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Introduction

"The UK population is ageing rapidly, but we have concluded that the government and our society are woefully underprepared."

Ready for Ageing, a landmark report published in 2013 by the House of Lords Select Committee on Public Service and Demographic Change, described the UK as "woefully underprepared" to deal with our rapidly ageing population. No government, they concluded, has ever had a coherent vision or strategy for getting the country prepared.

The fact the UK population is getting older is old news. So why has the government failed to address the issue? Could it be because, as a society, we tend to deny the experience of ageing? Or perhaps because we have neglected to listen to older people about the challenges they already face.

Whatever the reasons, the reality is that by 2030 there will be double the number of people aged 85 or older compared with 2010. Nationally, there can be no excuse for inaction. The time to get ready is now¹.

Political agenda

Since *Ready for Ageing* was published, old age has moved rapidly up the political agenda. In the General Election, we saw the main political parties make a number of – sometimes seemingly sudden – commitments with the older population in mind as politicians tried to harness their voting power.

Some of these policies were, of course, very welcome. Additional funding was promised to secure the future of the NHS. Pensions were protected. But where was the grand vision?

There were no statements about the unrealised potential of older people, or a plan for dealing with the serious challenge the Office for Budget Responsibility (OBR) believes our ageing population presents to the public finances. We didn't even get to hear a debate about the fairest and most sustainable approach to meeting the costs of millions more of us living longer lives.

¹ Ready for Ageing? House of Lords Select Committee on Public Service and Demographic Change (2013)

A deficit model of ageing

A huge problem with current debate is that it tends to focus on the 'deficit model' of ageing: how we can cope with our ageing population; how we could manage services; how we need to control spending. These concerns suggest that older people will need resources; that they are needy and dependent; that others will have to forgo their own privileges if the needs of older people are to be met.

This negative tone can lead to tensions, not least between generations. It also obscures new challenges older people increasingly say they face: in terms of changing family lives, loneliness, inadequate housing, and concerns about loss of control and independence. We risk imagining the only issues we need to prioritise are paying out pensions and funding expensive health services.

Worse, this model prevents us from seizing the important opportunities presented by an ageing population: the potential of a more flexible and productive workforce; the new markets and revenue streams that could be developed; the richer lives we could all lead as we get to spend more time with the people we love.

The Secretary of State for Health has said the UK should be the best country in which to grow old², but we believe we are a decade or so from being able to fulfil that aspiration. We need a route map and it was this thinking that prompted us to launch our 2030

Vision consultation. While we welcome the ambition the Secretary of State has set for the UK to truly make progress, we first need to identify the main obstacles and listen more closely to older people about their hopes and concerns for the future.

2030 Vision consultation: methodology

(i) *Ready for Ageing*

Our starting point was the Lords Select Committee's *Ready for Ageing* report. This provided the basic premise for our investigation with its warning that the rapidly ageing population could offer great benefits to our society, but left unaddressed, it could lead to "a series of miserable crises".

The report highlights the political failure to get to grips with the long-term implications of planning for an ageing population. It focuses on health and social care, social security, pensions, employment and economics, drawing on expertise across all these disciplines. To this rich seam of analysis, we added the experiences of older people and addressed some of the cultural and personal issues that shape their experience of ageing, including discrimination; what it feels like to be older; and what the fears and hopes of older people are, especially over the next 15 years.

2 Speech by Rt Hon Jeremy Hunt MP, Secretary of State for Health, to Local Government Association annual conference, 1st July 2015.

(ii) Global AgeWatch Index

A second piece of work that informed our consultation was the work carried out by the Global AgeWatch Index, compiled by HelpAge International. The index ranks countries by how well their ageing populations are faring based on four domains linked to older people's wellbeing: income security, health status, capability and enabling environments.

In 2014, the index ranked the UK as 11th out of 96 countries, scoring best in the domain of enabling environments (an impressive third place), but achieving its worst score – 27th place – in the health domain. Not bad but nevertheless below par for a country that is the world's fifth largest economy.

These two pieces of work, the *Ready for Ageing* report and the Global AgeWatch Index, provided a clear evidence base and intellectual framework on which to base a broader consultation.

(iii) Consultation

We launched our consultation following our first 2030 Vision report, *The best – and worst – futures for older people in the UK*³. The report asks a series of questions about what the UK could look like in 15 years' time, depending on whether or not we, as a society, have taken effective action to prepare for an ageing population.

We asked expert commentators – and the wider public – two key questions:

1. What do you think would make the UK a better country to grow older in?

2. When you think about growing older, what concerns you most and why?

134 respondents specified their age. The results were as follows:

Age	–60	60+	70+	80+	90+
No.	7	27	46	43	11
%	5%	20%	34%	32%	8%



³ 2030 Vision. *The best – and worst – futures for older people in the UK* (2014). Linehan, T, Independent Age.

We were pleased to be able to obtain the views of the oldest people in society – in fact, three quarters of all respondents who shared their age with us were over 70.

In addition to this, we commissioned a YouGov poll in which 2,421 adults were surveyed about the support needs of older people⁴.

To strengthen the consultation further, we carried out a series of confidential interviews with 20 leaders in the ageing sector to identify emerging issues.

Drawing on our findings, Independent Age mailed its supporters in the run-up to 2015, to ask which topics they felt were the most pressing for the charity to campaign on.

We also supported a survey of 1,255 people by the Guardian newspaper as part of the Big Ageing Population Debate. The survey explored issues facing older people, families, and those running the services that support them⁵.

And, finally, in April 2015 Independent Age hosted a meeting of sector experts, including local and small charities working with older people, to review some of the findings from our 2030 Vision consultation.

