

Getting Older – A New Experience



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Executive Summary

This report examines the impact of ageing on both individuals and wider society. It has been produced by the West Midlands Later Life Forum, as part of a project exploring the experience of getting older, undertaken during 2016.

Getting older has always been a new experience for the individual person, but now, as the population ages, it is proving to be a new experience for our society.

Over the last century, a falling birth rate and increasing longevity has resulted in the proportion of people aged 65 and over rising from 1 in 20 to almost 1 in 5 of the population. There has been little recognition of the fundamental impact that this has on the way our society functions. This is something which we cannot afford to ignore. The policies and structures, which have worked well for a young population, are creaking and failing as our society ages. New solutions and fresh thinking are needed to enable us to adapt successfully to an older age profile and reap the potential advantages it offers, while minimising the potential problems.

The first step is to understand how getting older changes the individual's feelings, attitudes, behaviour and physical capacities.

The second step is then to trace how these changes impact on the social and economic functioning of wider society. Central to this is achieving an understanding of the part that older people play within the complex web of interrelationships and interdependencies in families, communities and the economy.

The aim of our 'Getting Older – a New Experience' project has been to explore both the individual experience of ageing and the implications of this for society at large.

Getting older – a new experience for the individual

We have found that old age brings with it the upside of freedom from the pressures of work, raising children and concerns about status and the downside of failing physical abilities and health problems. Flowing from this are changes in attitude towards money and possessions, consumption patterns and a different take on what is important in life. The overwhelming priority for older people is the maintenance of relationships with family, friends and others in the community. Significantly, the key element in these relationships is reciprocity, with high value being attached to the mutual giving and receiving of support.

Although these common themes ran through the views expressed by older people, it was clear that there were wide variations in their circumstances and the way in which they responded to the challenges and opportunities of older age. Therefore, alongside an understanding of the general experience of getting older, there needs to be a recognition of the diversity within the older population. Older people are not all the same, but there are common threads running through the experience of the ageing process, which have implications for the way our society works.

Getting Older – a New Experience

Getting older – a new experience for society

Older people form an integral part of society, through the roles they play in families, the wider community and the economy. Whatever happens to them has a knock-on effect for everyone else. However, public policy tends to treat them as an isolated phenomenon, which results in unintended and disadvantageous consequences throughout society. Understanding the contributions that older people can and do make to society and the web of interdependencies, of which they are a part, has the potential to create a virtuous circle, which would benefit the wider community.

- Older people play a significant role in the economy. Older workers are increasingly important for national productivity and economic success, since over a quarter of the workforce is now aged over 50. However, their full potential is not being realised because of lack of access to retraining, upskilling, wider employment opportunities and more flexible conditions of service, which take into account their physical capacity and caring responsibilities.
- Older consumers also have a significant effect on the economy. However, economic growth could be improved if the market responded more effectively to their needs, by offering goods and services which are of real use and interest to them.
- The housing market has also failed to respond to the changing age structure of the population and, as a result, older people, who wish to move to accommodation more suited to their needs are unable to do so, because of lack of supply. Removing this blockage would release larger houses, to meet the demand from families, and enable older people to remain independent for longer, thus relieving pressure on health, social care and family carers. It would also enable owner occupiers to release equity, which could be used to fund future care needs or provide financial support to children and grandchildren.
- There are fears that the growing numbers of older people are a drain on the economy. However, there is evidence that they are net contributors to the economy. The tax they pay, their consumer spending, the unpaid care and volunteer hours they provide add up to more than the cost of providing for their pensions, health and welfare.
- Older people make a major contribution to society, through the roles they play in families and the community. They provide childcare for grandchildren, to enable their children to work, care for frail spouses, disabled children, siblings and parents, thus relieving pressure on health and social care services, and offer financial, practical and emotional support to family members and friends in need. In addition, they are the mainstay of the voluntary sector and undertake a leadership role in many local community organisations. There is a particular need to consider how longer working lives will impact on the care and support currently provided within families and the availability of volunteer services in the community. The growing geographic dispersal of families, because of the need to follow work opportunities or find affordable housing, also has an impact on the reciprocal care and support provided within families.

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- The pressure on health and social care services, arising from an ageing population, is well recognised. However, analysis of this problem usually focuses on internal organisational issues within these services, rather than taking a more comprehensive view, including the actual experience of getting older and the impact on wider society that different approaches to older people's health and social care can have. Older people want to remain well enough to continue to play their part in their families and communities for as long as possible, but the focus on acute care, lack of preventative and other community services and poor co-ordination between health and social care, does not facilitate this. A new vision for health and social care is needed to respond to the changes brought about by an ageing population, but radical new solutions are difficult to achieve in times of budgetary constraint.

Our society is having difficulty in coming to terms with the fact that it is getting older. There is a pervasive undercurrent of ageist attitudes, which characterises old age as a problem and denies that older people have any useful contribution to make. There are commonly agreed views on the roles played by younger age groups – childhood and youth is about growing and learning, adulthood is about working and raising a family – but no positive view about the role of old age. However, our project has identified that older people do play a vital role – they provide the 'social glue', by focussing their efforts on maintaining relationships within the family and their community, thus building social cohesion.

Older people have much to contribute to a successful economy and social stability, but if negative stereotypes deny them the opportunity to do this, we will lose the potential advantages offered by an ageing population and fail to take effective action to deal with the challenges.

Introduction

Getting older is a new experience for those of us who have reached our later years, but it is also a new experience for the society in which we live. Throughout history, older people have formed only a tiny proportion of the community, but a falling birth rate and advances in medical science have resulted in a huge increase in the older population. In 1901 only 1 in 20 people were aged over 65, but now it is almost 1 in 5. If our behaviour, feelings, health and wealth stayed the same as we age, this shift would have no effect on the way our society works, but we *do* change and this inevitably affects the economic and social shape of the community in which we all live. We need to understand how the experience of getting older affects us as individuals, before we can begin to work out what must be done to enable our society to adapt successfully to the unprecedented changes brought about by an ageing population.

“You don’t understand!” is the common cry of teenagers, struggling with the experience of turning into an adult. But, at least the adults to whom it is addressed can remember what it was like to be a teenager, if they put their mind to it. For those at the other end of life, trying to cope with the experience of ageing, there is no common experience to which they can appeal, when describing how they feel to people younger than themselves. Getting older is as unique an experience as being a teenager, so we have gathered the real voices of older people to paint a picture of how things change in later life and have then explored the impact this has on our wider society.

We have also looked at current attitudes to old age. As older people have historically formed such a small part of the total population, it is, perhaps, not surprising that there is no commonly agreed view on what old age is *for*. Childhood and youth is about growing and learning, adulthood is about working and raising a family, but what is older age about?

Current views on old age seem to fall into two camps. At the one extreme, there is the SKI (Spend the Kids Inheritance) theory, which suggests that old age is all about relaxing, having fun and generally living it up. On the other hand, the ‘rising tide’ theory suggests that old age means inevitable decline, dependency and ill health, which will engulf society and create an intolerable burden. Much of this is based on stereotypes of older age, which feed the inherent ageism in our society. If we listen to what older people actually say about their lives, we will see that the reality of older age is rather different and much more complicated. There is, indeed, the upside of freedom from many of the pressures experienced in younger years and the downside of increasing physical problems, but there is also a huge interest in engaging with and supporting other people, which may give us a clue to the role that older people really play in our community.

The first section of this report examines the individual’s experience of getting older, as related by the older people who attended a series of discussion events, organised by the West Midlands Later Life Forum, during the summer of 2016. The second section explores the impact that our ageing population is having on society, through a review of relevant research studies and reports that have been published in recent years.

