Getting Ready for Ageing: a manifesto for action
About the Ready for Ageing Alliance

Members of the Ready for Ageing Alliance (R4AA) are: Age UK, Alzheimer’s Society, Anchor, Carers UK, Centre for Policy on Ageing, the International Longevity Centre - UK (ILC-UK), Independent Age, Joseph Rowntree Foundation.

The Ready for Ageing Alliance is a coalition of independent organisations based in England. We formed in 2013, following publication of ‘the Filkin report’. We came together in order to make the case for action to ensure that our society is ready for our ageing world.

Most of us are organisations that are known to have a special interest in understanding and meeting the needs of older people. But ‘ready for ageing’ is not just about today’s older people. It is about everyone alive now as well as those who are yet to come.

Indeed, ‘ready for ageing’ is even more important for younger generations than for those who have already reached later life. It is future generations who stand to lose out the most if we are too slow, individually and collectively, to recognise the need for change in response to longer life spans.
The world’s population is ageing rapidly. This is true of our country too. Projections suggest this means:

51% more people aged 65 and over in England in 2030 compared to 2010²

101% more people aged 85 and over in England in 2030 compared to 2010³
By 2021, there will be around 1 million people living with dementia in the UK and by 2051 this will have reached 1.7 million, more than double the number in 2012.

Another result of this demographic trend is that around one-third of babies born in 2013 in the UK are expected to celebrate their 100th birthday.

These changes will impact on our society and economy, for every kind of organisation and for each individual.

To take just three examples: a growing older population is a big new potential market for companies, provided they understand and can meet older people’s needs and desires for products and services; the health and care system clearly has to adapt to people living longer and with multiple long term conditions like dementia, diabetes, hypertension and arthritis; and as individuals we are likely to need more savings to see us past retirement.

We need to start taking serious action now. The longer we leave it, the more difficult the process of adaptation will be and the greater the numbers of ordinary people who will needlessly suffer.

This manifesto sets out the actions that should be embarked on now. We have emphasised the broad policy and practice approaches that will help our society respond to the opportunities and challenges that an ageing population presents.

Importantly, we have set out what needs to stop or be reversed: a list of current policy and practices that run counter to what needs to be done to prepare us for an ageing society. Preventing these ‘own goals’ is arguably the right place to start.

Less than a year before the General Election we urge policy makers and politicians in all political parties to heed our recommendations. We must defy the short term thinking within the political process and move towards a strategic and long term plan that equips society for living longer.
Introduction

“We have concluded that the Government and our society are woefully underprepared. Longer lives can be a great benefit, but there has been a collective failure to address the implications and without urgent action this great boon could turn into a series of miserable crises.”

In March 2013 a cross-party Committee in the House of Lords, chaired by Lord Filkin, published a ground breaking report about the UK’s preparedness for an ageing society. The Committee called their report “Ready for Ageing?” and their answer to the question in the title was essentially ‘nowhere near’.

This report sets out the Ready for Ageing Alliance’s recommendations for action so that we can be ready for ageing, organised around a series of key themes.

Unlike most such reports it also includes a section on what you, the reader, can do to ensure you are ready for ageing too, since demographic change isn’t about ‘them’, it is about ‘us’.

At a top line level, the Ready for Ageing Alliance believes that:

1. **Policymakers must lead the way:** We need a single point of contact at Cabinet level in Government to lead on ageing policy.

2. **Policy must adapt to the future challenges of demographic change:** Government must focus on delivering health and social care investment and innovation for today’s and tomorrow’s retirees. We need to build more and better homes for people of all ages. Government must help create the conditions in which individuals can keep making their economic and social contributions into later life. Communities must be able to meet the aspirations of people of all ages and help reduce loneliness and isolation. And we must stop age discrimination.

3. **Individuals must be better prepared for ageing:** We all, as individuals, have a responsibility to ensure we are ready for ageing. But with that responsibility must come rights. We must have a right to learn, a right to an adequate income and a right not to be discriminated against.

4. **The voluntary sector has a responsibility too:** We need to help tackle the challenges of ageing. We must innovate, challenge and break traditional boundaries. We must help deliver new projects whilst supporting what we know works. We have a responsibility to set a new agenda for ageing.

