

HOUSING LIN POLICY BRIEFING

Building a Society for all Ages

Introduction

Building a Society for all Ages is the government strategy for how society makes the most of an ageing population where pensioners outnumber children and improvements to health care mean more people surviving into older age. It follows in the footsteps of Opportunity Age published in 2005 and takes account of cross government changes to the pensions and health and social care systems. It was published in July 2009 alongside, *Shaping the Future of Care Together*, the DH Green Paper. A Housing LIN briefing on the Green paper is available at:

<http://www.dhcarenetworks.org.uk/IndependentLivingChoices/Housing/Topics/browse/Housing/HousingStrategy/?parent=3656&child=6216>

The report starts by outlining the improvements that have been made for older people including:

- Reducing levels of pensioner poverty
- Supporting older people to remain in or return to work – around 1.3 million people above state pension age are in work
- Life expectancy is increasing together with improved health and well-being in later life

Whilst the fact that most people are living longer is a cause for celebration it also means a cultural shift to come to terms with an ageing society. In 2007, there were more people over state retirement age than there were under 16's. The strategy sets out the changes that society must make to support the demographic change, including:

Increasing healthy life expectancy – engaging in sport, leisure and learning. Support for this includes:

- Active at 60 Programme to increase participation
- In 2009/10 the NHS will start to offer health checks for everyone between 40 – 70 to encourage people to maintain or improve their health alongside an online health and lifestyle assessment the Mid-Life Life Check to be launched later this year

Currently it is estimated that only 17 per cent of men and 13 per cent of women between the ages of 65 and 74 meet the Chief Medical Officer's recommendations for physical activity of 30 minutes on five or more days a week. People who are physically active reduce their risk of developing major chronic diseases by up to 50 per cent and the risk of premature death by between 20 and 30 per cent.

Helping people remain economically active for longer and encouraging everyone to plan for their retirement. Support for this includes:

- From 2012, all employers must enroll employees in a pension scheme
- The Citizens Advice Bureau is rolling out a programme of Financial Skills for Life
- The Equality Bill will ban unjustifiable age discrimination from April 2012
- More local pre-retirement courses
- The employment Equality (Age) Regulations which came into force in 2006 provide for a default retirement age of 65 and a right for employees to request a postponement. The planned review of the default retirement age will be brought forward from 2011 to 2010
- The Age Positive initiative launched in 2000 to tackle ageism in the workplace and provide greater opportunities for those aged 50 and over their working hours and retirement
- People aged 50 plus who have been out of work for six months or longer will have access to Flexible New Deal from 2009 including access to back to work support.

There will also be initiatives to help older people suffering ill health remain in work, teachers to return to the profession and self employment opportunities.

The report recognizes the value of the 'grey pound' in a number of different ways:

- an Innovation and Growth Team will draw up an action plan for business and Government to take advantage of the economic opportunities presented by an ageing population. The team of experts from academia, business and the age sector will be responsible for identifying business opportunities and will make its recommendations to Government by spring 2010.
- An age design programme to ensure that products and services meet the needs of older people, recognition of Age OK set up by help the Aged, Age Concern and the Engage Network set up in April 2009 which gives accreditation to products and services that meet the needs of older people

7 million people are estimated to be under-saving for retirement – this means they will not be able to fund their aspirations or, in the most extreme cases, may find themselves living in poverty in retirement.

The strategy includes the following examples of how working longer can increase financial security:

- A single man earning £24,500 (take-home pay of £360 per week) who has worked all his life can expect a retirement income at 65 of £213 a week from the State and occupational pensions. If he defers retirement until 67 and then takes his State and occupational pensions, he will retire on £243 a week. He will also take home higher pay during the last two years' work (£406 per week) as he will not have to pay National Insurance contributions
- A single woman earning £40,000 (take-home pay of £566 per week) who has taken eight years off work to look after children can expect a retirement income at 60 of £223 a week. If she defers retirement until 65 and then takes her State and occupational pensions, she will retire on £330 a week, again with higher take-home pay (£639 per week) during the last five years worked

The report considers the need for a sustainable pension system as a result of falls in contributions to occupational pension schemes and the low rates of women (45%) at pension age currently receiving a full basic state pension.

A number of measures including Pensions Credit and a simplified process for claiming housing benefit, Council Tax Benefit and Pensions Credit have made it easier for older people to claim state benefits. Older people receive winter fuel allowances and ISA savings levels have been increased.

