



# One hundred not out

A route map for long lives



Health  
Work  
Transport and mobility  
Retail  
Leisure and fun  
Finance  
Housing  
Loneliness and connections  
Care  
Love and relationships

In brief



## Why is a new route map needed?

In the UK, more of us can now hope to live for ninety or a hundred years, rather than the traditional "three score years and ten". But our attitudes and societies are still built around stereotypes about what we can and should do at each stage of our lives. This approach is already beginning to fail both individuals and the country as a whole.

Living longer lives offers an opportunity to think differently about how we live, learn and work. But that won't happen without a conscious choice to change – along with significant effort, and fresh investment.

Why is this needed?

### **Our populations are ageing**

Between 2000 and 2050, the number of people in the UK aged over 65 is expected to double, and the number aged over 85 to quadruple, while the 'working age' population (20 to 64) will only increase by 20.1%.

Our life expectancy at 67 could increase by as much as two years by 2040 (up to 88, from the current average of 86), and the total number of people over state pension age is projected to exceed 17 million.

As the UK has become wealthier, our birth rate has declined. To achieve long-term 'natural' population replacement, women would need to have, on average, 2.08 children each – but the current average is 1.56.

### **Healthcare costs are rising**

In 2021, the UK's spending on healthcare amounted to £280.7 billion, or £4,188 per person. The costs are currently rising above inflation, as new treatments drive up costs and demand increases.

### **But an ageing society is an opportunity**

The ILC's research demonstrates the potential to capitalise on a longevity dividend set to be worth over half a trillion pounds by 2040.

Many models intended to show the effects of greater longevity fail to allow for an increasingly economically active older population. But in countries that spend more on health, older people work, volunteer and spend more.

We have work to do if we want to get there. The UK has enormous variations in life expectancy and healthy life expectancy between regions. And too many working lives are cut short by ageist attitudes, or because employers can't accommodate health or care needs.

Overturning these barriers will require long-term thinking and investment. We'll need to make decisions and spend money now, to get benefits we won't see for decades, whether that's raising the state pension age, investing in preventative health interventions, or reforming social care.

The ongoing seismic shift in the makeup of our populations must be matched by root and branch change in how we approach public policy in every area of our lives. Our route map explores what needs to happen in every aspect of our lives – it covers work, finance, health and care, our relationships and social connections, where we live, how we get about, and how we shop and enjoy ourselves.

The ILC's route map for long lives identifies the next steps for UK policy makers – changes that align with expert consensus and current policy direction – to make the most of longevity, by exploring policies that affect us all, throughout our lives.

**We want to see a new intergenerational contract for an ageing society, built collaboratively by people of all ages. We want Government to take a strategic approach to ageing, backed by ministerial leadership and funding.**

We've also suggested some more ambitious options, suitable to the magnitude of the opportunities and challenges ahead. These bold ideas reject current orthodoxies, such as the 'right' model for family life.

**This might mean, for example, setting up citizens' panels that make proposals directly to Parliament on resolving the complex trade-offs that come with living in an ageing society.**

We've also set out specific proposals across the ten policy areas explored in our route map.

## Some of the next-step solutions

Our next-step solutions are policy ideas which we believe run with the grain of existing policy thinking and attract a good degree of consensus. Many of these are solutions we've been arguing for over many years – but we haven't seen the ambition needed for them to be delivered.

### The challenge

We're living longer, but increasingly unhealthier lives. Good health not only makes us happier but also boosts our ability to work, volunteer, care and spend in the ways we choose. Many conditions are avoidable, but we're still spending more money and time curing, rather than preventing, ill health.

### Next-step solution

Ensure that at least 6% of total Department of Health and Social Care expenditure, and 6% of NHS spending, goes towards preventative healthcare.



### The challenge

Across our lives, many of us face a mismatch between the income we have, and the amount we need and want to spend. When we need income most, we simply don't have it. And this situation is going to get worse.

### Next-step solution

Help create lifelong incomes by: encouraging workplace savings alongside pensions; introducing an escalator on auto-enrolment minimum contributions; and developing new simple ways for self-employed people to save.



### The challenge

We want to live our long lives in communities where we feel a sense of belonging. But instead, the community infrastructure that helps us connect to one another has been eroded, and levels of loneliness are rising.

### Next-step solution

Develop new multigenerational community hubs that offer access to a range of public and voluntary sector support for citizens of all ages.



### The challenge

Our relationships sustain us – grounding our identity and offering us practical and emotional support through good and bad times. As we live longer lives, we'll likely need a range of changing relationships over time, but there's not enough support available for building or sustaining these. Those who don't fit into the 'mum, dad and 2.4 children' mould are too often left out in the cold.

### Next-step solution

Simplify divorce, making it easier for people to access low or no-cost advice and support.



### The challenge

As we live longer lives, more of us will need to work for longer. But, no matter what our age, more of us are struggling to find jobs that we can do and want to do. This means the UK lacks the workforce needed to deliver quality services and strong growth.

