

Preparing for our Ageing Society: Summary of Responses



Introduction

In summer 2008, the Government announced it was beginning a review of Opportunity Age, the strategy we published in 2005 setting out plans for meeting the challenges and opportunities of our ageing society. The facts are clear: 1 in 4 children born today will live to 100, compared with 1 in 10 fifty years ago, and it is no longer uncommon for people to spend up to a third of their life in retirement.

In November we published a discussion paper to help identify what key issues people felt should be included in the review of Opportunity Age. We invited written responses and held discussion events across the country which nearly 600 people attended.

People agreed with the four key themes we had highlighted in the discussion paper and similar issues emerged time and time again under these themes.

These included the need to help people start to plan and prepare for later life earlier and to keep support and information flowing so that they can continue to respond to changing circumstances rather than just plan for key events like retirement. The importance of support to carry on living as you always have as you grow older – keeping up the same hobbies and networks of friends – was another clear priority for many people.

We also heard a lot about the importance of making sure that older peoples' voices are heard and responded to by service providers across all sectors – in government, especially at a local level, but also in the private sector too. And many people wanted to see more inspirational older people acting as leaders and role models across society – particularly in government and in the media – challenging assumptions and stereotypes and acting clearly in the interests of the growing older population.

We are publishing this report as a record of the views and thoughts you have given us so far. We are eager to continue the dialogue and make the most of this exchange of views and experience. Through this we will shape the Government's new ageing strategy and the policies included within it.

I look forward to working with you as we develop and implement our plans to make Britain a society for all ages.

A handwritten signature in black ink that reads "Angela Eagle." The signature is written in a cursive, flowing style.

Angela Eagle MP

Minister for Pensions and the Ageing Society

BACKGROUND

Why is the Government developing a new Ageing Strategy?

Our population is changing. People in the UK are living longer than ever before. One in four children born today will live to 100 and it is no longer uncommon for people to spend up to one third of their lives in retirement. Since last year we now have more people aged 65 and over than children under the age of 16.

These changes present massive opportunities. People are living longer, healthier lives. In 1950, an average man aged 65 could expect to live to the age of 76. Today, an average man of the same age can expect to live to 85. This gives people the chance be more flexible about their career and get more involved in leisure and volunteering activity in their later lives. There are also huge potential benefits for the UK as we successfully draw on the expertise of this older population.

However, many people are not preparing well for their longer lives and employers and service providers in all sectors will need to adapt to the changing needs of an older population. These changes also present specific challenges, for example more adults are having to care both for their children and older relatives.

Approach

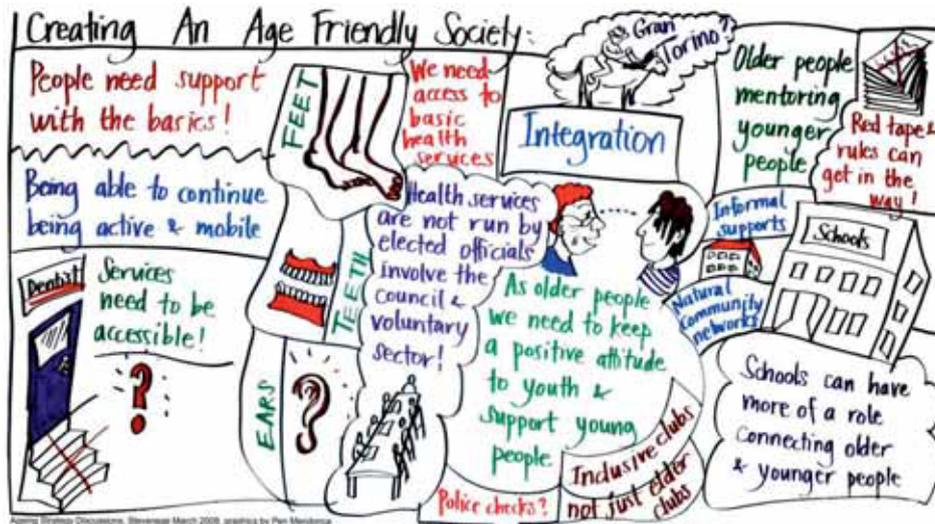
To ensure that members of the public had the opportunity to influence the development of the Government's new Ageing Strategy, we published a Discussion Paper in November 2008 asking questions about four areas that we thought were particularly important for people in planning for, and living their later lives. These areas were creating an age friendly society; preparing for later life; living well in later life and providing stronger protection and support.

We invited people to respond to the discussion paper in writing (or via an online response form) and received 106 responses including 40 from stakeholder organisations and 66 from individual members of the public. A list of the organisations that responded can be found in Annex A.

We also held events across England to explore the four topics through discussion. Overall, nearly 600 people took part, sharing their own and their family and friends' experiences of planning for and living in later life. At these events, we recorded people's views on posters and examples of these are included in this report.

Finally, we also held some focus groups with a small sample of older people. We have included the findings from these groups in this document.

1. A SOCIETY FOR ALL AGES



Stevenage discussion event

Summary

In the Discussion Paper, we said that we wanted to do more to tackle stereotypes about old age, to change attitudes and to make sure that services are well-designed and accessible to people of all ages. We asked for ideas about how goods and services could be improved for older people and for examples of services that did or did not work well.

Both at the discussion events and in written responses, people expressed a strong desire for Government, at all levels, to lead the way in creating a society that is inclusive of people of all ages, making later life a time when people continue to feel valued and equal. Tackling age discrimination was raised frequently at discussion events but less frequently in written responses. There was significant support for more opportunities for contact between different generations to help build closer communities. People also felt very strongly about the importance of local service delivery and the need for them to be able to influence and shape both services and their local community.

The key topics that emerged in response to the questions we asked were: creating a society for and across all ages; having influence and a strong voice, and improving the delivery of services.

Creating a society for and across all ages

There was a strong desire for Government, at all levels, to lead the way in creating a society that is inclusive of people of all ages, making people in later life continue to feel valued and equal. People identified a number of barriers to achieving these aims – cultural, institutional and environmental.

Stakeholders were keen that Government should demonstrate its commitment to creating an age-friendly society by raising awareness amongst the public and local Government of the need for changing attitudes and establishing clear leadership of the Strategy.

A lack of understanding across generations about the experience of ageing, particularly among those providing services to older people, was one of the key cultural barriers identified. Examples of the problems associated with this lack of understanding were wide-ranging:

“Elders should be actively and meaningfully involved in planning and implementing change. Having people in their twenties and thirties making important decisions about where we live and when and how developments happen, is demeaning and deeply humiliating.” (individual respondent)

Many people recognised that they were going to live longer than their parents and there were frequent requests for employers and health care workers to show greater respect for people as they age. They wanted greater recognition both of the contribution already made over people’s lifetime and the fact that they still have much to give, both in and outside the workplace. They were also keen for the private sector to recognise the importance and power of older people as consumers and for the media to stop portraying them through stereotypes.

“Goods and services (and indeed advertising) are beginning to reflect our ageing society. However, this process could be hastened if society’s attitudes were addressed, re-balancing the focus so that the potential of older people becomes second nature”. (individual respondent)

People were keen to see an end to age segregation in services and welcomed the fact that the Government is proposing to make direct discrimination on the basis of age – for example, harmful and arbitrary use of age in the provision of insurance – unlawful.

The built environment is another major area where older people reported feeling disadvantaged or excluded. They felt that streets and public spaces, particularly parks, were not designed with older people in mind. The design of public spaces and amenities often indirectly excluded people on the basis of their age and ability. In particular, many participants were concerned about the lack of public toilets and places to sit both in parks and town centres. Some participants at events also mentioned their concerns about not feeling safe enough to go out at night and voiced concern at the lack of transport available in the evenings, especially in rural areas.

“Lavatories and seats should be provided in shopping areas on the level with the shops and not accessed by stairs”. (Wandsworth Older People’s Forum)

“Older people would like to see better street lighting, particularly in village communities, otherwise they are often afraid to go out at night to visit friends or take part in community activities and events”. (West Norfolk Older Person’s Forum)

Generally speaking, participants in the focus groups felt that age discrimination was not a big problem for them, although some of them reported experiencing age discrimination in the workplace. They also reported specific problems with being charged a single occupancy supplement in hotels and with accessing technology designed without the needs of older people in mind. Both discussion participants and

respondents felt that the only legitimate reason for 'discrimination' by insurance companies should be on the basis of health or physical incapacity, not simply age.



Leicester discussion event

Building links between generations

At the events, many participants praised local projects that brought people of different ages together, for example through older people going into schools to pass on their knowledge and experiences to pupils. They reported positive outcomes from this sort of work and a desire for a wider range of these sorts of opportunities:

"Older people could help to deliver learning – with a small salary, community-based. And we'd love to have access during the day to some facilities like computers provided for young people to use after school". (discussion event)

"We run an intergenerational project called Stadium Legends that uses sport/club heritage and local history to engage older and younger people to share information about their local area, look at common issues and in so doing, builds relationships between young and old". (individual respondent)

Participants in the focus groups also recognised the value and importance of mixing with younger people and most felt that they had plenty of opportunity to do this through their own extended families. Some participants expressed a concern about what they felt was a lack of respect shown by some younger people towards older people.

Having influence and a strong voice

Some of the people who attended the discussion events were sceptical about whether Government really listens to them.

“We have the voice but who is listening? And where is the action? There are many frustrating examples of raising issues that go nowhere!”. (discussion event)

Many participants at the events were involved in older peoples’ organisations and saw these groups as a way of feeding into decisions at a local level. However they expressed a desire for these sorts of groups to be more widely available and to enable them to influence Government at all levels. Having influence over the decisions that affect their lives and being engaged with in a meaningful manner was a top priority for the people we spoke to and those that responded. All of those who answered the question ‘would they like to be involved in decision making’ said yes (20% of written respondents).

