



advice and support for older age

**Independent  
Age**

# 2030 vision

The best - and worst - futures for older people in the UK





Founded over 150 years ago, Independent Age is a growing charity helping older people across the UK and Ireland through the 'ABC' of advice, befriending and campaigning.

We offer a national telephone and email advice service focusing on social care, welfare benefits and befriending services, which is supported by a wide range of printed guides and factsheets. This is integrated with on-the-ground local support, provided by a network of over 1,500 volunteers offering one-to-one and group befriending.

Independent Age is a founder member of the Campaign to End Loneliness.

For more information, visit our website at [www.independentage.org](http://www.independentage.org)



The International Longevity Centre-UK (ILC-UK) is an independent, non-partisan think tank dedicated to addressing issues of longevity, ageing and population change. It develops ideas, undertakes research and creates a forum for debate.

The ILC-UK is a registered charity (no. 1080496) incorporated with limited liability in England and Wales (company no. 3798902).

## The Ready For Ageing Alliance

The Ready For Ageing Alliance comprises seven major national charities: Age UK, Anchor, Carers UK, the Centre for Policy on Ageing, Independent Age, the International Longevity Centre-UK and the Joseph Rowntree Foundation. The alliance was formed following the Ready for Ageing report, which was published a year ago by the Select Committee on Public Service and Demographic Change and which was chaired by The Lord Filkin.

The aim of the alliance is to urge the government and all political parties to face up to the major changes and challenges from our rapidly ageing society and to:

- urge government to respond positively to the House of Lords' Ready for Ageing? report and set out a plan for addressing
- the policy challenges of demographic change
- urge political parties to ensure that the challenges of our ageing society are prominent within their election manifestos
- urge the political parties to work together to deliver cross sector/party agreement on commissions on income and pensions, and health and social care in an ageing society
- urge government to contribute and support a broader societal debate, actively engaging all relevant stakeholders about the need to reform public policy in the light of demographic change.

# Foreword

by The Lord Filkin CBE



Last year a House of Lords Committee that I chaired concluded in its report, Ready for Ageing? that our society and our government were "woefully underprepared" for our ageing society.

My committee explored what we all need to do to prepare for and benefit from one of our biggest social changes; many of us will live much longer than expected and there will be many more older people. We asked how attitudes, public policies and services needed to change to benefit from this.

This new report, 2030 vision: the best - and worst - futures for older people in the UK, makes an excellent contribution, setting out sharply and clearly our choices. With good preparation by each of us and with good

leadership at national and local level, the gift of longer lives will enrich people and society. But it also shows how, if we do not face the changes we need to make, we could waste this great opportunity, leading to diminished lives.

Our committee warned, and this report echoes, that a great deal more must be done as individuals and collectively to prepare for our ageing society.

I hope every political party will set out the leadership they will bring to this in their manifestos so that we all get the best chance to benefit from this great change that affects every one of us.



## What's the worst case?

In our worst case scenarios, we look ahead to 2030 to see how failing to take action now will impact on older people in each of the key themes we have identified.

We imagine the impact of policy failure on money, health, relationships and issues that are key to the wellbeing of us all and what could happen to older people in the next 16 years if political parties can't agree on how to tackle the demographic changes that are taking place now.

We also asked our supporters for their views and we feature some of their responses in this section. We have changed their names to protect their identities.

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## What's the best case?

In our best case scenarios we look forward to see what the UK could look like in 2030 if we take the right decisions now to prepare for our ageing population.

People will be healthier for longer. Older people could be contributing more to society. Scientific breakthroughs could transform healthcare; social media could help tackle loneliness; and if we approach the challenges of ageing positively and creatively, maybe we will be able to improve all our lives by eliminating age discrimination.

Projecting forward will help us identify what we need to prioritise now and help make the UK the best country in the world to grow older in.

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

[independentage.org/2030vision](https://independentage.org/2030vision)

# Introduction

**The speed at which the world is changing is both inspiring and alarming. We know more; we do more; there's simply more in the world as we accumulate more 'stuff'. We've even invented a whole other world we can retreat to, just in case the business of life gets too boring: the digital world - literally a new dimension to modern life.**

So how do we even begin to contemplate the future? This is the task that Independent Age, together with the International Longevity Centre-UK (ILC-UK), has set itself in putting together this report. Futurology conjures up madcap ideas; visions of unimaginable technological creativity and mind-warping innovation. Yet if we really want to look to the future and take the necessary steps as a society to create better conditions for future generations of older people, we should look at the trends we can predict, the "known knowns", as former US Defence Secretary, Donald Rumsfeld, would have it.

We know, for example, that we are living longer: one piece of evidence presented to Parliament suggests that 50% of people born in 2007 will live to 103<sup>1</sup>. And the number of people aged 60 or over is expected to pass the 20 million mark by 2031<sup>2</sup> - from nearly 20% of the total population at present to 28% in 2030<sup>3</sup>.

So will the UK become a better or worse country for older people? Certainly when we posed this question to older people themselves, the responses we received - some of which are included in the following pages - did not fill us with confidence. Many expressed a fear that they won't receive proper care and support and will experience a sharp decline in their quality of life. Assuaging these fears requires a new form of politics, of consensus, of planning beyond

five-year election terms. We believe that people growing older in the UK today deserve this level of cross-party long-term vision.

In 2013, HelpAge International published an index of countries which are best to grow old in. The UK came 13th out of 91. Not bad, perhaps, but not good enough for a country which is the sixth richest in the world. Also, last year, Secretary of State for Health, Jeremy Hunt MP, described one of greatest afflictions of old age, loneliness, as a national shame and expressed that his vision for older people was to "really and truly make this country the best place in the world to grow old in".

**50%**  
**of people born in**  
**2007 will live to 103**

Becoming the best place in the world to grow old in is a noble ambition, but at the moment we are a long way from realising this goal. If we look back 15 years, we will find all sorts of fine sentiments set out in government Green and White Papers, not least a government ambition to better integrate health and social care. Unfortunately, our public services are yet to fully adapt for unprecedented numbers of older people, so we need to move through the gears and increase our pace.

