



**Independent
Age**

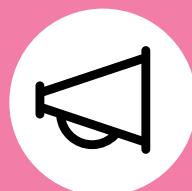


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Who wants to
listen to me?

Why England needs a Commissioner
for Older People and Ageing

September 2023



**Commissioner
for Older People
& Ageing**

Contents

About Independent Age	3
1. Introduction	4
2. Our research	6
3. How would a Commissioner for Older People and Ageing bring about change?	8
4. The national picture	13
5. Why we need a commissioner	15
6. Commissioner costs	31
7. Our recommendation	32
Endnotes	33
Working in partnership	35

About Independent Age



Independent Age is a national charity providing support for older people facing financial hardship. We offer free and impartial advice and information, and grants for community organisations. We use the knowledge and understanding gained from our frontline services to highlight the issues experienced by older people who are facing financial insecurity and to campaign for change.

We are determined to make sure older people facing financial hardship:



have sufficient **income** and receive the financial support they're entitled to



have the **connections** and support they need in their communities



are protected from unfair or avoidable **costs**



live in safe, secure and suitable **housing** with the care and support they need.

We believe no one should face financial hardship in later life.

1. Introduction



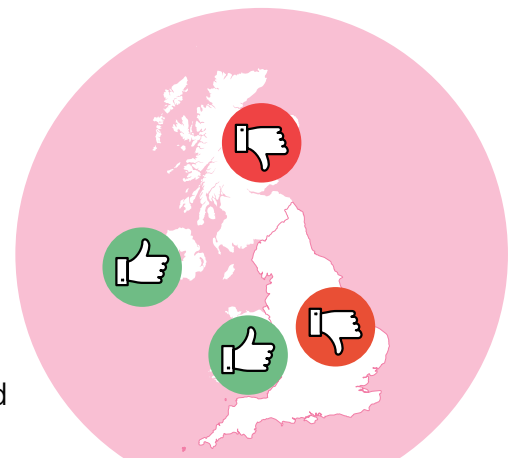
A Commissioner for Older People and Ageing isn't a role many people are familiar with and, to some, it may sound vague or obtuse – but commissioners exist across governments and nations in the UK and have a tangible impact on people's lives. For example, there are commissioners in Westminster who focus on domestic violence, on victims and witnesses of crimes, and on slavery. In every nation of the UK there are commissioners who advocate for children and young people, and in Wales and Northern Ireland there are Older People's Commissioners.

The commissioners with responsibility for older people in Wales and Northern Ireland play an important role in amplifying the voices and needs of people in later life across those nations, and in securing change from government and other institutions. However, currently, there are no Older People's Commissioners in England or Scotland.

Like any age group, older people are a diverse community with different needs, hopes and ambitions. Some might look forward to a later life revolving around friends and family or mastering new skills, while others could find purpose continuing in a job they love or diving into volunteering roles and helping others.

Sadly, this vision of a later life on your own terms isn't the reality for many.

The findings of this report detail a clear, shared experience of what it's like to grow older in England. Many people in later life don't feel like the world has been crafted with their needs in mind. That could be because of decisions taken by national and local policymakers or the ways in which businesses and services deal with their older clientele.



Wales and Northern Ireland have Older People's Commissioners, but there's no such role in England or Scotland

1. Introduction

It's time to rethink the way policies are decided and the way services are designed, to ensure they reflect the voice and needs of older people.

At Independent Age, we believe commissioners for older people in England and Scotland would help make this a reality. They would be an independent champion, tasked with spotlighting what older people need, and with the power to make change happen for all of us as we age. Working with Age UK, Centre for Ageing Better, the National Pensioners Convention and many others, we have been campaigning for the creation of a commissioner. In March 2023 that call was supported by more than 70 organisations.

It is essential that the role of each commissioner is shaped by the needs of the older people in their respective nation and by the governments and institutions they need to engage with. With this in mind, this report specifically focuses on the need for a Commissioner for Older People and Ageing in England.



2. Our research



To help unpick and understand the key problems older people living in England face, and the solutions they need, we held a series of listening roadshows in:

- Leeds
- Manchester
- Newcastle
- London – with professionals who support older people.

During these roadshows, we listened to the experiences and views of approximately 75 older people. The majority of quotes in this report were recorded at these roadshows.

In addition, more than 150 Independent Age campaign supporters let us know online what they thought a good later life looked like, and the barriers they faced.

Understanding the common ground between everyone we've engaged with can help define how a Commissioner for Older People and Ageing could support people in later life to play a meaningful role in their community.

2. Our research

Acknowledgements

This report would not be possible without several organisations that supported Independent Age to conduct roadshows across England. We would like to thank these organisations for their support:

- African Caribbean Care Group
- Greater Manchester Ageing Hub
- Help Musicians
- Leeds Ageing Hub
- Leeds Older People's Forum
- Macc
- National Pensioners Convention
- North East Pensioners' Association.