Summary

In total, we have gathered and analysed the reflections of over 4,000 adults. Four clear aspirations for older people have emerged throughout the consultation process:

- 1 Older people can live free from discrimination and make an active contribution in later life.**
- 2 Older people can live comfortably with the money they need.**
- 3 Older people can stay connected to their families and the world around them.**
- 4 Older people can live healthily and get the health and care services they want.**

For this, the final output of the 2030 Vision consultation, we focus on each of these aspirations in the following chapters. At the end of the report, we set out where we believe the government and society as a whole needs to head next to meaningfully become a better country for all our citizens to grow older in.

⁴ A quantitative survey of 2,421 UK adults was undertaken between 10th and 25th September 2014. 2,221 interviews were conducted online. A further 200 interviews were carried out by telephone to ensure a representative range of older people (65+) were included.

⁵ Guardian Ageing Population survey 2014, supported by Independent Age, British Red Cross, Hanover Housing and PA Consulting. Over 1,250 people responded online and the survey included responses from 287 over-65s and 968 under 65s.



Older people can live free from discrimination and make an active contribution in later life

Introduction

Discrimination can have corrosive impacts on all areas of our lives, from finances to health. Ageist attitudes have a real impact on self-esteem and people's confidence in their ability to contribute. Research shows that people who have a positive attitude towards ageing live seven-and-a-half years longer than those with a negative perception of getting older⁶.

One of the most commonly experienced forms of discrimination occurs in the workplace. Respondents to the consultation told us that discrimination presented a barrier to older people actively contributing more to society at a time when many wanted to continue working to supplement income, or to work voluntarily.

Consultation findings

Older people's strong desire to contribute to society was often frustrated by what people saw as unnecessary barriers preventing them to do so.

We have grouped the responses to the consultation in these four areas:

- **Ageism, dignity and respect**
- **Work, learning and changing views on retirement**
- **Relationships and fairness across generations**
- **How a digital-by-default approach to services can discriminate.**

Ageism, dignity and respect

By far the most consistent theme was that older people felt disrespected, ignored and in the words of one respondent, *"put on the rubbish heap"*. Many felt they were viewed as unproductive:

"I think [by 2030] elderly people will be looked on as a strain on the country, and that they will be [seen as] a waste of time and money".

⁶ Social relationships and health: the toxic effects of perceived social isolation, JT Cacioppo and S Cacioppo (Social and Personality Psychology Compass, Vol 8, Issue 2, February 2014): 58-72



“
My concern: Becoming
invisible, being ignored
or treated as second class,
spending the end of one's
life looked after by strangers
who don't care...
”

This view was supported by people who responded to the Guardian Ageing Population survey, which Independent Age supported. Of the 1,255 who took part, an astonishing **92% disagreed** with the statement, *“older people's skills, knowledge and experience are valued and harnessed by society as a whole”*.

Respondents said they wanted recognition that older people could be a big asset to society. One talked about a need for a *“total change of heart”* about ageing.

This theme was taken up by the former Care Services Minister, Paul Burstow, who said that the increase in longevity was being portrayed as a disaster and as a result, older people were unfairly regarded as *“burdens, hogging resources and hoarding assets”*.

One respondent said there was a perception that people who no longer contributed financially to society through the same level of taxes were not entitled to the same rights: *“People of all ages should have the same right to be treated with dignity and respect, with the same access to medical or other care judged by need, not by monetary return to the country.”*

“

[There should be] wider awareness and stiffer penalties for any sort of abuse of older people.

”

Another respondent even attacked the media, and called for an end to *“all these stupid ads portraying us as old idiots.”*

Lynne Berry OBE, former Chief Executive at Royal Voluntary Service (RVS), used the road sign image of two older, frail people, bent double as a potent symbol of outdated attitudes towards older people. She pointed out that people over 65 are likely to contribute £77bn to the economy by 2030 and that people at this age are likely looking forward to another 30 years of life.



Work and retirement

Many of our respondents felt older people should be given the freedom to choose whether they continue working after retirement age or not. For example, one respondent said: *“We should have a more flexible approach to retirement, allowing people to retire earlier on a smaller state pension, or later on a larger one, always assuming people are still capable of doing the job efficiently.”*

As part of our consultation, the Institute of Economic Affairs (IEA) argued that retirement often results in stress, depleted social networks and contributes to loneliness. It has called for a healthier work-retirement balance to benefit both individuals and the country as a whole.

Meanwhile, NIACE, the national voice for lifelong learning, used our consultation to call for a mid-life review to “re-skill” older people to enable those who wished to continue to work and share their expertise to do so.

**People over 65
are likely
to contribute**

**£77bn
to the economy by 2030**



Volunteering and learning

A strong thread running through the consultation was the desire by older people to contribute to society. Voluntary work was deemed important, not just to keep busy but also to benefit wider society, although there were some who felt that voluntary work wasn't given the status it deserved. One respondent said, *"Most of the voluntary work and provision of care is done by older people."*

Volunteering was also seen as a way to open up new opportunities, as one respondent described: *"I was lucky and took retirement at 55. I got a lower pension but I valued my time. I saved public footpaths from being closed; I made groups of people happy with my music and I have been able to learn more things."*

Some respondents also described how volunteering fulfilled their desire to remain connected to others. One said, *"How to help with loneliness: everyone should be encouraged to stay busy, either at work, volunteering, going out and about while they can."*

Others spoke about their desire to continue learning and particularly about the University of the Third Age, not only for its *"promotion of self-help groups and activities,"* but also for fostering an *"optimistic view of the abilities and capabilities of older people"*. Work and learning, it was felt, should not be an age-restricted activity.