We need brave new policies. This is what the House of Lords Select Committee on Public Service and Demographic Change had in mind when it published its groundbreaking Ready for Ageing?<sup>4</sup> report exactly a year ago.

**20m**  
**The number of people**  
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**20m mark by 2031**

In it, Lord Filkin and the committee described the government and society as a whole as "woefully underprepared" for the predicted demographic change. One year on, not much has changed, so on the report's first anniversary we are publishing our vision of 2030; the date by which radical measures need to have been taken to ensure we avert the ultimate crisis in population ageing.

Also, later this year, the Ready For Ageing Alliance, of which Independent Age and ILC-UK are members, will publish a manifesto for change and call on all political parties to adopt it.

We urgently need to tackle poverty, loneliness and discrimination. And austerity is no excuse. The Global AgeWatch Index shows that many poorer countries do disproportionately well at creating good conditions for their older people to live fulfilling lives. It's preparation that's key. Countries with long-term commitments to supporting older people come out strongly, whatever their economic status. As AgeWatch's Chief Executive Silvia Stefanoni says, "the best way to improve the lives of future generations of older people is by investing in health, education and employment for young people today".

And this is perhaps the final message of this report: that preparing for an older population requires participation from all. Young people will benefit from a more productive older population and they also need to prepare for older age in a way that previous generations haven't or haven't been able to. In an important sense, age is no longer the issue: the question is how we live our lives to the full. If we focus on the problems we all face, rather than age itself, we will free ourselves from the prejudices that so encumber our attitudes to older people.

So, with this in mind, we have set out to examine current trends in the UK to provoke new thinking. We have looked at the areas which, in our experience, have the most impact on the overall quality of life of older people, and for each, we have predicted a best case scenario - how things will turn out if certain measures are put in place - and a worst case scenario - what will likely happen if we carry on as we are: doing too little or nothing.

Sixteen years into the future may not seem like much time at all, but the changes will be significant. If we make the right policy decisions today, the future will be bright; if we don't, old age could become a sort of half-life where people are forced to live listlessly in isolation, beset by poverty and debilitated by illness and disability. If we treat people with dignity and enable them to live independent and fulfilling lives for as long as they can, we have the groundwork for building a better future. The point of this report is to start a debate, to demonstrate that we have a choice; that we can plan for the future. We can make the UK the best country to grow older in. But only if we start now.

## Worst case

By 2030, the cult of youth and the denial of ageing continue. Sales of anti-ageing products and procedures rise, year on year, and the pressure on women, in particular, to look young remains intense. This attitude feeds through into fear of and, in some cases, hatred of the old, and police forces see increasing numbers of age-related hate crimes.

There is little political taste to tackle age discrimination in employment and public services, despite evidence that the abolition of the statutory retirement age is being ignored by many employers. The public debate about resources and state spending is now firmly rooted on the theme of 'young versus old' and rarely considers the huge differences of experience within age categories.

**"I think the outlook is bleak. There seems to be resentment against older people - calls for pensioners to be taxed more or for pensions to be curtailed. I contributed to my pension when the purchasing power of the pound was much greater than it is now and both my wife and I pay income tax on the pensions to which we contributed."**

**David, 79, Suffolk**

## Attitudes

**How will society adapt to increasing numbers of older people<sup>1</sup>? And what do we mean by older anyway? Only 6% of over-65s describe themselves as "old"<sup>2</sup>, but, according to a study in 2011<sup>3</sup>, the UK's public think youth ends at 41 and old age starts at 59 - a younger age than any other European country except Turkey.**

Whether we like it or not, people make judgements based on age. People over 70 are considered friendlier, more moral and more competent than people in their 20s. Yet, while both groups are considered to make a "neutral" contribution to society, of all the age groups, people over 70 have the lowest status rating<sup>4</sup>.

Around a quarter of people aged between 52 and 59 say they have been discriminated against because of their age, and the figure rises to 37.2% for adults aged between 70 and 79. The poorest older people are 35% more likely to report age discrimination, while those who are retired are 25% more likely to report discrimination than those who are working<sup>5</sup>. One quarter of the population say having a boss over 70 is "completely unacceptable"<sup>6</sup>, while bosses themselves are less likely to take people on who are over 50<sup>7</sup>. Interestingly, men are more likely to report age discrimination than women<sup>8</sup>.

So, although people believe that age discrimination is wrong, it still persists. Health professionals have gone so far to say that older people's needs are being written off<sup>9</sup>. For example, women over 73 are not currently entitled to routine breast screening, even though the risk of breast cancer increases with age<sup>10</sup>, and there are an estimated 14,000 avoidable cancer deaths a year in the over-75s<sup>11</sup>.

**62%**  
**of over-65s are worried about being seen as a problem by society**

Needless to say, these negative messages can have a huge impact. One study found that people with a positive perception of ageing lived seven and a half years longer than those with a negative perception<sup>12</sup>. Yet a recent poll showed that 62% of over-65s are worried about being seen as a problem by society and one in five worry about becoming a burden to family and friends<sup>13</sup>. On top of this, public support for increasing government spending on pensions is falling, while the number of those in favour of increasing benefits to older people has fallen from 73% in 2008 to 57% in 2011<sup>14</sup>.

**"I think older people will be looked upon as a strain on the country; as a waste of time and money."**

**John, 64, Hertfordshire**

Older people - just like everyone else - want control over their lives, freedom of choice and to be treated with respect and dignity. With increased longevity, later life can be a time of opportunity and growth, but society needs to reassess its view of ageing if we are to enable people to fully grasp the riches that later life can offer.

## Best case

By 2030, Britain is becoming a great country in which to grow old. It has become publicly unacceptable to use age as the basis of an insult and a footballer who calls his opponent an old \*\*\*\* is banned for 10 matches. Older women, in particular, have benefited from changes in attitude, with far more seen on television and in the cinema. Younger actresses have begun to moan that there are not enough parts for them.

Emboldened by these changes, government has extended the ban on age discrimination to include a wide range of financial services. In the health services, following a landmark legal case, access to treatment is based on need rather than age and the ratio of staff to patients on older people's wards is as high as on children's wards.