A New Experience for the Individual

Upsides and Downsides

There's no denying that getting older is a challenge, but there are compensations.

Before we consider the upsides and downsides of getting older, it is important to remember that everyone is different. Although some common themes have emerged from listening to older people's experiences, individuals differ widely in their genetic inheritance, life experience, financial circumstances and personality and, therefore, respond differently to the opportunities and challenges of getting older. People may be comfortably off, or struggle to make ends meet; some may remain fit and active into their eighties, while others develop serious health problems in their sixties; individuals may be inclined to optimism or pessimism throughout their lives.

The Centre for Ageing Better has defined 6 groups of older people with different clusters of characteristics, which affect their experience of later life (see Appendix A). The 2015 report, Understanding Retirement Journeys, produced by the International Longevity Centre, identified 5 groups of older people with different clusters of financial circumstances and spending patterns (see Appendix B).

Upside

The most frequently mentioned advantage of getting older was the freedom to 'do your own thing'. Older people relish the fact that they no longer have the time pressures or deadlines associated with work or bringing up children and are able to pursue their own interests and hobbies. Also, many felt 'comfortable in their own skin' and no longer needed to prove anything or impress anyone.

"As you get older you accept what you are and if other people don't like it, it's their problem and not yours. You don't worry if you look a fool or what other people think"

"Not caring what people think about you is empowering"

"I'm more laid back about life"

"'image' doesn't matter as much"

"What had to be done yesterday can now wait"

"I quite enjoy being older because you have less responsibility and the children are now grown up"

"I have more self-confidence as I have got older. There are more volunteering opportunities because there is always someone worse off. Every day is a learning day"

"Being able to speak my mind and not give a damn"

"More freedom to do what I enjoy"

"Freedom from the pressures of work and deadlines is good"



Getting Older – a New Experience

All of this contrasts markedly with the teenage experience, where people are unsure of themselves, while they try to establish their identity, and feel high levels of anxiety about being accepted and approved of by others.

Downside

The biggest problem about getting older for most people is the fact their body starts to let them down. This generally starts with finding they need glasses to read the small print, followed by problems with teeth and sometimes feet. Muscle tone is harder to maintain, joints begin to wear out and the immune system is less efficient. More serious health problems are likely to occur as the body ages, sometimes exacerbated by unwise lifestyles in younger years. This can come as a considerable shock to many people, who have always taken it for granted that their body will always do what they ask of it. The pain, discomfort and inconvenience of health problems affect not only what people are able to do, but also their state of mind. There are higher levels of anxiety and frustration and, for some, feelings of uselessness and incompetence, which erode self-esteem and confidence.

“Health issues have greater priority as your body gets older and starts to fail”

“I am unable to do the things I used to do”

“You are conscious that death is coming nearer, so you need to get on with things”

“You wonder what will happen in the future”

“Some days I’m OK, some days I’m fed up with not being able to do what I used to enjoy”

“I’m more depressed and anxious because I’m less healthy generally”

“It’s difficult having poor health and being isolated”

“Everything is much more difficult; loss of independence – more aches and pains”

“Less energy”

“I worry about the possibility of having to cope with disabled/dementia suffering partner, coping with death of long term partner”

“When parents die, you know you are next”

A common feature of getting older is a growing awareness of your own mortality and that of those around you, which, again, is likely to affect attitudes, behaviour and feelings. This can lead to depression and a sense of futility, but equally it can result in a determination to make the most of the time that is left. It is not only your body that starts to let you down as you get older, your mind slows down as well. It gets much harder to put names to faces and remember where you’ve put things.

“I can’t concentrate so long or remember new facts so well”

“Forgetting things is a problem”



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Concentration becomes more difficult (following complicated plots in TV detective dramas can be a challenge!) and it takes longer to retrieve things from your memory, even though you know it's there. Fortunately, this is largely offset by the accumulation of a lifetime of knowledge and experience, which can be drawn upon to solve problems and inform decisions.

“Older people are written off, but they have more experience and knowledge, it just takes more time for them to find it in their brain!”

What has been striking is the courage, determination, stoicism and humour with which many older people face the ageing process. A common theme in the comments on the experience of getting older is a sort of detached amusement, which people feel at the disparity between how they see themselves in their head and the external reality.

“I feel the same, but when I go on holiday now I pack my medication instead of my bikini!”

“You're stunned when someone offers you a seat on a train”

“If you see your reflection in a shop window, you think ‘what's my Dad doing here?’ What's in your head is different to the outside”

“Coping with technology and forgetting things are a problem. But you can laugh at yourself and you realise that every other older person is like it too. We have an excuse – being old – we can ‘play the old lady’ to advantage!”

“You still feel 35 inside. I like to have fun, but I need to have a rest in the middle, because you do get tired.”

“You know what your years are but you don't necessarily see yourself as old”

“Yes, young at heart but old in the body”

“I can't run for a bus anymore, but still able to enjoy life at a slower pace”

“Need to make the most of life while we can”

“Carry on regardless of what life throws at you”

“Health wise reasonably well, all the usual complaints”

“Good days, bad days”

“Like a 16-year-old inside – however, slowing down slightly”

“We have less energy as we get older”

“You can feel like 18 years old, but your body and mind does not co-operate with that”

The hardest thing to cope with is the loss of friends and loved ones, who have formed part of the landscape of your life for many years. The gaps that are left make the world feel smaller and there is no one left to share the memories with. Life is no longer characterised by 'four weddings and a funeral', but by four funerals and, perhaps, the birth of a grandchild. There is also the insecurity of knowing that your own death could come at any time. While teenagers are trying to come to terms with who they are, the challenge of old age is coming to terms with not being you anymore.

Life goes on

While continuing the balancing act between the upside and downside of ageing, older people carry on with their everyday lives.

Family, friends and the community

It was clear from the comments made by older people that relationships with friends, family and other people in the community took on more significance as they aged.

“Now my priorities are family and friends”

“Family becomes more important – you seem to rely on them more. Friends become important – you can go out with them and you don’t feel so vulnerable when you were with them”

“You need to get out and meet people and make new friends and meet younger people”

“You realise the importance of friends as you age”

“There is a difference between friends and acquaintances. Friends are the last people you want to let down”

“You rely on friends”

“Meeting people and having a laugh is important”



Being with other people, sharing experiences and problems and providing and receiving support were of overwhelming importance in the lives of older people participating in the project. The main thing that people missed when they stopped working was the social aspect of work and the relationships they had with colleagues.

“You lose a lot of friends when you retire, because you were friends with people you worked with – work was the glue”

“Social life changes, you lose contact with retired work mates”

The views we gathered accord well with a study of what makes for a ‘good life’ in old age, carried out by Godfrey et al in 2004, which found that older people attached a high value to *“inter-dependence: being part of a community where people care about and look out for each other; a determination ‘not to be a burden’ especially on close family; and an emphasis on mutual help and reciprocal relationships”*.

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Caring Responsibilities

Providing care to family members is a very significant part of the lives of older people, which can bring with it great satisfaction and sense of purpose, but can also adversely affect their own health and cause significant stress and increased loneliness and isolation.

Grandchildren

From the comments made by older people, the welfare and future of their children and grandchildren are clearly of the highest importance.