We also want to thank Age UK, Centre for Ageing Better and National Pensioners Convention for their support in campaigning together for a Commissioner for Older People and Ageing and the more than 70 organisations in England and more than 30 organisations in Scotland that signed the organisational consensus statement endorsing the call.



3. How would a Commissioner for Older People and Ageing bring about change?



This report outlines how older people aren't just having to readjust their aims and ambitions but face an uphill battle just to participate in their communities, and in society as a whole. Their experiences of growing older are shaped by significant barriers that can take over their life – whether that be coping with long-term health conditions or disabilities without the right care and support, experiencing poverty and struggling to make ends meet, dealing with the emotional and financial effects of a bereavement, or facing significant isolation.

Very often, these issues intersect and are worsened by ageism and systems that aren't built for the diverse community that exists in older age. The result of this for many in later life is a constant feeling of powerlessness, and that they don't have a voice. Independent Age believes a Commissioner for Older People and Ageing could be part of the solution.

3. How would a Commissioner for Older People and Ageing bring about change?

A commissioner would amplify the voices of older people

For many older people, not feeling like their particular needs are considered has a significant impact on their later life. From the people we spoke to there was consensus that an avenue to channel the diversity of the older community is needed.



“ There needs to be a public champion with a role in government for older people and their interests. Older people are often spoken about and used to reinforce arguments about policy, without ever having a voice themselves.

Leeds roadshow participant

“ [The government] need to hear our voices to make change happen. We hope this allows them to listen to us, because it needs to happen.

Manchester roadshow participant

“ England has a bigger and more diverse population than Wales or Northern Ireland where there are already commissioners. Pensioners who live in [the] rural North East have different needs to older people who live in London or Norwich or Canterbury. So, the commissioner would need to listen to all voices and they would need mechanisms to do this.

Newcastle roadshow participant

“ The commissioner has to be truly independent.

Newcastle roadshow participant

“ A commissioner would need to come out and talk to people all the time. They would need to be staffed and resourced well.

Newcastle roadshow participant

The impact of a commissioner is not just defined by a laser focus on policy issues. Participants told us that a figurehead to represent them would help them to feel more included in society.

“ People need to be needed. Having a commissioner would allow older people to see that they are, in fact, a needed part of our country.

London roadshow participant

“ A commissioner would be a voice. If you had problems in your area and nothing was happening, you could go to a commissioner.

Manchester roadshow participant

By using the extensive local ecosystem of community organisations and pensioners groups to gather the views of people in later life, a commissioner would complete the infrastructure needed to ensure policy is authentically shaped by the wants and needs of older people.

3. How would a Commissioner for Older People and Ageing bring about change?

A commissioner would provide expertise and best practice

Many of the barriers that prevent older people from playing the part they'd like to in society are exacerbated by a lack of institutional knowledge about older people. This manifests when looking at problems like the hundreds of thousands of people in later life who are not receiving the money they are entitled to through the social security system, or those who have difficulty accessing services or others who feel excluded by business procedures.



A Commissioner for Older People and Ageing for England could play an important role by speaking directly to older people across the nation, and sharing the insights gathered with decision makers within government service providers and businesses. They could help build expertise about what older people need, and set best practice for how to engage with older people.

“ A commissioner could make applying for things like benefits much easier. The criteria of certain benefits are not explained in ways that people understand, and that’s without the fact criteria differs across different types of support – like Attendance Allowance compared to a Blue Badge.

London roadshow participant

The advantages of a trusted source of knowledge works both ways, in providing older people with a figurehead to signpost services or information.

“ Older people have such a different vocabulary, and nobody seems to speak that to them. We take it as read that everyone speaks the same way and I think that makes stigma so much worse. A commissioner would help to sort that out.

London roadshow participant



3. How would a Commissioner for Older People and Ageing bring about change?

A commissioner would convene and collaborate

A Commissioner for Older People and Ageing for England would work as an independent champion, bringing together older people directly and professionals across local and national governments, the civil service, the NHS, business and the voluntary sector to instigate changes to the systems that are letting all of us down as we age.

The lives of older people can rarely be compartmentalised, and many may experience several of the problems outlined in this report. Despite this, the objectives of government policy rarely touch on the complexity and diversity of the broad community that makes up later life.

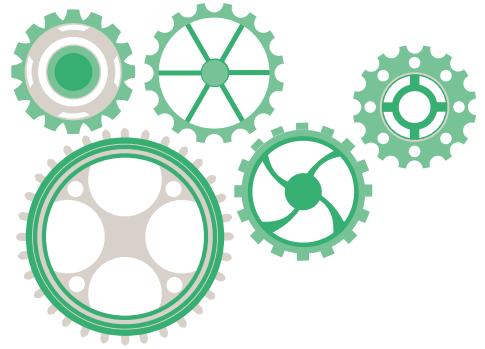
“ It’s that holistic angle that looks at different areas of a person’s life.

