

A NEW
NARRATIVE
on
Ageing

Edited by Peter Dale and Nick Wilson

EngAgeNet

EnglishAgeNetwork: the positive voice of older people

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Acknowledgments

Thanks are due to the contributors to this publication, who include the Trustees of the South East England Forum on Ageing 'SEEFA' and members of its Executive Group: Marjory Broughton, Dame Philippa Russell, Margaret Clarke, Julia Pride, Mike Bojczuk, Ruth Rose and Jean Gaston-Parry. We also acknowledge the contribution of Simon Taylor whose idea of a 'message house' led us to the development of the five pillars to support our new narrative.

This publication arose in part from a Convention held in 2015 by SEEFA, the focus of which was shifting perceptions of ageing. The discussions that took place at this Convention gave shape to the core thinking underlying the new narrative presented in these pages. We would, therefore, like to thank all the participants and speakers for their contribution.

We are grateful to the Directors of EngAgeNet for adopting this publication as its first title and to Lord Filkin, Anna Dixon, Catherine Foot and all the team at the Centre for Ageing Better for their support.

Preface

EngAgeNet is a nationwide coalition of seven independent English Regional Forums. Its mission is to promote the positive voice of older people and to ensure that this voice is listened to by Government, policy makers and the business community. We believe that better understanding of the views and needs of older people will lead to better policies and decision making and hence to better outcomes in terms of quality of life, health and well-being.

Talking to older people across the Regions it is clear that they often feel themselves to be on the receiving end of negative attitudes towards ageing. However well intentioned, society's preoccupation with increased longevity and changing demography leads to older people being viewed as the cause of a range of social and economic problems. Popular beliefs about ageing include: the NHS crisis is simply the result of too many older people; welfare benefits are overly generous and demographic change will create unacceptable pressure on the public purse; there will be too many older people for the adult workforce to look after; older people contribute to the housing crisis by occupying homes that are larger than they need. No wonder society's attitudes towards older people are largely negative if its thinking is driven by this old narrative.

Our purpose in presenting a new narrative is to begin to shift such attitudes and perceptions, to present a more considered view of later life and, thereby, to mitigate society's fear of old age. This new narrative challenges the assumptions made about ageing and older people. It argues that many of the problems identified as problems of ageing and, therefore, laid at the door of older people, are in fact wider social problems, experienced by the population as a whole. It proposes that the more older people are valued by society, the greater the likelihood of a better later life. What is needed is a more positive view of ageing through better understanding of later life issues and wider recognition of the contribution older people make, and have made, to their communities.

We have set out five pillars which support this positive narrative:

- ageing is an inter-generational issue, presenting both opportunities and challenges
- everyone is a unique individual, each with a different story
- older people are active citizens and assets within their families and communities

- older people are not an economic burden but net contributors to the economy
- equal access to employment opportunities for older people will benefit business and society as a whole.

We believe that an acceptance of a life course, of which older age is a part, will lead to better preparation for later life, and a greater willingness to invest resources in supporting the minority of older people who do need help.

We hope that this publication will be a small step in creating the conditions within which older people will be seen more positively, their value and contribution recognised, and that, as a corollary, greater priority will be attached to creating a society in which there is a sense of people deserving to enjoy a good later life.

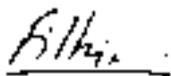
Foreword

I was delighted to read the New Narrative set out so clearly by EngAgeNet in this publication.

We are at risk of turning our greatest social achievement – that we are living longer – into a negative story, that portrays later life as a time of misery, poverty and isolation and that a larger older population must mean a fiscal crisis. There are people who are ill, poor and lonely in later life – but most are not. And there will be a need for more money to be spent on health and social care, but most of us accept we will have to pay more taxes to fund this – a longer life is worth paying for.

So EngAgeNet are right – we must promote the truth of the great benefits of longer lives and we must work together to make this a reality for more people and not just those who are privileged. Undoubtedly it will be necessary to challenge the negative stereotypes of later life and to challenge policy makers and politicians better to address the funding issues of better care for all. But we need to do more also. We do not have in the UK a powerful and positive voice for older people who themselves promote the great potential of our longer lives, who challenge ageism, and who challenge the politicians and businesses who fail properly to address this agenda.

I suggest that we need an informed and organised body of older people themselves to express the views and voice of older people in public debate and discourse. It has happened in other countries and we know that there is a vast army of talented and committed older people in this country who are able to work for such ends. Older people have a right to be heard for themselves and to be taken seriously – they do not need other people to speak for them. We must all explore how this might be made to happen.



