

FAST FORWARD INTO THE FUTURE: CREATING AN AGE FRIENDLY SOCIETY

Report on the 18 March 2009 public consultation event
hosted by the Joseph Rowntree Foundation.



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Introduction

Along with all industrialised countries, the UK is moving towards unprecedented demographic change. Within 20 years, half the adult population of the UK will be over 50. One in four children born in the 21st Century will live beyond 100. Growing numbers of people will reach their late eighties and nineties. Already, the last census (April 2001) showed that 30 per cent of UK households are headed by someone over retirement age. Government and individuals need to prepare by thinking about what it will be like to live in an ageing society. What are the challenges and opportunities for all generations?

The government is currently reviewing its strategy for an ageing society, and supporting the implementation of *Opportunity Age*. In recent months a number of public consultation events have addressed key topics around the challenges and possibilities of an ageing society to help shape future government strategies. In March 2009, the Joseph Rowntree Foundation (JRF) hosted such an event as part of its programme on long-term care costs and to feed in to the Department of Work and Pensions strategy on Ageing.

Invitations to the event were extended to residents from New Earswick village in York, local community groups (for example, carers' groups, older people's forums) and sixth form students from local schools. Forty nine people attended: 14 sixth form students and 35 people aged 65 and above. Participants worked in small groups. One very positive aspect of the day, commented on by attendees, was the mixing of generations and the positive responses of both groups to each other.

All groups were asked to address three key questions:

- How do we create a more age-friendly society?
- How do we best prepare for later life?
- How do we live well into later life?

Each group was facilitated and each question was discussed for 45 minutes. Notes were taken and at the end of the afternoon each group presented a brief overview of their discussion. This report outlines the main themes that came out the event, structured around the following broad headings:

- Involving, consulting, and planning
- Health and wellbeing
- Services and places

- Personal finance, work and retirement

A crucial point to be made before reporting these themes is that most participants, when they reflected on how to live well into later life, felt that age *per se* was not the issue (although ageism is a problem) and that much depended on **health, and financial circumstances**:

“Growing older is great until problem of health and finance pick up.”

Older person

“Only your outside changes, not your inside.”

Older person

“Mentally we still feel as young as we ever did, age is in the mind.”

Older person



Involving, consulting, and planning

To create a more age friendly society, participants felt it was vital to involve older people in the design of goods, services, transport, and housing to ensure that services took account of the difficulties and particular needs of older people. It was noted that those who are housebound or isolated would not easily be able to make their views heard, and it was felt important to make more effort to engage with those who are isolated.

An overarching theme stressed the need for **all** generations to engage with democracy to ensure that public organisations are responsible to the people that they serve. Young people may also be fearful of the implications of the changing demographics – not just around funding public services for older people and the potential burden on younger taxpayers, but the personal

responsibilities for older relatives and family members that younger people will carry in the future.

However, consultation events like these are one way of building essential **bridges** between different generations and engaging younger people in the debate about an ageing society. This may help younger people identify the opportunities that the changing demography may bring, for example potential career and job options in the health and social care sector.

Planning

It was acknowledged that long-term plans are difficult to make, and plans do not always work out as intended. People also want to do different things at different times in their lives:

"I like to plan, but only in small steps. I don't have, you know, 'a plan'."
Younger person.

"That's right. You make plans when you're thinking about retiring but ... it changes ... I'm busier now than I thought I'd be. The things I always thought I'd want to do ... it changes."
Older person.

Health, wellbeing, and quality of life

Health and wellbeing were dominant themes in the consultation. Although physical health (and opportunities to maintain and improve it) was felt to crucial, there were a number of factors that helped people "live well", notably having a sense of purpose and feeling valued, by families, community, and society. Participants said opportunities for active and meaningful engagement should be the same for older people and younger people. Similarly, people wanted meaningful relationships and friendships, not just visitors, noting that it can be difficult to make new friends as you get older.



Building foundations for later life

Participants noted that investing in relationships with family and friends in mid-life, by offering advice and emotional support, pays dividends as people get older. A major theme was that developing and maintaining social networks as one grows older prevents later isolation.

“Start early. Later life can be a continuation of what you started before retirement.”