Those at the discussion events felt very strongly about the need to increase the influence and impact of older peoples’ voices in relation to key decisions about services, goods, facilities and design issues at a local level. They also felt it was crucial that feedback was given once decisions were made.

“Buses change route and times without consultation – we get no response when we write to companies and the council to challenge this”. (discussion event)

One stakeholder recommended compelling local government to consult with people of different ages in decisions that are relevant to their lives, and pointed to the forthcoming single equality duty as a way to introduce this.

Improving delivery of services

There were widespread calls for the services and information that people are likely to need in later life to be more joined up and easier to access. Thirty-one percent of written responses (including ten from stakeholders) specifically requested better access to information. Participants at all the events also raised this, calling for one-stop or one-call services to provide access to local and national information and services. Stakeholders were keen for services to have a common brand that people could easily identify.

“It would be helpful to have more ‘one stop’ places or ‘signposting’ to help people make decisions and know where to find information and help.” (individual respondent)

Participants at the focus groups also agreed that it would be useful to have sources of information and advice that were more joined up and said it would be useful to be able to find out about all their entitlements in one place. They were particularly interested in advice and information that would help them remain in good health.

People at a number of events reported a real duplication in effort – both by service providers and service users – when trying to access support services, such as home care. A linked issue was frustration where access to services was only available via automated telephone services. These were unpopular with many participants due to their inaccessibility to people with hearing impairments or those who do not speak English as a first language.

“I wish that Government departments would not assume that telephony channel meets everyone’s needs. There will always be a significant number of people who prefer face to face services. Yes it’s more costly but in driving up confidence there is nothing better than seeing a face. Telephony is so impersonal”. (individual respondent)

At some events, participants queried why levels of service provision for older people varied from area to area and especially in rural areas. They asked for greater consistency. At a local level, some participants reported real difficulty in making links between different services.

“Occupational health tell me that adaptations are the responsibility of the housing department while the housing team constantly refer me back to occupational health. I just want the support I need to stay living in my own home.” (discussion event)

A number of sectors were identified by both participants and respondents who felt that widespread improvements to service provision were needed. Hospitals, transport and housing were the leading areas of concern, although priorities differed dramatically in different areas, e.g. transport was a dominant issue in rural areas and smaller towns. The need for a secure and adequate income in retirement was raised at all the discussion events but mentioned in only six of the written responses. Stakeholders also mentioned the importance of improving goods and services in the private sector, perhaps by promoting the power of older people as consumers in an ageing society.

In terms of practical changes, the two overall priorities were:

- Building on what works – there are many engaged members of the public who are aware of the vast amounts of research and evaluation on what works. They would like to see this used to improve service delivery and spread best practice.
- Improving efficiency and effectiveness of all levels of Government – services should be joined up and developed through engagement with local communities. People want face-to-face services to be retained and built upon to protect and provide better support to isolated older people who may have very limited access to advice and support.

2. PREPARING FOR LATER LIFE

Summary

In the Discussion Paper we said that we wanted to help people to prepare earlier and better for later life, making it easier to enjoy the opportunities that they aspire to and to access the support that they need at difficult times. We asked what planning people have done and are doing for their later life and what their key choices were.

The key priority that emerged in response to this topic was the need to help people to do more than financial planning when thinking about their later life. Important areas identified, but not generally planned for, included making choices about housing and where to live, how to stay active and having quicker access to information when circumstances change.

Practicalities and pitfalls of planning

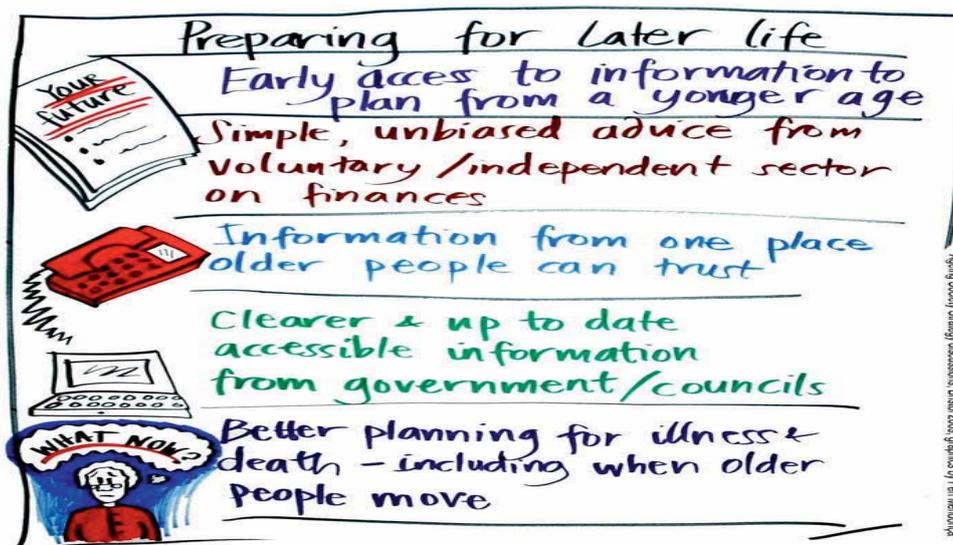
The importance of planning for later life was widely recognised. Sixty of the written responses (including 21 from stakeholders) said that they wanted help in planning for their retirement and this was also a key area identified at events. Many people felt they did not know, or had not known, what to plan for or where to go when something happens. In particular, people requested greater support to make choices about housing and where to live, how to stay active and getting quicker and more useful access to information when circumstances changed.

*“Advice [should be] given to older people on moving to try and minimise moves in later years. More affordable housing that is easy to access and maintain, with support if necessary.”
(individual respondent)*

It is important to provide better access to information on everything from housing to benefits. People want information to be available in one place, jargon-free and available in a variety of formats, such as large print, Braille and on audio tape.

Many people asked for more support and information during their working life, as well as after retirement, to help them anticipate and adjust to major changes. They said that this should include where to go to for specific advice and assistance in times of crisis (such as after redundancy and bereavement) as well as ideas and information on contingency planning. Those who had attended pre-retirement courses had generally found them useful and people liked the idea of these sorts of courses being provided more widely by local authorities rather than to the few whose employers had organised them.

Participants in the focus groups agreed that it would be useful to have more information and advice about preparing for later life, but they strongly emphasised the importance of providing this at the right time. Younger participants felt that it was premature for them to be thinking about some of these issues, while older participants felt that, in order to be truly useful, they would have needed to access these services earlier in their lives.



Bristol discussion event

Financial planning and support

Most peoples' planning for later life so far had focused on pensions and wider financial issues. In particular, people had planned so that they could adapt to living on a fixed and/or decreasing income in retirement. Concerns were raised about decreasing access to some financial services and products in later life which limited choices of activity.

Particular concerns raised were:

- the lack of good, impartial information, advice and advocacy focusing on financial planning, preparation and decision-making;
- some older people's ability to adapt to living on a smaller fixed and/or decreasing income following retirement especially with rising costs of fuel and food bills;
- people being happy to receive the benefits they viewed as a 'right' but being less comfortable having to actively seek additional assistance and preferring to receive what they were entitled to automatically rather than going 'cap in hand';
- a decreasing choice in financial services and products the older you get, perceived as being a result of assumptions about age-related risks rather than actual risk;
- adapting to challenges arising from current economic pressures and the immediate impact this is having on peoples' savings, pension plans and confidence in the future.

A number of respondents said that they wanted to retire but could not due to recent financial constraints. Stakeholders requested that Government should explore targeted support for those groups most badly affected by the recession.

3. LIVING WELL IN LATER LIFE

Summary

In the Discussion Paper, we said that we wanted to create more opportunities for people to remain active in society throughout their life. This could be either through continuing to work, volunteering, or within their family. We asked what people are doing or would like to do in later life – if this included working or volunteering and if there was anything holding people back from fulfilling these plans.

We had a strong response to this topic both at events and in written submissions. Priorities included wanting to stay connected to family, friends and the local community and keeping up the activities and interests that were important and interesting throughout life.

Staying active and keeping connected

A key theme both in written responses and at events was the desire for a wide range of choices about what to do in later life. While only 10% of those who responded in writing said that they would like to continue working after normal retirement age, having access to high quality jobs in later life and having a choice about when to retire was something that came up at most of the discussion events.

"I work for an organisation that used to retire everyone at 60 and now pays lip service to retirement at 65. In reality it is clear that older people are not welcome and the organisation makes clear that there will be very few reasons for older workers to continue working after 65." (individual respondent)

People also wanted to be able to get involved in a diverse range of activities. Volunteering was particularly popular in written responses with 31% saying that they do or are planning to volunteer.

"I would like to retrain to do volunteer work opportunities and to make a difference. This will help in feeling valued and not a burden". (individual respondent)

Other popular options at events included continuing learning, travelling, physical activity and simply enjoying life. There was a split between people who wanted to learn in order to gain qualifications and access formal education, and those who wanted to learn for interest, enjoyment and social opportunities. Stakeholders mentioned the importance of Government support for healthy ageing by encouraging physical activity, maintaining healthy weight and promoting mental well being. People also mentioned free or subsidised access to cultural activities.

"I would like cheaper theatre and cinema tickets (like students)". (individual respondent)

People wanted and recognised the importance of staying connected to their family, friends and the local community especially as they age. Many of those in discussion events were concerned for socially isolated neighbours and some mentioned the problem of people moving to fulfil the "downsizing dream" without being prepared for how different life is in remote areas where people don't know you.