“Our priority is more about the next generation rather than having lots of aspirations”

“We want to support our children in this age we are living in”

“My children’s and grandchildren’s futures are what matters”

“It’s important to look after the environment so my grandson can continue to enjoy fresh air and wild animals”

Providing childcare for grandchildren, to enable children to go out to work, is a regular activity for most older people, with almost two thirds of grandparents (7 million people) spending time looking after their grandchildren. Most of the grandparents providing this childcare are in the age range 55-74. (Doing it all – report by Grandparents Plus 2011). A study in 2013 showed that the value of grandparental childcare to the UK economy was £7.3 billion in that year (Future of an Ageing Population p.72).

Partners, Parents and Siblings

Only a few older people mentioned caring for close relatives, perhaps because attending meetings and events to give their views is difficult for people with care responsibilities. A report by Age UK and Carers UK (Caring into later life) shows that in England in 2011 there were 1.2 million people over 65 providing unpaid care to close relatives. Most of these (750,000) were aged 65-74, but 378,000 were aged 75-84 and 38,000 were over 85. A third of carers in the 65-74 age group and over half of those aged 85+ were providing 50 hours or more care a week. In 2007 it was estimated that the care provided by older carers was worth £30 billion a year (Gold Age Pensioners, WRVS p17). Those caring for family members with dementia have a particularly challenging task, which is both time consuming and emotionally demanding. The Carers Trust report, ‘A Road Less Rocky’ – 2013, explores carers’ experiences and the support and information they need to carry out the caring responsibilities they have taken on.

Sandwich Generation

Increasing longevity and delays in childbearing until later in life mean that people aged between 50 and 70 often have caring responsibilities for both younger and older relatives. A longitudinal study of people born in 1958, carried out by the Institute of Education at the University of London, found that almost 20% of people in the study, at age 55, were caring for both elderly parents and children or grandchildren. Those in this situation, who were providing 10 or more hours of care a week, reported having poorer health, a lower quality of life and were less likely to be in full time employment.

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People without close family

Changing family structures mean that a significant minority of older people face old age without the benefit of close family relationships. This is due to increasing divorce rates (9% of people aged 65+ were divorced in 2011 – ONS census), childlessness (11% of women born in 1942 are childless) and also to families moving away to find work. (Future of an Ageing Population p65)

“Things are different if you are single without children”

“There is less opportunity to gather as a family and chat”

“Family and friends are important, but they are busy, they live at a distance and have their own problems”

“Some people who have fallen out with their family can’t re-establish the relationship when they get older. Often lose contact with younger family members, but they come back as they get older”

“Distance of family away is a problem”

Given the overwhelming importance of family expressed by older people, this group are likely to suffer more than most from loneliness and isolation and the adverse psychological and physical effects these bring, as well as lacking access to family care and support when they need it.

Interests and Activities

Older people talked about a wide range of interests and activities which they enjoyed. Walking, keep fit and dancing were mentioned frequently, while gardening, travel and eating out were also popular. However, it was clear that the thing that was valued most highly was spending time with others, whether this was just socialising with friends and family, participating in various activities with other like-minded people or volunteering and engaging with local community activities. Several people mentioned the importance of their faith group and the opportunities this gave for socialising and helping others. Reading was the most popular solitary activity and history, learning new things and IT were important to some. A few people mentioned sewing, photography, theatre, films and watching TV.

“I enjoy gardening, reading, chatting, time with family, moderate walking”

“I like walking, general exercise, social interaction, spending time with grandchildren”

“The freedom to travel and get involved in community activities that provide an opportunity to still influence events; family activities”

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Volunteering

Older people are the mainstay of volunteering. In 2015/16, 31% of people aged 65-74 and 24% of those over 75 volunteered at least once a month with formal voluntary organisations (NCVO UK Civil Society Almanac). Older people have a range of reasons for undertaking voluntary work. They want to feel useful and involved and have an altruistic desire to 'make a difference' to the lives of others. They are also keen to make use of the skills they have acquired over their lifetime and to take advantage of opportunities to learn new ones. They especially value the new and expanded social networks, which volunteering gives them access to. It has been estimated that the value of the work done by older volunteers in 2010 amounted to £10.5 billion (WRVS Gold Age Pensioners 2011).

"I've been a volunteer for 27 years at Pets for Therapy"

"I do lots of voluntary work: Forum Chair, RAFA Chair, Carers' Association, teach exercise, Choir teacher for ExtraCare, involved in church, councillor (town)"

"Involvement in walking group, volunteering in private library, participant in Halesowen branch of West Midlands Pensioners' Convention"

"I'm involved with a number of community activities including for older people, organising events & holidays"

"I help run an over 50s group of 140 members"

"I do charity work at hospice shop, renovate old furniture"

"Putting back in the things you have taken out – pay back – volunteer – help"



However, they did not always feel that the voluntary work they did was valued.

"Lots of older people do voluntary work. It would be a disaster if they went on strike for a fortnight. Older people are useful, but it isn't recognised"

Getting out and about

It is clear that older people are keen to keep active and involved and that remaining socially engaged is of enormous importance. What prevents this is not age in itself, but the development of health problems associated with ageing, which make it difficult to get out and about, meet people and do things. On average people in their early 70's spend 3.5 hours a day alone at home, but, with increasing health problems, this rises to 9 hours alone at home for those aged over 90 (Understanding Retirement Journeys).

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“It’s difficult having poor health and being isolated”

“I have changed because I can’t get out and about because of my health. I have now taken up painting to keep my mind active”

“Some days I’m OK, some days I’m fed up with not being able to do what I used to enjoy”

“It takes more effort to get out and about. Come to terms with the way life is and get on with it”

Some people expressed other concerns which deterred them from going out.

“I feel unsafe late at night”

“I don’t like to sit down and have a rest when I’m out, because of people loitering in public spaces”

“I worry about crime”

“People sometimes think you are holding them up in shops”

“Heavy road traffic makes you concerned for your personal safety”

Being able to drive their own car was seen as vital by many older people, in order to get out and about, meet with family and friends, participate in interests and do the shopping. The possibility of losing the freedom of having their own car was a source of great concern, although some mentioned they had felt less confident in driving as they got older and used the car only for short journeys.

“Losing mobility affects your independence, especially losing your driving licence”

“I’m less confident about driving, so need local interests”

“I don’t want to drive long distances because of reaction times and concern if something goes wrong”

Growing dependence on public transport made this an important issue for older people. Many people mentioned how important their free bus pass was to them and inadequate bus services in country districts were seen as a serious problem.

“Having transport problems leads to isolation”

“Public transport should be free for older people”

“Lack of public bus services is a problem”

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Money

People's financial circumstances in old age vary widely. Those with good occupational pensions are comparatively comfortable, while those dependant on state pensions may struggle to make ends meet. However, it is true to say that everyone's income drops significantly on retirement. In 2007, the average income per person in households headed by someone aged 50-64 was £321 a week, while in households headed by someone aged 65-74 it was only £241. (The Golden Economy, Age UK 2010)

The experience of ageing brings changes in people's attitude to money and possessions. Many people were worried about having enough money as their health deteriorates and they need more help. There were concerns about meeting exceptional items of expenditure, such as house repairs.



*“You worry about your finances and your poor health.
You worry about having to rely on other people”*

“On retirement, your finances change and money is less”

“Need to make plans about the future – downsizing property etc., if necessary”

“Services you need, like gardening, or activities at the leisure centre to keep yourself healthy, seem very expensive”

“Need to be more careful with money and not waste anything”

Around a quarter of older people feel they do not have enough money to meet their needs (The Golden Economy, Age UK 2010 p.14), but three quarters rarely or never find this a problem. However, as people get older they spend progressively less, regardless of income. A household headed by someone aged 80+ spends, on average, 43% less than a household headed by a 50-year-old (Understanding Retirement Journeys, ILCUK, 2015). This may be, in part, because of a reduction in regular outgoings e.g. for owner occupiers, who have paid off their mortgages, or reduced travel costs on retirement and the availability of the free bus pass. Also, older people generally feel the need to put money aside for a 'rainy day', although some expressed a more relaxed view of money.