Leeds roadshow participant

“ At the moment different government departments pass things between each other. It bounces around. Sometimes decisions are made based on how much budget they have, or a government department’s capacity. We need someone speaking up who isn’t swayed by those things.

Newcastle roadshow participant

There is an ever-greater understanding of this across society, with increasing consideration given to the social determinants of health – particularly around how issues such as poverty, good-quality housing and isolation are all connected. However, while academic research continues to demonstrate these interrelationships, the machinery of government could benefit from a commissioner spotting similarities and patterns and coordinating a joined-up approach.



3. How would a Commissioner for Older People and Ageing bring about change?

Dereck's story

Dereck Roberts, Chairperson of the National Pensioners Convention Wales, explains the impact the Older People's Commissioner for Wales has had on people in later life in his community:

"We are one of four national organisations in Wales which represent pensioners of different groups who meet regularly with the Older People's Commissioner for Wales. And, actually, we also meet regularly with the Welsh Government where we can raise issues that affect older people in Wales now. The work with a commissioner that is independent of government and has statutory powers has been very successful.

"As well as providing effective emergency interventions during the COVID pandemic, she's also been very supportive and kept the pressure up on campaigns and raising issues that affect older people such as transport and digital exclusion. The Older People's Commissioner can also provide advice, signpost people to support and, if needed, case work.

"We will be involved in the appointment process for the next commissioner which will likely also involve an older persons' interview panel, as part of that process. It's about having somebody in the role who understands how government works, but the role is independent and has the statutory powers to make change happen. It's an advantage to government because they get to know about the problems that older people are facing before they get worse, and they can do something about it.

"There are so many older people who aren't having their voices heard at all across the UK. And this is why it's important to get this absolutely right, and these conversations about commissioners in England and Scotland need to happen now. We are not only speaking for today's pensioners – we're also speaking for future pensioners."

“

They get to know about the problems that older people are facing before they get worse, and they can do something about it.



4. The national picture



Within the next 20 years a quarter of us will be aged 65 or over.

The problems shared with us by those who attended our roadshows demonstrated clearly how widespread the issues are that people in later life face: from money worries and problems accessing health and care support, to living in a geography with no transport or being on the receiving end of ageism. It was clear through our conversations the impact these challenges can have on older people.

Those we spoke to are not alone – our country is ageing, and within the next 20 years a quarter of us will be aged 65 or over.¹ When looking at the national context, it is clear that the problems raised with us directly affect older people across society.

Poverty

In 2021–22 more than **two million** people of State Pension age were living in poverty in the UK (1 in 5).² This represents **18%** of all pensioners in the UK, and this figure has grown by half a million since 2012. On top of this, there are another 1.1 million pensioners who are financially insecure and live just above the poverty line.³

Social care

1.6 million people aged 65+ have an unmet care need.⁴

Employment

People aged 50+ who are out of work are **twice** as likely as younger adults to be long-term unemployed.⁶

Ageism

1 in 3 older people experience age-based discrimination or prejudice.⁵

Housing

1 in 4 older private renters are in long-term poverty⁷ and the number of people aged 55 and over who are renting privately has more than doubled since 2003.⁸



4. The national picture

As a charity that focuses on reducing poverty in later life, Independent Age is particularly concerned about the impact money worries and financial insecurity are having on people. Financial hardship in later life can happen to anyone. Research by City University, commissioned by Independent Age, found that 40% of pensioners spent at least one year living below the poverty line between 2010 and 2019. Bereavement, divorce and living with long-term health conditions are just some of the many reasons that may result in a sudden and serious change in financial situation in later life.

Within the group of people living in poverty in later life, we know particular groups are at greater risk of financial hardship, such as:

- single people
- women
- people from minoritised ethnic communities
- private renters
- carers
- people with long-term health conditions or disabilities.

While having more money can't solve everything, it can help address the root cause of so many issues – while without it, people's choices are taken away and their dignity erodes.

Without concrete action to resolve the spectrum of issues older people currently face, it's highly likely that the wide variety of problems they experience will continue to grow and affect more and more people as they move into later life.



5. Why we need a commissioner



Over the course of our listening roadshows, older people detailed a series of barriers that prevented them from playing the part they wanted to in later life. This report focuses on common themes that came up during these roadshows.

The problem: Money worries

In the current economic context, it is unsurprising that participants mentioned lack of money as a key issue that is preventing them from living the later life they'd like.

Many older people live on a fixed income. While we know some in older age do have additional income streams such as interest from savings or private pensions, concerningly 13% of pensioner households only receive income from the State Pension and benefits, and this rises to 20% when looking at single pensioners. When living on a fixed income – on top of difficult day-to-day decisions about how to spend money to meet daily needs – there is little resilience to deal with increased or unexpected costs.

The older people we spoke to during the roadshows felt that their income was insufficient to maintain an adequate living standard.