Newcastle discussion event

Many people welcomed the free bus pass as something which enabled them to stay connected; however they expressed a desire for it to be extended to other forms of transport. A number of additional barriers to keeping connected in later life were identified both at events and in written responses. These included:

- financial constraints (particularly the absence in many cases of guaranteed long-term funding for activities);
- the absence of integrated transport to connect people with activities, particularly in rural communities;
- difficulty finding information about opportunities;
- a lack of age-friendly amenities; and
- being pigeon-holed into traditional older people activities.

Stakeholders and participants also identified age limits for volunteering as a barrier to staying connected in later life and voiced concern about inequalities in terms of participating in later life.

“In promoting participation in society, it is important to emphasise the need to reach out to the diversity of older people. Many organisations worry about older people being ‘over represented’ in their activities. However this typically means a reasonably narrow segment of older people – typically those who are relatively young, healthy and affluent.” (Age Concern/Help the Aged)

Participants in the focus groups also strongly agreed with the importance and benefits of staying connected and “giving something back”, either to their communities, their families or to charities of their choice. To help this, many participants felt that it would be useful if employers offered flexible working to older workers, allowing them to scale down their hours gradually and fit in family commitments rather than retiring suddenly.

Home and housing

The importance of choosing the right place to live was a key theme at all of the discussion events (although not in the written responses). Points made included the need for well designed homes suitable for people to live in throughout their lives; a broader range of housing choices including greater availability of options that bridged the gap between living independently and moving into a retirement homes and greater support and information when making housing related decisions.

“The key choice is living somewhere that will remain accessible and manageable, and feel secure, for as long as possible without feeling restricted. Housing options that provide for life-time needs are an essential part of quality of life.” (individual respondent)

People were also keen to have greater access to small but significant types of support to enable them to remain in their home and community. There was recognition of the potential need to move somewhere smaller or better adapted. There was a diversity of views about whether people should move out of big family homes once they were under occupied.

“Sheltered housing and other specialised housing should be used as the hub of the local community”. (Housing Quality Network, ACE net member)

People also pointed out the equal importance of the environment around the home. For example local authorities should consider the emotional impact of moving an older person to a flat from a house and depriving them of the garden they had enjoyed maintaining.

4. THE RIGHT SUPPORT FOR THOSE WHO NEED IT

Summary

In the Discussion Paper, we asked what support people have needed and where people have looked for this, how information and support services could be improved and what social opportunities people wanted as they grew older.

This was another topic which prompted a strong response both at events and in written responses. In particular, people wanted better access to high quality, well-written information (nearly half of the written responses raised this) and better access to health and social care services. At events, many people asked for greater clarity about funding of social care and greater support for those who make and fund their own care arrangements. More positive treatment from those providing care was another popular demand.

Other topics which came up under this theme (as well as under those already covered) include access to better transport, housing choices and opportunities to volunteer.

Support for living your life

Many people who responded to these questions recognised that support is needed to maintain good health and manage poor or deteriorating health in later life. They also felt that this support is key to maintaining independence and keeping mobile and connected to family and friends. Many mentioned how important it was for this support to reflect peoples' social networks and recognised that the most effective support is that which includes social elements and benefits.

People were also keen that support was flexible and stakeholders emphasised that care should be seen as something that was not just medical in nature. Many mentioned the importance of “that little bit of help” at home that enables older people to get on with their lives instead of care arrangements that effectively trap you in your own home or in a care home. The sorts of help suggested included assistance with practical tasks around the home such as shopping, cooking and gardening and more flexible assistance to keep people mobile. A number of people had not heard about the Government’s handyman scheme and mentioned that their formal care or support workers no longer appeared to have time to socialise or help with ‘extra’ tasks around the home.

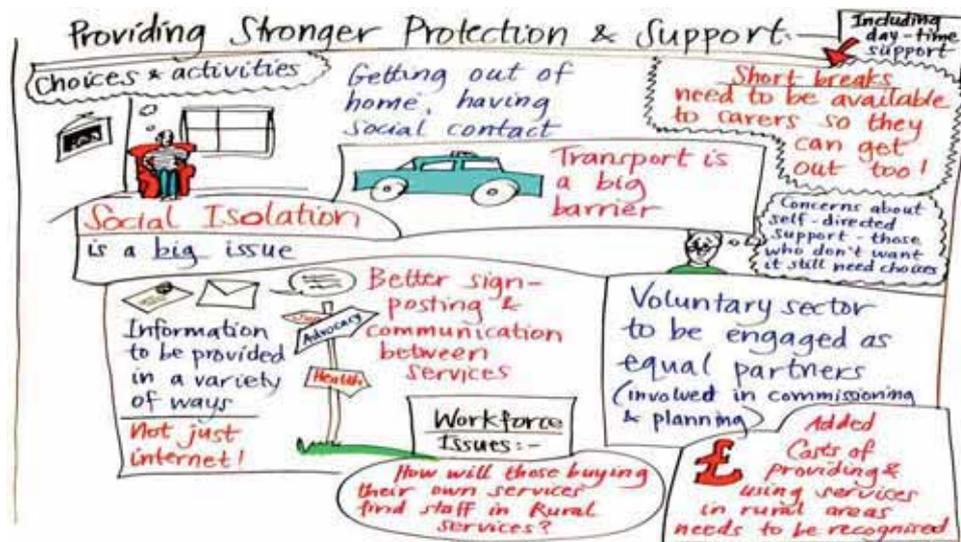
People living in rural areas and in small towns raised the additional challenges posed by location and transport in accessing local support services. For example they stressed the need for locally developed and available support which promotes community health and wellbeing. Stakeholders recommended that local healthcare services should put more of an emphasis on preventative care.

Trusted sources of support

Nearly half of the written responses identified the sources of support that they had or would prefer to use. The most popular of these were friends and family (30%), followed by voluntary agencies (17%), GPs (13%) and social services (13%). Again, people expressed the need for a single, trusted source of information across a range of topics and many people specifically asked that this should be available through a range of accessible formats and channels.

“It would be helpful to have more “one stop” places or “signposting” to help people make decisions and know where to find information and help”. (individual respondent)

The focus group participants also emphasised the importance of joining up information and advice services. They also strongly stated that central government was not always their preferred provider of information and advice, particularly on financial matters.



Shrewsbury discussion event

Next steps

The Ageing Strategy will be published soon. It will set out plans for how Government (both local and national), service providers and people throughout society can work together to achieve a society for all ages.

When the Ageing Strategy is published, we will hold further events to explore and test the proposals it sets out. We also plan to develop tools to help people run their own discussions and let us know what they think. Details of these tools and the consultation events will be available online at www.dwp.gov.uk/policy/ageing-society/strategy-and-publications/preparing-for-our-ageing/. You can also register your interest in attending an event and request further information by calling or writing to:

Age Stakeholder Team
 Department for Work & Pensions
 Level 5, Caxton House
 Tothill Street
 London SW1H 9NA

Email: dwp.ageingstrategy@dwp.gsi.gov.uk

Phone: 020 7499 7203

Annex A

List of organisations that responded

Black Disabled People's Association
British Geriatrics Society
British Society of Rehabilitation Medicine
Carers UK
Central Borders Housing group
Cisco
CSV
Commission for Rural Communities
Counsel and Care
Eastleigh Southern Parishes Older People's Forum
Elcena Jeffers Foundation
Foundations housing
Help the Aged/Age Concern
Housing 21
Housing Quality Network
Independent Age
Ivybridge Senior Council for Devon
Kent Health Network
Merseyside Fire and Rescue
Midland Heart Limited
Moor Allerton Elderly Care
National Council for Palliative Care
National Housing Federation
Opportunity Links
PRAGMA

Pendle Seniors Group

RNID

Scarborough and Filey Older People's Forum

Sense

Southampton Later Years Partnership

Stroud Older People's Forum

Wandsworth Older People's Forum

West Norfolk's Women and Carers Pensions Network



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We also heard a lot about the importance of making sure that older peoples' voices are heard and responded to by service providers across all sectors – in government, especially at a local level, but also in the private sector too. And many people wanted to see more inspirational older people acting as leaders and role models across society – particularly in government and in the media – challenging assumptions and stereotypes and acting clearly in the interests of the growing older population.

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These changes present massive opportunities. People are living longer, healthier lives. In 1950, an average man aged 65 could expect to live to the age of 76. Today, an average man of the same age can expect to live to 85. This gives people the chance be more flexible about their career and get more involved in leisure and volunteering activity in their later lives. There are also huge potential benefits for the UK as we successfully draw on the expertise of this older population.

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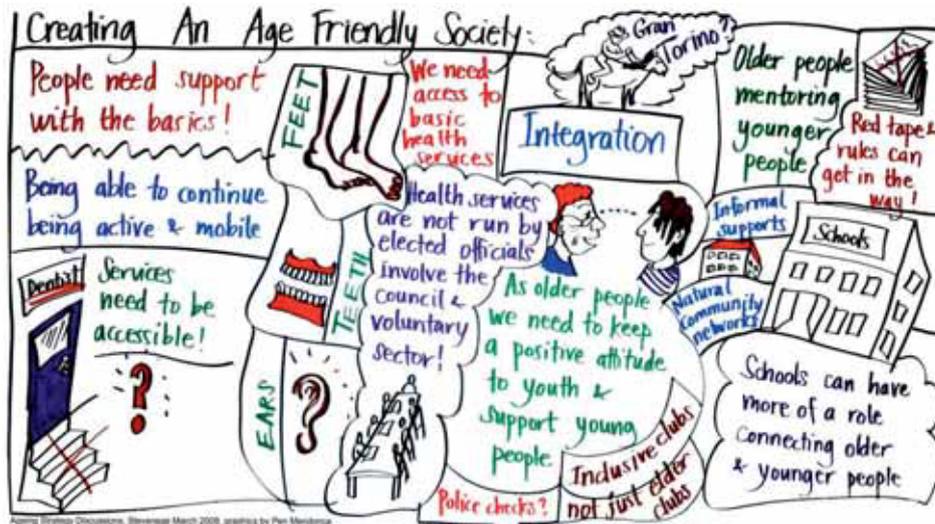
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Creating a society for and across all ages

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A lack of understanding across generations about the experience of ageing, particularly among those providing services to older people, was one of the key cultural barriers identified. Examples of the problems associated with this lack of understanding were wide-ranging:

“Elders should be actively and meaningfully involved in planning and implementing change. Having people in their twenties and thirties making important decisions about where we live and when and how developments happen, is demeaning and deeply humiliating.” (individual respondent)

Many people recognised that they were going to live longer than their parents and there were frequent requests for employers and health care workers to show greater respect for people as they age. They wanted greater recognition both of the contribution already made over people’s lifetime and the fact that they still have much to give, both in and outside the workplace. They were also keen for the private sector to recognise the importance and power of older people as consumers and for the media to stop portraying them through stereotypes.