**"There will be so many more of us that I hope the young will be more aware of supporting us and take more responsibility for connecting with their older neighbours."**

**Aisha, 83, Kent**

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

**[independentage.org/2030vision](http://independentage.org/2030vision)**

## Worst case

By 2030, the gap between rich and poor pensioners has become wider, with homeowners in many parts of the country now asset millionaires but those reliant on the state pension struggling even harder to get by.

Some are now benefiting from a flat-rate pension but the 'triple lock' safeguard on pension levels has proved unaffordable because fewer people in work are supporting increasing numbers retired. Even so, taxation has risen and any idea of extra saving for old age is losing out to the cost of everyday living and a 'must have it now' consumer culture.

Meanwhile, take-up of Pension Credit remains far too low, with many pensioners living well below the poverty line. Confidence in the financial services industry has not improved and a - perhaps unfair - distrust of the financial services sector continues to limit the use of long-term savings products.

**"I think life will become more and more difficult for older people. Prices, including heating costs, will continue to rise, so if pensions remain as they are the number of deaths from hypothermia will rise."**

**Barbara, 82, Nuneaton**

# Money

**The growing ageing population is changing the UK economy, but contrary to popular opinion, this doesn't necessarily spell bad news for today's - or indeed tomorrow's - generation of older people. As long as action is taken to stabilise or improve our so-called dependency ratio, and boost savings, then policymakers can steer the UK away from a path of economic uncertainty<sup>1</sup>.**

Over the past few years, significant gains have been made tackling pensioner poverty and reducing inequalities between the richest and poorest pensioners. The rate of relative pensioner poverty is now lower than the rate for any other major demographic group; being as low as it is now in only two previous years (1983 and 1984) out of the last 50<sup>2</sup>. The Institute for Fiscal Studies states that while working age adults without children have seen an overall increase in relative poverty since the mid-1990s, the rate has fallen substantially for pensioners<sup>3</sup>.

But, while globally the UK compares well - the Global AgeWatch Index ranks us 10th out of 91 for income security<sup>4</sup> - when compared to the European Union average, people over 65 are more likely to be at risk of poverty here<sup>5</sup>. In fact, 1.6 million pensioners (14%) live below the poverty line, with incomes of less than £215 per week for couples and £125 per week for single-person households. One million older people are living in severe poverty in the UK and 800,000 are materially deprived<sup>6</sup>. Yet, according to research, there are between 1.2 and 1.6 million older people failing to claim their Pension Credit entitlement - that's around a third of all those who are eligible<sup>7</sup>.

So for all the recent advances in tackling poverty, we can't afford to be complacent; particularly when we consider our historic

problems with building up savings and pension income. Today over a quarter (28%) of single female pensioners have no savings at all<sup>8</sup>, while 26% of pensioner couples, 37% of single male pensioners, and 43% of single female pensioners have less than £1,500 in savings<sup>9</sup>. Additionally, 5% of pensioner couples and 18% of single pensioners have no source of income other than the state pension and benefits<sup>10</sup>, and the number of working-age people contributing to a non-state pension has been steadily falling since 1999/2000, currently standing at just 37%<sup>11</sup>. Recent government measures to boost private pension income, including the introduction of auto-enrolment, may go some way to reversing this trend though.

# 28%

**Today over a quarter of single female pensioners have no savings at all**

So despite our favourable position in relation to other countries, the UK still spends about 5% of its Gross Domestic Product on pension benefits<sup>12</sup>. Without coordinated government action towards enabling working age adults to make provision for later life, the figure of those retiring with nothing or very little could get inexorably higher, placing the country's public finances at grave risk.

## Best case

By 2030, the savings bug has finally bitten the British people. Increasing numbers are putting money aside for old age, set on their way by the remarkable success of pension auto-enrolment.

Healthier and increasingly confident, older people now often work well beyond what used to be the retirement age. For those who do opt for retirement, the introduction of the flat-rate pension - offering one state pension rate for all - has slashed severe pensioner poverty (and its success has led the government to introduce it for existing pensioners as well).

For older homeowners, a properly regulated financial services sector is offering low-cost, trustworthy finance through revamped equity release products and lower cost annuities. Better off older people themselves have begun to see the sense of spending a little of their nest egg on themselves, rather than leaving it all for their children. And an emerging seniors consumer lobby is demanding - and getting - discounts for older people in many shops and services.

**"I hope the situation will improve and that the country will come out of recession."**

**Edward, 68, north west England**

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

**[independentage.org/2030vision](https://independentage.org/2030vision)**

## Worst case

By 2030, the epidemic of isolation gets worse, not better. Faced with other competing priorities, councils and health bodies fail to act on loneliness, and rural isolation, in particular, increases as public transport declines. Depression among older people rises but is typically treated with drugs rather than the combined drug and talking therapies that younger people can expect.

Divorce among older people also continues its increase but fewer older people are able to begin new relationships. This and other demographic change means that there are now more single older households but failure to plan for them leads to a housing crisis, with too many people ageing in oversized and inappropriate homes. While some faith groups flourish, traditional churches continue to decline and cease to be the refuges they had been for many older people.

**“Loneliness; helplessness; fear; seeing hardly anyone; not having a real conversation; nobody to talk to and nobody listens anyway; TV on too loud; staring at the same view from the window. Wouldn’t it be nice to have someone to talk, laugh, share with? Family too far away; lost control; feeling worthless and nobody cares; isolated and without hope.”**

**George, 64, Bristol**

# Relationships

**Social connections make us happy<sup>1</sup>. According to research, the most notable characteristics shared by happy people are “strong ties to friends and family and commitment to spending time with them”<sup>2</sup>. As we get older, though, our social networks can weaken - people move away, loved ones die, health problems cut us off from the outside world... leaving us with an acute feeling that we don’t belong<sup>3</sup>.**

Loneliness and isolation has become a serious issue for our ageing population. Half of the UK’s older people say television is their main source of company<sup>4</sup> and between six and 13% say they often or always feel lonely<sup>5</sup>. Recent changes in society, such as the demise of local shops and amenities<sup>6</sup> and the increase in road traffic<sup>7</sup>, are fragmenting local communities.