Fairness across generations

Respondents expressed both hope and despair about relationships across the generations. Several called for more intergenerational work with young people to prepare them for ageing and to understand the limitations that ageing can force on them if they become frail.

One respondent described how the attitudes of younger people towards older people can be intimidating: *"We are definitely an ageist society. If you go in a public house with a lot of young people in it, you are treated as a joke."*

“
People must treat us
oldies with a bit of
respect instead of talking
to us like children.
Elizabeth

”

But not all the responses were negative. Some people said that the world was becoming a better and more caring place and that by bringing up the younger generation to *"love and care for our elders"*, life for older people would become a lot happier.

Digital by default

There was a strong feeling by respondents that the move to online services (or a 'digital-by-default' approach to service delivery) discriminated against older people, with many feeling that they had been left behind by digital media and as a result were being marginalised.

Keep Me Posted, a group of organisations campaigning against 'digital by default', have revealed that 80% of people over 65 prefer to receive their statements by post. They argue that many of the most vulnerable citizens within our society – especially older people – have found the move to digital communications socially exclusive.

“

I do not like the use of the word 'elderly'. It's good to be old.

”

This view was supported by many of our respondents, with some also expressing resentment for being penalised for wanting to continue to use offline services. One said, *"[Older people are] isolated by increasing use of websites as the only means of communications with companies, banks and even government departments!"*

While another said, *"My telephone company has forced me to have online statements unless I want to pay £5 a quarter for a paper one."*

Summary

Many of the older people who contributed to our consultation said they felt excluded and unwanted; many felt discriminated against in different aspects of their life. They said they felt like they were perceived as passive rather than active participants in society. All too often they felt unappreciated and as though they were seen as a burden.

They felt their achievements and their contributions – for example, helping with child care and financially supporting younger families – go unrecognised, as do their past contributions. One respondent said, *"It is our way of thinking about ageing that needs changing if we want the UK to be a good country to grow older in. I have often heard older people say 'being old is hard... you become a burden on society.'"*

Our findings suggest that not only is there a pressing need to prevent and challenge discrimination and ageism, but that tackling the issue could help create a more productive economy. A key challenge is for all generations to feel enabled to contribute and included.

Chapter 2



Older people can live comfortably with the money they need

Introduction

In our original 2030 Vision report, we pointed out that some older people in the UK are better off than ever and the rate of relative pensioner poverty is lower now than it has been for many years⁷.

However, 1 in 7 (1.6 million) pensioners still live in relative poverty and 1 million experience 'material deprivation', lacking the ability to purchase key goods and services⁸.

There are also significant inequalities which need addressing. Pensioners who don't receive an occupational or personal pension are around four times more likely to be in relative low income⁹. The oldest pensioners are also the most likely to be living on a low income¹⁰, so it is clear not all pensioners are universally well off.

Consultation findings

We have grouped the responses to the consultation into these three areas:

- **Income and inequality**
- **Rising costs and growing levels of need**
- **Take up of benefits and access to money.**



1.6million

pensioners live in relative poverty (1 in 7)

⁷ Households Below Average Income: An analysis of the income distribution 1994/5 – 2013/14. June 2015, Department for Work and Pensions.

⁸ Ibid.

⁹ Ibid.

¹⁰ Ibid.

Income and inequality

Insufficient income was a major concern of respondents, with some feeling that the gap between rich and poor was likely to grow. One respondent said, looking to 2030: *“For some it will get better, for others it will get worse, because the gap between the richer and poorer is [increasing].”*

Others accepted the need for pensioners to be taxed more, with one respondent suggesting a tapered approach to tax where the rate of tax for people over 70 paying the higher rate of tax should increase by 1% per year to cover costs.

The Fabian Society argued that older people pay less tax for every pound of income they receive and that older households had more wealth. They said this contributed to “intergenerational unfairness”.

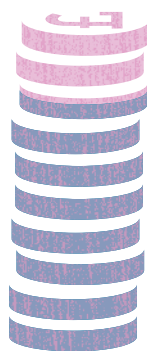
Yet the YouGov survey, commissioned by Independent Age, found that finance ranks as the second highest current and future concern for the over-65s, after health. Interestingly concern is highest for the current financial situation (35%) and future financial situation (44%) amongst people aged 65-74, and lowest amongst people aged 85 plus (22% and 29% respectively).

The poll conducted by the Guardian for the Big Ageing Population Debate also found that 78% of the 1,255 people who responded to the survey were concerned or very concerned about ‘having enough money to support myself’ in older age.

“

Stop punishing people who were sensible and have savings. It's extremely unfair that people who don't bother to save are entitled to all the benefits, free care, while those who saved have to pay for everything.

”



78%

**of survey
respondants were
concerned about
having enough
money in old age**

Many respondents said that the State Pension is inadequate. Some said they felt aggrieved that people who had saved were penalised by lower interest rates, while others resented the fact that after working all their lives and paying into their pension, their benefits and the State Pension were not enough or – as they saw it – increasingly questioned.

The Early Action Task Force argued that inequalities often became most apparent in older age with the result that 80-84 year olds in the richest areas of the country are in better health than people 20 years younger living in the most deprived regions.

