



Introduction

Within 20 years half of the adult UK population will be over 50. One in four children born today will live beyond 100. Half a century ago, only one in ten children born would expect to reach 100.

As a consequence, the balance between generations is changing. We now have more people aged 65 and over in the UK than there are children under the age of 16. These are dramatic shifts that have far-reaching consequences for us all.

Our ageing population will change our society in many ways. Expectations are changing. People want to live more healthily, more actively and for longer than their parents or grandparents. Attitudes are beginning to change - many of us now think differently about what we want from our “old age”. And we no longer tend to think that people are old until they are past their 70th birthday¹.

Significant reforms are being introduced to improve public services. A far-reaching programme of pension reforms will significantly increase the number of people – particularly women – who qualify for a full State Pension. The Department of Health has been undertaking extensive engagement on the principles that should underpin the long-term reform of care and support, which will lead to the publication of a Green Paper next year. And the Department for Communities and Local Government published *Lifetime Homes Lifetime Neighbourhoods*, a major new housing strategy to give older people greater choice, addressing the challenges and opportunities of an ageing population earlier this year.

But more can be done across society to enable everybody to make the most of the opportunities that will be created by demographic change.

We want to understand better what people want in order to to enjoy

¹ OMD UK for COI June 2004

the best possible later life. This includes looking at how the services, opportunities and information – whether provided by the public sector, retailers, employers or voluntary organisations – will need to change to respond to the needs and aspirations of people as they grow older.

As part of this, we would like to hear whether people's experiences of ageing have so far matched expectations, and whether there have been times when people feel there should be more – or less – involvement or support from Government.

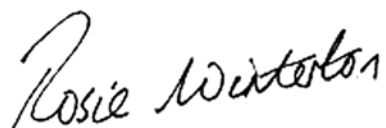
We also want to find out more about what younger people think about old age now, and what they expect their own later life to be like. What do they think will be most important to ensure that they can stay active, healthy and happy as they age?

In March 2005, the Government set out its strategy for older people and the ageing society in *Opportunity Age - meeting the challenges of ageing in the 21st century*.

Our new strategy is prompted in part by the completion of many of the activities outlined in *Opportunity Age*, and also by the growing awareness of the need for all parts of society to adapt to the challenges and opportunities posed by our ageing society.

This discussion paper and a series of events being run in November and December 2008 and January 2009 are part of the first stage of a review of the Government's strategy for meeting the challenges of our ageing society. The next step will be the publication of a more detailed set of ideas in spring 2009. We want to discuss the issues to be addressed in the strategy and give you the opportunity to tell us what you think is most important for a fulfilling later life.

We look forward to hearing your views.

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

Rt Hon Rosie Winterton MP
Minister of State for Pensions and the Ageing Society

What changes are needed to meet the challenges of our ageing society?

The Government has identified four areas where changes will make the most difference to meeting the challenges of an ageing society.

1. Creating an age-friendly society

The first is doing more to tackle stereotypes about old age, to change attitudes and to make sure that services are well designed and accessible to people of any age.

We want all sections of society to recognise that people aged over 50 are an increasingly powerful group who have a profound influence on society and whose interests shape our culture in many ways. The over-50s also have more economic power than ever before, spending £260 billion or 40% of total consumer spending annually².

We know that some essential services need to improve. People have specific needs at particular stages of their lives and we need to encourage organisations to understand these and respond to them. We need to make sure that services needed by everybody and provided by lots of different organisations – such as transport and housing – have had the specific needs of older people taken into account when they were designed so that they are suitable for users, whatever their stage of life.

It is important to engage with councils, to ensure that they understand and respond to the needs of their older residents as they deliver many public services. A recent report found that only one third of councils are well-placed to deal with their ageing populations³ so we know that there is work to be done here.

² Older, Richer, Wiser conference, 2007

³ Audit Commission, Don't Stop Me Now, August 2008

We also want to act to tackle the problem of harmful age discrimination. Since 2006, unfair discrimination on grounds of age has been banned in the workplace. The forthcoming Equality Bill will pave the way to extend this protection beyond the workplace, covering public and private sector services, for example, in shops, hotels and hospitals. And we are placing a new duty on public bodies which will mean they have to consider the needs of people of different ages when designing and delivering public services such as public transport and leisure facilities.

Q1: Do you have ideas about how goods and services could be improved to better meet the needs and preferences of people in or approaching later life?

