities, are much more likely to have lower incomes in later life. Measures already taken to tackle pensioner poverty, encourage pension saving and to make it easier to qualify for a State Pension go some way towards addressing the particular issues faced by older women without any adverse affect on men. We believe that these are supplemented by the elements of the strategy aimed at empowering people to better plan for later life (Chapter 3), and ensuring that public services meet the needs of older people (Chapter 7).

Race

12 For historic reasons largely related to the low rate of immigration before the 1950s, the older population is currently less ethnically diverse than the population as a whole. However, this will change over coming years. For example, in 2001, the proportion of the UK population aged over 65 who belonged to the black or minority ethnic population was 2.5 per cent. For the population aged between 50 and 64 the proportion was 4.2 per cent.¹³⁰ The strategy is underpinned by a range of initiatives which rely on local partnerships and local working. This, along with our commitment to involvement and consultation (Chapter 7), and the strength of the public sector duties, will help ensure that these elements of the strategy respond to the needs of different local communities, and are able to change over time as those communities change.

Changes made as a result of impact assessment

13 While developing the strategy and undertaking the equality impact assessment we have identified a number of issues relating to the increasing diversity of the older population. As well as the changes described above, patterns of religion and belief differ across the age groups and there are also a growing number of openly lesbian, gay and bisexual people in later life.

14 Activities, entitlements and support that are appropriate for one group, may not be of interest or relevant to others and we will need to take steps to ensure that appropriate and engaging opportunities are available and accessible to everyone in later life and improve our understanding of their current and future priorities. We intend to start this process through consultation on the questions asked in *Building a Society for All Ages*, and we will ensure that the future development and implementation of the strategy will also reflect the information we gather to help ensure that the strategy brings benefits for all groups.

¹²⁹ Office for National Statistics Population Data – <http://www.statistics.gov.uk/ci/nugget.asp?ID=6>

¹³⁰ Census 2001.

Next steps

- 15 We believe that an important element of the strategy is the continuing involvement of a diverse range of stakeholders in designing, developing, implementing and reviewing the strategy. We will hold further events to explore and test our proposals. We are committed to working closely with the devolved administrations in Scotland, Wales and Northern Ireland, to ensure the effective implementation of all of our strategies in ways that promote greater equality, and are working with key stakeholders to identify ways in which we can engage further with minority groups and members of the public who do not normally take part in consultations, such as isolated people. We also plan to develop tools to help people run their own discussions and let us know what they think.
- 16 Many of the elements of the strategy have already undergone, or will have undertaken, separate equality impact assessments under the existing public sector equality duties.
- 17 Chapter 7 of the strategy includes our proposals for promoting and monitoring progress. As part of that we will ensure that the strategy and its implementation develop in ways that encompass and benefit all in society.
- 18 We will ensure that the strategy will continue to be developed and implemented in ways that identify and address negative impacts, promote and share best practice and continue to promote greater equality.



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or on request from:

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Department for Work and Pensions

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