Rising costs and rising need

Many respondents felt the financial strain from a general rise in the cost of living, and particularly rising energy prices. Also, many felt that the State Pension would be worth less in the future, despite promises to maintain a triple lock and uprate pensions. Linked to the financial strain was a fear of exclusion. One respondent said, *"This country will be too expensive for elderly people to exist in. Why? Benefits are being [eroded] and the politicians seem determined to deny the elderly a decent standard of living."*

Some respondents mentioned the lack of affordable rental accommodation, while others were concerned at further cuts eroding their benefits. One simply found living in poverty impossible, saying, *"No money! No hope! No future! No hope!"*

Rising costs were often associated with feelings of anxiety. One respondent said, *"Many of us have perhaps limited savings, which dwindle when we use them to supplement our fixed income pensions. [We] worry that the homes we managed to buy for our retirement will have to be sold because although we can't manage to pay the ever rising utility bills."*

And some identified what they felt were unhelpful views on the financial support provided to older people, such as the media commentary concentrating on future possible restrictions to concessionary bus travel. One respondent said, *"Taking away the free bus pass will lead to greater isolation and depression. This will cost the NHS more than the bus passes."*

Fuel poverty emerged as an important concern, with Age UK arguing that it could be resolved by improving housing conditions. Such a programme would also reduce chronic health conditions such as cardiovascular and respiratory problems, as well as excess winter deaths caused by cold homes.

Elsewhere, debt was identified as an issue causing increasing worry for some pensioners. Experts from Bristol University's Personal Finance Research Centre pointed out that a quarter of people aged over 50 have non-mortgage borrowing with each owing on average £4,500.

“

I have worked hard all my life... mostly seven days a week so I could manage to save something for my three children. I only own a small terraced house... But if a time should come when I can't look after myself, the state would sell my house to pay for other people to look after me so I would have worked all my life and would not have left my children anything.

George, 96

”

Take-up of benefits and access to money

Attitudes to benefits

Some respondents felt that more help is needed to encourage people to take responsibility for their own lives. Others felt that those who have *“been sensible and have savings”* have been punished and are paying for those who haven’t saved to receive benefits.

Some respondents felt that the failure to take up benefits they are entitled to is down to generational attitudes. One said, *“Most pensioners do not take what is rightfully theirs because of the traditional belief that one should earn... and be independent – not living off the country. Once again, you need to change people’s thinking.”*

One respondent felt that being *“means tested”* is effectively *“an intrusion into private lives”*, while another said, *“It is the poorest and the proudest who haven’t the confidence to apply for Pension Credit or Attendance Allowance. Couldn’t doctors or postmaster advise people?”*

The relationship between individual, family and state was also raised, with an understanding that scarce resources could mean future rationing of services. Others felt that there is a limit to what the state could and should provide, with one saying, *“the state has an important role to play, and must continue to do so, but we must not become too dependent on it.”*



“

The basic pension needs to be a lot more than it is. I got a £2.95 rise but my council tax has risen by £2 a month, my weekly food shop this week was more than £7 more than last week and that was buying the same products.

”

Access to money

One respondent expressed the irony of having housing equity but living in poverty: *“[My concern is] lack of money – living in a nice house but having little money to live on.”*

Several respondents commented on the problem of getting access to savings, identifying the lack of financial services available for older people to enable them to plan for residential care, or to release equity from their property. One said, *“From a pure financial perspective, we need some further innovation around financial products ...which allow and encourage those thinking of their old age to make provision for residential and nursing care.”*

Preparing for older age

As many as 3 in 5 respondents to the Guardian survey believed people ideally should start preparing for old age before the age of 40.

One financial journalist who contributed to our consultation highlighted the difficulties that young people faced in trying to prepare for their future while juggling paying off student fees, housing costs and starting a family.

Meanwhile, other respondents called for advice to encourage saving at a younger age. One said, *"More national and workplace information and advice on what saving for a pension can accomplish in old age [is needed]."*

This call was backed by the think tank, Demos.

Summary

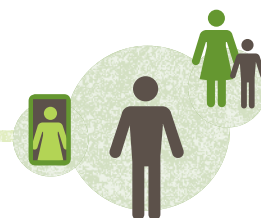
The responses to our 2030 Vision consultation highlighted a wide range of views, perhaps reflecting the many different types of financial situations older people can face. It is clear that a life-long approach to building savings is needed and has already begun, in some respects, with automatic enrolment of pensions and other measures to boost savings in working age.

Some experts who contributed to our consultation questioned whether politicians would have the appetite for making hard decisions about taxing better off pensioners. Others highlighted the need to prepare for future retirement, including providing education packages for younger people and debt relief for those in their 50s.

Meanwhile, while some respondents were comfortable with their income, many did not feel well-off and a large number commented on meagre pensions and insufficient incomes along with poor access to cash, even for those who had assets. It should be noted that this exercise was based on consultations and polls that may not have reached some of the worst off in our society.

There was a strong feeling that the private sector had failed to provide flexible access to money for those who do have assets. Respondents said that advice and information on finance and savings needed to be simplified for older people so that people can have a better understanding of what their savings will realistically yield.

Chapter 3



Older people can stay connected to their families and the world around them

Introduction

Social connections make us happy. Research tells us that the most notable characteristics shared by happy people are “strong ties to friends and family and commitment to spending time with them”. These connections can weaken as we grow older when people move away or loved ones die. And, of course, health problems can cut us off from the outside world, leaving us with a feeling we don’t belong.

Feeling a sense of belonging to a neighbourhood is highly valued by older people and helps build stronger communities. Loneliness and isolation, however, damages us psychologically – as well as reducing life expectancy and even increasing our risk of dementia. With nearly half of over 75s now living alone and around four million older people saying that television is their main source of company¹¹, loneliness has become a major public health issue.

Many older people find shopping difficult, and the fact that many companies and services are going digital ought to help, but only around a third (32%) of those aged 75 and over currently have the internet at home. Age-friendly environments and effective transport services also have important roles to play in enabling people to remain confident, active and engaged¹³.