Lord Geoffrey Filkin, Chair of the Centre for Ageing Better

Introduction

Why do we need a new narrative?

The *demographic time bomb* – it's an all too familiar story: the notion that an ageing society is a major social and economic threat. In this story older people are seen as dependent on working age people, making no contribution to and having little value in society.

Negative portrayals of older people are commonplace: the media is largely preoccupied with the assumed cost of ageing, reinforcing a view that older people are *dead weight* in society – non-productive beneficiaries of state largesse; at the same time, however, they are perceived as well off, and in the eyes of some social commentators responsible for both the housing crisis and youth unemployment. Like any group outside the social mainstream, older people are routinely stereotyped and are the subject of many false assumptions and untruths.

Why does it matter?

How older people are perceived and the assumptions made about them are bound to influence society's response to ageing. Negative perceptions result in older people being 'compartmentalised' and regarded as having little value. Continuing to see ageing as a social problem, the *old narrative*, gets in the way of creating the kind of change that would benefit people of all generations.

What do we want a new narrative to do?

Our new narrative needs to speak to all generations. Ageing is the future for us all, yet we tend to fear it, much as in past times what was not known was feared, and sometimes persecuted. Dispelling the myths, exposing the untruths, creating a more balanced portrayal of ageing as part of life, will enable people to have a more hopeful view of their own 'future ageing', and hence to be more appreciative of older people generally. We need a more enlightened view of ageing, so that through a less fearful perspective, people will think about their

own future, how they might want that to look, and hence what might need to change right now.

So, a new narrative should:

- challenge the perception that ageing and longevity are nothing more than a socio-economic problem and that people in later life are a burden on the rest of society;
- celebrate the ageing process, the contribution made by older people and the achievements that have resulted in more of us living longer and healthier lives;
- confront the negative stereotypical portrayals of older people and the underlying ageism within wider society;
- contribute to a better understanding of the real implications of an ageing population in a changing society, recognising that ageing and longevity are intergenerational issues, with younger and older people needing to develop a shared vision of ageing well.

What will this achieve?

A new narrative will provide a template for a more appreciative view of ageing. Through such a narrative the contribution made by older people and their value to society will become better understood. Not only will this new narrative form the basis of shifting social attitudes and influencing policy, it will serve to help older people themselves become more confident about their own personal ageing journey and their place in society, potentially resulting in a more *activist* approach to achieving greater involvement in shaping the communities in which they live. It will also help the younger generation: to recognise that a debate on ageing is also a debate about their own futures; and, to think about how they might best prepare for a longer and more valued life.

What do we want a new narrative to say?

The following key messages, represented below as the five pillars of a more positive view of ageing, need to be at the heart of wider society's consideration of ageing. In particular, policy makers and all those whose decisions affect people in later life need to be motivated by a more positive view of ageing:

The five pillars of a more positive view of ageing

The more older people are valued by society, the greater the likelihood of a better later life. However, commonly held assumptions about ageing lead to largely negative social attitudes. What is needed is a more positive view of ageing through better understanding of later life issues and wider recognition of the contribution older people make, and have made, to their communities.

Ageing is an issue for all generations.

Ageing itself is not a social and economic problem. It is an inter-generational issue, presenting both opportunities and challenges.

Everyone is a unique individual, each with a different story. 'Lumping' all older people together leads to a negative view of ageing.

Older people are active citizens and assets within their families and communities.

Older people are not an economic burden but net contributors to the economy.

Equal access to employment opportunities for older people will benefit business and society as a whole.

THE
FIVE PILLARS
of the
new
narrative

The five pillars of the new narrative

Pillar 1: Ageing itself is not a social and economic problem; it is an inter-generational issue, presenting both opportunities and challenges

Society is experiencing profound changes in terms of both the increasing number of people aged 65 or over and the growth in the proportion of the total population occupied by this age group.

	2017	2035
Population 65 or over	10,063,400	14,459,300
As a % of total population	18.09	23.28
Population 85 or over	1,369,800	2,770,700
As a % of total population	2.46	4.46

The above figures¹ suggest that there will be a 44% increase in the number of people aged 65 or over by the year 2035 and that by this time this age group will constitute nearly a quarter of the whole population. The number of people aged 85 or over is expected to double over the same period; by 2035 more than 4 people in every 100 will be in this age group.