But belonging to a neighbourhood gives us a stronger sense of security and helps to build cohesive communities<sup>8</sup>. And this becomes all the more important the older we get. In a recent study, 69% of people aged 50-54 said their neighbourhood meant a lot to them, but the number rose to 84% for the over-70s<sup>9</sup>.

**84%**  
**of people aged over 70 said their neighbourhood meant a lot to them**

Most over-50s (94%) in the UK have relatives or friends they can count on in times of trouble<sup>10</sup> and this undoubtedly provides them with some sense of security. But the day-to-

day reality is that one in five older people in the UK are in contact with friends, family and neighbours less than once a week, while for one in 10, it’s less than once a month<sup>11</sup>.

And the health implications of this extent of isolation are significant. Loneliness doesn’t just eat away at our self-esteem; it has actually been found to be as damaging as smoking<sup>12</sup> and obesity<sup>13</sup>. It reduces our life expectancy, increases blood pressure and lessens our chances of recovering from illness<sup>14</sup>. One study even suggests that it increases our risk of dementia by 64%<sup>15</sup>.

Despite this, around half of all people aged 75 and over live alone<sup>16</sup>. And while many are widowed<sup>17</sup>, rising divorce rates, especially among the over-60s, are rapidly adding to this number<sup>18</sup>. While some older people choose to be on their own, two-thirds would like a romantic relationship and 12% are actively seeking a new partner<sup>19</sup>.

**“I live alone and my family has left the country. Besides the postman, I only see people if I go out. I may not be able to do that in five, 10 or 15 years time.”**

**Padma, 70, north west England**

So how can we help people build relationships? The drive towards getting more older people online could help, if only with providing access to local information and encouraging more contact with family and friends through Skype and social networking. But it’s unlikely this can ever replace the human touch. The one thing that’s clear is that relationships make all the difference to our lives and, while policymakers can’t manage them for us, what they can do is create the conditions to help them thrive.

## Best case

By 2030, loneliness has genuinely been recognised as a public health problem, as harmful to health as smoking and obesity, so Health and Wellbeing Boards across the UK are joining up services and programmes to counter it. And while the divorce rate among older people is high, the rate of remarriage and civil partnerships has risen to meet it as older people become increasingly confident and demanding about good relationships - the older people’s dating website ‘Older Smoulder’ attracts its 100,000th UK user.

Harder to count but just as important has been the steady strengthening of family and community relationships, fostered by the growing strength of faith and other community groups and a growing societal recognition of the dangers of isolation. Cooperative and communal models of care are taking off, offering increased security as people enter older age.

**“By 2030 I think more older people will be computer-savvy and able to find interests through social media and the internet.”**

**Michael, 88, London**

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

**[independentage.org/2030vision](http://independentage.org/2030vision)**

## Worst case

By 2030, many older people are forced out of work as they approach pension age, even though there is no statutory retirement age. This is partly because employment conditions are still too inflexible but also because there is increasing pressure on older workers to retire and 'leave a space' for someone younger (despite evidence that the economy doesn't function this simplistically). Others leave work early, never to return, because of long-term illness or disability.

As a result, millions of older people find themselves unemployed while the state pension age has increased. Their savings run down and their pensions are insufficient to allow them to live comfortably when they officially retire. This is a tragedy for them but also for businesses, which are losing invaluable skills, knowledge and experience.

**"I think life will get harder and more stressful. There are not enough schemes to train the oncoming generation to be thoughtful and understanding about the problems that affect people in their ageing process."**

**Harold, 79, Lancashire**

# Work and learning

**What do people want from their later years? Well, according to a recent poll, it's not to sit around waiting to grow old. In fact, 80% of over-65s said they believe they still have a huge contribution to make and only a tiny minority describe themselves as "old"<sup>1</sup>.**

Today, one in 10 over-65s are economically active<sup>2</sup>, but the figure is rising with the number of 65-74 year olds in work almost doubling between 2001 and 2011<sup>3</sup>. This may be because people are living longer and need more money to cover retirement - most Britons can expect 19 years of retirement but only have enough savings for seven<sup>4</sup>. Despite government plans to increase the age of retirement to 67 by 2028, the overall position is clearly unsustainable.

**1 in 10**  
**over-65s are**  
**economically active**

It may also be undesirable. Retirement in its current form can be detrimental to our physical health and some research suggests it can increase our chances of becoming clinically depressed by about 40%<sup>5</sup>. A 2011 report revealed that 41% of men and 39% of women in the UK say they would consider delaying retirement if they could defer their state pension entitlement in return for higher payments later, and 46% of both men and women say that they would consider continuing in work if their employer offered more flexible working arrangements<sup>6</sup>.

But, while working longer may appeal to many, discrimination in the workplace is very common in older age. Those made

redundant in their 50s or over are less likely to find a new job than younger groups of workers and more likely to be unemployed for longer<sup>7</sup>. This is despite the fact that older workers offer loyalty - 80% have been with their employer for five years or more<sup>8</sup> - along with rich experience and expertise.

But the problem doesn't just lie with negative attitudes. Our care system makes it difficult for people who want to work. Recent figures show that 40% of carers who gave up work did so due to a lack of sufficiently reliable or flexible services<sup>9</sup>. Since the number of carers is set to rise by 2.5 million by 2037, these services will need to change<sup>10</sup>.

Another issue hampering older people's job prospects is the lack of readily available education and training. Currently 86% of education funding goes to the under-25s, leaving just 2.5% for 50-74 year olds and 0.5% for the over-75s<sup>11</sup>. It should come as little surprise, then, that the international comparison Global AgeWatch index 2013 only ranked the UK 24th for employment and education - the lowest score on any of its four main measures<sup>12</sup>.

Learning opportunities not only increase workforce skills but are a key determinant of health<sup>13</sup>, resulting in better health and wellbeing, memory and verbal fluency. They even lead to increased levels of exercise. What's more, people with the fewest qualifications are likely to see the greatest improvement in their health when they embark on learning opportunities in later life<sup>14</sup>.

If we are to offer people sustainable and fulfilling opportunities as they grow older, we need to re-evaluate approaches to retirement and the contribution older people can make. Not to do so would waste a huge resource of experience and expertise.

## Best case

By 2030, retirement is seen as a process rather than a one-off event. It is normal for people to gradually reduce working hours and change work patterns as they get older, but far more people now work beyond the state pension age.