“Goods and services (and indeed advertising) are beginning to reflect our ageing society. However, this process could be hastened if society’s attitudes were addressed, re-balancing the focus so that the potential of older people becomes second nature”. (individual respondent)

People were keen to see an end to age segregation in services and welcomed the fact that the Government is proposing to make direct discrimination on the basis of age – for example, harmful and arbitrary use of age in the provision of insurance – unlawful.

The built environment is another major area where older people reported feeling disadvantaged or excluded. They felt that streets and public spaces, particularly parks, were not designed with older people in mind. The design of public spaces and amenities often indirectly excluded people on the basis of their age and ability. In particular, many participants were concerned about the lack of public toilets and places to sit both in parks and town centres. Some participants at events also mentioned their concerns about not feeling safe enough to go out at night and voiced concern at the lack of transport available in the evenings, especially in rural areas.

“Lavatories and seats should be provided in shopping areas on the level with the shops and not accessed by stairs”. (Wandsworth Older People’s Forum)

“Older people would like to see better street lighting, particularly in village communities, otherwise they are often afraid to go out at night to visit friends or take part in community activities and events”. (West Norfolk Older Person’s Forum)

Generally speaking, participants in the focus groups felt that age discrimination was not a big problem for them, although some of them reported experiencing age discrimination in the workplace. They also reported specific problems with being charged a single occupancy supplement in hotels and with accessing technology designed without the needs of older people in mind. Both discussion participants and

respondents felt that the only legitimate reason for 'discrimination' by insurance companies should be on the basis of health or physical incapacity, not simply age.



Leicester discussion event

Building links between generations

At the events, many participants praised local projects that brought people of different ages together, for example through older people going into schools to pass on their knowledge and experiences to pupils. They reported positive outcomes from this sort of work and a desire for a wider range of these sorts of opportunities:

“Older people could help to deliver learning – with a small salary, community-based. And we’d love to have access during the day to some facilities like computers provided for young people to use after school”. (discussion event)

“We run an intergenerational project called Stadium Legends that uses sport/club heritage and local history to engage older and younger people to share information about their local area, look at common issues and in so doing, builds relationships between young and old”. (individual respondent)

Participants in the focus groups also recognised the value and importance of mixing with younger people and most felt that they had plenty of opportunity to do this through their own extended families. Some participants expressed a concern about what they felt was a lack of respect shown by some younger people towards older people.

Having influence and a strong voice

Some of the people who attended the discussion events were sceptical about whether Government really listens to them.

“We have the voice but who is listening? And where is the action? There are many frustrating examples of raising issues that go nowhere!”. (discussion event)

Many participants at the events were involved in older peoples’ organisations and saw these groups as a way of feeding into decisions at a local level. However they expressed a desire for these sorts of groups to be more widely available and to enable them to influence Government at all levels. Having influence over the decisions that affect their lives and being engaged with in a meaningful manner was a top priority for the people we spoke to and those that responded. All of those who answered the question ‘would they like to be involved in decision making’ said yes (20% of written respondents).

Those at the discussion events felt very strongly about the need to increase the influence and impact of older peoples’ voices in relation to key decisions about services, goods, facilities and design issues at a local level. They also felt it was crucial that feedback was given once decisions were made.

“Buses change route and times without consultation – we get no response when we write to companies and the council to challenge this”. (discussion event)

One stakeholder recommended compelling local government to consult with people of different ages in decisions that are relevant to their lives, and pointed to the forthcoming single equality duty as a way to introduce this.

Improving delivery of services

There were widespread calls for the services and information that people are likely to need in later life to be more joined up and easier to access. Thirty-one percent of written responses (including ten from stakeholders) specifically requested better access to information. Participants at all the events also raised this, calling for one-stop or one-call services to provide access to local and national information and services. Stakeholders were keen for services to have a common brand that people could easily identify.

“It would be helpful to have more ‘one stop’ places or ‘signposting’ to help people make decisions and know where to find information and help.” (individual respondent)

Participants at the focus groups also agreed that it would be useful to have sources of information and advice that were more joined up and said it would be useful to be able to find out about all their entitlements in one place. They were particularly interested in advice and information that would help them remain in good health.

People at a number of events reported a real duplication in effort – both by service providers and service users – when trying to access support services, such as home care. A linked issue was frustration where access to services was only available via automated telephone services. These were unpopular with many participants due to their inaccessibility to people with hearing impairments or those who do not speak English as a first language.

“I wish that Government departments would not assume that telephony channel meets everyone’s needs. There will always be a significant number of people who prefer face to face services. Yes it’s more costly but in driving up confidence there is nothing better than seeing a face. Telephony is so impersonal”. (individual respondent)

At some events, participants queried why levels of service provision for older people varied from area to area and especially in rural areas. They asked for greater consistency. At a local level, some participants reported real difficulty in making links between different services.

“Occupational health tell me that adaptations are the responsibility of the housing department while the housing team constantly refer me back to occupational health. I just want the support I need to stay living in my own home.” (discussion event)

A number of sectors were identified by both participants and respondents who felt that widespread improvements to service provision were needed. Hospitals, transport and housing were the leading areas of concern, although priorities differed dramatically in different areas, e.g. transport was a dominant issue in rural areas and smaller towns. The need for a secure and adequate income in retirement was raised at all the discussion events but mentioned in only six of the written responses. Stakeholders also mentioned the importance of improving goods and services in the private sector, perhaps by promoting the power of older people as consumers in an ageing society.

In terms of practical changes, the two overall priorities were:

- Building on what works – there are many engaged members of the public who are aware of the vast amounts of research and evaluation on what works. They would like to see this used to improve service delivery and spread best practice.
- Improving efficiency and effectiveness of all levels of Government – services should be joined up and developed through engagement with local communities. People want face-to-face services to be retained and built upon to protect and provide better support to isolated older people who may have very limited access to advice and support.

2. PREPARING FOR LATER LIFE

Summary

In the Discussion Paper we said that we wanted to help people to prepare earlier and better for later life, making it easier to enjoy the opportunities that they aspire to and to access the support that they need at difficult times. We asked what planning people have done and are doing for their later life and what their key choices were.

The key priority that emerged in response to this topic was the need to help people to do more than financial planning when thinking about their later life. Important areas identified, but not generally planned for, included making choices about housing and where to live, how to stay active and having quicker access to information when circumstances change.

Practicalities and pitfalls of planning

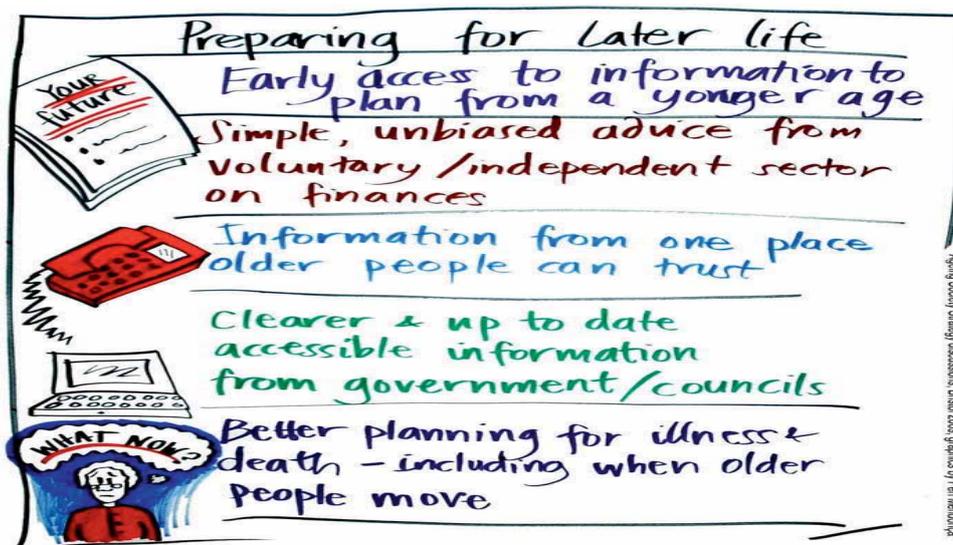
The importance of planning for later life was widely recognised. Sixty of the written responses (including 21 from stakeholders) said that they wanted help in planning for their retirement and this was also a key area identified at events. Many people felt they did not know, or had not known, what to plan for or where to go when something happens. In particular, people requested greater support to make choices about housing and where to live, how to stay active and getting quicker and more useful access to information when circumstances changed.

“Advice [should be] given to older people on moving to try and minimise moves in later years. More affordable housing that is easy to access and maintain, with support if necessary.”
(individual respondent)

It is important to provide better access to information on everything from housing to benefits. People want information to be available in one place, jargon-free and available in a variety of formats, such as large print, Braille and on audio tape.