These figures tend to produce concern about society's ability to cope with such demographic change. The assumption is that people in later life are a social and economic burden and that any increase in their number therefore constitutes an even greater problem for society. The challenge for a new narrative on ageing is

¹ Figures are for England and taken from Office for National Statistics (ONS) sub-national population projections by persons, males and females, by single year of age. The latest sub-national population projections available for England, published 23 May 2016, are full 2014-based and project forward the population from 2014 to 2039 (www.poppi.org.uk).

to show that this assumption is not borne out by the evidence and that, in any case, a simple extrapolation of population figures does not necessarily mean a proportionate increase in whatever the perceived problems may be.

So, what does society assume to be the main social and economic problems associated with ageing?

- First, there is a concern about the cost of providing state pension and other financial benefits for a growing number of people for an increasing length of time;
- secondly, there is a concern that demographic change will create pressure on health and social care services and that the state cannot afford the financial consequences of this;
- thirdly, there is a concern that the increase in the proportion of older people in the population means a reduced work force, so that providing care and support to them will become increasingly problematic.

As if this weren't enough, society is also beginning to suggest there is a generation gap between young people, unable to find employment or afford to buy their own homes, and 'over protected' older people who have reaped the benefit of full employment, pensions, free higher education and low house prices. The tone of social commentary about this issue suggests that somehow older people are themselves responsible for this situation: for example, there have been calls for older people to be required to 'downsize' to enable family homes to become available; older people have been criticised for working and hence denying job opportunities to younger people. So, there seems to be a perception that not only are older people a burden on society because they require state support, they are also a burden because they divert resources away from younger people!

In general, it may be reasonable to assume that ageing is accompanied by changes in individuals' functioning and circumstances that may lead to a need for support. On the face of it, therefore, society's concern about demographic change is understandable.

However, the resulting common perception that ageing itself is a problem is not borne out by the evidence. The majority of people age well and live healthy and active lives. Just 3% of people aged 65 or over are living in residential care, while a similar proportion is in receipt of local authority funded home care.²

On a day to day basis, there are individuals who face problems such as: the lack of

2. Health & Social Care Information Centre Community Care Statistics: SS Activity 2013-14

appropriate housing; social isolation; poor physical and mental health; low levels of income. While the risk of encountering such specific problems may increase with age, they are by no means problems experienced by all older people. In fact, these same problems affect significant numbers of people across all generations. The perception that they are an inevitable outcome of an ageing society is mistaken and diverts attention away from the real challenge, which is to address the root causes of these problems.

Is ageing a financial pressure on society?

It is clear that the cost of providing state pension and other benefits will inevitably increase as the number of older people grows. However, measures are being taken to mitigate the effects of this increase by raising the age threshold for entitlement to these benefits. No doubt this will continue as people remain active and fitter for longer. It is perhaps worth remembering how different the world was when the retirement age was first fixed as part of the 1946 National Insurance Act.

Raising the retirement age of course has implications for employment and the labour market, and there will need to be changes in the way people work and plan their careers. But, in general, if people are working longer, not only are they not in receipt of their pension, and hence not dependent on state funding, they are continuing to pay taxes, both as employees and consumers. In fact, far from being a financial pressure on society, older people are making an annual net contribution of £40 billion to the UK economy (i.e., net of the costs of pension, welfare and health support) and by 2030 this is forecast to rise to an estimated £77 billion.³

Does an ageing society place an intolerable burden on health and social care services?

It is a commonly held assumption that an ageing society leads inevitably to a corresponding increase in demand for health and social care services – double the number of people aged 65 or over and there will be twice as much need for health and social care, requiring state funding of these services to be doubled.

³ Gold Age Pensioners, *Valuing the social-economic contributions of older people in the UK*, Royal Voluntary Service, 2011

Basing projections about demand simply on population forecasting misses two key points.

First, the demand for health and social care comes mainly from a small section of those aged 65 or over; it is those aged 85 or over who consume the bulk of social care services, so predictions about the increased number of people aged 65 or over aren't particularly helpful.

Secondly, to base any prediction about demand on the increase in the number of those aged 85 or over, we would need to assume that in the future the proportion of this population needing care would remain the same. However, the 85 year-olds of thirty years' time won't necessarily be the same as those of today, just as today's 65 year-olds are very different from those of the immediate post-war era. So, an 80% increase by the year 2030 in the number of people aged 85 or over does not necessarily add up to an 80% increase in the need for social care.