“ I want to not worry about whether I can afford things. A pension should enable you to pay for the things you need. ”
Online participant

“ Everything is going up in price, but my income does not change. ”
Leeds roadshow participant

Many participants felt that their income, which was already stretched, was being made to work harder by sharply increasing prices.

“ I spent £30 and there's just nothing in my basket anymore. It's crazy. ”
Manchester roadshow participant

“ I am very concerned about inflation going up much faster than my pension has increased. The increase is pathetic compared to the way energy prices have escalated. ”
Online participant

“ It's electric and gas and water – it's sky high. ”
Manchester roadshow participant

5. Why we need a commissioner

The spikes in bills such as energy, food, water and Council Tax were repeatedly mentioned by participants. For example, the energy price cap, which outlines the maximum unit price that a household can be charged by energy providers, has increased from £1,138 a year for an average household in August 2021 to £2,074 a year in August 2023.

The impact of inflation is not felt equally by everyone. Experimental research by the Office for National Statistics suggests that some basic varieties of foods – which are supposed to be cheaper – are increasing in cost more quickly than other brands,⁹ while the Joseph Rowntree Foundation's cost-of-living tracker suggests that three quarters of people in the lowest income quintile are going without food and other essentials.¹⁰

“ Prices are going through the roof. Not by 10p or 20p like we're used to, it's £1 or more. The amount in packets is getting smaller too. ”
Manchester roadshow participant

Energy bills were another cost causing concern for many of the older people we heard from.

“ Increasing inflation is hitting senior citizens like me hard, as we need to heat our homes and eat well to be healthy. ”
Online participant

“ They've put the energy bills up so high. How do they expect us to pay? I live on my own and my family is abroad. There are lots of things I need help with to keep healthy, but I don't have any. ”
Leeds roadshow participant



5. Why we need a commissioner

While the UK Government has taken action to support older people through the Energy Price Guarantee, capping the maximum unit costs for gas and electricity, and through Cost Of Living Payments, the reality is that many are paying much more for their energy than they were in 2020. This is causing severe stress and anxiety among older people.



“ I want to be warm and feel safe, neither of which is happening now. I feel the lifetime contributions of my age group are undervalued.

Online participant

“ I want to be able to live in a decent, warm, comfortable home and not have to worry about paying extortionate amounts for food and fuel.

Online participant

“ Mostly the gas and electric is very high and when you go to the supermarket everything’s going up. As a pensioner, I’m counting the pennies – some people get help, but most don’t.

Manchester roadshow participant

We also heard frequently from people in later life about administrative errors and a lack of communication from energy companies in evaluating energy usage, and how this tipped them into severe financial distress.

“ My energy provider took £945 out of my account, just for gas. I’ve got the money back, but I now have to pay £109 a month. My bill was about £40 a month before – it’s more than doubled.

Manchester roadshow participant

Older people shared that because of the impact of administrative errors, they changed the way they pay for energy to prevent serious financial hardship. While this may provide people with more control over their payments, it places an extra burden on them.

“ I got a bill for over £3,000 on my energy. I rang them and gave them another reading, and it turned out I’d only spent £80. Now I don’t pay by direct debit so that doesn’t happen again, so I can manage my bills. But it makes life hard.

Manchester roadshow participant

Most concerningly, such changes can also result in more expensive tariffs, compounding the financial strain that rising energy costs have on older people in financial hardship.

“ I now pay monthly instead of every quarter, and I think I’m now paying more as a result. I tried to get it changed back, but they keep fobbing me off. Now I just stop calling because they never did what they said they would do.

Manchester roadshow participant

5. Why we need a commissioner

The people in later life facing financial hardship we spoke to are having to make severe cutbacks in an effort to minimise their costs, living in a way that most people would consider undesirable – and this results in a sense of shame.

“ Lots of women I know are cutting back on their own care. They end up neglecting themselves and losing confidence. Because of that they’re less likely to go out, causing isolation.

Newcastle roadshow participant

“ I’m making cutbacks, just to survive. Even the things I need, I need to count the pennies.

Manchester roadshow participant

Though these additional costs keep squeezing people from every angle, there is often no room in older people’s fixed budgets to absorb these extra costs.

Even with these cutbacks, many older people are turning to alternatives to pay their bills. A YouGov poll commissioned by Independent Age found that 1 in 7 people aged over 65 were reliant on loans and credit cards to make ends meet. More than half (57%) of respondents also said they wouldn’t feel comfortable asking friends or family for support. What this means is that older people facing financial hardship – while often being highly skilled at managing their budgets to make ends meet – are at breaking point.

“ My bank sent me a letter saying I was overdrawn. And I’ve not been overdrawn since I got my first bank account at the age of 17. I’ve always managed.

Manchester roadshow participant

“ At present I’m in sheltered accommodation. I pay rent. Everything I get in goes out of my bank account for the first of the month. They want the rent on the first month. But my Personal Independence Payments and my Industrial Injuries Benefit doesn’t come in on the first of month. I think it would be good if there was more flexibility with things like that.