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“Live for today, you don’t know what tomorrow may bring. Knowing you won’t be alive for ever affects what you might spend”

“Spend all you’ve got, don’t leave it to the children, but keep a bit back for when things go wrong”

“You know you’re going to die soon, so make the most of it, but you need to make sure you’ve got enough for emergencies”

“When you think about money, you don’t seem to need so much, and possessions don’t seem to bother you”

Possessions were seen as being less important and ‘decluttering’ was thought to be a good idea, although difficult to tackle because of sentimental attachments.

“Possessions and status are less important. Money is important, especially if you are on a limited income or if you want to help out your family financially”

“Concerns about money are different – want enough to ‘experience life’ rather than have new ‘things’”

“Need to declutter, but it is hard to do because you don’t want to part with things you have an emotional attachment to (also you can’t get in the loft anymore). But you know no one will want it when you go”

The Outside World

Many people commented on the speed of change during their lifetimes and the difficulty they had in keeping up with it. The world was often seen as a more frightening place, but the major concern was about the lack of time people seemed to have for one another. There was also considerable concern about environmental issues.

“The pace of life seems faster, and people have no time for relaxation”

“People seem to be more busy. Technology is not easy to understand. People don’t seem to have time for each other. There is no respect for older people”

“The sort of jobs we used to do have disappeared”

“We feel vulnerable, and the world seems less safe, though this also applies to younger people”

“Heavy road traffic makes you concerned for your personal safety”

“Human rights need to be balanced by responsibilities and respect – feel the world is too selfish and self-centred, but being older you feel more relaxed about it”

“I worry about what youngsters will have to face in the future”

“Services and shops are going, as an older person I would like things to be as they were, but we have to get used to it”

“I worry about the future of the environment and younger people”

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Computers and technology are a particular worry for many people

“I feel I don’t belong to this planet anymore because of computers and technology”

“Technology can be helpful, but can exclude people”

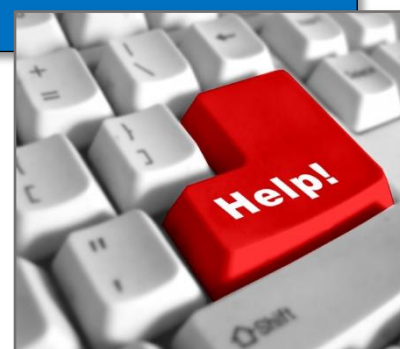
“I like gardening and making things and don’t want to spend my life online”

“There’s lots of change to deal with. People shop online, but I don’t want to”

“We have the experience, but we are outdated, because we can’t keep up with technology - the world is changing very fast”

“You worry about being ripped off and identity theft, because you don’t understand technology and feel it is being forced on you”

Comparatively few older people own a computer and the number who do decreases with age – 60% of people aged 55-59 have a computer, but only 29% of those aged 75-79 and 9% of those over 90. Unsurprisingly, of the 6.4 million adults who have never used the internet, 47% (3 million) are over 75. (ONS Internet Access update 2014)



However, those older people who did talk about using IT felt its main advantage was for keeping in touch with other people.

“You can keep up with people on Facebook”

“Transport problems leads to isolation, but there are fears about getting up to speed with technology which could help with this i.e. Skype etc. setting up as private to talk to family”

“You can keep in touch with family abroad and ex work colleagues through Facebook, but poor eyesight can affect using computers”

Again, the emphasis is on having time for other people and valuing relationships.

Housing

Housing becomes more of a worry as people get older. Some older people talked about downsizing and the problem of dealing with repairs and maintenance, while others emphasised the need for specialised housing with support.

“You need to plan your housing and downsize earlier”

“Where you live is important – sheltered housing gives much more company, help, etc. - more friendly”

“I worry that I will need more help to stay independent, need housing with wardens, particularly in villages”

“Don’t buy, rent so there is someone else to look after the repairs”

“Some people can’t do the things they want to do, like household tasks, the lawn and garden”

Getting Older – a New Experience

Older people's views on housing were explored in depth at a conference run by the WM Later Life Forum in 2014. The housing problems identified were mainly related to failing physical health and reduced financial circumstances, rather than age itself. Many people found that their family home was now too big for them and was not designed for them to get around safely as their disabilities increased. Heating and general running costs were high, repairs and maintenance were expensive and they could no longer manage the garden. Also, as poor health often meant spending more time alone at home, loneliness and isolation was a growing concern. On the other hand, most had a strong emotional attachment to their home and some had supportive neighbours or friends/family living nearby.

The International Longevity Centre's report 'Generation Stuck – Exploring the reality of downsizing in later life' found that almost half of homeowners aged 55+ had either downsized already or were interested in doing so. However, the low supply of appropriate housing to move to presents a significant problem. The report estimates that it will take 20 years for the current level of supply to meet the demand of just half of the people aged 60+, who are interested in downsizing. This is in spite of the fact that 69% of the projected growth in the number of households over the next 20 years will be among the over 65+.

For those wishing to 'stay put', there are often considerable difficulties and delays in getting the necessary adaptations and improvements carried out.

Health and social care

The greatest concern expressed by older people was about the loss of health and independence. Many commented that their poor health prevented them doing the things they wanted to do, such as getting out and about, pursuing hobbies and interests, spending time with family and friends and looking after their home and garden. For those in good health, losing the ability to do these things in the future was their greatest fear.

Although there was a great appreciation of health services, a number of people remarked on the amount of time they had to spend on attending health appointments, which they would prefer to spend doing other things.

"Health – worry re services available, time waiting for appointment"

"Extra time spent visiting doctors/hospitals - could a different system be arranged for older people"

"All the free time you look forward to is taken up by medical matters doctor/hospital appointments"

There is widespread concern in our society about the pressure the ageing population is putting on health and social care services, but it is clear that older people themselves do not enjoy it either.

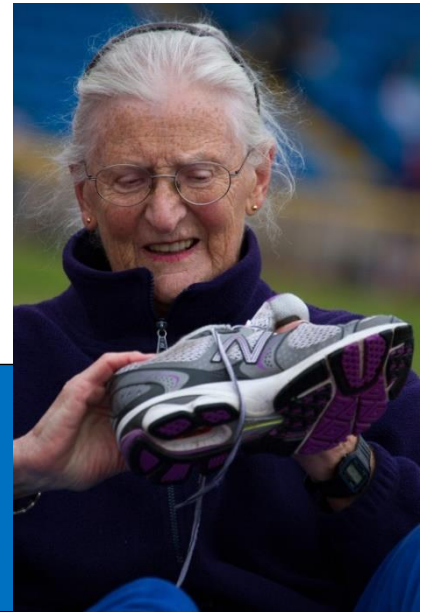
Getting Older – a New Experience

The older people taking part in the project were very keen to maintain their independence, both in the interests of their own quality of life and to avoid being a burden on anyone else. They recognised that the problem they face is not increasing age, in itself, but declining health. They were generally aware of the steps they needed to take to increase their chances of keeping healthy and tried to pursue a sensible lifestyle, as far as they were able. Walking was the most popular form of exercise mentioned, not only as a way of keeping fit, but also as a social activity, involving spending time with friends and seeing what is happening in the world.