Many people asked for more support and information during their working life, as well as after retirement, to help them anticipate and adjust to major changes. They said that this should include where to go to for specific advice and assistance in times of crisis (such as after redundancy and bereavement) as well as ideas and information on contingency planning. Those who had attended pre-retirement courses had generally found them useful and people liked the idea of these sorts of courses being provided more widely by local authorities rather than to the few whose employers had organised them.

Participants in the focus groups agreed that it would be useful to have more information and advice about preparing for later life, but they strongly emphasised the importance of providing this at the right time. Younger participants felt that it was premature for them to be thinking about some of these issues, while older participants felt that, in order to be truly useful, they would have needed to access these services earlier in their lives.



Bristol discussion event

Financial planning and support

Most peoples' planning for later life so far had focused on pensions and wider financial issues. In particular, people had planned so that they could adapt to living on a fixed and/or decreasing income in retirement. Concerns were raised about decreasing access to some financial services and products in later life which limited choices of activity.

Particular concerns raised were:

- the lack of good, impartial information, advice and advocacy focusing on financial planning, preparation and decision-making;
- some older people's ability to adapt to living on a smaller fixed and/or decreasing income following retirement especially with rising costs of fuel and food bills;
- people being happy to receive the benefits they viewed as a 'right' but being less comfortable having to actively seek additional assistance and preferring to receive what they were entitled to automatically rather than going 'cap in hand';
- a decreasing choice in financial services and products the older you get, perceived as being a result of assumptions about age-related risks rather than actual risk;
- adapting to challenges arising from current economic pressures and the immediate impact this is having on peoples' savings, pension plans and confidence in the future.

A number of respondents said that they wanted to retire but could not due to recent financial constraints. Stakeholders requested that Government should explore targeted support for those groups most badly affected by the recession.

3. LIVING WELL IN LATER LIFE

Summary

In the Discussion Paper, we said that we wanted to create more opportunities for people to remain active in society throughout their life. This could be either through continuing to work, volunteering, or within their family. We asked what people are doing or would like to do in later life – if this included working or volunteering and if there was anything holding people back from fulfilling these plans.

We had a strong response to this topic both at events and in written submissions. Priorities included wanting to stay connected to family, friends and the local community and keeping up the activities and interests that were important and interesting throughout life.

Staying active and keeping connected

A key theme both in written responses and at events was the desire for a wide range of choices about what to do in later life. While only 10% of those who responded in writing said that they would like to continue working after normal retirement age, having access to high quality jobs in later life and having a choice about when to retire was something that came up at most of the discussion events.

"I work for an organisation that used to retire everyone at 60 and now pays lip service to retirement at 65. In reality it is clear that older people are not welcome and the organisation makes clear that there will be very few reasons for older workers to continue working after 65." (individual respondent)

People also wanted to be able to get involved in a diverse range of activities. Volunteering was particularly popular in written responses with 31% saying that they do or are planning to volunteer.

"I would like to retrain to do volunteer work opportunities and to make a difference. This will help in feeling valued and not a burden". (individual respondent)

Other popular options at events included continuing learning, travelling, physical activity and simply enjoying life. There was a split between people who wanted to learn in order to gain qualifications and access formal education, and those who wanted to learn for interest, enjoyment and social opportunities. Stakeholders mentioned the importance of Government support for healthy ageing by encouraging physical activity, maintaining healthy weight and promoting mental well being. People also mentioned free or subsidised access to cultural activities.

"I would like cheaper theatre and cinema tickets (like students)". (individual respondent)

People wanted and recognised the importance of staying connected to their family, friends and the local community especially as they age. Many of those in discussion events were concerned for socially isolated neighbours and some mentioned the problem of people moving to fulfil the "downsizing dream" without being prepared for how different life is in remote areas where people don't know you.



Newcastle discussion event

Many people welcomed the free bus pass as something which enabled them to stay connected; however they expressed a desire for it to be extended to other forms of transport. A number of additional barriers to keeping connected in later life were identified both at events and in written responses. These included:

- financial constraints (particularly the absence in many cases of guaranteed long-term funding for activities);
- the absence of integrated transport to connect people with activities, particularly in rural communities;
- difficulty finding information about opportunities;
- a lack of age-friendly amenities; and
- being pigeon-holed into traditional older people activities.

Stakeholders and participants also identified age limits for volunteering as a barrier to staying connected in later life and voiced concern about inequalities in terms of participating in later life.

“In promoting participation in society, it is important to emphasise the need to reach out to the diversity of older people. Many organisations worry about older people being ‘over represented’ in their activities. However this typically means a reasonably narrow segment of older people – typically those who are relatively young, healthy and affluent.” (Age Concern/Help the Aged)

Participants in the focus groups also strongly agreed with the importance and benefits of staying connected and “giving something back”, either to their communities, their families or to charities of their choice. To help this, many participants felt that it would be useful if employers offered flexible working to older workers, allowing them to scale down their hours gradually and fit in family commitments rather than retiring suddenly.

Home and housing

The importance of choosing the right place to live was a key theme at all of the discussion events (although not in the written responses). Points made included the need for well designed homes suitable for people to live in throughout their lives; a broader range of housing choices including greater availability of options that bridged the gap between living independently and moving into a retirement homes and greater support and information when making housing related decisions.

“The key choice is living somewhere that will remain accessible and manageable, and feel secure, for as long as possible without feeling restricted. Housing options that provide for life-time needs are an essential part of quality of life.” (individual respondent)

People were also keen to have greater access to small but significant types of support to enable them to remain in their home and community. There was recognition of the potential need to move somewhere smaller or better adapted. There was a diversity of views about whether people should move out of big family homes once they were under occupied.

“Sheltered housing and other specialised housing should be used as the hub of the local community”. (Housing Quality Network, ACE net member)

People also pointed out the equal importance of the environment around the home. For example local authorities should consider the emotional impact of moving an older person to a flat from a house and depriving them of the garden they had enjoyed maintaining.

4. THE RIGHT SUPPORT FOR THOSE WHO NEED IT

Summary

In the Discussion Paper, we asked what support people have needed and where people have looked for this, how information and support services could be improved and what social opportunities people wanted as they grew older.

This was another topic which prompted a strong response both at events and in written responses. In particular, people wanted better access to high quality, well-written information (nearly half of the written responses raised this) and better access to health and social care services. At events, many people asked for greater clarity about funding of social care and greater support for those who make and fund their own care arrangements. More positive treatment from those providing care was another popular demand.

Other topics which came up under this theme (as well as under those already covered) include access to better transport, housing choices and opportunities to volunteer.

Support for living your life

Many people who responded to these questions recognised that support is needed to maintain good health and manage poor or deteriorating health in later life. They also felt that this support is key to maintaining independence and keeping mobile and connected to family and friends. Many mentioned how important it was for this support to reflect peoples' social networks and recognised that the most effective support is that which includes social elements and benefits.

People were also keen that support was flexible and stakeholders emphasised that care should be seen as something that was not just medical in nature. Many mentioned the importance of “that little bit of help” at home that enables older people to get on with their lives instead of care arrangements that effectively trap you in your own home or in a care home. The sorts of help suggested included assistance with practical tasks around the home such as shopping, cooking and gardening and more flexible assistance to keep people mobile. A number of people had not heard about the Government’s handyman scheme and mentioned that their formal care or support workers no longer appeared to have time to socialise or help with ‘extra’ tasks around the home.

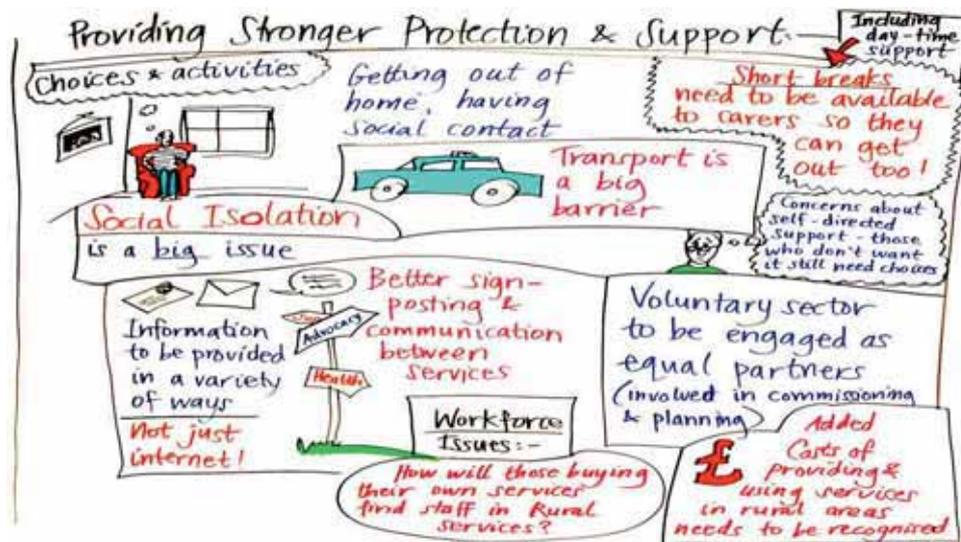
People living in rural areas and in small towns raised the additional challenges posed by location and transport in accessing local support services. For example they stressed the need for locally developed and available support which promotes community health and wellbeing. Stakeholders recommended that local healthcare services should put more of an emphasis on preventative care.

Trusted sources of support

Nearly half of the written responses identified the sources of support that they had or would prefer to use. The most popular of these were friends and family (30%), followed by voluntary agencies (17%), GPs (13%) and social services (13%). Again, people expressed the need for a single, trusted source of information across a range of topics and many people specifically asked that this should be available through a range of accessible formats and channels.

“It would be helpful to have more “one stop” places or “signposting” to help people make decisions and know where to find information and help”. (individual respondent)

The focus group participants also emphasised the importance of joining up information and advice services. They also strongly stated that central government was not always their preferred provider of information and advice, particularly on financial matters.



