



Priority actions
for better later lives

General Election
May 2017

Why we need a plan for better later lives

Our population is rapidly ageing. There are currently as many people aged 60 and above as there are aged 18 and below. By 2024, more than one in four of us will be over 60. Our longer lives are one of society's greatest achievements. But while many already enjoy a good later life, others risk ill health, poverty and loneliness. At the same time, many in mid-life are struggling to get by and aren't in a position to think about or plan for later life.

The next government has an opportunity to tackle some of the biggest challenges related to our ageing population and to ensure everyone enjoys a good later life. However, doing so will require a whole-of-government approach to create more age-friendly homes, workplaces and communities and opportunities for people to stay healthy, remain independent and contribute throughout their life.

With a concerted effort from government, we believe we can make the UK the best country to grow old in. We want to see the next government implement our three point plan for better later lives:

- 1. Age-friendly places**
- 2. Age-friendly economy**
- 3. Healthy ageing**

1. Age-friendly places

Age-friendly homes to support independence in later life

As the population ages, demand for housing that meets the needs of older people will increase. By 2025, there are projected to be 8.2 million households headed by someone aged 65 years or over – an increase of 23% from 2015 (DCLG, 2016). The design of the homes we live in can make the difference between remaining at home and needing to go into residential care. **The next government must ensure:**

- All new homes are built to be **accessible** and **adaptable** as we age.
- Adequate funding is provided to enable those on low incomes to **adapt their homes** so they can **live independently for longer**.
- Sufficient numbers of homes are **built specifically to suit older people** with care needs, and **local areas are supported to plan** for the housing needs of their ageing population.

Strong communities where contributions are valued

What families and communities do makes a great difference to our later lives. Older people already make contributions through volunteering, care and support for children and grandchildren, for their partners and other older people. We also know that those who volunteer benefit from increased wellbeing, social connections and a sense of purpose. But we know that those who could benefit the most from helping others – such as those with fewer social connections, lower levels of income and education, and poorer health – are losing out because they are less likely to get involved (Centre for Ageing Better, 2016). **The next government should:**

- Explore how to enable more people in later life to **contribute to their communities** in ways that work for them.
- Invest locally in **inclusive transport** and in **digital and physical infrastructure** to connect people.

2. Age-friendly economy

Opportunities and support to work for longer

Living longer means working longer will be crucial for many people to ensure they have enough money for retirement. Enabling more older workers to remain in work will also be critical to economic growth and to meeting the country's future labour market needs. But employment rates among older workers continue to lag – 70% of people aged 50-64 are in work, compared to 83% of people aged 25-49 (ONS, 2017). Less than half of people are still in work the year before they reach State Pension age (DWP, 2017). **The next government should:**

- Support those who can and want to **remain in work for longer** or **return to work** through tailored support for older workers.
- Support **rights of working carers** to reflect caring responsibilities across the life course. Consider legislating for flexible options for short periods of **paid carers leave** as well as longer periods of **unpaid leave**.
- Work alongside employers to support older workers to **keep learning**, offering more opportunities for older workers to take up **apprenticeships**, become **mentors** or develop their careers in other ways.

Support people to plan and prepare for longer lives

What we do before we get old makes a big difference to the quality of our later lives, but many people are not in a position to adequately plan for later life. An estimated 12 million people are not saving enough and face an inadequate income in retirement (DWP, 2013). **The next government should:**

- Make a commitment to **protect the incomes** of the majority of pensioners who **heavily rely on the State Pension**.
- Ensure everyone has **access to trusted information and advice** to help them plan and prepare for all aspects of later life, not just financial planning. This could include information on how long they might live, how to keep healthy and avoid or delay illness and disability, how much to save and how to remain in work.
- Build on the success of auto-enrolment by developing a scheme to **support self-employed people** and others who are not covered by auto-enrolment to **save for retirement**.

3. Healthy ageing

Support people to stay healthy and active

Good health makes an enormous difference to our prospects of a good later life and can prevent or delay demand for health and social care. Physical activity, including activities that promote strength and balance, can ensure people remain active and independent for longer, delay frailty and prevent falls. **The next government should:**

- Put healthy ageing at the **heart of public health priorities** for Public Health England and local government.
- Promote the benefits of **physical activity** to people in mid and later life and support more people to maintain physical activity into later life.
- Encourage employers to take a preventive approach to **supporting older workers with health conditions**.

Access to good quality care and support in later life

At some point in our later lives, many of us will experience challenges to our ability to manage day to day tasks. We may become frail, develop mobility issues, acquire disabilities, experience the effects of ill health, diseases and long-term conditions on both our physical and mental health and cognitive function. **The next government should:**

- Develop a long-term, **sustainable funding solution** for funding adult social care.
- Ensure everyone has **access to good quality social care** when they need it.
- Introduce a **cap on costs** and increase access to **low levels of care** before a crisis occurs.

The Centre for Ageing Better is an independent charitable foundation, bringing about change for people in later life today and for future generations. Practical solutions, research about what works best, and people's own insight are all sources that we draw on to help make this change. Ageing Better shares this information and support others to act on it, as well as trying out new approaches to improving later lives.

References

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This report is available at www.ageing-better.org.uk | For more info email info@ageing-better.org.uk



The Centre for Ageing Better received £50 million from the Big Lottery Fund in January 2015 in the form of an endowment to enable it to identify what works in the ageing sector by bridging the gap between research, evidence and practice.