Career switches are normal, with many older people moving into new roles in health, education and social care and, while age discrimination within work still exists, it's less common and the over-50s stand a near-equal chance of getting jobs as employers wake up to the value of experience and the loyalty of older workers. Older workers who care for their parents are now treated the same as those with childcare responsibilities and are offered flexible work patterns and, increasingly, carers' leave.

**"I would hope I'm able to work into my 70s in a job I can do from home if need be. There are so many more things I want to achieve."**

**Joyce, 58, Manchester**

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

**[independentage.org/2030vision](https://independentage.org/2030vision)**



## Worst case

By 2030, despite the best efforts of health promotion agencies, poor diet, sedentary lifestyles and alcohol have produced a generation afflicted by obesity and long-term health conditions. The increase in life expectancy has stalled, with many children now expected to live shorter lives than their parents, with longer periods of ill health.

This 'health crisis of the middle-aged' has shifted attention away from the plight of the very old, who struggle to find care they can afford and health services they can access. Increasing numbers of treatments are denied to them because of their age while telecare is over-used, meaning that many rarely see a friendly face. A failure to reorganise services means regular health funding crises, and a vicious circle emerges with hard-pressed family carers increasingly filling the gaps in state support but at a cost to their own health.

**"I dread to think what life will be like in 15 years' time. I'm 62 and am not looking forward to my old age. There are so many stories in the papers of old people being badly treated in hospitals and care homes."**  
Sheila, 62, London

# Health and care

**Life expectancy is increasing. But so too are the number of years older people end up living with a life-limiting illness or disability. While a 65-year-old woman can now expect to live another 21.1 years<sup>1</sup>, it's likely only about half of these will be disability-free<sup>2</sup>. And disability and long-term illness in later life accounts for much of our health and social care spending.**

If current trends continue, in just 15 years' time the number of people over 65 with a long-term illness could rise by 44%<sup>3</sup> and those suffering with arthritis, coronary heart disease and stroke will soar by 50%<sup>4</sup>. In addition, dementia could affect well over 1 million people by 2030 in England alone<sup>5</sup> and there will be an 80% increase in the number of people aged 85 and over with depression between 2007 and 2026<sup>6</sup>.

And the forecast is even worse for the poorest. Not only do social inequalities in health persist in older age, but there has actually been an increase in the gap in life expectancy at age 65 between rich and poor<sup>7</sup>. Perhaps more crucial still, there are some who question whether headline increases in longevity can be sustained now health surveys suggest we are living more sedentary - and for many - unhealthy lives<sup>8</sup>.

But, for the foreseeable future at least, more middle-aged people than ever before will experience their parents living into old age. This won't necessarily translate into a wider pool of willing carers, though. Demand for informal care provided by relatives is predicted to increase by over 50% between 2007 and 2032, while the supply of carers could grow by just 20%<sup>9</sup>. This means caring at a distance will most likely to continue to take root - telecare and GPS aids to help monitor older relatives' movements becoming the norm.

# 1m+

## Dementia could affect over 1m people by 2030

Of course, biomedical advances and nanoscience might see the country steer a dramatically different path, away from crisis intervention and an unhealthy focus on acute care. Stem cell therapy and improved treatments for conditions like blindness and Parkinson's could transform our health service. We could be looking forward to a vaccine to ward off Alzheimer's and improved screening programmes by 2030.

Even so, an increase in the number of older people means that our 20th century model of health and care service needs to change, no matter what miracles medical science brings. The main health problems our hugely expanded older population face will require a different kind of intervention: care that individuals can become experts on and increasingly manage for themselves.

Our current system of means-tested social care is already at breaking point<sup>10</sup>. Considering 60% of councils commission care visits lasting less than 15 minutes and most councils in England pay less than the industry recommended minimum for personal home care<sup>11</sup>, it is hardly surprising a quarter of residents in residential or community-based care say they have no control over their daily lives.

In any case, unless fundamental change takes place to the way we think about care - who delivers it, where it takes place and how it gets paid for - the NHS could well reach its 80th birthday in 2028 with a "do not resuscitate" sign placed over its unmade bed.

## Best case

By 2030, the UK has come to terms with its ageing population. Prevention campaigns have worked, with illnesses like diabetes and some cancers now declining, while the NHS and the care service have been reorganised around a new model focusing on care at home and in the community.

Personal health budgets are widely used by those with long-term conditions. People spend less time in hospital - partly because they are healthier and partly because much routine care takes place in homes and high street locations.

Telecare is widespread but the savings made have been used to increase, not reduce, face-to-face contact. Care robots have still not made an appearance, and are not expected to, but unpaid family carers are finally recognised as the backbone of the health system, with better benefits, flexible working schemes and regular breaks.

**"I think there will be more effective treatments for dementia and other age related illnesses."**  
Alison, 70, east Midlands

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

[independentage.org/2030vision](https://independentage.org/2030vision)

## Worst case

By 2030, there are huge differences between the lifestyles of wealthier pensioners and those who rely on a state pension. As the final few babyboomers continue to enjoy lifestyles fuelled by generous pensions and housing wealth, the remainder find it harder to get by and have little to spend on leisure. Increasingly, television becomes the only entertainment for older people, with three-quarters now saying it is their main pastime, while leisure and entertainment are more and more located in out-of-town complexes, which are inaccessible for older people without their own transport.

The growth of online shopping continues but older people continue to lag behind in their use of the internet, and often lack the connections and equipment to make best use of it. Even so, to save money (under the guise of 'channel shift'), government and private companies only provide information online, leaving many older people unable to access the information and support they need.

**"Older people will live longer so will have a lot more years of hardship, boredom and loneliness. More of them will be stuck indoors as they won't be able to afford a scooter or a taxi to take them out. We need more organised activities for old and frail people."**

**Marion, 66, Midlands**

## Lifestyle

**There's a perception of older people as uninterested consumers, yet it's wrong to see older people as representing a single market<sup>1</sup>. While almost half are struggling on a household income of under £15,500<sup>2</sup>, many are spending as never before. They may not be spending on themselves, though - one-fifth of grandparents in England aged 50 plus gave money to grandchildren totalling over £647 million in 2010<sup>3</sup>.**

While we might assume people spend their last years at work preparing for their retirement, the fact is that many over-55s are still supporting their family. Increasing house prices, youth unemployment and spiralling costs of further education have forced a growth in multi-generational households, from 193,000 in 2007 to 286,000 in 2013. While 11% of over-55s say that saving for a pension is most important, more than that - 13% - say they're saving to support their adult children, and almost a quarter spend much of their time helping to take care of the grandchildren<sup>4</sup>.