Consultation findings

We have grouped the responses to the consultation into these five areas:

- **Loneliness**
- **Digital media**
- **Housing and local services**
- **Mobility and transport**
- **Age-friendly environments**

11 Office for National Statistics, 2015

12 TNS Survey for Age UK, April 2014

13 Communications Market Report: UK. Ofcom, 2014



Loneliness

The overwhelming majority of respondents painted a bleak picture of later life as a time of loneliness marked by the loss of friendship and alienation from mainstream society. One even said, *"Loneliness is terrible. How can people keep sane if they feel lonely?"*

Meanwhile, the YouGov poll on the ageing population we commissioned found that almost a fifth of the older people questioned (18%) were concerned about the social contact they have with others. And this rose to 26% among the over 85s. Interestingly, for those concerned about an older person in their life, loneliness and isolation registered very high on their list of worries. Around 3 in 5 (58%) worried about a loved one over the age of 85 and said they were concerned the older person was lonely or isolated.

“
[We need] improved public transport, especially in rural areas. Public transport needs to improve so that people can get to shops, medical appointments; visit friends.
”

Family life

Even those who were in touch with their families suffered from loneliness. One respondent said, *"Sadly my husband passed away this year, but I am fortunate that I have two children and good friends who I see regularly. Even so, the winter evenings can be long and I can't imagine what it must be like not to see anyone for days on end."*

Some respondents expressed a concern that societal changes in family structures were making the problem of loneliness worse. One said, *"Many families should take more responsibility and think about ageing relatives and not assume that it is someone else's duty."*

“
*My fears for] 2030?
Loneliness. Helplessness.
Fear. Seeing hardly anyone
– not having a real
conversation.*
”

Some also commented that their children had moved away and lived in smaller houses making it difficult to take their parents in. One said, *"I live alone. My family – like many others – have left the country. Besides the postman, I only see people if I go out and may not be able to do that in 5, 10 or 15 years' time."*



Friends, neighbours and community

Friends and neighbours provided essential relief from loneliness, especially after bereavement. One woman, whose husband had died, was becoming increasingly immobile after two hip operations and counted her neighbours as her 'one blessing'.

Another said that the visits her ill husband received helped distract him from the pain he was in: *"I saw my husband manage a smile...when a neighbour called..."*

Another still felt the loss of close friends keenly, saying, *"The truth is that when we are very old like me, the people you most want to see have all died. It gets harder to make lasting relationships when you get older."*

Several people identified the benefits of a supportive community involving people of all ages. One said, *"We need to be building our community spirit again. Young and older persons should be encouraged to get to know each other not as a selective group as 'young people' or 'old people'; we need to start getting to know 'individuals'."*

“

A large proportion will be emailing their friends and Skyping their distant families [by 2030] much better, with luck.

”

Digital media

There was a worry that the busier, faster-moving world of digital media meant that people were not prepared to invest time in building relationships and friendships. One respondent said, *“Phones and tablets are the downfall”. Another, now aged 68, said that by 2030 modern life would be very difficult “...due to progressing digital life. I have an iPad but this does not replace human contact.”*

Although a small number of respondents expressed enthusiasm for online communications, many felt digital communications actually increased loneliness. One respondent said, *“Too many products and services are only available online! This does isolate the elderly, most of whom (like myself) have great difficulties with modern digital equipment.”*

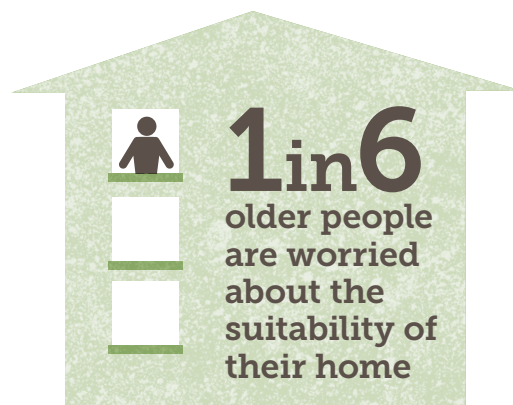
Instead, activities like shopping were more valued for some older people. Far from wanting to shop online, visiting a shop in person provided the motivation to go out and an opportunity to socialise. One respondent explained: *“Online deliveries are very useful for infirm people or those without transport and during bad weather, but going out on a fairly regular basis helps stop loneliness and helps local shops and the community.”*

Housing and local services

Almost one in six (16%) questioned in our YouGov poll, said they were worried about the suitability of their accommodation. This concern was highest among 65-74 year olds.

The Housing and Learning Improvement Network (Housing LIN) argued that the housing market is increasingly geared towards meeting the needs of “high net worth individuals” and that even the “moderately well-off” were frustrated by the lack of choice in specialist housing. It called for architects, planners and housing, together with health and social care professionals, to work better with older people to find out their wants and needs.

Some respondents felt that local community services were threatened by spending cuts. One said, *“A lot of amenities have disappeared. There are no longer community centres to visit to give relief to the loneliness felt by many older people.”* Concerns were also raised about cuts in transport, library services and out-of-reach day centres.



However, our respondents felt more optimistic about new housing plans and expected that by 2030 there would be more purpose-built homes for older people, which would reduce *“the dreadful loneliness suffered by so many”* and allow better care for them. They spoke positively about moving into *“smaller, better insulated properties”*.

Some suggested that alternative communities should be developed and that there should be a wider choice of housing options in which different generations could live together and support each other. Other suggestions included shared accommodation and communities, which focus on a communal and cooperative way of living.

Mobility and transport

Mobility and transport were considered essential to maintaining connections with the community. Our respondents felt that transport encouraged them to remain physically and socially active; some highlighted the benefits of the dial-a-ride, although it was noted that their services were being reduced.