“I try to keep fit and healthy through exercise and eating well so I can enjoy life longer”

“I look after myself and do as much as I can to keep active”

“I don’t want to be a burden on my children”



Advice to younger people

We asked older people what advice they would give to someone in their forties about how to age successfully. The points they made said much about what they had learned throughout their lives and their priorities in old age.

“Have a plan for retirement”

“Keep moving, exercise, eat well and enjoy!”

“Do more socialising and exercising”

“Eat sensibly. Have plenty of exercise”

“Stay active with fitness and creative activities”

“Live in moderation”

“Lead a healthy lifestyle”

“It is wonderful to look after grandchildren, but one should enjoy old age as well, like going on trips and mingling with people”

“Enjoy yourself. Get involved in some absorbing activities”

“Keep in touch with family and friends, otherwise we become introverted”

“Don’t burn your bridges – life is too short”

“Save your pennies and make pension provision”

“Handle your money wisely”

“Plan your housing and downsize earlier”

“Don’t put off doing it!”

“Don’t let the fear in!”

Getting Older – a New Experience

However, they felt that such advice was unlikely to be listened to, because older people's views are often not valued. The reluctance to plan for growing older may well be related to ageist attitudes in another way. The negative stereotypes of old age create a fear of getting older, which can result in people being unwilling to think about it. A more realistic understanding of what it is like to be older would encourage everyone to make sensible plans to maximise the opportunities and minimise the potential challenges of old age.

A New Experience for Society

Change is happening

An ageing population changes the dynamics within a society. Old solutions are no longer effective and fresh ones need to be found, which respond to the new set of challenges and opportunities.

Our ageing population is due not just to the growing number of older people, as a result of increasing longevity, but also to the reducing number of younger people, because of the declining birth rate, which is below replacement level.

Older people are not a separate group which exists outside of wider society. They are an integral part of families, communities and the economy. They cannot, therefore, be treated as an isolated phenomenon, because whatever happens to them has knock on effects for everyone else. Understanding the role older people play within families, communities and the economy is an essential first step in identifying the adjustments that need to be made in order for society to adapt successfully to living with an ageing population.

The impact of the older consumer

Almost a quarter of the population is now made up of older people (60+) and their attitudes and behaviour in relation to money and possessions is significantly different to that of younger people. The impact of this change is now affecting the economy and the way in which the marketplace works. There has been much discussion recently about the slowdown in the economy and changes in retailing, such as falling sales of clothing. However, there has been little recognition of the role the ageing population is playing in these trends. The comments made by older people have made it clear that they are less interested in acquiring possessions and generally feel the need to be careful with money and ensure that they have some put away for 'a rainy day'. The analysis in the International Longevity Centre's report, 'Understanding Retirement Journeys' - 2015, provides evidence of the effect these attitudes have on the spending patterns of older people. The report found that as people get older they spend progressively less on consumption (a household headed by someone aged over 80 spends 43% less than a household headed by a 50-year-old). This reduction in spending relates specifically to non-essential items, such as recreation, eating out and holidays, giving the lie to the myth of high living in old age. The report also notes that expenditure on clothing and footwear declines from an average of £20 per week for people aged 50 to £7 per week for those aged over 80. Of course, as we have noted before, not every older person is the same and although 77% of older people have enough income to be able to save, 23% do not (which is in line with the quarter of older people who say they do not have enough money to meet their needs).

Getting Older – a New Experience

The assumption is made in the ILC report that older people put their excess cash into low interest savings accounts, but the comments made by older people and analysis of wealth transfers from older to younger family members, in Appendix 1 of the WRVS Gold Age Pensioners report, suggest that some of it is used to help out children and grandchildren. The ILC report draws attention to the economic crisis in Japan (which is ageing faster than the UK) during the 1990's. It attributes this crisis to falling consumption and increasing saving among older people, creating a drag on economic growth. It seems likely that this is what is happening now in this country.

Older people's lack of access to computers and the internet underlies another aspect of their behaviour in the market place i.e. their low use of online shopping and their reluctance to 'shop around', which is extremely difficult to do without access to the internet. Markets cannot operate efficiently without free competition and a good knowledge of prices and the availability of goods and services on the part of consumers is essential to this. Market distortions may, therefore, occur when up to a quarter of consumers do not have this knowledge.

Because older people tend to save more, there is the opportunity to encourage older consumers to spend some of these savings, which would stimulate the economy. To do this, the market would need to respond to their preferences by offering appropriate goods and services in an accessible way. However, the market segmentation models, which businesses currently use to target consumers, do not effectively define the circumstances and behaviours of older people. A new model is needed, which reflects the specific needs and attitudes of older people, (perhaps based on the groupings, shown in Appendices A and B, developed by the Centre for Ageing Better and the International Longevity Centre). This would allow the economy to grow by enabling the market to provide goods and services which are of real use and interest to older people.

An ageing workforce

Just over a quarter of the workforce are aged over 50 and by 2050 this will have risen to over a third. Older workers are, therefore, increasingly important for national productivity and economic success.

By 2028 the State Pension Age will have increased to 67, in part to contain the rising cost of state pension provision as the population ages. However, this is also necessary to offset a reduction in the size of the workforce arising from the falling birth rate. It is estimated that between 2012 and 2022 12.5 million jobs will be opened up as a result of people retiring, but only 7 million new workers will be entering the workforce in this period, giving rise to a possible labour shortage (if net migration and the effect of mechanisation and IT is not taken into account).

Businesses need to retain older workers not only to maintain the size of the workforce, but also because of the added value they bring in terms of industry specific knowledge, craft skills and established networks, which new employees do not have.

(Future of an Ageing Population 2016 – Government Office for Science).



Getting Older – a New Experience

It should be noted that remaining in work for longer can also be advantageous for the older workers themselves, enabling them to build up more resources for their later old age, maintain their social networks with colleagues and (given the right kind of work) improve their mental health.

However, there is currently a sharp drop-off in the number of people working into their 60's – only 65% of 60 year olds and 31% of 65 year olds are in employment. A number of factors work against the retention of older workers. Ageist attitudes result in older workers being under-valued and having fewer employment opportunities and they rarely have access to retraining to enable them to update their skills to keep up with technology or move into a different, more appropriate area of work. This can be particularly important for those in physically demanding jobs, who no longer have the necessary strength and endurance to carry out their work. (Half of people between 50 and state pension age have at least one long term health problem). There is also a need for more flexible policies on working hours and part time work, which may enable older workers with health problems or caring responsibilities, to work for longer. (for more detail see the Foresight report 'Future of an Ageing Population' 2016 - Government Office for Science)



Older people working for longer presents something of a conundrum in respect of 3 other areas of activity in which they make a significant contribution to the way society works. If older people work for longer, they will have less time for the other roles they undertake, such as looking after grandchildren, caring for dependent spouses or parents and volunteering. This could result in

- fewer parents being able to work, because of the lack of availability of childcare from grandparents who are working.
- increased pressure on health and social care services, as older unpaid carers have less time to care for family members, because of their work commitments.
- a reduction in voluntary sector services, because older people in work have less time for volunteering.

On the other hand, if older people are not able to work until retirement age, because of caring responsibilities, their health or ageism in the workplace, then their financial circumstances in older age are likely to be worse, affecting their ability to maintain their own health and independence.

Careful thought needs to be given to the interrelationships within families and communities, in order to ensure that public policy in one area is not self-defeating because of the knock-on effect it has in other areas.