Similarly, health care spending is less influenced by demographic change than is commonly assumed. Appleby in 'Spending on Health and Social Care over the next 50 years, Why Think Long Term?' (King's Fund, 2013) points to a number of studies which suggest the following:

- It is proximity to death that generates significant health care spending
- Increased longevity postpones the costs associated with dying
- The average number of bed days spent in hospital in the period before death does not increase with age
- The older people are when they die, the lower the health costs tend to be
- Technological change (such as medicines and surgical techniques) is the dominant factor in the growth of health spending.

In addition, expectations of treatment, across all ages, and the scope of what is now possible are major contributory factors to the pressure on health care spending. Latest ONS with Disability prevalence estimates for 2011/12⁴ show that there are more people of working age with a long standing illness, disability or infirmity than those of pension age. Again, it is misleading to attribute the need for increased health funding exclusively to an ageing society.

⁴ Disability prevalence estimates 2002/03 to 2011/12, Office for Disability Issues and Department for Work and Pensions, January 2014

Are older people dependent on the rest of society?

The shifting balance between the proportion of older people and working age people in the population is a recurring theme in the presentation of age as a socio-economic problem – who will look after all these old people? An assumption appears to be made that as the older population grows and the younger population shrinks, there will be too many dependent older people relying on too few younger people. The reality is, however, that the majority of older people will either look after themselves, or they will look after each other.

We have already seen that only a small proportion of older people require significant state funded help, and at a conservative estimate, 1.2 million (12%) older people are providing unpaid care for another older person⁵. In addition, as is evidenced in Pillar 3 below, older people play a vital role in looking after grandchildren, enabling their adult children to go out to work, as well as in holding many families together.

The image of a growing population of vulnerable, dependent older people requiring the services of a strong but diminishing working age population is highly misleading.

The Generation Gap

Finally, older people also face antipathy because they are seen as fortunate and over protected – pensions guaranteed to rise as prices rise, bus passes, winter fuel allowances, and of course beneficiaries of generous occupational pensions. In addition, some social commentators have called for compulsory downsizing to free up housing and criticised older people for taking jobs away from younger people.

The reality for most older people is different:

- The older you are, the more likely you are to have a low income; 16% (1.9 million) pensioners are estimated to be living in poverty⁶
- Many older people live in poor, inappropriate housing, much of it in the private rented sector

⁵ Caring into Later Life, Carers UK, April 2015

⁶ UK Poverty 2017, Joseph Rowntree Trust

- The state pension remains considerably below what it is assumed to be reasonable to live on; a Joseph Rowntree Trust report suggests that the income needed for a single person to afford a minimum acceptable standard of living is £16,400 a year⁷
- While better off older people do indeed receive fuel allowances and bus passes, the universality of these benefits ensures that those who really do need them, get them
- Average income from an occupational or personal pension is approximately £8,000 a year (£156 per week); 38% of older people do not have occupational pensions⁸
- The average net income from all sources for UK pensioners is £408 per week; half of all pensioners have a net income of less than £321 per week⁹
- Older people who are working do not deny job opportunities to younger people. The availability of employment is linked to economic factors; the ‘lump of labour fallacy’ is based on the mistaken notion that there is a fixed amount of work to be shared out. It is the same shameful argument once used to oppose the idea of women being allowed to work.

Pitching young versus old is divisive and serves only to compartmentalise ageing, rather than accepting that it is something that happens to us all from the day we are born. ‘The Myth of the Baby Boomer’ produced by The Ready For Ageing Alliance (<http://bit.ly/29Rqlue>) is a welcome antidote to the suggestion that a privileged older population exists at the expense of the younger generation.

Society’s largely negative view of ageing and older people takes root at an early age. We need a more enlightened view of ageing, so that through a less fearful perspective, younger people will have a more hopeful view of their own future ageing, and hence be more appreciative of older people generally.

7 A minimum income standard for the UK in 2012, Joseph Rowntree Trust

8 Table 5.6, Pensioner Income Series 2013/14, DWP

9 *ibid*

Some common stereotypes:

- Pensioners are well off
- Older people are unproductive
- Older people are a drain on social care costs
- Older people are a burden on everyone
- Older people are set in their ways, unable to change
- Older people know nothing about computers and new technology
- Older people cost the NHS too much and take up all the hospital beds
- Older people are unsafe drivers on the roads and should be retested

Summary and conclusion

Ageing itself is not a problem and demographic change does not necessarily have catastrophic implications for society.

Even if some older people may create a demand for society's resources, their past contribution more than entitles them to the support they need. Indeed, as more and more people age well they will continue to make a significant contribution to the society they are part of (see Pillar 4 below).