Many respondents saw public transport as a vital service, particularly for those experiencing a decline in physical and mental wellbeing in later life. Where public transport was unavailable, they felt alternatives should be sought: *“With the likely loss of ability to walk or drive safely, the availability of accessible public transport is essential.”*



It was also clear that bus passes help people maintain their independence and provided essential protection against inactivity and loneliness, particularly for people who have stopped driving. Respondents were particularly concerned with what they perceived to be continued talk of threats to concessionary travel, with one saying, *"I can no longer drive. My world will shrink."*

Age-friendly environments

Several of our expert contributors focused on some of the causes of the problems older people have in common, including the disconnection many respondents felt from our towns and cities.

The Royal Institute of British Architects (RIBA) argued that older generations have to 'make do' in a world that isn't necessarily designed for them. They argued that living spaces could be made inclusive by adapting the resources that we already have in place. One example it offered is the 'take a seat' campaign adopted in Manchester, in which businesses offer old people a place to sit and rest, warmth, social interaction and the use of a toilet.

Elsewhere, Living Streets noted that giving people more time to cross roads would make neighbourhoods more age-friendly, and the Welsh Senate of Older People highlighted the fall in the number of public toilets.

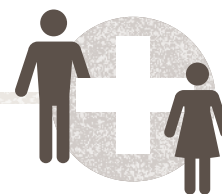
The campaign group 20's Plenty for Us argued that reducing urban speed limits to 20mph would be the single most powerful way to reduce health inequalities and would reduce death and injuries among the old and the young.

Summary

This chapter demonstrates a disturbing level of concern about loneliness. Of course, some of the triggers for loneliness and isolation are unavoidable, such as the death of a spouse or close friends, but the issue of fragmented communities was raised as a problem too.

Respondents were grateful for visitors and neighbours who helped them but, for some, these were an exception. It's also worth remembering that those who contributed to the consultation are likely to be relatively active people who were engaged enough to participate in this exercise. The alienation felt by less connected, more vulnerable people is likely to be even more profound.

Our findings indicate many older people see digital technology as a factor in loneliness and alienation, while public transport is the other side of the coin. It's a resource that is almost a passport to citizenship, encouraging engagement through volunteering, contact with friends, shopping and physical exercise.



Older people can live healthily and get the health and care services they need

Introduction

People are living longer than ever. However, the number of older people living with long-term conditions and support needs is placing increasing demands on health and social care. Those aged 85 and over with depression is expected to increase by 80 per cent between 2007 and 2026, while there could be a social care 'gap' of more than a million without adult children to care for them by 2030, according to analysis by the think tank the IPPR¹⁴.

Social inequalities mean that the gap in life expectancy at 65 between people in poorer and richer parts of the country remain stubbornly high¹⁵, and health problems such as obesity and even alcohol consumption are emerging concerns.

These new and costly demands on our healthcare system mean that our whole approach has to change. As well as considering how we fund and deliver services, we need to consider what priority we place on looking after our own health.

Social care, meanwhile, is commonly regarded as having reached a crisis. One million older people have been described as experiencing unmet care needs¹⁶. Meanwhile, 60% of councils provide care visits lasting less than 15 minutes¹⁷.

Consultation findings

We have grouped the responses to the consultation into these five areas:

- **Health and social care services**
- **Carers**
- **Medical progress**

¹⁴ The Generation Strain report [part of the 'Condition of Britain' series of reports from the Institute for Public Policy Research], 2014.

¹⁵ Life Expectancy at Birth and at Age 65 by Local Areas in England and Wales, 2011-13, Office for National Statistics (November 2014).

¹⁶ Age UK, Care in Crisis 2015.

¹⁷ Ending 15-minute care' Reference: Leonard Cheshire Disability, October 2013

Health and social care services

Health was the biggest concern among older people surveyed in our YouGov poll. Just over half (51%) of over-65s said they worried about what the state of their health would be in the future. Receiving good quality healthcare was also the top concern in the Guardian Big Ageing Population Survey. Receiving adequate social care came second.

In the Guardian poll, 82% of respondents felt that social care funding should be the government's top priority for spending, ahead of the NHS (64%) and building more homes (56%).

Healthcare

Healthcare services were often felt to be too complicated and bureaucratic. There were concerns about the future of the NHS and worries about people being "pushed out of hospital too soon".

Several respondents called for more joined-up care with more support for rehabilitative care, so that people leaving hospital didn't immediately return. One said, *"What happened to the old system of continuing care where the NHS continues to support people that need continuous medical care after discharge?"*

Others complained of "rudeness" and maltreatment by health and care professionals, including one man who suffered from hearing loss who said: *"Deaf and hard-of-hearing people suffer... I find people are intolerant, impatient and downright rude."*



“
*No one wants to live in a
'home' or die in a hospital.*

”

Some expressed admiration at the dedication of the "majority" of health staff, but others felt older people were discriminated against. One said, *"Many doctors refuse to treat older people. My mother is 95. Local GPs have washed their hands of her so whenever she gets ill we have to call an ambulance and wait in A&E for six hours before she receives the appropriate attention."*

“

We need to start from scratch and rebuild the system we call care.

”

Macmillan Cancer Support highlighted how the UK has some of the lowest five-year cancer survival rates for over-65s compared with similar developed countries and argued that “making services age friendly will save lives.”

Meanwhile, while some respondents expressed concern at the lack of redress and accountability for poor care, others said that people should take more responsibility for their own health. This view was echoed by Healthwatch England who said that we needed to move away from the idea of doctors and nurses knowing best and “fixing us”, towards a service in which professionals supported people to take more responsibility.