Getting Older – a New Experience

Health and social care

The number of people aged over 65 in England and Wales has increased by almost a million over 10 years, from 8.3 million in 2001 to 9.2 million in 2011. Census figures show that, in 2011, 52% of people aged 65+ living in the community had a long-term health problem or disability, compared to only 11% of those under 65. The Kings Fund has obtained figures from the NHS which show the growth in hospital admissions over the 20 years from 1990 to 2010, analysed by age. This shows that, although hospital admissions were increasing for all age groups, the increase for older people was very much larger than that for people under 65, i.e. planned admissions grew by 189% for 65-84 year olds and by 310% for people aged over 85, while for people aged under 65 the increase was only 71%. The differential increase in emergency admissions was less marked with a growth of 63% for both those under 65 and those aged 65-84, while the increase for people aged over 85 was 197%.

The impact of the growing older population on health services is severe and increasing. This situation is exacerbated by the lack of adequate provision of social care, because the funding available from local authorities for this is decreasing, as a result of government expenditure reductions.

There is an inextricable interrelationship between health and social care for older people, which is not reflected in the way that these services are planned and organised. If there are insufficient health services to enable older people to maintain their health and physical and mental abilities, then their need for social care will increase. On the other hand, if there is insufficient social care to support older people at home, following treatment in hospital, then they will remain in hospital for longer, thus reducing the availability of hospital treatment for other older people. Also, the focus on acute health services means that there is no comprehensive system to tackle the causes of ill health among older people, minimise the effects of long term conditions or promote their recovery from illness and capacity for self-care, all of which would reduce pressure on the acute services.

A major rethink of health and care services is needed to adapt to the impact of an ageing population. To be successful this needs to take the real experience and views of older people into account. Although older people have expressed their appreciation of the health and care services they do receive, they often find them confusing and difficult to use. Maintaining their health and independence is a key priority for older people themselves and many of them understand the lifestyle choices which can help them to achieve this and try to make the necessary adjustments. However, the wide differences in healthy life expectancy between better off older people and those in more deprived circumstances shows that some older people lack the knowledge, resources or motivation to take the necessary action and require support to do so.

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The impact of loneliness and isolation on physical and mental health is also a very neglected area. The comments made by older people have made it clear that social engagement with friends and family is of overwhelming importance to them and yet mobility problems and shrinkage in their social network, through bereavement and family moving away, results in them spending more and more time alone. The Campaign to End Loneliness has gathered evidence which shows that loneliness has a severe effect on health, significantly raising the risk of high blood pressure, stroke, coronary heart disease, cognitive decline and depression. Traditional health and social care services, which have served us well in the past, are no longer adequate to meet the challenge of an ageing population. A much broader and more integrated approach is required to enable older people to maintain their health and independence and continue to make their contribution to their families and the community.



A failure to take action to improve the healthy life expectancy of older people is likely to have adverse economic consequences because of the increasing pressure this will place on family carers. It has been estimated that £5.3bn has been wiped from the economy in lost earnings due to people who've dropped out of the workforce to take on caring responsibilities for older or disabled loved ones, including £1 billion in forgone taxes. (Public Expenditure Costs of Carers Leaving Employment, Pickard, LSE 2012)

Housing, neighbourhoods and transport

In seeking solutions to the current housing crisis, little attention has been paid to the implications of an ageing population. Policy development in this area has focussed almost exclusively on the need to build homes for first time buyers. However, this is not because there is a huge increase in the number of first time buyers. In fact, 69% of household growth comes from people aged 65+, because people are living longer. The majority (76%) of households headed by someone aged 55+ are owner occupiers and nearly two thirds of these have no outstanding mortgage, (Housing for Older People 2014/15, English Housing Survey)

The Demos report 'Top of the Ladder' 2013, found that over half (58%) of people over 60 were interested in moving and yet only 3% actually do move each year. This is in large part due to the imbalance in the housing stock, which contains very few properties designed to meet the needs and preferences of older people. 25% (3.5 million) people over 60 have specifically expressed an interest in buying a retirement property and yet retirement properties comprise only 2% (500,000) of the UK housing stock.

The primary need is for a greatly improved supply of new build properties for sale, which are appropriate to the needs and preferences of older people (either retirement schemes or general housing in the community, which is attractive to older people, such as bungalows). This would have a threefold effect:

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- it would release family housing, thus increasing the supply of properties appropriate for younger people
- it would enable older people to release some of the equity in their homes, which could be used to help fund their retirement and care needs or be gifted to children to help with buying their own homes, education etc. (Research cited by Saga suggests that approximately 20% of resources realised through equity release schemes is used for the purpose of making gifts to family members. Gold Age Pensioners, WRVS 2011).
- it would enable older people to keep healthier and maintain their independence in a more appropriate environment, thus relieving pressure on health, social care and family carers

For those people who wish to ‘stay put’, a better system for providing adaptations and improvements would improve their health and independence and reduce accidents, which would, in turn, relieve pressure on health and social care services and unpaid family carers.

The local neighbourhood, in which people live, also strongly influences older people’s capacity to maintain their health and independence (Lifetime Neighbourhoods, DCLG, 2011). Easy and safe access to shops, services and local community organisations are essential to enable older people both to manage their own lives and maintain their social networks. The quality of the local environment and the availability of green spaces are also important if they are to maintain their health through walking, which they are keen to do. Access to transport is important for daily living activities, such as shopping, maintaining links with family and friends and getting to health appointments. A study of Transport and Ageing, for the Economic and Social Research Council in 2003, found that car owners and people with easy access to public transport had a higher quality of life. However, satisfaction with public transport was rather low, with over half of respondents feeling that transport operators did not consider the needs of older people. There were also concerns about safety and security and the physical difficulties of carrying shopping, as well as getting to and waiting at bus stops. Those with cars felt that they were able to live a fuller life, because of the flexibility, convenience and comfort of having their own vehicle, although they were aware of safety issues for older drivers. Interestingly, older people without their own car were very reluctant to ask friends and family for lifts, even to health appointments, unless some kind of reciprocal arrangement was involved.

Families and communities

Families are becoming ‘smaller, but taller’, with fewer children in each generation, because of the falling birth rate, but with more generations alive at the same time, because of increased longevity.

Older people are not a separate group in society, but an integral part of families, which are the basic building blocks within which care, assistance and financial support are provided to individuals. Older family members are an essential element in this web of reciprocal relationships.



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They contribute to the social and economic functioning of the family through the provision of unpaid care to more elderly parents, siblings and spouses and childcare for grandchildren. Where their resources allow it, they also give financial assistance to children and grandchildren. They are a ready source of emotional support and advice and invest time in maintaining social relationships and cohesion within the family.

The role they play can potentially be made more difficult and demanding because of increasingly complex family structures, involving divorce and family re-formation, and increased mobility in pursuit of work opportunities, resulting in family members being geographically separated. (Future of an Ageing Population, Government Office for Science 2016)

Older people are also a 'powerful force for cohesion within the communities and neighbourhoods in which they live' – Gold Age Pensioners – WRVS, 2011. This report goes on to detail the role older people play through their participation in and leadership of local organisations, groups and societies across a wide spectrum of interests including sport, education, culture, leisure, conservation, the environment and community safety. These activities are in addition to the contribution they make through formal volunteering, with voluntary organisations and charities, and informal volunteering, providing help to friends, family and neighbours. The report estimates that each person aged over 65 provides an average of 159 hours of voluntary work per year.

The high level of older people's engagement within their families and communities accords with the overwhelming importance which those in our project attached to their relationships with family, friends and other people. Because we are social animals, our health and wellbeing and the effective functioning of society depends on the quality and quantity of our relationships with each other. Older people have the time to invest in the maintenance of these relationships and the experience and enthusiasm to do so. This may, perhaps, answer the question 'What is old age for?' – the primary role that older people play in society is to be 'the social glue' and focus on maintaining relationships in families and communities, thus enhancing social cohesion and increasing social capital.