Newcastle roadshow participant



5. Why we need a commissioner

As well as general pressure to cover rising essential costs, financial shocks are also a significant problem for many. We heard from participants for whom financial shocks meant that they were continuing to work well past their State Pension age, because they could not afford to retire. This includes women who were affected by recent State Pension age changes, known as the WASPIs.¹¹



“ I’m a WASPI woman and I feel the government hijacked my State Pension. I just want to be able to afford to stop working. ”
Online participant

In some cases, continuing or returning to work was simply not an option, further reducing the choices available to mitigate the impacts of a change in financial circumstances.

“ I’m now a single person and have the same costs as some couples because I rent my home. I never thought in retirement I would have to struggle financially as much as I did as a full-time working single mother. ”
Online participant

“ Don’t raise the State Pension age without thinking about the support needed by someone who might have to retire due to ill health, like people working in manual jobs, like me. They can’t work for longer. ”
Newcastle roadshow participant

A good welfare system should help to protect everyone from the effects of living on a low income, which can happen for many reasons.

While precarious work affected the ability of some older people to build up private pension incomes, many women felt that a combination of discriminatory employment practices, as well as the financial penalty incurred by caring responsibilities, had affected their retirement.

“ When I started working, I wasn’t allowed to have a pension. So, I got off to a good start. Then, I moved around to follow my husband’s work, so I missed a chunk of National Insurance contributions. ”
Newcastle roadshow participant

“ I provided a free service in looking after my children and my parents, but yet my pension is less and I don’t get a private pension. So many people in this situation just cannot manage. ”
Newcastle roadshow participant

5. Why we need a commissioner

This is reflected in national poverty data, which shows women (19%) are more likely to live in poverty than men (16%).¹² Groups who were more likely to work precariously, such as people from minoritised ethnic communities or people with a disability, are also more likely to live in poverty than people who don't face these barriers.

Concerningly, we know that many aren't aware of, or supported to apply for, benefits such as Pension Credit, Housing Benefit or Attendance Allowance, which they are entitled to.

“ When it comes to Pension Credit, people disqualify themselves all the time. They think they're just not entitled to it.

Manchester roadshow participant

Although these statistics need updating, according to the most recent estimate by the Department for Work and Pensions (DWP), there were up to 850,000 people eligible to get Pension Credit who were not receiving it.¹³ This could be because they don't know it exists or don't know they might qualify, as well as the sense of stigma people can feel when applying for social security.

“ There's a lot of shame. People tell me they don't want to ask for benefits because of shame. There's still such a stigma and, even if nobody knows, that individual knows and that's what matters.

London roadshow participant

For 2019–20 UK Government statistics show that £1.7 billion was not given out to those eligible for Pension Credit.¹⁴ More research that Independent Age commissioned from academics at Loughborough University shows that providing this income to all eligible recipients would pull more than 400,000 older people out of poverty.¹⁵

“ No matter what political party is in power, pensioners have a right to know what benefits they are entitled to. They need someone totally independent who has the knowledge and the will to ensure the people needing these financial supports get them.

Newcastle roadshow participant



5. Why we need a commissioner

The impact of not having an adequate income in later life is serious and forces people to make difficult decisions about what to prioritise – whether that’s eating enough food, keeping the lights on or going out to see friends and family. For many, relationships with friends and family are the first to be sacrificed.

“ We have not seen our daughter or my 88-year-old mother since Christmas 2019 because of the pandemic, and now the cost of living made it too expensive for us to get to see them in Scotland. ”
Online participant

This is important when considering the ongoing Independent Family Review, led by the Children’s Commissioner, which labels the ‘protective effect’ of family. This theme is something that runs through how participants talk about their family relationships, and is particularly concerning when reflecting on how money worries are stopping older people from playing the part they’d like to in their family.¹⁶

“ My son lives in Tunbridge Wells, and I go to look after my grandchildren once every two weeks. I absolutely love it, and it really makes my relationship with my son much stronger. But when you don’t have a lot of money, it really adds up. ”
Newcastle roadshow participant

“ I want a secure future financially where I’m not a burden on my family. That really scares me. ”
Online participant

These aren’t choices that anyone wants to make in later life.



5. Why we need a commissioner

Marion's story

Marion lives in Newcastle and retired after a varied career, including roles in education, technology and politics. She plays a key role in her community as a city councillor. As part of her role, she works with people of all ages, but is clear that we're defined by more than simply our age.

"I think that the whole term 'older people' is an interesting one because all of a sudden here I am, one of those older people. So physically, yes, we're older people, but mentally, it's a hard thing to take. I'm into my 60s now and it can be hard hitting this age, as it's all change. Especially as I've always worked."

While Marion's always worked, as have many others, that doesn't guarantee a later life without money worries. She was affected by changes to the State Pension age for women born in the 1950s, which increased their qualifying age from 60 to 65 or 66.