Shrewsbury discussion event

Next steps

The Ageing Strategy will be published soon. It will set out plans for how Government (both local and national), service providers and people throughout society can work together to achieve a society for all ages.

When the Ageing Strategy is published, we will hold further events to explore and test the proposals it sets out. We also plan to develop tools to help people run their own discussions and let us know what they think. Details of these tools and the consultation events will be available online at www.dwp.gov.uk/policy/ageing-society/strategy-and-publications/preparing-for-our-ageing/. You can also register your interest in attending an event and request further information by calling or writing to:

Age Stakeholder Team
 Department for Work & Pensions
 Level 5, Caxton House
 Tothill Street
 London SW1H 9NA

Email: dwp.ageingstrategy@dwp.gsi.gov.uk

Phone: 020 7499 7203

Annex A

List of organisations that responded

Black Disabled People's Association
British Geriatrics Society
British Society of Rehabilitation Medicine
Carers UK
Central Borders Housing group
Cisco
CSV
Commission for Rural Communities
Counsel and Care
Eastleigh Southern Parishes Older People's Forum
Elcena Jeffers Foundation
Foundations housing
Help the Aged/Age Concern
Housing 21
Housing Quality Network
Independent Age
Ivybridge Senior Council for Devon
Kent Health Network
Merseyside Fire and Rescue
Midland Heart Limited
Moor Allerton Elderly Care
National Council for Palliative Care
National Housing Federation
Opportunity Links
PRAGMA

Pendle Seniors Group

RNID

Scarborough and Filey Older People's Forum

Sense

Southampton Later Years Partnership

Stroud Older People's Forum

Wandsworth Older People's Forum

West Norfolk's Women and Carers Pensions Network

This report can be accessed online at:

www.dwp.gov.uk/policy/ageing-society/strategy-and-publications/preparing-for-our-ageing/

Alternative formats of this publication are available on request.

For further information about this report, contact:

Age Stakeholder Team

Department for Work and Pensions

Level 5, The Adelphi

1 – 11 John Adam Street

London

WC2N 6HT

E-mail: dwp.ageingstrategy@dwp.gsi.gov.uk

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Introduction

In summer 2008, the Government announced it was beginning a review of Opportunity Age, the strategy we published in 2005 setting out plans for meeting the challenges and opportunities of our ageing society. The facts are clear: 1 in 4 children born today will live to 100, compared with 1 in 10 fifty years ago, and it is no longer uncommon for people to spend up to a third of their life in retirement.

In November we published a discussion paper to help identify what key issues people felt should be included in the review of Opportunity Age. We invited written responses and held discussion events across the country which nearly 600 people attended.

People agreed with the four key themes we had highlighted in the discussion paper and similar issues emerged time and time again under these themes.

These included the need to help people start to plan and prepare for later life earlier and to keep support and information flowing so that they can continue to respond to changing circumstances rather than just plan for key events like retirement. The importance of support to carry on living as you always have as you grow older – keeping up the same hobbies and networks of friends – was another clear priority for many people.

We also heard a lot about the importance of making sure that older peoples' voices are heard and responded to by service providers across all sectors – in government, especially at a local level, but also in the private sector too. And many people wanted to see more inspirational older people acting as leaders and role models across society – particularly in government and in the media – challenging assumptions and stereotypes and acting clearly in the interests of the growing older population.

We are publishing this report as a record of the views and thoughts you have given us so far. We are eager to continue the dialogue and make the most of this exchange of views and experience. Through this we will shape the Government's new ageing strategy and the policies included within it.

I look forward to working with you as we develop and implement our plans to make Britain a society for all ages.

A handwritten signature in black ink that reads "Angela Eagle." The signature is written in a cursive, flowing style.

Angela Eagle MP

Minister for Pensions and the Ageing Society

BACKGROUND

Why is the Government developing a new Ageing Strategy?

Our population is changing. People in the UK are living longer than ever before. One in four children born today will live to 100 and it is no longer uncommon for people to spend up to one third of their lives in retirement. Since last year we now have more people aged 65 and over than children under the age of 16.

These changes present massive opportunities. People are living longer, healthier lives. In 1950, an average man aged 65 could expect to live to the age of 76. Today, an average man of the same age can expect to live to 85. This gives people the chance be more flexible about their career and get more involved in leisure and volunteering activity in their later lives. There are also huge potential benefits for the UK as we successfully draw on the expertise of this older population.

However, many people are not preparing well for their longer lives and employers and service providers in all sectors will need to adapt to the changing needs of an older population. These changes also present specific challenges, for example more adults are having to care both for their children and older relatives.

Approach

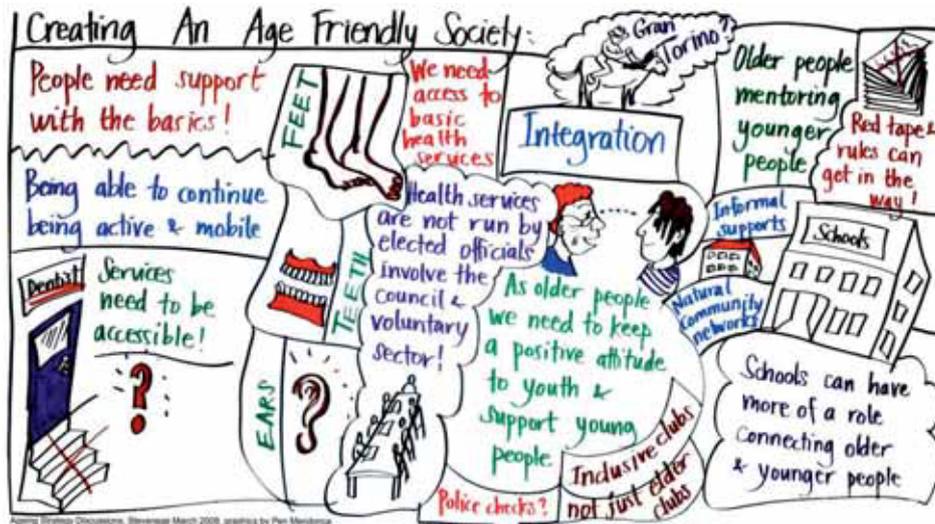
To ensure that members of the public had the opportunity to influence the development of the Government's new Ageing Strategy, we published a Discussion Paper in November 2008 asking questions about four areas that we thought were particularly important for people in planning for, and living their later lives. These areas were creating an age friendly society; preparing for later life; living well in later life and providing stronger protection and support.

We invited people to respond to the discussion paper in writing (or via an online response form) and received 106 responses including 40 from stakeholder organisations and 66 from individual members of the public. A list of the organisations that responded can be found in Annex A.

We also held events across England to explore the four topics through discussion. Overall, nearly 600 people took part, sharing their own and their family and friends' experiences of planning for and living in later life. At these events, we recorded people's views on posters and examples of these are included in this report.

Finally, we also held some focus groups with a small sample of older people. We have included the findings from these groups in this document.

1. A SOCIETY FOR ALL AGES



Stevenage discussion event

Summary

In the Discussion Paper, we said that we wanted to do more to tackle stereotypes about old age, to change attitudes and to make sure that services are well-designed and accessible to people of all ages. We asked for ideas about how goods and services could be improved for older people and for examples of services that did or did not work well.

Both at the discussion events and in written responses, people expressed a strong desire for Government, at all levels, to lead the way in creating a society that is inclusive of people of all ages, making later life a time when people continue to feel valued and equal. Tackling age discrimination was raised frequently at discussion events but less frequently in written responses. There was significant support for more opportunities for contact between different generations to help build closer communities. People also felt very strongly about the importance of local service delivery and the need for them to be able to influence and shape both services and their local community.

The key topics that emerged in response to the questions we asked were: creating a society for and across all ages; having influence and a strong voice, and improving the delivery of services.

Creating a society for and across all ages

There was a strong desire for Government, at all levels, to lead the way in creating a society that is inclusive of people of all ages, making people in later life continue to feel valued and equal. People identified a number of barriers to achieving these aims – cultural, institutional and environmental.

Stakeholders were keen that Government should demonstrate its commitment to creating an age-friendly society by raising awareness amongst the public and local Government of the need for changing attitudes and establishing clear leadership of the Strategy.

A lack of understanding across generations about the experience of ageing, particularly among those providing services to older people, was one of the key cultural barriers identified. Examples of the problems associated with this lack of understanding were wide-ranging:

“Elders should be actively and meaningfully involved in planning and implementing change. Having people in their twenties and thirties making important decisions about where we live and when and how developments happen, is demeaning and deeply humiliating.” (individual respondent)

Many people recognised that they were going to live longer than their parents and there were frequent requests for employers and health care workers to show greater respect for people as they age. They wanted greater recognition both of the contribution already made over people’s lifetime and the fact that they still have much to give, both in and outside the workplace. They were also keen for the private sector to recognise the importance and power of older people as consumers and for the media to stop portraying them through stereotypes.

“Goods and services (and indeed advertising) are beginning to reflect our ageing society. However, this process could be hastened if society’s attitudes were addressed, re-balancing the focus so that the potential of older people becomes second nature”. (individual respondent)

People were keen to see an end to age segregation in services and welcomed the fact that the Government is proposing to make direct discrimination on the basis of age – for example, harmful and arbitrary use of age in the provision of insurance – unlawful.

The built environment is another major area where older people reported feeling disadvantaged or excluded. They felt that streets and public spaces, particularly parks, were not designed with older people in mind. The design of public spaces and amenities often indirectly excluded people on the basis of their age and ability. In particular, many participants were concerned about the lack of public toilets and places to sit both in parks and town centres. Some participants at events also mentioned their concerns about not feeling safe enough to go out at night and voiced concern at the lack of transport available in the evenings, especially in rural areas.