In the end, it is a question of whether a civilised society is willing to support those who need help. And indeed, whether the care of older people, who have served their community, is seen as a collective social responsibility, in the same way, for example, as the education of its children.

Pillar 2: People are unique individuals, each with a different story; we need to recognise the diversity of ageing, not ‘lump’ everyone in together

Discussions about ‘ageing’ are usually assumed to be discussions about ‘older people’ which in turn beg the question: at what age is someone classified as an older person? Generally speaking, there seems to be a perception that old age has a ‘starting point’ and the argument is about what that starting point is: SAGA targets people aged over 50; the qualifying age for sheltered housing is 55; the age threshold for state pension among women was until recently 62; social statisticians tend to talk about the population who are 65 or over.

On this basis, ‘older people’ may be perceived as being aged anywhere between 50 and 100 years plus. However, it seems to be a stretch of reasonable argument that people in this population cohort constitute an homogeneous group. Using age alone, one might want to ask how much commonality there is between someone aged over 100 and their 55 year-old grandchild?

So, does it make any sense at all to talk about ‘older people’ as a group? Arguably, the need to define ageing in this way seems to stem from the fact that there are perceived to be ‘group interests’ associated with being an older person that need to be represented. There needs to be a ‘group’, therefore, in order that disadvantage and discrimination can be combated; much like people with disability, who through collective action have changed the way in which society behaves towards them. And yet this creates a dilemma: the very fact of creating a group interest around ageing reinforces the perception of this group as dependent and needy, and hence older people in general, whatever their individual capability or actual age, tend to be viewed by society as a problem. And being perceived as a problem affects how older people may feel about themselves.

But for some there *are* real hardships associated with ageing. Apart from generalised discrimination based on chronological age which may affect many people in their day to day lives, there are problems that may emerge or worsen as people get older. However, they are specific problems, problems such as: poor physical or mental health, inappropriate housing, poverty, social isolation.

The limitedness of society's response to these problems suggests that there is a need to represent a 'group interest' associated with ageing, even if these problems are not experienced by all those in the group. Perhaps a change in attitudes towards the group as a whole may generate benefit for those in the group who are in fact experiencing such problems.

So long as society lumps all 'older people' (however defined) together and sees them as a problem, we need to demonstrate their value and contribution, their diversity and uniqueness. A bold first step might be to take a non-generational view of social and economic problems, recognising them for what they are and tackling their root causes.

So, while society's attitude towards ageing forces us to represent the 'group interest', it is nevertheless important to focus on what differentiates the group as much as what binds it together. Perhaps a starting point is to recognise that ageing is part of life no matter how old we may be and that it is a *life course* process, rather than an event that takes place when we reach some arbitrary chronological age. Our individuality and uniqueness accompany us throughout the whole of our lives.

Assuming that age itself is a problem leads to a *one size fits all* response, a response that takes no account of the varied landscape occupied by that section of the population who have reached whatever age threshold that may be used to label them as an 'older person'. In this landscape you will find diversity at every turn:

- people in their eighties or nineties who are still healthy and active alongside those in their sixties who have serious limiting long term conditions;
- those still working full time alongside those who have retired, many of the former significantly older than the latter;
- those who have led and continue to lead rich, fulfilling lives alongside those who are socially isolated;
- those who are generous and outgoing alongside those who are unsympathetic and anti-social;
- those who are well off alongside those experiencing crushing poverty;
- those caring for others alongside those who are being cared for.

These are just a few examples. A more systematic illustration of diversity is set out in the next section, below.

To recognise this diversity is to recognise that ageing deserves to be viewed more positively and that ‘older people’ deserve to be just as valued as any other member of society. The wider group interest of combating discrimination and disadvantage is best served by a clearer understanding of the above landscape. And for those within the group bound together by their need for society’s help, it is even more important to recognise what differentiates them. If we see the unique individual and their value rather than ‘the problem’ perhaps we will behave differently in how we relate to older people.

At the most basic level, will the care worker who sees the rich history and past achievements of an older person approach their work differently? For example, would a more compassionate approach based on an understanding of an individual’s worth transform the lives of many of those caught up in a largely less than adequate social care system?

Above all, each and every one of us, no matter what our age, needs to take a life course approach to ageing. If we accept that ageing isn’t just about older people, and recognise that the real underpinning problems of health, poverty, isolation, etc., affect the whole of society, we reduce the need to compartmentalise and isolate that group of people who have reached some arbitrary age threshold. In turn, as individuals, we may get better at thinking about our own ageing, what future we might want for ourselves; and in doing so, that insight may help to create a better understanding of the issues currently faced by those people labelled as ‘older’.