Older person

You don’t suddenly become old and then acquire lots of interests. It’s about the preparation you do beforehand – how you live your life when you’re working.”

Older person

Opportunities to continue in paid employment or volunteer were often valued because of the social interaction that such activities brought. Similarly, casual social interaction when out shopping, collecting pensions, using the bank and so forth were also considered important.

Activities and interests

Participants noted the importance of keeping a “healthy mind” through hobbies, volunteering and further education, and stressed that it was essential not to make assumptions about older people and their capacities to remain

engaged with different activities and interests. One participant remarked that she had more interests in later life than previously and did not have time to do everything she wanted to do. Organisations like the U3A (University of the Third Age) were particularly valued.

It was thought that some older people, particularly those **caring for others** and who are housebound, need more support to help them engage with other activities and interests. There is a need to extend **opportunities**, possibly through the web, or through other innovative ways to those who are housebound and cannot easily get out.

New opportunities

Participants also spoke about the importance of new opportunities and experiences for older people, although they acknowledged that such opportunities might be limited by health problems or financial constraints. Nevertheless they felt that greater confidence comes with age, and they actively wanted new experiences, and to do things that they did not have the time or opportunity to do before. They also noted that different opportunities would be needed or preferred by the younger old and older old. However, the following key opportunities were noted:

- Maintenance of good health and social contacts
- Choices about continuing to work (or not) and possibly having a phased retirement
- Learning to master IT and other forms of technology
- Travel and experiencing other cultures
- Preparing for future well-being via a sound pension scheme.
- Volunteering, being able to interact and offer services in the community

Ageism

Attitudes towards older people were thought by some to be becoming increasingly disrespectful, and the old were perceived to be “invisible”. Others noted the need for mutual respect across all age groups, noting that young people are also misrepresented in the media, and often treated with mistrust and disrespect by other age groups.

Participants also felt that older people were discouraged from doing more adventurous things (examples given were scuba diving and parachute jumps). These views are reflected in other JRF evidence (ref: JRF Older people shaping policy and practice 2004; <http://www.jrf.org.uk/publications/older-people-shaping-policy-and-practice>) which either portrays a 'heroic' model of later life or one of 'dependency' and a drain on national resources. Neither of these polar positions really fit with the reality of older people's lives or indeed help to tackle deep seated notions of ageism.

Keeping fit

It was acknowledged that it is important to take care of your health earlier in life:

"Looking after yourself starts when you are younger. It can be hard to negotiate the losses as well as the gains in later life."

"Your health is important. You can't buy it. If you've got it then you can do a lot. If it's a problem then your horizons begin to shrink. And it's not just about what you do now. It's about how you lived when you were younger, the choices you made, even in school."

Older person

It was felt that older people needed support to keep fit and well, and opportunities to take part in fitness, health promoting activities and free swimming or access to leisure facilities.

Sources of support

"It's actually my parents who have the hardest time. Who do they go to for support? (nods from older people). Maybe there needs to be a programme about Living Well in Middle Age? (Group laughs)."

Younger person

Participants were asked who they would go to for support as they grew older. Many people felt they would not ask their families for support or assistance for various reasons. Often families were not nearby and local friends could offer more immediate assistance. People did not like to ask their families as they did not want to burden them, particularly as modern family life could be "complicated" and young people often have a lot of elderly relatives. Some were concerned that particularly when it came to finance, some families might try to take advantage of older people for their own gain. Other felt that it was difficult to ask family members for support and help because they felt they

themselves should be caring for their families, and that the role of carer is hard to give up.

Friends, neighbours and community services were therefore seen as an essential form of support in later life. Information about what was available was required; an example was that of a list of reliable tradesmen that older people could feel confident contacting. For some, support from the State would be last and final option. Again there was some resentment that services are means tested, and those who have saved are penalised.

Services and places

Accessible transport

The importance of public transport services to older people was highlighted. Many older people may not be able to drive due to health problems, or simply because they cannot afford to own a car. Consequently public transport is crucial if people are to remain socially active, engaged and able to access a range of facilities and services.