So, what are the other main pastimes of the over-55s? A 2011 survey found that almost half (45%) cite travel as a main priority<sup>5</sup>, while the usual sociable activities closer to home are, surprisingly, less popular. Even though households headed up by someone over 65 spend more than £121 billion each year and consumer spending for the 50 plus age group is over £300 billion, public and private sector alike have been slow to woo them<sup>6</sup>. Almost 30% of over-50s don't go to art galleries or cinemas and 40% don't go to the opera or theatre but would like to do so more often<sup>7</sup>.

Lifestyle choices become far more limited for the older-old, with even basic outings to the shops becoming daunting for many - over

# £121bn

## Households headed up by someone over 65 spend more than £121 billion each year

30% of people aged 85-89 and 60% of those over 90 say they have difficulty shopping for groceries<sup>8</sup>. Online shopping, then, could be the way forward. And with people in the 55 to 64-year age group driving growth on the internet and 35% now having a social networking profile<sup>9</sup>, numbers of older people getting online is rising rapidly. What's more, older people who use the internet are three times less likely to say they are lonely than those who don't<sup>10</sup>.

This growth is extremely encouraging, particularly as many private companies are already going 'digital by default'<sup>11</sup>. The fact remains, though, that the number of internet users drops considerably for the over-75s. In 2012, only 27% of this age group were online at home<sup>12</sup>, plus they were three times more likely to be unconfident about using the internet<sup>13</sup> and more worried that it will compromise their privacy<sup>14</sup>.

So how do we enable growing numbers of older people to enjoy sociable, engaged lives in the future? The emerging digital world must be as much of a priority as the design of our homes, cities and towns if we are going to create a society for people of all backgrounds and ages. As is often the case with marginalisation, it is the poorest and most vulnerable people who are most likely to lose out if we don't.

## Best case

By 2030, with increasing healthy life expectancy, older people spend longer in full or partial retirement and, for most - thanks to the flat-rate pension, increased savings and a new confidence in drawing down housing assets - there is sufficient income to enjoy it. Even those on limited incomes enjoy free travel and reduced entry to culture and leisure centres, and most shops and services offer discounts for poorer older people.

Encouraged by all this - and the example of Scandinavian countries - many return to playing sport and active leisure in retirement, seeing even better health and wellbeing as a result. Companies wake up to the power of the grey pound and, as the product designers and marketers themselves grow older, we see a big growth in products for older people that are not just useful but also stylish. Many older people are volunteering or in education and training, and older people have become the largest users of the internet and social media.

**"Older people will become less isolated and more in contact through computers and Skype etc. My 13-year-old granddaughter thinks we'll all be wearing Google glasses!"**

**Penny, 72, New Forest**

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

**[independentage.org/2030vision](http://independentage.org/2030vision)**

## Worst case

By 2030, despite the obvious need, the UK has been far too slow to build for the needs of an older population. The supply of supported housing continues to lag far behind demand, meaning that many older homeowners still live in properties that are too big and hard to heat.

Those who have wanted to move haven't been able to because of a lack of suitable smaller homes, as applications to build supported housing have been turned down by councils, concerned about having to meet their owners' social care needs.

Fuel poverty has grown as the ever-rising costs of energy erode meagre incomes and savings. Too few households have taken up well-meant but confusing initiatives to improve home insulation and reduce bills. The opportunity to revitalise town centres with housing for older people has been missed, and continuing strain on councils' finances has meant that rural bus services have disappeared.

**"I hope many more older people will live in purpose-built flats or bungalows in the future, which will make care much easier and, if the buildings are well designed, should stop the dreadful loneliness suffered by so many."**

**Claire, 73, Dorset**

## Where we live

**Where we live shapes our lives, whatever our age. A boy growing up in one of the poorest areas of Glasgow, can expect to live to 54<sup>1</sup>, while one in London's wealthiest area of Kensington may well live to 96<sup>2</sup>. Although longevity depends on a whole range of factors - such as health, poverty, wellbeing - the way we organise our towns and cities has a far bigger impact than we think.**

Uneven pavements can cause accidents<sup>3</sup>; poor public toilet facilities deter people from shopping trips<sup>4</sup>; arterial roads divide communities...<sup>5</sup> Even pelican crossings can be an obstacle to some; research has revealed that the green man flashes by too quickly for three quarters of people with mobility problems, preventing access to public amenities<sup>6</sup>.

Meanwhile, rural areas have particular challenges too. The relatively high proportion of older people dispersed across rural areas, compared with urban areas, means that services are stretched and expectations low. What's more, travel is expensive and the public transport that many older people rely on often too sparse<sup>7</sup>.

Traffic continues to be a major problem in all areas. As people age, they drive less and rely more on public transport or walking, which can be particularly difficult in rural areas<sup>8</sup>. In 2011, the number of pedestrian deaths rose by 12%, with deaths of children and older people rising fastest<sup>9</sup>.

But it's not just about road safety. Even back in the 70s, researchers found that people living in streets with only light traffic had more friends and acquaintances as those living on streets with heavy traffic<sup>10</sup>. And the social networks cultivated in neighbourhoods are especially important as we age. In a recent study, 82% of

those who agreed they belonged to their neighbourhood said they were satisfied with life, compared with 53% who disagreed<sup>11</sup>.

Crime - or fear of crime - is another potential obstacle that particularly affects older people. Although the risk of being a victim of crime decreases with age, one survey found that almost half of over-75s were frightened of going out after dark for fear of being mugged<sup>12</sup>.