Reforms to the pension system will provide access to a full state retirement pension for more women and a more equitable balance between individuals, employers and the state.

Improving the availability of advice and information in the form of a 'one stop shop' linked to other advice services. Support for this includes:

- First Stop (advice on housing, finance and care options)
- Interactive online tools to enable individuals to plan their own retirement
- Increasing the use of new technology in the form of Smart Cards which enable people to use one card to access a range of local services which can include discounts with local businesses, leisure and travel.
- There is also a commitment to increasing older people's access to learning – there will be a £20m Learning Transformation Fund; a learning event and festival in October 2009 and the promotion of self-organised and self-funded learning with the National Institute of Adult Continuing Education and the Third Age Trust.

Current arrangements are fragmented and can be confusing drawing artificial distinctions between health, social care, housing and the benefits system.

The report also considers older people and their role within families.

- Over 65s account for around a third of all those carers providing more than 50 hours of care a week
- The role grandparents play in informal childcare has been valued at £3.9 billion each year.

There are a number of proposals to support grandparents caring for children where their parents are unable to do so including:

- The Children and Young Persons Act 2008
- National insurance credits towards the basic state retirement pension
- A Family and Relationships Green Paper for publication in the Autumn with a focus on making services more family friendly including to grandparents
- A grandparents summit in the autumn exploring issues that affect grandparents and looking at their role in the family
- Rolling out the National Carers Strategy published by DH in June 2008
- Job centre Plus will provide additional services aimed at older carers to help them combine paid employment with a caring role

- Encouraging access to digital technology to help families stay in touch plus digital inclusion projects targeted at sheltered housing residents to give them access to new technology

Case study – Digital Unite programmes for residents in sheltered housing

Digital Unite started developing digital literacy programmes for residents in sheltered housing six years ago and is working with expert partners such as Essential Role of Sheltered Housing. They bring sustainable IT learning programmes to older people in sheltered housing working closely with residents, staff and the landlords. Emphasis is placed on creating projects that can leverage support from the wider community to sustain learning, and foster community ties. Evaluation shows the positive difference this approach can make to people's lives.

Improving access to public services. This is linked directly to a number of proposals set out in *Shaping the Future of Care Together* the DH Green Paper, including:

- Health prevention measures to be published later this year (based around existing entitlements such as flu vaccinations and cancer screening) and extend these to continence care, depression and arthritis
- Joint Strategic Needs Assessments (JSNA) to plan for the needs of their ageing population and published by local authorities and their partners
- In future, there will be an agreement between local government and its statutory partners to prioritise the needs of older people in their areas and advance the agenda set out in *Putting People First*¹ (DH, 2008)

The strategy recognizes that people often have the greatest need for public services in their later years; almost two-thirds of general and acute hospital beds are used by people aged over 65. The Audit Commission recently identified fragmented service delivery as a severe risk in developing age-inclusive and responsive services, and concluded that more than two-thirds of local authorities needed to improve their services for older people and better respond to demographic changes.²

The report looks in detail at the role of communities and housing **building communities for all ages**. A number of measures have been taken to improve housing including:

- A commitment in *Lifetime Homes, Lifetime Neighbourhoods* that all public sector housing will be built to Lifetime Homes standards by 2011³
- An additional £33million for enhanced and improved handyperson services between 2009/2011 (CLG, 2009)
- Investments in technology to support older people remain safe in their own homes
- Improved access to advice and information through investment in First Stop⁴
- The appointment of an innovation panel of architects and specialists to ensure that the design of new homes meet the needs of an ageing population⁵

¹ The government's vision and commitment to the transformation of adult social care

² *Don't Stop Me Now* – preparing for older populations (2008)

³ The government's national housing strategy for an ageing society

⁴ The consortia of 3rd sector agencies implementing national/local advice and information service

⁵ The government's Housing and Ageing Population Panel for Innovation, chaired by Lord Best

Alongside this there have been improvements to the safety of neighbourhoods and investing in transport including accessible trains, improvements to the Blue Badge Scheme for disabled people and the driving for life package to support older drivers with refresher training.

To strengthen bonds within communities there will be a UK Older People's day celebrating the contribution older people make to society and an intergenerational programme. The aim is to improve attitudes to ageing, dispel outdated stereotypes and promote positive images.

The report also sets out the efforts **to increase volunteering amongst older people** including funding to link retired people to volunteer placements; promoting volunteering through unions, work places and company pension newsletters.