Much of the discussion focused on bus services (York is a small city and does not have an underground system or city rail services). It was noted that bus services outside the city centre were not as frequent or reliable as city centre services, leaving some people, both old and young, stranded if they lived in more suburban or rural locations. Some areas appear to be better served by public transport than others, so there were issues of equitable access. There were also concerns about the proposed reductions in some local bus services, most usually evening services, which would reduce opportunities for many people to go out and make travelling generally less convenient. While the new 'accessible' buses were welcomed, it was felt that bus drivers were not always as helpful as they could be to older people.

Door-to-door transport was also felt to be important, especially for those who are unable to walk to bus stops or stand and wait for a bus. Parking charges were also felt to be very expensive (and the charges for hospital car parking were particularly mentioned as being prohibitive). Similarly, initiatives such as those in York to encourage cycling were not thought to be especially relevant to older people, as one participant explained:

"You can't expect older people to be cycling around".

Older person

Community transport initiatives that provided door-to-door services were greatly valued, and it was felt they should be made more accessible to people living in the community, rather than be limited (as it appeared to be in some cases) to people living in sheltered or other types of specialist older people's housing schemes.

"I'm not sure if there's enough money for transport. But it's spread out unfairly. The people who need it most aren't always entitled to it, and others who get it, it's not the best use of the money."

Older person

"I would be willing to contribute to bus fares if it meant that younger people were able to access cheaper fares."

Older person

"There is not enough competition and one provider monopolises public transport in York."

Older person

Local neighbourhood services

A consistent message from the consultation was to support and enhance local neighbourhood services such as post offices, local shops, mobile libraries, daily milk deliveries to the doorstep, pharmacy delivery services and so forth. The closure of many **local post offices** was felt to be a particular blow to older people. Social interaction that came from using local services was almost as important as the service itself. Older people liked the personal touch that local services offer. Participants, who ran local businesses, highlighted how they can develop customer 'friendly' services as a result of the closer personal relationship they have with customers, for example, for people with hearing and eyesight disabilities.

Accessible and local health services were thought to be particularly important: dentists, pharmacists, chiropodists, and physiotherapy. Not just GP surgeries.

It was felt that society has created barriers for older people by trying to make services quicker, for example having cash machines instead of cashier services in the bank (some participants noted that it can be difficult for some older people to remember different pin numbers, or see the keypad). Participants recognised that sometimes there is a tension between what is commercially viable and the needs of older people.

“The post office closing. Well, that’s a real problem.”

Older person

“But if it isn’t making money, you can see why they’re closing it. We can’t just say, ‘yeah, yeah, the government should pay for this’. And sometimes things change. Sometimes we just do things differently.”

Younger person

“Actually, no, I agree. And maybe it’s not really about ‘the post office’ as such. I mean, if people aren’t using it. But it’s about not leaving people isolated. Maybe there are other ways of doing things.”

Older person.

Services that were more centralised or impersonal, such as supermarkets were not felt to be responsive to the needs of older people. For example, internet shopping was not felt to be that helpful as many older people do not have access to the web, and do not know how to use the ordering services (see below on technology). Nor does internet shopping offer opportunities for social interaction simply have an ‘outing’ or allow people to browse, check out special offers or particular bargains. Similarly call centres were felt to be another example of impersonal services that are insensitive to the needs of older people and may be difficult for some older people to navigate.

Other valued services

Participants were also asked about services they particularly liked or thought were particularly helpful to older people. One example, was the ‘50+ One Stop Shop’ service that people can ring to ask what services are available to help people living in their own homes. This service effectively signposts people to things they might need and might not know about. The importance of good, accessible information services generally was stressed. Other valued services included free bus passes, free swimming, mobile libraries and dial-a-ride schemes.



New Technologies

Discussions showed that there is a “technology gap” between younger and older generations.

Some felt that older people need support to help them master and take advantage of new technologies and bridge this “gap”. One participant suggested that computers and mobile phones should be recycled for older people, and that other technologies should be freely available. For example emergency life lines that can be installed in people’s homes to enable them to call for help. It was felt that technologies should be designed with older people in mind, for example telephones key pads with larger keys that are easier to see and to touch.

However, useful as different technologies might be, participants felt they were no **substitute** for human contact and social interaction:

“Technology can’t do everything.”

Older person

Security

A further issue for some participants was that of security, reflecting perhaps a fear of crime in their neighbourhood rather than actual experience. This view is particularly prevalent in more deprived communities.