# 1/2

**Almost half of over-75s were frightened of going out after dark**

And, of course, housing remains an ongoing issue. Owning a home these days has become synonymous with wealth and, increasingly, with age. In the 1990s, it would take the average person setting aside 5% of their income each week eight years to save up for a deposit on a house. Today, it would take the same person 47 years<sup>13</sup>. To free up more homes, we need to be investing more in new models of retirement accommodation.

In the past, our towns and cities evolved primarily to meet the needs of commerce, but careful planning could transform them for people of all ages. Initiatives like Manchester's A Great Place to Grow Older<sup>14</sup>, which is implementing ways to make the city more age friendly, is pioneering the way to open up community life for all. With the number of over-85s set to double over the next 15 years, we need to start taking action now.

## Best case

By 2030, in retrospect, it seems amazing that the simple innovations that make life so much easier for older people took so long to introduce. Accessible public toilets, road crossings that allow enough time to cross, aids for those with sight and hearing problems, benches at strategic points - none of these required much imagination or cost too much.

Slightly more unexpected has been the change to our town centres. The decline of high street shops turned out to have a silver lining - literally - with the growth of housing schemes for older people.

Developers and councils recognised that bringing back flats and houses could regenerate town centres that were looking desolate, bring new business to the surviving small shops, cafes and restaurants - and reduce isolation and loneliness. It also allowed older people to downsize from larger properties, freeing up housing capacity.

More good news came with the revival of rural bus services, as councils and people recognised that having a Freedom Pass was little use without a bus service to use it on.

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

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# Conclusion

## This report illustrates two possible futures for older people in the UK.

In our best case scenario, the UK makes genuine progress towards becoming the best country in the world in which to grow older. We see increased savings and pensions, a decline in ageism and the transformation of health and social care.

Alternatively, we slide backwards into a worst case scenario in which young are pitted against old, loneliness increases and many people fear their future.

The decisions we make now and in the coming months will decide which of these scenarios comes true. In barely 12 months a General Election will decide who the UK is governed by (and by then, a referendum will have established whether it still is a united kingdom). On the first anniversary of the House of Lords Select Committee Ready for Ageing? report, it's vital to ask whether we are ready to make the right decisions.

It's only fair to be sceptical about our politicians' resolve. Too many policy decisions seem short-term, designed only to meet the needs of today's older generation. Yet preparing for an ageing population also means supporting young people to make the right choices for their older age.

We also need to accept that loneliness has become a serious public health problem - recent research has revealed that it has double the effect on early mortality than that of obesity<sup>1</sup>. And we are doing too little to tackle fuel poverty and other social and economic problems that overwhelm many people in old age.

The fear is that we will still be at the same point as we are now in five years' time, bemoaning the status quo and reflecting that

we are still - as Lord Filkin and his committee argued - "woefully underprepared" for an ageing population.

But while scepticism is understandable, it would be wrong to be utterly downhearted. As this report has shown, the UK still ranks quite high in the Global AgeWatch Index - 13th out of 91 countries, in fact. There is a huge opportunity to harness the skills and experience of older people for social and economic regeneration, to safeguard the long-term incomes of the poorest older people and to transform crude stereotypes of ageism.

Some important measures have set us off on that road already - for example, the flat-rate state pension, auto-enrolment and the abolition of the statutory retirement age. So now is the time to gather speed, not slow right down again.

This report represents a challenge then, not just to this government, but to all the main political parties contesting the 2015 General Election. The UK must steer a radical but sensible path, preparing for the milestone moment when 20 million of us will be aged 60 or over in just over 15 years' time. We must use the next parliament to make tough policy choices and prepare for a shift in our population the like of which we have never seen.

Doing so may require us to adopt three principles that do not necessarily come naturally.

- The first is long-termism: to stop thinking in five-year electoral cycles, whatever the political imperatives to do so. In this report, we look 16 years ahead but even that is too myopic. The next government needs to be thinking a quarter of a century in advance.

- The second is bipartisanship: we need to be working on a cross-party basis to consider the necessary reforms required to place our pensions system, the NHS and social care - and also housing, public transport and other essential services - on a more sustainable footing.
- The third is inclusivity: long-term policies to promote a better life for older people must start with the young and must not pit generation against generation.

To turn things around, we need to shift to a different pace and we are not pretending this will be easy. It will require the government to make a number of tough choices and we have hinted what some of these might be in the main part of this report.

The actress, Bette Davis, once famously said, "Old age ain't no place for sissies." Nor will the UK be if we fail to act now.

### So what do you think?

In this report we've outlined our hopes and fears. But have we got it right? Are we sleepwalking into a crisis, or are we taking the first careful steps towards preparing for an ageing population?

Have any of these issues touched you? Have we missed anything?

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

[independentage.org/2030vision](http://independentage.org/2030vision)



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## Introduction

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## Attitudes

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<sup>5</sup> Comparison of UK and EU at-risk-of-poverty rates 2005-2010 (ONS, 7 June 2012).

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<sup>12</sup> HelpAge International Global AgeWatch Index (2013).

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<sup>8</sup> Measuring national wellbeing - older people's neighbourhoods (ONS, 2013). Available at [www.ons.gov.uk/ons/dcp171766\\_302966.pdf](http://www.ons.gov.uk/ons/dcp171766_302966.pdf)

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<sup>8</sup> Statistics on obesity, physical activity and diet - England (Health and Social Care Information Centre, 2013). Key facts from the most recent health survey for England include a marked increase in the proportion of obese adults, from 13% in 1993 to 24% in 2011 for men and from 16% to 26% for women. Household purchases of fresh and processed fruit are on a downward trend since 2008 and are 4.1% lower despite a rise in 2011.

<sup>9</sup> Ready for ageing? Select Committee on Public Service and Demographic Change, report of session 2012-13 (House of Lords, March 2013): 57 (Annexe 9 - Increasing demand for health and social care).

<sup>10</sup> See Daily Telegraph article, Norman Lamb: home-help for elderly is scandal waiting to happen, Tim Ross (13 June 2013). Available at [www.telegraph.co.uk/news/politics/10117088/Norman-Lamb-home-help-for-elderly-is-scandal-waiting-to-happen.html](http://www.telegraph.co.uk/news/politics/10117088/Norman-Lamb-home-help-for-elderly-is-scandal-waiting-to-happen.html)

<sup>11</sup> See BBC News article, Councils in England ‘pay too little for home care’, Nick Trigg (4 February 2014), available at [www.bbc.co.uk/news/uk-26021026](http://www.bbc.co.uk/news/uk-26021026)

## Lifestyle

<sup>1</sup> Dominant patterns of spending amongst older people: segmenting the older consumer using the living costs and food survey, D Hayes and A Finney (Personal Finance Research Centre, University of Bristol, 2013).