People should be sent a *Ready for Later Life pack* at age 50, signposting them to additional information and advice on preparing for ageing, if they need it.
Stop seeing ageing as being about older people: Ageing is about all of us. It isn’t about young versus old. We will fail to tackle the challenges and make the most of the opportunities of ageing whilst we pitch one generation against another.

Stop ignoring the demands and needs of an ageing population: In Government there is not and never has been a Minister, senior official or other post holder such as a ‘Commissioner’ or ‘Tsar’, or any cross cutting unit or Government strategy on an ageing society.

Stop delivering communities which fail to deliver beyond the basics: Sadly, many communities are even failing to provide the basics of public toilets and places to rest. A fear of falling and of crime acts as a barrier to getting out and about for many older people. We must deliver a more ambitious vision for our communities: of places which are fun and engaging for all ages, whilst also reducing the risk of isolation and loneliness.

End the discrimination: Age discrimination remains a barrier to the participation of older people in society. Legislation has gone some way to prevent discrimination but policymakers must ensure that older people are not prevented from accessing products and services simply because of their age. We all need to play a part in normalising ageing.

Reverse the decline in new and appropriate housing stock for older people: The numbers of new retirement homes being built are being allowed to fall at the same time as the numbers of older people are rapidly increasing. Too few new homes are being built. Those which are, are too often not accessible or adaptable for old age.

Stop ignoring the crisis in social care: Government investment in social care is sharply shrinking while the numbers of older people who need it are rising, yet good social care saves public money by reducing and postponing older people’s need for expensive acute hospital care and helps them to live independently for longer. Good social care for older people also allows family members to keep in employment – so they are not forced to choose between work and caring for an older relative.

Stop operating hospitals on a model designed for the past: Hospitals of the 21st Century are increasingly made up of older patients with complex needs. Staff ratios on hospital wards dedicated to older people, many of them with dementia, are typically lower than those in general wards. Yet we know that these older people often have greater need of help with essentials like eating and drinking.

Stop under-utilising older people: The over 65s in the UK currently spend around £2.2 billion per week (£114 billion per annum) on goods and services. Assuming the spending of the 65+ population rises in line with annual inflation of 2%, their spending will reach over £6 billion per week by 2037. People aged 65 and over in the UK last year contributed £61bn to the economy through employment, informal caring and volunteering. Yet almost four in ten workers aged 55-64 are not working. And almost half of the unemployed of this age range are in long term unemployment. We must do more to maximise the social and economic contribution of older people.
Overall, pensioner poverty has reduced in the last few years and that is cause for celebration. However, 1 in 6 pensioners (1.8 million or 16% of pensioners in the UK) still live in poverty and older people are also the biggest group on the brink of poverty, with 1.2 million on the edge.

Looking into the long term, there is reason to worry that these figures may get considerably worse again. More than half of the people living in poverty in the UK live in a working family and of the 4.6 million low-paid earners in the UK in 2012, 2.8 million are over 30 years old. As well as paying people a Living Wage, terms and conditions, job security and progression in work must be addressed for work to act as a more reliable route out of poverty for working age adults – our future generations of older people.

Childcare and older people’s care should be priorities for Government investment; an increasing number of families need both and when these are lacking they are major barriers to securing and keeping employment. But 1 in 10 carers have had to take on a less qualified or senior role to fit around their caring responsibilities. Over half (56%) of carers who gave up work to care have spent over 5 years out of work as a result.

Employers must rise to tackle the challenges of an ageing population. We know that dementia alone costs business £1.6 billion a year. 50,000 carers in 2014 will have quit their job due to caring responsibilities, and a further 66,000 will have to make adjustments at work. But more flexible working conditions, better support for those living with the condition and carers could reduce this expense dramatically. One in eight adults are carers. It is vital that we value and support people who give their time to care for others.

To help people continue to keep working in later life, if this is what they want to do, we should all be able to access careers advice throughout our lives. We should all be entitled to access mid-life career guidance.

Age friendly employment practices such as flexible working and gradual retirement should be strongly encouraged, for example by exploring the introduction of fiscal incentives to incentivise their provision and take-up.

Government sponsored ‘back to work programmes’ should take into account the specific needs of older workers to help reduce the numbers of people in their 50s and 60s who lose their jobs and are unable to re-enter the workforce.
Employers need to think about how they can support their employees to stay in good health for longer. Government and employers should work together to guarantee healthy workplaces for all (e.g. through the provision of opportunities for physical activity, immunisation, and healthy eating).