Some participants reported feeling afraid of being out after dark. This restricted their lives and increased isolation. Better and more visible policing was felt to be partly the answer, although there was also discussion in some of the groups about changing attitudes to parenting and the changing patterns of family life that were perceived to be contributing to higher levels of crime and antisocial behaviour.

Public spaces

It was felt that more could be done to make public spaces and buildings more accessible and “age friendly”, for example by providing benches and seating, public toilets, and gently sloping access points. An interesting point was made about the acoustics in public buildings and how this could be usefully improved to better suit the needs of older people with sensory impairments.

Housing

Although housing was not mentioned as frequently as transport, some felt that housing must be geared to meet the needs of older people. The concept of lifetime homes was welcomed and valued by some participants, and the requirement for “space” was also noted. It was felt that much sheltered housing for older people does not allow enough space. Two bedrooms were considered to be a minimum requirement.

Participants felt that support for people to remain in their own homes was essential, and some noted the particular issue of accessing care at night. This point was also consistently made by Caring Choices participants, one of whom advocated a ‘999 service for carers (‘The future of care funding: time for a change’ January 2008 Caring Choices; <http://www.jrf.org.uk/publications/paying-long-term-care-moving-forward>).

It was felt that specialist housing schemes can help keep people independent but also secure, and participants gave examples of schemes in York that they felt helped people live well into later life, notably Hartrigg Oaks and Lamel Beeches. These schemes enable older people (and their carers) to access

the new opportunities and challenges in the context of increasing public policy focus on choice, control and independent living (*ref: 'Comparing Models of housing with care for later life' JRF 2007*

Croucher <http://www.jrf.org.uk/publications/comparing-models-housing-with-care-later-life>). They also noted that there were issues of affordability for some specialist schemes. Participants were also concerned about whether specialist housing being built now would be suitable for coming generations of older people.

Personal finance, work and retirement

Personal finance

Participants were clearly aware of financial constraints experienced by many older people, and the importance of life-long financial planning in order to prepare for post retirement years. Some people felt that understanding of financial matters, particularly pensions, should be promoted in schools and that parents should encourage their children to think about how to finance their later life. Some participants noted that it is not always possible for people to plan their finances, save, or contribute to a pension, and much will depend on personal circumstances. For example, it is difficult for carers or people who give up work early through ill health to make great provision for later life. Others noted that even careful financial plans do not always work out, and that currently private pensions are not paying the benefits that people anticipated.

Similarly, financial planning was perceived to be difficult because people do not know how long they will live and how long they will need to make their resources last. Some participants wanted to spend their money while they could enjoy it, and “just live”, and not think too much about the distant future. Others felt that the government should do more to help older people by offering more free services (such as transport and leisure services), and removing tax from small pensions. A key theme to emerge was about **fairness**, and the perceived “unfairness” of a system which appears to **penalise saving and financial planning** and reward those who have never saved or made preparation for later life. This was clearly the view of the Caring Choices participants which took in over 900 people’s views, and from JRF ‘Paying for long-term care evidence ‘Options for care funding; what can be done now’ Collins 2009 <http://www.jrf.org.uk/publications/care-funding-options>; <http://www.jrf.org.uk/publications/paying-long-term-care-moving-forward>). It was recognised that not everyone can make preparations (see

above), and that there will always be those who need and should get state support. However the 'all or nothing' approach to benefit entitlement was felt to be a disincentive to making financial preparation for later life, and a cause of resentment.

Retirement, paid work and volunteering

Some participants felt that early retirement enables people to get more out of their later years, and some had deliberately saved and led a "simple life" to make early retirement a realistic option. However many people felt that retirement age should be up to the individual, or that people should be able to gradually move out of the labour market, rather than simply stop work at a given age. They noted that some people feel totally "lost" at retirement, and that individuals need to "emotionally" prepare for retirement.

There were issues about finance, resources and the inevitable reduction in income following retirement, but also about feeling **valued**, using (and not wasting) valuable skills, and giving people a sense of meaning and purpose rather than feeling marginalised as a "pensioner". It was also noted if older people were seeking work they did not have many opportunities in the job market. Those employers who actively sought older workers usually offered low wage and low status jobs. There was no overall agreement as to whether older people should be compelled to leave paid employment to make way for younger people.