### Next-step solution

Develop Occupational Health and Learning Hubs alongside JobCentre Plus.



### The challenge

We all need to spend time doing the things we love, with the people we love. Whatever our age, the things that make life worth living for most of us are socialising, eating and drinking, travelling, engaging in culture and heritage, learning, and being active. Yet too many of us are locked out of fun by cost, access barriers, or attitudes that make us feel unwelcome. Meanwhile, leisure industries are struggling and urgently need to tap into new markets.

### Next-step solution

Create a new Duke of Edinburgh award that's open to all ages, encompassing fun, fitness, skills development and social action.



## Being bolder

We've also identified some bold ideas. Some of these may be more controversial. They require a shift in mindset around ageing, and in some cases challenge conventional wisdom about how things 'should' be. But we think that in the context of the seismic demographic change we're facing, these ideas warrant consideration.

### The challenge

Across our lives, many of us face a mismatch between the income we have, and the amount we need and want to spend. When we need income most, we simply don't have it. And this situation is going to get worse.

### Bold idea

Give everyone a leg up to adulthood with a 'decent start' lump sum payment to all individuals when they complete high-school level education.

### The challenge

Good housing can help us to live longer, healthier, more independent lives. But for decades, housing policy has failed to meet the needs of younger generations, families, and older people alike – we've failed to adapt as our population has changed and aged.

### Bold idea

Discourage under-occupation by allowing owner-occupiers, who let out rooms in their home following a bereavement or separation, to retain the single-person council tax discount for up to five years.

### The challenge

As we live longer lives, more of us will spend time both caring and being cared for, not just as children but as adults. This might be due to disabilities or periods of ill health, or it may be towards the end of our lives. Many of us want to care for one another, but we need support while we do this vital work. However, our care systems are ill equipped to deal with an ageing society: long-term underfunding means families and friends are left without support to care, while disabled people and people with long-term conditions are held back from the lives they want to lead.

### Bold idea

Align parental and adult care systems by introducing a new entitlement to 'adult care' leave from employment (with options for both paid and unpaid leave) to cover care for ageing spouses, partners or parents.



### The challenge

High street businesses and online retailers risk missing out on a longevity dividend worth over half a trillion pounds by 2040. Neither online nor offline retailers are doing enough to make shopping attractive and accessible to us at every stage of our lives.

### Bold idea

Require public amenities to be open by default and require specific justification for overnight closure of public amenities, including toilets and seating areas.

### The challenge

Happy, healthy lives require access to safe, affordable, reliable, accessible transport, as well as the infrastructure to support walking and cycling – without it, nothing else works. But our current infrastructure isn't fit for purpose. Too many of us are reliant on cars, and this reliance is damaging to the environment. Without public transport options, non-drivers and those on lower incomes are unable to access the things they need to live well.

### Bold idea

Develop a 'London-level guarantee' for transport, to ensure all major cities have an efficient and low-cost transport infrastructure comparable to London.

These are just a few of the ideas we put forward in our route map. There are many more besides.

To make sure long lives are better for all, we need to reject the ageist attitudes that encourage a negative view of longevity, and instead take action to grasp its opportunities. We need to protect health throughout our lives by investing in preventative health and tackling long-standing inequalities. We need to ensure that everyone has enough money

to live a decent life, including during retirement. And we must build communities that support our economic and social contributions, where we can care for one another, and where we can belong.

However, this route map isn't a 'shopping list' - we don't envisage all of these policies being adopted at once. Instead, they offer a range of ways to tackle the different problems as we see them.

It's also important to emphasise that these proposals aren't ideas for policy on 'older people'. Living in an ageing society is something that affects all of us, whatever our age. Although, on average, our lives are getting longer, we know that not everyone benefits from this, and each of us experiences life differently, going through different ups and downs at different ages. Given this reality, it's increasingly nonsensical to imagine that we can build policy around fixed life stages. Instead, we need the right policies in place for us to live, work, love, learn, care and have fun right throughout life.

These policies will cost money – but we must weigh this price against the enormous expense of carrying on as we are. This includes growing demands on the public purse, and the economic opportunity lost if we don't seize the longevity dividend.

**In reality, we can't afford not to.**

## What happens next

These are just some of our ideas to help us all live better for longer. Our longer document can be read here: <https://ilcuk.org.uk/route-map-for-long-lives/>.

Please email [ChiefExecutive@ilcuk.org.uk](mailto:ChiefExecutive@ilcuk.org.uk) to share your thoughts on these ideas and any of your own.

## About ILC

ILC is the UK's leading authority on the impact of longevity on society. We combine evidence, solutions and networks to make change happen.

We help governments, policy makers, businesses and employers develop and implement solutions to ensure we all live happier, healthier and more fulfilling lives. We want a society where tomorrow is better than today and where future generations are better off.

ILC wants to help forge a new vision for the 100-year life, where everyone has the opportunity to learn throughout life, and where new technology helps us contribute more to society.



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