Finally, some respondents highlighted the difficulty of finding their way around institutionalised services and accessing information and advice. One said, *“What concerns me most is falling seriously ill and as an older single person being at the mercy of the sheer complexity of the NHS and council social care systems, where one is treated as a supplicant rather than a citizen.”*

Social Care

Many respondents were “terrified” at being left at the mercy of indifferent carers. One said, *“There are so many stories in the papers of old people being badly treated in hospitals and care homes. Many are very lonely and may only see carers who rush in and hardly have time to chat.”*

Another said, *“I am terrified by the thought of going into ‘residential care’ and not being treated like a human being.”*

One response, in particular, summed up the fears expressed about care: *“I fear being unable to speak for myself and have others make decisions based on tick boxes and not on any real knowledge of me, the person, the human being; I fear the indignity of losing choice and control.”*

It is worth noting that many people were expressing fears about residential care rather than their experience of it. There are clearly many examples of good care to be found, but it was concerning how many people’s perceptions of residential care were of inadequate and unsafe homes. The Commission on Residential Care has recently argued that the sector is at “a crossroads”. Our consultation provides us with strong evidence that the sector has an image problem, which we all urgently need to address.

Even the small number who thought that the quality of residential care was high expressed concern about future standards. One respondent said, *"As the population increases it is going to be harder and harder to maintain those standards,"* while others expressed their disbelief at the high cost of care.

Living at home

Many people wanted help staying at home or else a graduated approach to full-time care. One respondent said, *"We need sheltered accommodation so that people can be independent for as long as possible before needing to go into a nursing home or palliative care home."*

Meanwhile, 15-minute care visits and zero-hours contracts were felt to be contributing to poor standards of care by some, as were the "constant stream of unknown carers".

End of life care

End of life care was another key theme in many of the responses. One person wanted more choice over deciding when to end their life, saying, *"I am most concerned that I may lose my independence, and that I may still not be enabled (even when my time comes) to choose my own death. The last thing I want is to be kept alive beyond my wishes in a hospital."*



“

*We may be living longer
but not necessarily in
good health.*

”

Carers

Our rapidly growing older population led several people to wonder where the next generation of carers would come from. Prestige Nursing + Care said that by 2030 the number of people over 65 in the UK will have increased by 3.7 million, yet the working population will only have increased by 514,000.

And one respondent felt that the shortfall in available carers would need to be plugged by older people themselves, and that by 2030 *“older people will be increasingly acting as carers for other older people”*.

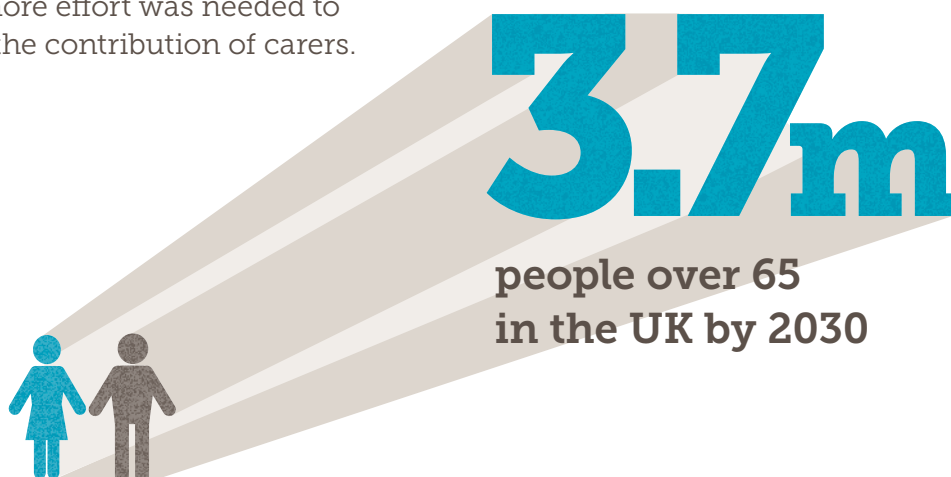
Other respondents reflected on the difficult caring roles taken on by the “sandwich generation” of people in their 50s who provide unpaid care to two different generations (their parents or their grandparents, plus their own children or grandchildren). They felt more effort was needed to recognise the contribution of carers.

Medical progress

There was optimism about medical advances but also some fears about longevity. One respondent said, *“old age is a frightening prospect”*, while another said medical advances raised problems about quality of life: *“...the medical profession will keep us going too long – existing, not living when it would have been better to have died.”* Others still talked about an “unnatural old age”.

However, there was optimism that the risk and incidence of illness and disease would be reduced, and respondents were particularly encouraged by the commitment to invest in research to prevent dementia, arthritis and cancer. One respondent said, *“I think, with the research going on, a lot of illness will be a thing of the past [by 2030]”*.

Others suggested that more funding is required to train GPs to diagnose the early stages of diseases such as vascular dementia.



Summary

The vast majority of views shared with us on health and care can only be described as bleak. The sad reality is that we heard very little optimism about the future and we have to honestly reflect that in this report.

There is clearly a worrying lack of confidence in the residential care system, while the care and treatment provided by the NHS – typically popular across all age groups – is also a concern for some.

This is a serious issue for people contemplating how we meet the demands of our rapidly ageing population. Perhaps media coverage of abusive and neglectful care has led to exaggerated public perceptions of the problem; perhaps the surrendering of independent home life is such a

difficult emotional experience that there is a deep-rooted fear of alternatives, whatever the quality of care on offer.

Contributors suggested a greater range of services to allow people to choose their form of accommodation, as well as greater support to allow them to remain at home. There was also a strong feeling that end of life care and the choice to end life needs further examination, if the views contributed to the consultation are held more widely.