“Lavatories and seats should be provided in shopping areas on the level with the shops and not accessed by stairs”. (Wandsworth Older People’s Forum)

“Older people would like to see better street lighting, particularly in village communities, otherwise they are often afraid to go out at night to visit friends or take part in community activities and events”. (West Norfolk Older Person’s Forum)

Generally speaking, participants in the focus groups felt that age discrimination was not a big problem for them, although some of them reported experiencing age discrimination in the workplace. They also reported specific problems with being charged a single occupancy supplement in hotels and with accessing technology designed without the needs of older people in mind. Both discussion participants and

respondents felt that the only legitimate reason for 'discrimination' by insurance companies should be on the basis of health or physical incapacity, not simply age.



Leicester discussion event

Building links between generations

At the events, many participants praised local projects that brought people of different ages together, for example through older people going into schools to pass on their knowledge and experiences to pupils. They reported positive outcomes from this sort of work and a desire for a wider range of these sorts of opportunities:

“Older people could help to deliver learning – with a small salary, community-based. And we’d love to have access during the day to some facilities like computers provided for young people to use after school”. (discussion event)

“We run an intergenerational project called Stadium Legends that uses sport/club heritage and local history to engage older and younger people to share information about their local area, look at common issues and in so doing, builds relationships between young and old”. (individual respondent)

Participants in the focus groups also recognised the value and importance of mixing with younger people and most felt that they had plenty of opportunity to do this through their own extended families. Some participants expressed a concern about what they felt was a lack of respect shown by some younger people towards older people.

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Some of the people who attended the discussion events were sceptical about whether Government really listens to them.

“We have the voice but who is listening? And where is the action? There are many frustrating examples of raising issues that go nowhere!”. (discussion event)

Many participants at the events were involved in older peoples’ organisations and saw these groups as a way of feeding into decisions at a local level. However they expressed a desire for these sorts of groups to be more widely available and to enable them to influence Government at all levels. Having influence over the decisions that affect their lives and being engaged with in a meaningful manner was a top priority for the people we spoke to and those that responded. All of those who answered the question ‘would they like to be involved in decision making’ said yes (20% of written respondents).

Those at the discussion events felt very strongly about the need to increase the influence and impact of older peoples’ voices in relation to key decisions about services, goods, facilities and design issues at a local level. They also felt it was crucial that feedback was given once decisions were made.

“Buses change route and times without consultation – we get no response when we write to companies and the council to challenge this”. (discussion event)

One stakeholder recommended compelling local government to consult with people of different ages in decisions that are relevant to their lives, and pointed to the forthcoming single equality duty as a way to introduce this.

Improving delivery of services

There were widespread calls for the services and information that people are likely to need in later life to be more joined up and easier to access. Thirty-one percent of written responses (including ten from stakeholders) specifically requested better access to information. Participants at all the events also raised this, calling for one-stop or one-call services to provide access to local and national information and services. Stakeholders were keen for services to have a common brand that people could easily identify.

“It would be helpful to have more ‘one stop’ places or ‘signposting’ to help people make decisions and know where to find information and help.” (individual respondent)

Participants at the focus groups also agreed that it would be useful to have sources of information and advice that were more joined up and said it would be useful to be able to find out about all their entitlements in one place. They were particularly interested in advice and information that would help them remain in good health.

People at a number of events reported a real duplication in effort – both by service providers and service users – when trying to access support services, such as home care. A linked issue was frustration where access to services was only available via automated telephone services. These were unpopular with many participants due to their inaccessibility to people with hearing impairments or those who do not speak English as a first language.

“I wish that Government departments would not assume that telephony channel meets everyone’s needs. There will always be a significant number of people who prefer face to face services. Yes it’s more costly but in driving up confidence there is nothing better than seeing a face. Telephony is so impersonal”. (individual respondent)

At some events, participants queried why levels of service provision for older people varied from area to area and especially in rural areas. They asked for greater consistency. At a local level, some participants reported real difficulty in making links between different services.

“Occupational health tell me that adaptations are the responsibility of the housing department while the housing team constantly refer me back to occupational health. I just want the support I need to stay living in my own home.” (discussion event)

A number of sectors were identified by both participants and respondents who felt that widespread improvements to service provision were needed. Hospitals, transport and housing were the leading areas of concern, although priorities differed dramatically in different areas, e.g. transport was a dominant issue in rural areas and smaller towns. The need for a secure and adequate income in retirement was raised at all the discussion events but mentioned in only six of the written responses. Stakeholders also mentioned the importance of improving goods and services in the private sector, perhaps by promoting the power of older people as consumers in an ageing society.

In terms of practical changes, the two overall priorities were:

- Building on what works – there are many engaged members of the public who are aware of the vast amounts of research and evaluation on what works. They would like to see this used to improve service delivery and spread best practice.
- Improving efficiency and effectiveness of all levels of Government – services should be joined up and developed through engagement with local communities. People want face-to-face services to be retained and built upon to protect and provide better support to isolated older people who may have very limited access to advice and support.

2. PREPARING FOR LATER LIFE

Summary

In the Discussion Paper we said that we wanted to help people to prepare earlier and better for later life, making it easier to enjoy the opportunities that they aspire to and to access the support that they need at difficult times. We asked what planning people have done and are doing for their later life and what their key choices were.

The key priority that emerged in response to this topic was the need to help people to do more than financial planning when thinking about their later life. Important areas identified, but not generally planned for, included making choices about housing and where to live, how to stay active and having quicker access to information when circumstances change.

Practicalities and pitfalls of planning

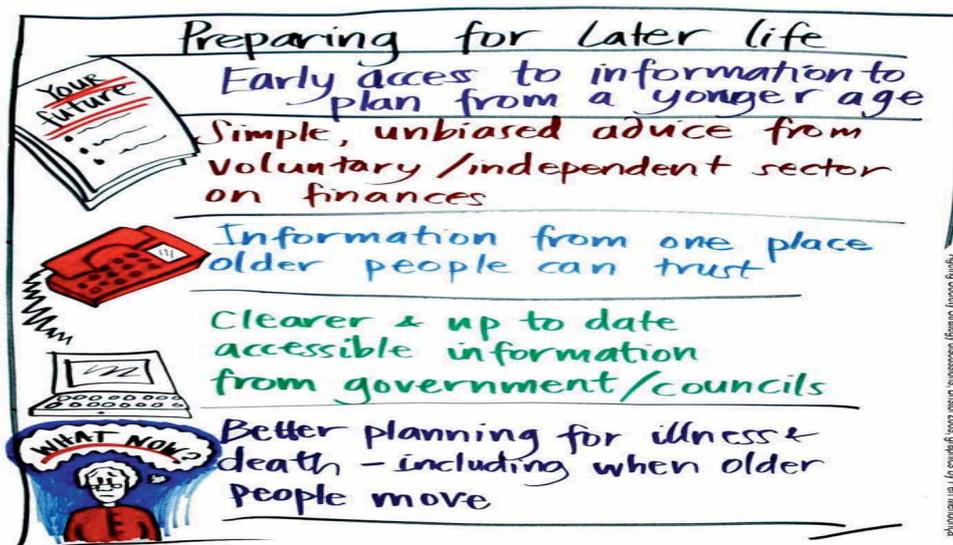
The importance of planning for later life was widely recognised. Sixty of the written responses (including 21 from stakeholders) said that they wanted help in planning for their retirement and this was also a key area identified at events. Many people felt they did not know, or had not known, what to plan for or where to go when something happens. In particular, people requested greater support to make choices about housing and where to live, how to stay active and getting quicker and more useful access to information when circumstances changed.

“Advice [should be] given to older people on moving to try and minimise moves in later years. More affordable housing that is easy to access and maintain, with support if necessary.”
(individual respondent)

It is important to provide better access to information on everything from housing to benefits. People want information to be available in one place, jargon-free and available in a variety of formats, such as large print, Braille and on audio tape.

Many people asked for more support and information during their working life, as well as after retirement, to help them anticipate and adjust to major changes. They said that this should include where to go to for specific advice and assistance in times of crisis (such as after redundancy and bereavement) as well as ideas and information on contingency planning. Those who had attended pre-retirement courses had generally found them useful and people liked the idea of these sorts of courses being provided more widely by local authorities rather than to the few whose employers had organised them.

Participants in the focus groups agreed that it would be useful to have more information and advice about preparing for later life, but they strongly emphasised the importance of providing this at the right time. Younger participants felt that it was premature for them to be thinking about some of these issues, while older participants felt that, in order to be truly useful, they would have needed to access these services earlier in their lives.



Bristol discussion event

Financial planning and support

Most peoples' planning for later life so far had focused on pensions and wider financial issues. In particular, people had planned so that they could adapt to living on a fixed and/or decreasing income in retirement. Concerns were raised about decreasing access to some financial services and products in later life which limited choices of activity.

Particular concerns raised were:

- the lack of good, impartial information, advice and advocacy focusing on financial planning, preparation and decision-making;
- some older people's ability to adapt to living on a smaller fixed and/or decreasing income following retirement especially with rising costs of fuel and food bills;
- people being happy to receive the benefits they viewed as a 'right' but being less comfortable having to actively seek additional assistance and preferring to receive what they were entitled to automatically rather than going 'cap in hand';
- a decreasing choice in financial services and products the older you get, perceived as being a result of assumptions about age-related risks rather than actual risk;
- adapting to challenges arising from current economic pressures and the immediate impact this is having on peoples' savings, pension plans and confidence in the future.

A number of respondents said that they wanted to retire but could not due to recent financial constraints. Stakeholders requested that Government should explore targeted support for those groups most badly affected by the recession.