Age should not be a barrier to learning and people of all ages should be encouraged to consider it their responsibility to continue to develop their skills and knowledge throughout their lives. Education and skills provision available across the life-course should be priorities for Government investment.

Employment rights must modernise to take into account our ageing and changing population. Government needs to look at rights to care leave across the age spectrum, recognising that many older workers struggle to combine work with caring for another adult in their family or friendship networks. The UK is lagging behind other countries which have already tackled this as a means to preparing for ageing.

Policy-makers must better recognise and respond to the impact demographic change will have on the global economy. Business models in some industries will need to change, to ensure their sustainability into the long term.

The collective wealth of our older population is huge. Government should ensure that older people do not face “barriers to spend”. Ensuring access to transport, providing good local facilities and tackling digital exclusion are key to maximising the economic potential of old age.

Rather than see ageing as a burden, there are new technologies and innovations that can be used in different settings to help with the challenges of ageing. Older people represent an untapped market opportunity for product and services development. UK plc should be seeking to be a world leader in offering access to a range of technologies, looking at removing barriers where they exist.
Local authorities should ensure that their community development plans take account of the ageing society. They need to plan communities to be places which contribute to improving the quality of life and tackling loneliness amongst people of all ages.

Community development approaches have much to teach us about the contribution of relationships and social connectedness. Investment in these types of approaches can help prevent problems of loneliness and social isolation in later life at a relatively low cost. The creation of dementia-friendly communities is one example where we’ve seen real local action towards helping people living with the condition live well.

Initiatives to get people walking and cycling should focus on all ages, not just younger people. Public transport must be safe, accessible, reliable and affordable for all ages.

The voluntary sector must make the most of the opportunity an ageing society brings whilst also developing its services to meet an older consumer with complex needs and wants. The sector should better understand the diversity of the ageing experience and respond to the challenges set out by the Commission on the Voluntary Sector and Ageing.

Anti-social behaviour and fear of crime are big issues for many older people. Addressing them can help them to get out and about.

Action is necessary to increase the supply of housing, including retirement housing, to make it easier for older people to move to properties more suitable to their changing needs if they wish to do so.

All newly constructed homes should comply with ‘lifetime home design standards’ so that future generations of older people can live in them safely and comfortably for much longer.

Early installation of home aids and adaptations, like grab-rails, should be incentivised, for example by encouraging local authorities to lower the means-test threshold for accessing them, as they are a cost effective way of supporting older people to live independently at home.

Leaseholders should have access to good, impartial information and advice and to an effective system for complaints and redress; this would be especially helpful to older people living in sheltered and some other forms of retirement housing.

We need a genuinely level-playing field in terms of planning law and practice to support the development of more retirement housing.
Guidance on the ban on age discrimination in the NHS must be strengthened, together with enforcement, so chronological age can never be used as a substitute for an individual assessment of health need.

We need to see adequate investment in an integrated health and care system. Pressure on systems and complexity of care needs are growing. One in four people in hospitals and over eight out of ten people in care homes are living with dementia\(^{18}\), yet cuts to the system are leaving many without support. We need to see an integration of services around a person’s needs. This must ensure that the gaps that people fall through when shifting between health and social are no longer allowed to happen.

There should be more focus within our Health and Care services on preventing and tackling loneliness, for example by incentivising this through Outcome Frameworks and by encouraging Health and wellbeing Boards to recognise loneliness as a major public health challenge.

Developing a strong care market that continues to innovate whilst delivering on affordable, quality services that people want must be a priority. As more care is needed in the home and community, we need to see a cultural shift in the status and career progression available within the social care sector.

Government should promote greater clarity and awareness of the care costs older people are likely to face, and help available, following implementation of the provisions of the Care Act 2014.

Government should support commissioners to incorporate mutual support initiatives into the market of care and support provision in order to widen choices for older people beyond the traditional offer of domiciliary care and care homes. Whilst not cost-neutral, many of these ideas are low cost.

Clinical Commissioning Groups and Health Trusts in England should be incentivised to identify carers of all ages and to take action to promote their health and wellbeing.

Government should consider a new duty on health bodies to promote the health and well-being of carers.