The Local Government Information Unit **will support studies of timebank systems** that could enable people of all ages to provide informal support to older people in their communities. A timebank system would allow people to volunteer and receive credits which could be cashed in to get help from others when they are older. People could volunteer to help in any area, from odd jobs to language teaching. This has already been tested in LinkAge Plus pilots in Lancaster, Gateshead and Salford.

Proposed changes and improvements are based on the following statistics:

- One million people over 65 report feeling trapped in their own homes and more than 180,000 have gone for a whole week without speaking to friends, neighbours or family
- 13 per cent of people living in rural areas in their later years report poor access to a range of basic services, including GPs, dentists, hospitals, post offices and local shops. Those on low income and those aged over 80 are significantly more likely to report poor access
- In an average day more volunteering and socialising is currently done by people aged 45-64 than by people over 65. Increasing volunteer hours among the over 65s by 10 per cent is estimated as being worth over £500 million

Conclusions

The strategy is wide ranging looking across the benefits system, housing health and social care. Housing has specific contributions to make

- to improve Neighbourhoods and communities
- deliver housing built to Lifetime Homes standards
- continue to develop and deliver forms of supported housing that bring together partners in health, social care and the third sector
- providing advice and information

For further information on practical ways to support the housing needs of older people, see our *Lifetime Homes, Lifetime Neighbourhoods: A User's Guide*⁶

Lastly, the strategy sets out the lead Government intends to take to respond to the opportunities and challenges of an ageing society. It is based on wide consultation including discussions and involvement of older people. It includes the longer term vision for society together with actions to achieve change. Progress will be reported to the Cabinet Committee on Ageing and the new UK Advisory Forum on Ageing.

Questions and consultation

Government is keen to hear views on all aspects of the strategy and specifically these consultation questions:

- Q1.** We are launching a new 'one stop shop' to bring together services for people planning ahead. In addition to the core services suggested, what else would you like to see included?
- Q2.** At what stages in your life would it be/have been most useful to receive information about your opportunities and entitlements?
- Q3.** How would you like to receive information about these opportunities and entitlements; and who would you like to receive this from?
- Q4.** What additional issues should we be seeking views on beyond those we have already highlighted for the grandparents summit?
- Q5.** What support have you found helpful when you have been in a caring role for family members?
- Q6.** What more can we do to enable business to understand the benefits of recruiting and retaining employees aged over 50, and to develop workable strategies for benefiting from an ageing workforce?
- Q7.** How can we encourage people to consider their options for working longer and ensure they have access to the information they need to make those decisions at the right time?
- Q8.** How can we ensure that the National Agreement will make a real difference to delivery partners working together to better deliver services for an ageing population?
- Q9.** When you stopped driving, what helped you stay mobile and active in your community? What options would have helped?
- Q10.** We want to improve attitudes towards ageing across society. What more could be done to challenge outdated stereotypes and tackle negative perceptions about being old? Can you share good examples of where this is already happening in your local community?

⁶ <http://www.dhcarenetworks.org.uk/IndependentLivingChoices/Housing/Topics/type/resource/?cid=5002>

Consultation arrangements - How to respond

The strategy and the consultation response form are available from the Government website www.hmg.gov.uk/buildingasocietyforallages or on request from:

Name: Age Stakeholder Team

Address: Department for Work and Pensions Level 5, Caxton House Tothill Street London SW1H 9NA

Phone: 0207 449 7203

Email: allages@hmg.gov.uk

The closing date for responses is **Monday, 12 October 2009**

By post: Ageing Strategy Stakeholder Team Department for Work and Pensions Level 5, Caxton House Tothill Street London SW1H 9NA

Email: allages@hmg.gov.uk

Online: www.hmg.gov.uk/buildingasocietyforallages

When responding people should state whether they are doing so as an individual or representing the views of an organisation. If responding on behalf of an organisation, you should make it clear who the organisation represents, and where applicable, how the views of members were assembled. Responses will be acknowledged.

About the Housing Learning and Improvement Network

The Housing Learning and Improvement Network (LIN) is the national network for promoting new ideas, sharing learning and supporting change in the delivery of housing, care and support services for older and vulnerable adults. It is part of the Putting People First delivery team at the Department of Health and oversees the extra care housing capital programme.

More information is available at www.dhcarenetworks.org.uk/housing