Costs and benefits of an ageing population

Providing the 'social glue' is not, however, the only role played by older people. They also make a significant economic contribution to our society. The WRVS 'Gold Age' report analysed the positive financial contribution made by older people and contrasted this with the costs they incur.

The economic contributions made by older people include the tax they pay, their consumer spending, the value of the unpaid social care, child care and volunteering they provide and the money they give to charity and family members. In total this amounted to almost £176 billion in 2010.

The costs incurred by older people include the provision of state pensions, age related welfare costs and health care costs. In total this amounted to just over £136 billion in 2010. This calculation shows that, very far from being a drain on society, the net economic contribution of older people amounts to some £40 billion a year.

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There may also be other, unseen, benefits accruing from an ageing population. For example, the crime rate has been falling for some years now and this is likely to be related to the ageing population. This is because there is only 1 indictable offence committed per 1,000 of the population aged over 60, while there are 30-35 indictable offences per 1,000 of the population aged 16-20 (Criminal Statistics, Ministry of Justice 2009). An ageing population is, therefore, likely to result in less pressure on policing and the justice system. There may well be other areas of public services affected by our ageing population, which have yet to be explored.

Ageist Attitudes

Ageist attitudes are extremely widespread in our society and can affect both young and old people. They arise from the human tendency to classify people into groups, based on a single characteristic (such as age) and then to assume (wrongly) that everyone in that group has a uniform range of attributes and behaviours. The adverse effects of this unrealistic view of a group of individuals is then compounded by the inclination to classify such arbitrary groupings into 'them' and 'us'. This process gives rise to a range of commonly held stereotypes, which may be positive or negative. In our society, many of the stereotypes of older people are negative. They are seen, as a group, to be a burden on society, with nothing to contribute economically, socially or in terms of skills and abilities. This view regards them as being dependent, incompetent and out of touch, with a distinctly disapproving and grumpy attitude to the rest of the world. An alternative, but still negative, stereotype exists which sees older people as having an unfair share of wealth, which they use purely for their own pleasure, with no concern or interest in the future of younger people. Much rarer in our society is the positive stereotype, which characterises older people as being wise, with valuable knowledge and experience.



The negative stereotypes of old age do considerable damage in a number of ways. They create a fear of ageing, which results in younger people failing to plan for their own old age. This lack of preparation often means that their own health, wellbeing and financial security in later life is seriously compromised. Indeed, many people, as they become older, deny being old, not because they do not want to be old (it's much better than the alternative!), but because they do not want to be defined by the negative stereotypes of old age. On the other hand, some older people internalise the negative stereotypes and see themselves as useless, incompetent and a burden, leading to low self-esteem and depression. This, in turn, results in poorer physical health and less resilience – a self-fulfilling prophecy. Ageism denies people access to opportunities, because others assume that they do not want, need or deserve them. It also affects self-worth and motivation and engagement with wider society, eroding social cohesion. (Abrams et al. Attitudes to Age in Britain 2004-8). Ageist attitudes result in older people being ignored and side-lined because they are regarded as having no value. Lumping them together into a homogenous group, defined as 'them', fails to see the individual and the real experience of old age. All of this prevents a clear-sighted view being taken of the real effects of an ageing population, its challenges and opportunities, including the contribution that older people actually make to our society. Negative stereotypes of old age also risk setting up intergenerational conflicts, which undermine reciprocal family relationships and community cohesion.

Interconnectedness

No (older) man (or woman) is an island.

We live in a dynamic system, where every aspect of society, including the older people within it, are connected to one another – change one thing and other, apparently unconnected things, are affected, resulting in an unintended chain reaction. An evidence review, for the Foresight Future of Ageing project, ('The barriers and enablers of positive attitudes to ageing'), produced by Abrams et al in 2015, commented on the tendency for research and policy formulation to focus on older people as a distinct group – *“This approach, to focus on old age without reference to society at large, and to the interconnections and dependencies across ages, is likely to miss important parts of the picture”*.

Throughout our project, we have identified numerous examples of policies which fail to take into account the knock-on effects they have in an ageing society. e.g.

- the failure to provide sufficient new housing, attractive to older people, loses the opportunity to release existing family housing, relieve pressure on health and social care services and family carers and release equity to help fund retirement or assist children/grandchildren with buying their own home, education etc.
- The failure to provide adequate social care causes longer waits for hospital beds, resulting in more pressure on family carers, who then have to give up work, causing a reduction in the labour force and a poorer prognosis for their own old age

This happens because the 'silo' mind sets of policy makers prevent a broader view being taken and because inherently ageist attitudes create a reluctance to accept the reality of an ageing population and the way it is changing how our society functions. This is akin to the attitudes of those older individuals who deny they are old (see above); our society is, in effect, in denial about the fact that it is ageing and has its head firmly embedded in the sand.

The ageing population offers opportunities for greater social cohesion through reciprocal family relationships and engagement within communities and civil society, as well as an enlarged pool of resources, skills, experience and knowledge to enhance the functioning of wider society. However, these opportunities will be lost if older people continue to be treated as a marginal group, rather than the integral part of society, which they actually are.

Of course, it is complicated. Tracing the potential impact of policy changes through the web of interrelationships and dependencies, of which older people are a part, requires considerable effort. Firstly, a clear-sighted view of the experience of older age is needed, free from commonly held myths and stereotypes. Secondly, an understanding of the diversity among older people needs to be developed, to respond to differences in health, wealth, social circumstances and states of mind.

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Thirdly, public organisations, which are very inward looking with a focus on their own internal concerns, need to work at understanding the potential advantages that may accrue from a realistic working knowledge of the dynamics of the world inhabited by the people they serve.

In short, what is needed is some serious, joined up, strategic, whole system thinking, underpinned by research and analysis on the impact of an ageing population on economic and social interrelationships and the functioning of society.

This is not a new idea. The Filkin report, Ready for Ageing 2013, said “*The UK population is ageing rapidly, but we have concluded that the Government and our society are woefully underprepared. Longer lives can be a great benefit, but there has been a collective failure to address the implications and without urgent action this great boon could turn into a series of miserable crises*”. The Local Government Association’s 2015 report, The Silver Lining, highlighted the need for a co-ordinated response to our ageing population and many other studies have explored different aspects of its impact on wider society.

In addition, the Government Office for Science’s Foresight project has provided copious evidence for the changes that are happening and their effects. And yet all of this seems to have fallen on deaf ears.

Is this because the issue has just been put in the ‘too difficult box’ or is our culture so fundamentally ageist that anything to do with older age is dismissed as unimportant? Our population is ageing, whether we ignore it or not. The question is – will we make the effort to turn it to our advantage or will we continue to deny that change is happening until it is too late to avoid a social and economic crisis?

Appendix A

2015 Ipsos MORI report for the Centre for Ageing Better on happiness in later life

There is wide variation in how people experience later life. Six groups of people aged 50 and over were identified, according to their experiences, circumstances and levels of wellbeing. These groups (or segments) are of broadly similar size and are distributed evenly across the country.

Thriving boomers - typically in their 60s and early 70s and living with a partner. They are financially secure, in good health and have strong social connections. They feel fortunate and have the highest overall levels of happiness.

Downbeat boomers – demographically similar to the thriving boomers. Despite being financially secure, having good health and a large number of social connections, their overall levels of happiness are only average. They tend to reflect on missed opportunities or things they could have done differently.

Can do and connected - usually in their 70s or 80s and often widowed. Their health can be poor and they lack disposable income, but despite this they have higher than average levels of happiness. They have strong social connections, can rely on others for support and have a positive outlook on life.