<sup>2</sup> Lifestyles of the over-55s and seniors, I Mitskavets (MINTEL, January 2014).

<sup>3</sup> Grandparental generosity: financial transfers from grandparents to grandchildren (ILC, 2013).

<sup>4</sup> Lifestyles of the over-55s and seniors, I Mitskavets (MINTEL, January 2014).

<sup>5</sup> Lifestyles and social participation, social trends 41 (ONS, 2011).

<sup>6</sup> Family spending 2012 report, table A11 (ONS, 2012).

<sup>7</sup> Lifestyles and social participation, Social Trends 41 (ONS, 2011).

<sup>8</sup> Food shopping in later life: barriers and service solutions (Age UK, 2012). This report says that 41% of older people have trouble carrying their shopping home and that 25% have problems finding a seat on the bus and standing for long periods of time.

<sup>9</sup> Adults’ media use and attitudes report (Ofcom, 2013).

<sup>10</sup> English longitudinal study of ageing: waves 0-5, 1998-2011, M Marmot et al (NatCen Social Research, October 2013).

<sup>11</sup> See Keep Me Posted website at <http://keepmeposteduk.com>

<sup>12</sup> Adults media use and attitudes report (Ofcom, 2012).

<sup>13</sup> Technology and older people evidence review (Age UK, 2011).

<sup>14</sup> Adults media use and attitudes report (Ofcom, 2012).

## Where we live

<sup>1</sup> See NHS Greater Glasgow and Clyde website at [www.nhsggc.org.uk/content/default.asp?page=s1202\\_1](http://www.nhsggc.org.uk/content/default.asp?page=s1202_1) (accessed 28 February 2014).

<sup>2</sup> See Public Health England on Kensington and Chelsea Social Borough website at [www.kcsc.org.uk/maps/sub/life-expectancy](http://www.kcsc.org.uk/maps/sub/life-expectancy) (accessed 28 February 2014).

<sup>3</sup> Spotlight report (Help the Aged, 2007). More than 26% of people over the age of 65 have fallen on an uneven or broken pavement and 13% of those who fell were afraid to leave their home in case they fell again.

<sup>4</sup> Nowhere to go; public toilet provision in the UK (Help the Aged, 2007).

<sup>5</sup> Reclaiming city streets for life: chaos or quality of life (European Commission): 11; If you could do one thing: nine actions to reduce social inequalities (British Academy, January 2014).

<sup>6</sup> Give us time to cross (Living Streets, 2013). Available at [www.livingstreets.org.uk/older-people-need-3-more-seconds-to-cross-road-says-living-streets#sthash.VyNzQvna.dpuf](http://www.livingstreets.org.uk/older-people-need-3-more-seconds-to-cross-road-says-living-streets#sthash.VyNzQvna.dpuf). Research found that on average men over the age of 65 walk at a pace of 0.9 m/s, while for women the rate is 0.8 m/s. This means over three quarters of all older people do not have sufficient time to safely cross the road.

<sup>7</sup> 2013 rural ageing research summary report of findings (ILC/DEFRA, 2013).

<sup>8</sup> Older pedestrians: a critical review of the literature - road safety research report No. 37, (Department of Transport, June 2004). Available at <http://webarchive.nationalarchives.gov.uk/+/http://www.dft.gov.uk/pgr/roadsafety/research/rsrr/theme1/olderpedestriansacriticalrev.pdf>

<sup>9</sup> If you could do one thing: nine local actions to reduce health inequalities (British Academy, January 2014).

<sup>10</sup> Liveable Streets, D Appleyard (University of California Press, 1981). Researchers found that people living in streets with only light traffic had two more friends and twice as many acquaintances as those living on streets with heavy traffic.

<sup>11</sup> Measuring national well-being - older people’s neighbourhoods (ONS, 14 March 2013). Available at [www.ons.gov.uk/ons/rel/wellbeing/measuring-national-well-being/older-people-s-neighbourhoods/art-older-people-s-neighbourhoods.html](http://www.ons.gov.uk/ons/rel/wellbeing/measuring-national-well-being/older-people-s-neighbourhoods/art-older-people-s-neighbourhoods.html)

<sup>12</sup> Age Concern survey, 2003, reported on BBC Online May 20, 2013. Available at <http://news.bbc.co.uk/1/hi/uk/3044625.stm>

<sup>13</sup> See [www.telegraph.co.uk/earth/hands-off-our-land/9792040/Planning-threat-to-grandparents.html](http://www.telegraph.co.uk/earth/hands-off-our-land/9792040/Planning-threat-to-grandparents.html) (accessed 29 January 2014). Planning Minister Nick Boles, quoted in The Daily Telegraph, 10 January 2013.

<sup>14</sup> Manchester, a great place to grow older: strategy paper 2010-2020 (Valuing Older People Partnership, 2009). Available at [www.manchester.gov.uk/downloads/file/11899/manchester\\_a\\_great\\_place\\_to\\_grow\\_older\\_2010-2020](http://www.manchester.gov.uk/downloads/file/11899/manchester_a_great_place_to_grow_older_2010-2020)

## Conclusion

<sup>1</sup> Lonely traits and concomitant physiological processes: the MacArthur social neuroscience studies, JT Cacioppo et al (International Journal of Psychology, Volume 85, 1 March 2000).

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**Author: Tim Linehan with Simon Bottery, Andy Kaye, Liz Millar (Independent Age) and David Sinclair and Jessica Watson (ILC-UK).**

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**Independent  
Age**

**Independent Age**  
6 Avonmore Road  
London  
W14 8RL

T 020 7605 4200  
E [charity@independentage.org](mailto:charity@independentage.org)  
[www.independentage.org](http://www.independentage.org)  
**Advice line 0800 319 6789**

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