3. LIVING WELL IN LATER LIFE

Summary

In the Discussion Paper, we said that we wanted to create more opportunities for people to remain active in society throughout their life. This could be either through continuing to work, volunteering, or within their family. We asked what people are doing or would like to do in later life – if this included working or volunteering and if there was anything holding people back from fulfilling these plans.

We had a strong response to this topic both at events and in written submissions. Priorities included wanting to stay connected to family, friends and the local community and keeping up the activities and interests that were important and interesting throughout life.

Staying active and keeping connected

A key theme both in written responses and at events was the desire for a wide range of choices about what to do in later life. While only 10% of those who responded in writing said that they would like to continue working after normal retirement age, having access to high quality jobs in later life and having a choice about when to retire was something that came up at most of the discussion events.

"I work for an organisation that used to retire everyone at 60 and now pays lip service to retirement at 65. In reality it is clear that older people are not welcome and the organisation makes clear that there will be very few reasons for older workers to continue working after 65." (individual respondent)

People also wanted to be able to get involved in a diverse range of activities. Volunteering was particularly popular in written responses with 31% saying that they do or are planning to volunteer.

"I would like to retrain to do volunteer work opportunities and to make a difference. This will help in feeling valued and not a burden". (individual respondent)

Other popular options at events included continuing learning, travelling, physical activity and simply enjoying life. There was a split between people who wanted to learn in order to gain qualifications and access formal education, and those who wanted to learn for interest, enjoyment and social opportunities. Stakeholders mentioned the importance of Government support for healthy ageing by encouraging physical activity, maintaining healthy weight and promoting mental well being. People also mentioned free or subsidised access to cultural activities.

"I would like cheaper theatre and cinema tickets (like students)". (individual respondent)

People wanted and recognised the importance of staying connected to their family, friends and the local community especially as they age. Many of those in discussion events were concerned for socially isolated neighbours and some mentioned the problem of people moving to fulfil the "downsizing dream" without being prepared for how different life is in remote areas where people don't know you.



Newcastle discussion event

Many people welcomed the free bus pass as something which enabled them to stay connected; however they expressed a desire for it to be extended to other forms of transport. A number of additional barriers to keeping connected in later life were identified both at events and in written responses. These included:

- financial constraints (particularly the absence in many cases of guaranteed long-term funding for activities);
- the absence of integrated transport to connect people with activities, particularly in rural communities;
- difficulty finding information about opportunities;
- a lack of age-friendly amenities; and
- being pigeon-holed into traditional older people activities.

Stakeholders and participants also identified age limits for volunteering as a barrier to staying connected in later life and voiced concern about inequalities in terms of participating in later life.

“In promoting participation in society, it is important to emphasise the need to reach out to the diversity of older people. Many organisations worry about older people being ‘over represented’ in their activities. However this typically means a reasonably narrow segment of older people – typically those who are relatively young, healthy and affluent.” (Age Concern/Help the Aged)

Participants in the focus groups also strongly agreed with the importance and benefits of staying connected and “giving something back”, either to their communities, their families or to charities of their choice. To help this, many participants felt that it would be useful if employers offered flexible working to older workers, allowing them to scale down their hours gradually and fit in family commitments rather than retiring suddenly.

Home and housing

The importance of choosing the right place to live was a key theme at all of the discussion events (although not in the written responses). Points made included the need for well designed homes suitable for people to live in throughout their lives; a broader range of housing choices including greater availability of options that bridged the gap between living independently and moving into a retirement homes and greater support and information when making housing related decisions.

“The key choice is living somewhere that will remain accessible and manageable, and feel secure, for as long as possible without feeling restricted. Housing options that provide for life-time needs are an essential part of quality of life.” (individual respondent)

People were also keen to have greater access to small but significant types of support to enable them to remain in their home and community. There was recognition of the potential need to move somewhere smaller or better adapted. There was a diversity of views about whether people should move out of big family homes once they were under occupied.

“Sheltered housing and other specialised housing should be used as the hub of the local community”. (Housing Quality Network, ACE net member)

People also pointed out the equal importance of the environment around the home. For example local authorities should consider the emotional impact of moving an older person to a flat from a house and depriving them of the garden they had enjoyed maintaining.

4. THE RIGHT SUPPORT FOR THOSE WHO NEED IT

Summary

In the Discussion Paper, we asked what support people have needed and where people have looked for this, how information and support services could be improved and what social opportunities people wanted as they grew older.

This was another topic which prompted a strong response both at events and in written responses. In particular, people wanted better access to high quality, well-written information (nearly half of the written responses raised this) and better access to health and social care services. At events, many people asked for greater clarity about funding of social care and greater support for those who make and fund their own care arrangements. More positive treatment from those providing care was another popular demand.

Other topics which came up under this theme (as well as under those already covered) include access to better transport, housing choices and opportunities to volunteer.

Support for living your life

Many people who responded to these questions recognised that support is needed to maintain good health and manage poor or deteriorating health in later life. They also felt that this support is key to maintaining independence and keeping mobile and connected to family and friends. Many mentioned how important it was for this support to reflect peoples' social networks and recognised that the most effective support is that which includes social elements and benefits.

People were also keen that support was flexible and stakeholders emphasised that care should be seen as something that was not just medical in nature. Many mentioned the importance of “that little bit of help” at home that enables older people to get on with their lives instead of care arrangements that effectively trap you in your own home or in a care home. The sorts of help suggested included assistance with practical tasks around the home such as shopping, cooking and gardening and more flexible assistance to keep people mobile. A number of people had not heard about the Government’s handyman scheme and mentioned that their formal care or support workers no longer appeared to have time to socialise or help with ‘extra’ tasks around the home.

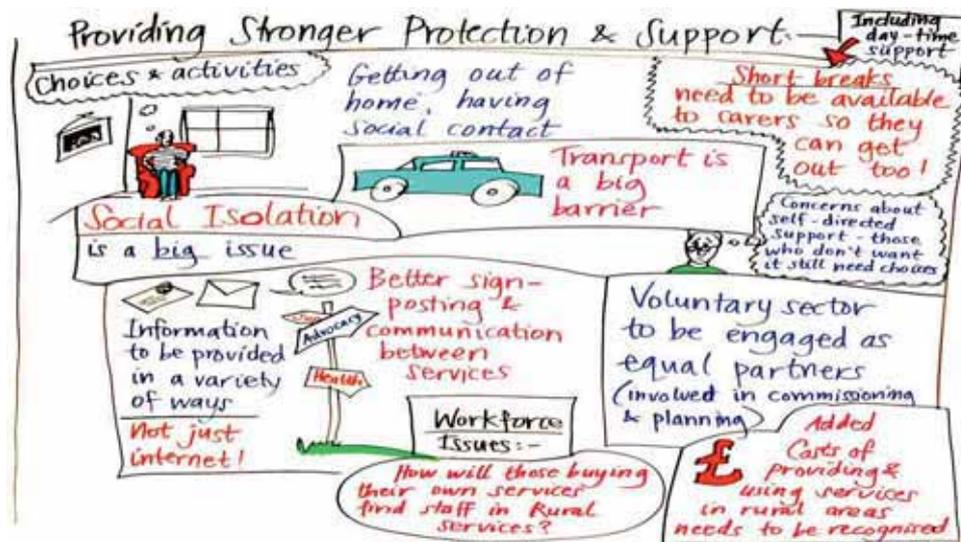
People living in rural areas and in small towns raised the additional challenges posed by location and transport in accessing local support services. For example they stressed the need for locally developed and available support which promotes community health and wellbeing. Stakeholders recommended that local healthcare services should put more of an emphasis on preventative care.

Trusted sources of support

Nearly half of the written responses identified the sources of support that they had or would prefer to use. The most popular of these were friends and family (30%), followed by voluntary agencies (17%), GPs (13%) and social services (13%). Again, people expressed the need for a single, trusted source of information across a range of topics and many people specifically asked that this should be available through a range of accessible formats and channels.

“It would be helpful to have more “one stop” places or “signposting” to help people make decisions and know where to find information and help”. (individual respondent)

The focus group participants also emphasised the importance of joining up information and advice services. They also strongly stated that central government was not always their preferred provider of information and advice, particularly on financial matters.



Shrewsbury discussion event

Next steps

The Ageing Strategy will be published soon. It will set out plans for how Government (both local and national), service providers and people throughout society can work together to achieve a society for all ages.

When the Ageing Strategy is published, we will hold further events to explore and test the proposals it sets out. We also plan to develop tools to help people run their own discussions and let us know what they think. Details of these tools and the consultation events will be available online at www.dwp.gov.uk/policy/ageing-society/strategy-and-publications/preparing-for-our-ageing/. You can also register your interest in attending an event and request further information by calling or writing to:

Age Stakeholder Team
 Department for Work & Pensions
 Level 5, Caxton House
 Tothill Street
 London SW1H 9NA

Email: dwp.ageingstrategy@dwp.gsi.gov.uk

Phone: 020 7499 7203

Annex A

List of organisations that responded

Black Disabled People's Association
British Geriatrics Society
British Society of Rehabilitation Medicine
Carers UK
Central Borders Housing group
Cisco
CSV
Commission for Rural Communities
Counsel and Care
Eastleigh Southern Parishes Older People's Forum
Elcena Jeffers Foundation
Foundations housing
Help the Aged/Age Concern
Housing 21
Housing Quality Network
Independent Age
Ivybridge Senior Council for Devon
Kent Health Network
Merseyside Fire and Rescue
Midland Heart Limited
Moor Allerton Elderly Care
National Council for Palliative Care
National Housing Federation
Opportunity Links
PRAGMA

Pendle Seniors Group

RNID

Scarborough and Filey Older People's Forum

Sense

Southampton Later Years Partnership

Stroud Older People's Forum

Wandsworth Older People's Forum

West Norfolk's Women and Carers Pensions Network