"My flat's a leasehold, and so I have to pay very high service charges. My energy bills have also sharply increased. I receive an allowance as a councillor, which just takes me over the threshold of support for Pension Credit – which means I miss out on the additional help it unlocks."

“

An independent commissioner would make sure that people who don't have what they need in later life, particularly where I am in the North East, are heard.

Marion often has to take drastic action to make her budget stretch, which means foregoing some essentials.

"You have to be prudent, and I've not used the heating for several years now. I just wrap up in blankets. You become acclimatised to the fact you can't just bang the heating on and have hot water running out the tap. There is a cost to it and sometimes you can't afford that. Hot water in my world is a luxury."

As we all get older, Marion believes that a commissioner can help shine a light on the issues that affect people in later life, such as poverty, ageism and discrimination.

"There are so many different experiences of ageing, and we need a commissioner that's independent and has that authority to get things done. In this world, we have the 'haves' and the 'have nots', and too much of what we hear about ageing is shaped by people who have enough. An independent commissioner would make sure that people who don't have what they need in later life, particularly where I am in the North East, are heard."



5. Why we need a commissioner

Money worries: How a commissioner could help

A Commissioner for Older People and Ageing could help mitigate some of the money worries we heard about from people in later life. Whether that's through ensuring advice and information about finances effectively reach older people, or by bringing together government departments to focus on increasing benefit uptake.

Here are some examples of the work other commissioners across the UK have done in this area.



In Northern Ireland, the Older People's Commissioner was instrumental in establishing the Make the Call campaign, which connects individuals to benefits advisers who provide a full assessment of their entitlements. The Commissioner ensured that older people were included in the project and plans.



In 2019 the Older People's Commissioner in Wales succeeded in getting a decision reversed by the Welsh Government to increase the eligibility of the concessionary bus pass from 60 to the State Pension age, because there were incorrect assumptions in the impact assessment relating to this decision.



In Wales, the Older People's Commissioner also campaigned to improve Pension Credit take-up. As well as calling on the Welsh Government and the UK Government to do more to increase take-up, the Commissioner reached out directly to older people and provided practical information through a flyer that went out with the renewed bus passes. Data from the DWP showed that the number of new Pension Credit claimants in Wales was 26% higher during this period compared with the average per quarter over the previous two years.

With these examples in mind, the voices of older people could have been amplified by a commissioner in UK policymaking at the time of the accelerated rise in the State Pension age in 2011. The decision was taken with very little notice and was communicated poorly by the DWP.

5. Why we need a commissioner

The problem: Availability and quality of services

Another key area of discussion during our roadshows was the services that older people rely on to live well. These spanned localised services, such as transport, and those overseen by central government, such as healthcare.



“ I support my mother who is 91 years old and the two issues I want to see resolved are for better health and social care being provided for her.

Online participant

“ Currently I look after my mum with vascular dementia, who lives with us. At every step of the way, I am fighting and pushing for funding for them.

Online participant

“ We’re very dependent on public transport, and whilst they say there should be good transport links, transport’s causing quite a lot of problems... Our expenses are going up if we’re having to get taxis around.

Leeds roadshow participant

From the local angle, participants felt that services either didn’t meet their specific needs as older people or didn’t consider the different needs they might have as a large and diverse community of people in later life.

“ I live in a rural area and getting a bus into Newcastle is a nightmare. They are so bad I regularly have to get the earliest bus just to get to a mid-morning appointment on time, as I can’t bank on a later bus turning up.

Newcastle roadshow participant

“ There are lots of services, but none of them focus on older renters or renters in financial disadvantage. It’s not like these people don’t exist.

Leeds roadshow participant

5. Why we need a commissioner

There was also a general sense from attendees that the services they have had access to in the past have declined in recent years, both in terms of service provision and quality.

“ I moved back to Leeds after living in Scotland and I had to rebuild my life and connections. I can only use my bus pass after 9:30am and I’m relying on buses that don’t turn up. I don’t always have the internet so I don’t know if there are changes and it’s just unreliable. It stops me going out and stops me socialising. My social life turns to zilch.

Leeds roadshow participant

“ The lack of an adequate bus service is a real problem. I used to have a half-hour bus service and [that] became an hourly bus service and now it’s disappeared altogether.

Leeds roadshow participant

“ Banks are shutting down. There are no cash points. I live in Catterick. There was one bank in Catterick, but it doesn’t exist anymore. The nearest bank now is in Richmond. There’s also only one cashpoint in Catterick which often runs out of cash after everyone has used it. We are being left behind.

Newcastle roadshow participant

“ Care isn’t what it used to be and now care workers don’t have the time to help people who need support to do things to get out and about.

Leeds roadshow participant

There was also a sense that declining numbers of social spaces – such as pubs, community centres and social clubs – was an issue for older people.

“ We don’t have any other spaces to gather – it’s just funerals, wakes and parties these days.

Manchester roadshow participant

“ I used to know lots of older men who used to go to the pub for a drink, but really they went for the social gathering, and the demise of those pubs has kind of robbed them of their social connections.