The overwhelming impression from our consultation is that many older people are alarmed at the prospect of dependency and needing care, so some urgent work needs to be undertaken to address this fear.

Moving towards a better future for older people

The stories we hear

There are different accounts of the kind of country the UK has become for its growing older population.

We have seen headlines that to be old is essentially to be in heaven in George Osborne's Britain. We have even seen think tanks call for "intergenerational rebalancing", as fears grow that Britain is failing its young.

Some commentators have looked at the relative protection afforded to pensioners' benefits over the past few years and drawn conclusions that pensioners have – in effect – won a generational lottery, taking a greater share of national resources and living a better quality of life as a result.

But there is also another perspective. It paints a picture of an older population increasingly at risk of abuse and neglect, failed by care services and the NHS, and growing in dependence due to lack of state support.

It is certainly true that older people are experiencing significant reductions in crucial public services. 360,000 fewer older people received care and support in 2013/14 compared with 2008/09¹⁸.

Current affairs programmes such as BBC1's Panorama have exposed the terrible abuse and neglect that, regrettably, older people still suffer. And Channel 4's Dispatches has looked at the ever growing levels of loneliness in old age.

While we must continue to highlight the challenges older people are experiencing right now, we also need to provide a compelling new vision for the kind of country the UK could yet become if only we harnessed older people's potential and recognised the additional contribution many could make in their communities.

18 Health and Social Care Information Centre (2014)



The stories we heard throughout our 18-month 2030 Vision consultation – combined with the evidence we read from over 4,500 older people and their families – have led us to draw the following conclusions:

- **It is unhelpful to over-generalise how older people (11 million individuals) experience life in the UK today. Their pathways into and beyond retirement are diverse.**
- **Older people can feel like their voice isn't always heard and their contributions aren't valued, but they have a huge amount still to offer in the workplace, in their communities and to the wider economy.**
- **Older people are not universally well off and many people struggle financially.**
- **Older people want to remain connected to their families and the world around them, but many people can experience a sense of frustration or disconnection, with services moving online and towns, transport links and neighbourhoods failing to include people in later life.**
- **Older people can often feel concerned about the future and worry, in particular, about their own physical health and the future quality and availability of health and care services.**

Polymakers need to look at this evidence because it provides what we hope is a balanced account of older people's fears and their hopes for the future. Crucially, the evidence has been provided by older people and not just statisticians or 'experts'. We have deliberately gathered views from across as wide and representative a section of the older population as we possibly could.

We haven't heard one story; we have heard thousands. And while many of them naturally present mixed views on life in the UK, we believe we can aspire to a better future so that the UK genuinely becomes a better country to grow older in.

Where we are headed

We finish with an invitation. We want you to join our mission to help make the UK the best country in the world to grow older in.

What this consultation has shown us is that there is a huge groundswell of support for ambitious changes so we can make the UK better for people in later life. Our 2030 vision is to work with likeminded individuals and organisations so we can build an even more powerful case for change.

Over the next five years, our priority will be first to address the needs of:

- **the poorest older people**
- **the most frail and unwell older people**
- **the most isolated and loneliest older people.**

As a society, we believe we can still do so much better.

Between 2010 and 2013, **4 in 10 pensioners experienced 'persistent poverty'**¹⁹.

By 2018, it is estimated there will be 50% more people living with three or more long-term conditions compared with 2008, meaning we need to act now to prevent older people from developing significant care needs²⁰.

Tragically, **over one million older people in the UK say they often or always feel lonely**²¹.

The YouGov poll we commissioned revealed about **4 in 5 people (79%) think that the ageing population will present a large challenge for UK society.**

19 Persistent Poverty in the UK and EU, 2008-13, Office for National Statistics (2015).

20 Ready for Ageing? Report (2013). House of Lords Select Committee on Public Service and Demographic Change.

21 TNS Survey for Age UK, 2014

To meet the Secretary of State for Health's vision that we become the best country in which to grow old, we believe there are four basic outcomes to which we all must aspire:



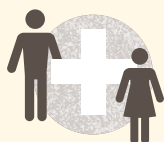
Older people can live free from discrimination and make an active contribution in later life.



Older people can live comfortably with the money they need.



Older people can stay connected to their families and the world around them.



Older people can live healthily and get the health and care services they want.

These are the outcomes we believe would make the greatest difference to older people, both now and in the future. The Global AgeWatch Index and other pieces of evidence will help us to track how far the UK is progressing as we look to become the best country in the world to grow older in. Each year, over the next five years, we will aim to review our 2030 vision, so we can take an honest look at where we are headed and the progress we still need to make.

Over the coming months and years we will be publishing new research and we will also be developing campaigns to make our own contribution.

For each of our four aspirations, we will seek to highlight things that are going wrong today and where we need to act.

But our contribution alone will be insufficient. Only, by acting together can we bring about the radical changes we need. Join our growing campaigns network by contacting us at policy@independentage.org or registering your interest in our forthcoming campaign on health and care at www.independentage.org/campaign or write to us at Campaigns Team, Independent Age, 18 Avonmore Road, London W14 8RR.

Acknowledgements:

Author: Tim Linehan with Andy Kaye

Date: September 2015

With thanks to the contributors of this report who generously gave us their time and shared their thoughts and experiences with such candour.



Independent Age is a growing charity helping thousands of older people across the UK to live more independent, fulfilling lives. Founded over 150 years ago, we are an established voice for older people and their families and carers, offering free advice and information and providing services, such as befriending, to promote wellbeing and reduce loneliness. In addition to this, we use the knowledge and understanding gained from our frontline services to campaign on issues that affect older people, like poverty, loneliness and carers' rights.

For more information, visit our website at **www.independentage.org**

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