Some participants were active volunteers (school governors, parish councillors, members of the York carers forum, York 50+ Forum and so forth), and many welcomed this social engagement, the chance to use their skills, remain "in touch" with the rest of society, and reduce the sense of marginalisation that might follow retirement. People were eager to give "something back to the community", and to help others. They wanted to support community based activities that brought people together, whether that was through local church or other community groups. Some felt slightly guilty that volunteering might be "doing other people out of jobs". Current health and safety legislation was felt to be a **real barrier** to volunteering.



Lessons for Policy makers

Fairness

There were a number of key messages that arose in relation to **fairness**; across the generations; access to work; education; leisure services and facilities; and crucially **access to care, housing and other types of support**. This echoes findings of other projects (notably the Caring Choices consultation¹) where current systems are perceived as inherently unfair and complicated.

Willingness to accept personal responsibility for later life planning

There was a willingness to acknowledge that individuals should take responsibility for planning for later life among the older and younger participants. Incentives are needed to encourage such planning, (an example given by participants was that of removing tax from small pensions) not just in terms of personal finance, although this is clearly fundamental to people's

¹ See: <http://www.caringchoices.org.uk/wp-content/uploads/the-future-of-care-funding-final-report-jan08.pdf>

well-being in later life, but also in terms of health, and social engagement and connectivity.

Need for a broad based approach to ageing, including health and wellbeing

It is also clear from the discussions that “ageing” is not just about being cared for, or enduring physical decline. A broad based approach is needed to help people maintain their physical and mental well-being: opportunities to take part in physical exercise, as well as other activities that enable people to keep engaged with younger generations and feel they are valued and making a contribution. Volunteering was often stated as a way of meeting these needs.

Opportunities to have new experiences were also valued. It was felt that older people’s choices were restricted in this area, due in part to limited financial resources, but also because of ageist attitudes that dictated there were some things that older people should not do. There is a need to offer a wider range of opportunities and experiences to older people.

While a broad approach is needed to address the health and wellbeing of older people generally, many participants were mindful of the needs of those who are not well, and those who are carers. Fair access to 24 hour care services and support, particularly for those who are living in the community and need help at night were highlighted as issues of particular concern.

Social engagement

Concerns about the social isolation of many older people were reflected across the discussions. It was felt that there are many mechanisms which can reduce social isolation: accessible and cheaper transport to enable people to travel more often and be sociable; neighbourhood services that engage on a personal level with customers and clients; education and leisure services; and so forth. Of particular concern was the social isolation of those in poor health, with sensory impairments, mobility problems, or caring responsibilities. More needs to be done to ensure that older people generally, but particularly those who are “housebound”, have opportunities for meaningful social engagement and relationships with others.

Opportunities to work

Although some people welcome the opportunity to take early retirement, many do not for a variety of reasons, often related to finance, but also around

feeling valued and engaged. Opportunities for paid employment were felt to be limited, and yet would be of considerable interest to many older people who may not want to work full time, but do want to continue to use their skills, and - crucially - enhance their incomes.

Importance of intergenerational working

One of the event's successes was the way different generations came together to identify shared concerns. A range of opportunities need to be explored and developed that engage the public on these topics and enable the "generation gap" to be bridged. Creating opportunities such as these to 'de-bunk' myths between older and younger people is crucial - just simply talking across generations can "work wonders".

Access to information

A final point is that of the need for good, accessible information to enable people to make the choices that will help them live well into later life. As noted above a "one-stop information shop" service for older people was particularly valued. People need information about housing, health, care, leisure, transport, travel, finance, volunteering, work opportunities, benefits and so forth. Technology has its role to play here, but is still currently inaccessible to many older people, particularly the oldest old. Human interaction is the most highly prized asset of all.

In conclusion

This event further highlighted the need to encourage every generation to think about how we can all create a more age-friendly society.

This is not just a topic that current older people should consider, as those in middle age and even younger can take steps now to make sure that they have a good quality of life in their later years – both in terms of their financial and emotional security.

People of all ages also need to pull together to ensure that ageism is not tolerated, older people are valued for their skills and experiences, no one is isolated or feels unsafe where they live, and that local services meet everyone's needs.