Leeds roadshow participant

“ I hate the terrible dismissal that older people are worthless. In my area the drop-in day centre closed and businesses never understand what I need.

Online participant



5. Why we need a commissioner

Without access to public spaces, the people we spoke to felt increasingly like they were unable to maintain their social connections.

Many older people who attended our roadshows felt strongly that there was a lack of consultation with, or clear focus on, older people when decisions around services were made. Alongside this, some felt there were large barriers in place stopping them from calling for improvements or sharing their views.

“ People need [services] for a life, so many of us can’t go out and then there’s nothing. I don’t like complaining as it puts me in a bad mood. When I think I should complain, the point I think is ‘who wants to listen to me?’

Leeds roadshow participant

“ They’ve taken off a bus that was so handy for older people. I now have to walk an extra half a mile – soon I won’t be able to, as my mobility problems are getting worse.

Manchester roadshow participant

When talking about local services, transport was mentioned the most by participants. In England, every person over State Pension age is entitled to an older person’s bus pass, while in some areas, such as London, anyone over 60 is eligible for one. As standard, this allows concessionary travel, though the precise terms of these vary by local area.

Many older people we spoke to had noticed that their bus services have been cut or are unreliable. For those facing financial hardship in later life, without cars or the money to pay for alternative forms of transport, they consider bus travel a lifeline to keep socially connected.

Across the country, it appears that older people are bearing the brunt of cuts to transport services. Between 2016–17 and 2021–22 there was a 14% reduction in the number of total bus service kilometres across England, representing a cut of 339 million kilometres.¹⁷ Over the same period, the number of journeys made by people who received an older or disabled concessionary bus pass declined by 32.4%, increasing to a 42% drop outside London. In real terms, that’s a decrease of 30 trips a year per person.¹⁸

In spite of this, Integrated Transport Authorities (ITAs), which run bus services locally, are still spending similar amounts to reimburse private bus operators as they were in 2016.¹⁹ What this suggests is that, in spite of declining bus use by older people, ITAs (and by association the councils that fund them) are receiving a poor return for their steady investment.

Overall, and most importantly, this lack of access to good-quality services is having a significant negative impact on the older people we spoke to across the country.



5. Why we need a commissioner

Sammy's* story

Sammy has lived in the UK since the 1960s and in Manchester for many years. She has now reached State Pension age but, before her retirement, she worked in education and social care. Sammy now runs a local age-friendly service, which she founded, in her community. In both her work and her volunteering, Sammy has come across the impact that poverty can have on people.

"There are so many older people living in poverty. I know people who have ripped up floorboards to heat their homes, because they can't afford energy. Costs keep going up and up, and it's not impacting people equally."

The rate that prices are increasing means that lots of older people are making such drastic changes to their lifestyle that it's tricky for Sammy to know how to support them.

"I've done visits to people in the community before and after COVID, and the change makes me so sad. I was in tears. In our community, there are older people selling furniture and jewellery just to pay rent and cover their bills. We do outreach and try to make little parcels or make the people we support some dinner, but there's only so much we can do."



*Name has been changed at her request



Having someone who can listen to older people and understand that what we need might be different is so important.

Sammy's aware that the older community is a diverse one, and that a commissioner can help to make sure this is understood when tackling issues such as poverty, accessing services and isolation.

"I'm so passionate about my community and what we need. But not all older people need the same things. We don't have the same story, and our experiences in our younger years shape what we need now. As a woman of colour, I had to work harder, maybe 10 times harder than my colleagues, to achieve what I have. It's shaped me and my life now.

"A Commissioner for Older People and Ageing is long overdue. Having someone who can listen to older people and understand that what we need might be different is so important. There's lots of unmet need in my community, and having a commissioner who does their research and can prioritise – that would make a huge difference. My community is so important, and someone who can help to tackle what we need would be fantastic."

5. Why we need a commissioner

Availability and quality of services: How a commissioner could help

Here are some examples of the work other commissioners across the UK have done in this area.



The Older People's Commissioner for Wales issued formal guidance to local authorities and health boards setting out the kinds of action they need to be taking to ensure that the rights of digitally excluded older people to access information and services are upheld, and that older people who want to get online are supported to do so.



The Older People's Commissioner for Wales undertook research to tackle gaps in data relating to older people's experiences of abuse and captured evidence to drive change. As well as establishing a stop abuse action group focused on influencing policy and practice to improve support for older people, the Commissioner also secured a commitment from the Welsh Government for the first-ever national action plan to prevent the abuse of older people.



In 2013/14, the Older People's Commissioner for Wales undertook a formal review into the quality of life and care of older people living in care homes in Wales in 2013/14, sharing the experiences of older people across Wales and recommendations for change.