Government should review whether local authorities have access to the necessary powers to enable them to fulfil their local public health duties.

Government should initiate a public reform challenge specifically designed to make health and care systems more easily navigable for users and their families.
Ensuring you are ready for ageing?

**Get fit:** Keeping physically active is one of the most important things we can do to ensure a healthy old age. Learn to ride a bike or get out to the park. Not everyone can do a marathon, but most of us should keep fitter than we do.

**Save for your old age:** Yes, you will get a state pension. But for most people, it is unlikely to provide the sort of income you are used to. Saving is important at any age. But the younger we start, the greater we benefit from investment returns and compound interest.

**Pay off your debts:** Having debt can be a major barrier to preparing for ageing. Get advice from a charity such as Age UK or Stepchange and start planning for the future.

**If you smoke, stop or cut down:** Smoking reduces our life expectancy and can make it more likely that we suffer poor health or need care in old age. You are never too young or old to stop.

**Be healthy:** Eat a healthy balanced diet, drink enough water, and not too much alcohol. Be mentally active. Keep yourself informed about how you can prevent ill health and ask your GP if you need any adult vaccinations.
Plan ahead: Too few of us plan for the future and planning for old age is difficult as few of us expect to suffer ill health, bereavement or a job loss. But thinking about how we respond to these challenges can make for a better old age. If we are to have longer working lives, it is unlikely that many of us will stay in the same job for a long time. We need to accept our careers may change and invest in careers advice and retraining. In addition, don’t be afraid of thinking about your own death, however far off it may be. Ensure you have taken out a Will and consider a Power of Attorney.

Keep your friends and make new ones: Isolation and loneliness in old age hits far too many people. Maintain friendships and build new networks and relationships across the life-course and into older age. And build relationships in your community, not just where you work.

Adapt your home: As we age, we want and need different things from our housing. Our homes may have become too big or may no longer suit our needs. If this is how it is for you, think about moving home. Everyone should take opportunities to upgrade home energy efficiency.

Keep up to date with the kids: The world is changing around us. Keep your mind active and engaged, from new digital technology through to new attitudes. Make sure you aren’t missing out and take every opportunity to talk to younger people. Try to get yourself online. Listen to One Direction (at least once).

Talk about ageing: Ageing should be seen as a positive experience. Too few of us talk about ageing as anything but a passing joke. Talk to friends and family about this list.

See retirement positively: A time of change. A time perhaps of getting out more, taking more exercise, eating better, giving up smoking and making new friends. A time to have fun.
With the best will in the world, many of us are not equipped to act on all of these ideas. We must ensure that older people are well informed and have access to information and advice. If we are to have a responsibility to age well we must also have rights. For example, if we are asking people to get online, we must provide opportunities to help people learn. Given that some older people will never go online we must continue to make alternative provision for them. If we want older people to keep active, we must ensure there are services available. And if we want people to continue to be engaged as older workers or volunteers, we must end ageism.

People should be sent a Ready for Later Life pack at age 50, signposting them to additional information and advice on preparing for ageing, if they need it.

*Please note that each recommendation for action contained in this report is put forward by the Alliance as a whole but is not necessarily endorsed by every Alliance member individually.*
Endnotes

1  http://www.parliament.uk/business/committees/committees-a-z/lords-select/public-services-committee/report-ready-for-ageing/

2  http://www.parliament.uk/business/committees/committees-a-z/lords-select/public-services-committee/report-ready-for-ageing/


6  http://www.parliament.uk/business/committees/committees-a-z/lords-select/public-services-committee/report-ready-for-ageing/

7  ILC-UK (2014). Mapping demographic change

8  Age UK (2014). Chief Economist’s Report

9  DWP (2014). Fuller Working Lives – Background Evidence

10 Age UK (2011). Living on a low income in later life

11 JRF (2013). Monitoring Poverty and Social Exclusion

12 JRF (2010). Cycles of Poverty, Employment and Low Pay

13 Carers UK and Employers for Carers (2013). Supporting working carers: The benefits to families, business and economy


15 http://www.cebr.com/reports/cost-of-dementia-to-business/

16 http://www.cebr.com/reports/cost-of-dementia-to-business/

17 Census 2011

18 Dementia Action Alliance (2010). National Dementia Declaration for England