Q2: Have you come across services provided by the public or the private sector that have a) been well-designed for people in their later life, or b) that need to be improved?

2. Preparing for later life

Helping people to prepare better for later life will make it easier for them to enjoy all the possible opportunities. We want to encourage people to think much earlier about what they might want and need as they grow older so that they can plan and prepare at a much earlier stage. We also need to ensure that people know what services are available at particular points in their life. Doing this will give them a better chance of leading the sort of life that they are looking forward to, staying active and healthy and continuing to contribute.

We also want there to be the right support at times when people are most likely to need it, such as when they retire, when their children leave home or if their partner dies. We can help to do this by raising awareness of existing services and encouraging providers to bring these together so that people can get everything that they need in one place, at the right time.

Q3: What planning did you/have you done for your own later life? How could you be helped to do this better?

Q4: What are the key choices that you have had to make about your later life, have you felt in charge of those decisions and what, if any, support would have helped you to make these choices?

3. Living well in later life

We want to create more opportunities for people to remain active in society throughout their life.

People continuously gain invaluable skills, experiences and insight, and we want to make sure that everyone can contribute actively to society in later life. This might be by continuing to work, through volunteering or remaining active in their community or within their family.

A large number of people aged 50-70 who are working or looking for work say they plan to continue to work in some capacity in retirement or to never retire⁴. However, in reality few manage to do so⁵. We need to start to make it easier for older workers to find the opportunities to work that they want, including better choices about working part time or phasing retirement over a number of years.

Many people also want more opportunities to learn new skills. It will be important to make sure that there are a good range of opportunities – including sports and leisure, as well as volunteering – for those who wish to remain active. These need to be easy to find out about and take part in. It is also important that society recognises the huge contribution that many people make as grandparents and carers.

Q5: What have you done/would you like to do in your later life?

4 Institute of Employment Studies (ibid)

5 DWP (2008) Opportunity Age Indicator 17 (based on Labour Force Survey)

- Q6:** Do your plans for later life include working or being active in your community – if not, is there anything in particular that discourages you from doing this?
- Q7:** What sort of opportunities are/would be most attractive to you in later life and why?

4. Providing stronger protection and support

The fourth area that we want to focus on is making sure that people get the support, information and guidance that they need to make their own decisions during difficult or challenging times. We need to do more to join up services, and make sure that people can get support and help from those that they trust when and how they need it.

Work is needed to increase the support available to help older people as they cope with ill health, including depression, and conditions that affect daily life, like arthritis. In some cases this will mean improving preventative health care, in other cases it will be treatment of conditions that can have a significant impact on all areas of life.

We also need to continue tackling pensioner poverty by improving benefit take-up. By continuing to raise awareness about what is available and simplifying the application process for all the benefits that people qualify for, we hope that they will be encouraged to claim what they are entitled to.

Many people maintain their social lives and continue to form new networks and friendships throughout later life. We need to encourage people to keep up these connections – and form new ones – so that they are less likely to experience loneliness and isolation as they age. We are keen to hear ideas about what more we can do, perhaps by helping people to learn new IT skills so that they can stay in touch with friends and family in different ways, or encouraging the creation of groups that bring people from different generations or backgrounds together to try new activities.

Q8: In what areas have you/your relatives needed support in later life? Who do you trust to give this? Who would you go to first for support?

Q9: How could the way that information and support is provided be improved?

Q10: What sort of social opportunities have you enjoyed/might you want to try in later life? Do you/would you know where to find these?

Summary of Questions

- Q1:** Do you have ideas about how goods and services could be improved to better meet the needs and preferences of people in or approaching later life?
- Q2:** Have you come across services provided by the public or the private sector that have a) been well-designed for people in their later life, or b) that need to be improved?
- Q3:** What planning did you/have you done for your own later life? How could you be helped to do this better?
- Q4:** What are the key choices that you have had to make about your later life, have you felt in charge of those decisions and what, if any, support would have helped you to make these choices?
- Q5:** What have you done/would you like to do in your later life?
- Q6:** Do your plans for later life include working or being active in your community – if not, is there anything particular that discourages you from doing this?
- Q7:** What sort of opportunities are/would be most attractive to you in later life and why?
- Q8:** In what areas have you/your relatives needed support in later life? Who do you trust to give this? Who would you go to first for support?
- Q9:** How could the way that information and support is provided be improved?
- Q10:** What sort of social opportunities have you enjoyed/might you want to try in later life? Do you/would you know where to go to find these?