To improve access to services, existing commissioners work alongside community groups and organisations to undertake significant listening exercises. This was demonstrated by the Children's Commissioner for England who conducted The Big Ask, to hear in children's own words what was most important to them in a post-pandemic world. The Commissioner then homed in on the children who were experiencing persistent school absence in the aftermath of the pandemic and highlighted the support they needed.

5. Why we need a commissioner

Problem: Ageism and stereotyping

The final key problem that came up across the roadshows, and from online participants, was the experiences they faced that they felt were ageist and adhered to stereotypes. Many felt that ageism was more ingrained in the structures of our society and in decision-making. Overwhelmingly, people felt that they were treated a certain way based on their age, rather than as an individual.

“ I’m nearly 65, but when you’re 65 your needs aren’t the same as when you’re 98. My mother’s nearly 98 and she has vascular dementia. You change hugely in that time.

Leeds roadshow participant

“ I recently retired from work and cannot believe how professionals, especially in the medical field, make you feel older than you want to be.

Online participant

“ Just because you’re elderly doesn’t mean you’ve lost your function or capabilities. You might just need more support to access things.

Manchester roadshow participant

Stereotypes were also common when it came to financial assumptions about older people. While there are many in older age who are wealthy – as in any age group – people experience a wide range of financial situations in later life. This was acknowledged by participants, who felt their financial situations did not match with stereotypes.

“ There are some wealthy pensioners, but the majority of us barely survive.

Online participant

In spite of this, there was a clear sense from older people that they have significant value to offer their community and want to be involved in community decision-making for the benefit of everyone.

“ There needs to be a bringing together between people in the communities who can really, really make this work, and the dictators of policy in the centre. There’s a massive divide at the minute.

Leeds roadshow participant



5. Why we need a commissioner

Ageism and stereotyping: How a commissioner could help

Here are some examples of the work other commissioners across the UK have done in this area.



During the COVID pandemic, following concerns that pressure was being placed on older patients to complete Do Not Attempt CPR (DNACPR) forms, the Older People's Commissioner for Wales met with the Deputy Minister for Health and Social Services to call for stronger leadership and guidance from health boards and with the Welsh Government to ensure that older people's fundamental rights relating to DNACPR would be upheld.

The Chief Medical Officer and Chief Nursing Officer for Wales subsequently wrote jointly to NHS Wales chief executives and directors to remind them of their duties relating to DNACPR and to consultation with patients, citing the concerns raised by the Commissioner. The Welsh Government also established the COVID-19 Moral and Ethical Guidance for Wales Advisory Group to provide expert advice and guidance on moral and ethical dilemmas relating to the pandemic.



A Commissioner for Older People and Ageing for England could make significant inroads into overturning the ageist stereotyping that people in later life face. In their function of disseminating and building best practice, a commissioner could support services, businesses and government bodies on how to ensure their work does not further stigmatise views about older people.

In Wales, ending ageism and age discrimination is a key priority for the Commissioner. Alongside her #EverydayAgeism campaign to highlight the scale and impact of the ageism faced by older people, she has also developed practical resources and training sessions for older people to empower them to recognise and challenge ageism. During the pandemic, the Commissioner also did a great deal to challenge decision-making based on assumptions and stereotypes about older people, as well as to highlight the disproportionate effect that aspects of the pandemic and some restrictions had on older people, calling for change to mitigate this.

6. Commissioner costs

While a Commissioner for Older People and Ageing would bring its own costs, an effective commissioner would more than justify their expense by saving vital public funds.

One of the main reasons we believe a Commissioner for Older People and Ageing would be good value for money is the potential for their interventions to reduce government spending. For example, through our research with Loughborough University, we have estimated that the low uptake of Pension Credit costs the UK Government £4 billion a year in increased health and social care spending.²⁰

A commissioner could bring together multidisciplinary approaches to complex social issues, which would not only produce more effective decision-making but also result in more efficient government spending.

If provided with an equivalent budget to other commissioners responsible for England, such as the Children's Commissioner, office costs for the Commissioner for Older People and Ageing would be around £2.5 million a year. That represents a cost of 7p for every taxpayer each year. Making an impact in just one of the areas outlined above would more than recoup this cost, at a time where public expenditure is already stretched because of economic uncertainty.



7. Our recommendation

While establishing a commissioner will not be a silver bullet to solve issues like pensioner poverty, rising costs or exclusion, our conversations with older people across England show a clear need for a Commissioner for Older People and Ageing.

This need is reflected by more than 70 other organisations across the UK, which understand that older people are not having the later life they planned for and which also support the call for a commissioner.

The people in later life we spoke to want a champion to amplify their voices and to put forward solutions – and to have the power to make those solutions happen.



We are calling on all political parties in the UK Parliament to include a manifesto commitment ahead of the next general election to establish a Commissioner for Older People and Ageing for England.



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Working in partnership

Authors

George Stanbury, Emma Seaman, Morgan Vine

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Independent Age
18 Avonmore Road
London
W14 8RR

020 7605 4200
charity@independentage.org
independentage.org
Helpline 0800 319 6789

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