Worried and disconnected - typically aged 70 or over and retired. While financially stable they sometimes have poor health. They are more likely to be socially isolated, often due to bereavement or losing social connections that they had enjoyed through work. Many are apprehensive about later life and they have below average levels of happiness.

Squeezed middle aged - predominantly in their 50s, in good health and still in work. They are squeezed for time, finances and in their homes. With caring responsibilities for both children and their own parents, they have less time for their social connections or preparations for later life. They already have low scores in terms of happiness and, with retirement still a long way off, there is real cause for concern about the future

Struggling and alone - distributed across all ages. They have long standing health conditions which affect their ability to work and impact their ability to have social connections. They are more likely to be living alone, have fewer people they can rely on for support and are more likely to experience financial insecurity. They have the lowest levels of happiness of all the groups and are finding life very difficult.

Appendix B

Understanding Retirement Journeys – International Longevity Centre 2015

Five categories of consumers are identified, based on how much they spend on each item as a proportion of total expenditure

Group 1: Just Getting By

Consumers in this group spend more than 45% of their total expenditure on housing and bills.

Socio-demographic characteristics: • Median age 70; • More likely to be headed by a non-white, single, widowed or divorced person; • More likely to be a renter, either private or social, than an outright homeowner; • More likely to be on low income and not receiving income from investments; • Furthermore, consumers in this group are disproportionately more likely to live in London or the North.

Issues/risks: Older consumers belonging to this group are less likely to have a family safety net, are more likely to be renters and tend to be concentrated in London. Individuals may struggle to afford day to day essential spending and cannot afford non-essential spending on recreation and holidays. Some individuals in this group are at particular risk in the event of rising rental costs or energy prices.

Group 2: Frugal Foodies

Consumers in this group spend more than 27.5% of their total expenditure on food and non-alcoholic drinks, and over 13% on furnishings and other household equipment (nearly twice the average).

Socio-demographic characteristics: • Median age 70; • More likely to be a woman; • More likely to be on low income, and not have private pensions or income from investments.

Issues/risks: This group under-consume throughout their lifetime relative to all the other groups identified. Despite having a relatively low equivalised household income (£308.6 per week), they consume a lower proportion of their income than any other group. May be less aware of the options out there and end up under-consuming as a result.

Are consistent savers; they spread their expenditure quite evenly on all items

Group 3: Prudent Families

Consumers in this group are consistent savers; they spread their expenditure quite evenly on all items, except for restaurants and hotels, which they seem to enjoy more than other groups.

Socio-demographic characteristics: • Median age 61; • More likely to be a woman, part of a couple and living in a larger household; • Have relatively high household income, likely to have private pensions and income from investments.

Issues/risks: “Prudent Families” are doing well. The only issue they might be facing is under-consuming, in that they could attain a higher standard of living given their means. However, consumers in this group also spend a lot more money on health than other groups do, and therefore some may be saving because they pre-empt declining health conditions. Having a larger than average family size, “Prudent Families” may also be saving in order to leave a bequest.

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Group 4: Extravagant Couples

The “Extravagant Couples” like to enjoy their life and spend nearly 40% of their total expenditure on recreational goods and services.

Socio-demographic characteristics: • Median age 65; • More likely to be part of a couple, but living in a smaller household; • High household income, having income from investments; • More likely to own their home outright; • More likely to live in the North of England than other groups. **Issues/risks:** They are not savers until very late in life so, despite having relatively high income for most of their lives, there is a potential risk that they could run out of money in later years.

Group 5: Transport Lovers

“Transport Lovers” spend a very large proportion, up to 36% of their total expenditure, on transport – including the use of and other costs associated with their own vehicles.

Socio-demographic characteristics: • Median age of 61; • More likely to be male, part of a couple and living in an average sized household; • High household income. • More likely to be buying their home with the help of a mortgage than other groups. • More likely to live in the East Midlands than other groups.

Issues/risks: Given the amount spent on transport right across the life-course, consumers in this group are likely to be spending money on their own cars, rather than public transport which older people may get concessions on. A potential risk for them is that health problems and disability in older age might prevent them from travelling as much as they might like to the detriment of their quality of life. Despite having high income, they do not spend as much of their income as the “Extravagant Couples”, and indeed consistently save during retirement.

Appendix C

How we gathered older people's views

The aim of this report was to understand the real experience of getting older today, from the perspective of older people themselves, and link this to existing research on the impact the ageing population is having on the way society functions.

The methodology used needed to produce an appropriate depth of understanding of the feelings, thoughts and attitudes of the participants towards getting older. Therefore, a qualitative approach to the primary research was adopted, *Bryman, A, (2016)*. The wider range of secondary data written on the subject was also acknowledged, (see *References*).

After consideration of qualitative research methods, the primary research for the project was gathered by arranging discussion groups. These discussion groups took the form of World Café sessions, www.theworldcafe.com. This methodology was chosen as, whilst a simple concept to arrange, it offered a powerful opportunity to gain multiple perspectives and insights from its participants and enabled them to explore their feelings, experiences and attitudes in informal and familiar surroundings. *Brown J and Isaacs D, (2001)*.

Eight World Café sessions took place between August and October 2016 involving older people's organisations across the West Midlands (LGBT Birmingham, Agewell West Bromwich Forum, WMLLF Membership, Evesham & District Older People's Forum, Telford and Wrekin Senior Citizen's Forum, Age UK Sandwell, Bromsgrove Forum for Older People and Wolverhampton Over 50's Forum). Each of the sessions was attended by 15-20 older people.

Refreshments were offered to create a friendly and relaxed atmosphere in order to encourage full participation. Each 'table' at the World Cafes was chaired by a member of the group, who was tasked with keeping the participants focused on their feelings on each topic and to support participation from all members within the group. The participating groups were from a range of geographical areas across the West Midlands in order to reflect the diversity of the region. Two sets of research questions were produced (see below). The first comprised of a series of questions aimed at gathering the participants' first thoughts. The second took the form of thought 'clouds' and focused on participants' feelings; offering a less structured approach. Both aimed at allowing an open-ended analysis of the resulting data. The participants were encouraged to develop their thoughts and feelings at the events and this was the emphasis within the timeframe, rather than completing both sets of questions.

As with any research method, the disadvantages of using this type of research, and the pitfalls encountered, must be acknowledged. Despite the above steps, it was unknown if all the participants felt confident enough to express their feelings fully or if some were influenced by the views of others. Also, the demographic data returned to the author was sketchy and did not appear to fully reflect the wider mix of cultures across the West Midlands.

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Furthermore, it was accepted that the resulting primary data would have its limitations. For instance, in linking wealth and/or housing with health and/or happiness, the effects of being a carer or how participants' faith may affect their outlook. Where possible, secondary research was used to supplement the views and experience gathered.

However, the data collected from the World Café events produced a rich collection of views and themes which offered a sound insight into the experience of getting older in the first quartile of the twenty-first century.

World Café Sessions

The questions put forward for discussion in the sessions were:

- Do people's priorities change as they get older?
- Does the way people feel about themselves change as they get older?
- Does the importance of family and friends change as people get older?
- As people get older, does their attitude to money and possessions change?
- As people get older, do they see the world around them in a different way?
- What advice would you give to someone in their forties about how to age successfully?

'Thought Cloud' Sessions

Comments were gathered on the following aspects of getting older:

- What's different?
- What do you enjoy?
- What are you interested in?
- What worries you?
- What do you do?
- What do you think?
- How do you feel?
- What do you care about?

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