The diversity of ageing

Diversity takes many shapes and forms: one illustration of how different people aged over 50 might be from one another comes from a recent survey conducted by Ipsos MORI for the Centre for Ageing Better¹⁰. This survey identified six groups of people aged 50 and over according to their experiences, circumstances and levels of wellbeing. The groups were of broadly similar size and distributed evenly across the country.

¹⁰ *Later Life in 2015: An analysis of the views and experiences of people aged 50 and over*, Centre for Ageing Better, December 2015

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 on 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.

It is difficult to comprehend why such a varied population should be lumped together, and even more difficult to understand how the forecast growth across such a population justifies so much concern about society's ability to cope in the future. Of course, it is necessary to plan for any increase in demand for society's resources, but such planning may be more effective if it takes into account the diversity illustrated above and focuses, for example, on the reasons why some people are in the *struggling and alone* group, and likely therefore to need support.

Compartmentalising ‘older people’, seeing age as a problem, largely negative portrayals of ‘older people’, all lead to a generally held negative perception of ageing. Research¹¹ suggests that if people have held negative attitudes towards older people and the ageing process, when they in turn become older they may experience poorer health and even a shorter life than people who have always held positive views about ageing. The prejudice against ageing therefore becomes almost a self-fulfilling prophecy.

An important finding of this research was that older individuals with more positive self-perceptions of ageing, measured up to 23 years earlier, lived 7.5 years longer than those with less positive self-perceptions of ageing. This advantage remained after age, gender, socioeconomic status, loneliness, and functional health were included as covariates. The sample consisted of 660 individuals aged 50 and older who participated in a community-based survey, the Ohio Longitudinal Study of Aging and Retirement (OLSAR). By matching the OLSAR to mortality data recently obtained from the National Death Index, the authors were able to conduct survival analyses. The findings suggest that the self-perceptions of stigmatized groups can influence longevity.

So, in simple terms, the extent to which wider society’s attitudes towards ageing shapes individual views is really a life or death issue.

¹¹ *Longevity Increased by Positive Self-Perceptions of Aging*, Levy, Slade, Kunkel, and Kasl, *Journal of Personality and Social Psychology*, 2002, Vol. 83, No. 2, 261–270

Pillar 3: Older people are active citizens and assets within their families and communities

Many older people are pillars of the community, providing drive and leadership; contributing to community safety; being active neighbours; contributing skills and experience; providing guidance and advocating on behalf of others; and underpinning the viability of local services (through active use of local shops, post offices, libraries, pubs and GP surgeries).

A 2011 ICM poll quoted by David Brindle in the Guardian found that 65% of older people said they regularly helped out elderly neighbours, were the most likely of all adult age groups to do so, and that 55% of those who said they volunteered either formally or informally are members of between one and five community groups – again, more than any other age cohort¹².

Carers

Within their own families, older people have a vital role to play as carers – for both young and old. A briefing from Carers UK estimates that one in five people aged 50–64 – over 2 million people – are carers and that almost 1.3 million people in England and Wales aged 65 or older are carers. It notes that the number of carers over the age of 65 is increasing more rapidly than the general carer population. Whilst the total number of carers has risen by 11% since 2001, the number of older carers rose by 35%¹³.

Baroness Pitkeathley, Vice President of Carers UK, has commented that: ‘Too often when we discuss the place of older people in society, we focus on the problems. We talk about the demographic time bomb, the drain on the resources of the NHS, social care problems and so on. I do it myself all the time when I speak about the problems faced by those delivering social care both now and in the future. But what it is easy to forget is that older people themselves are often the ones providing care... We should recognise the contribution made by older people as providers of social care and childcare for grandchildren.’¹⁴

¹² *Older people are an asset, not a drain*, The Guardian, 2 March 2011

¹³ Policy Briefing: *Facts about carers*, Carers UK, October 2015

¹⁴ House of Lords debate, *Older People: Their Place and Contribution in Society*, 14 December 2012, Hansard, Volume 741

RVS in its Gold Age Pensioners report¹⁵ estimates that social care provided by older people is worth £34 billion a year and forecast to grow to £52 billion by 2030. The value of older people's volunteering is over £10 billion a year and forecast to grow to nearly £15 billion by 2030.

A 2013 study of older people's contribution in London by GLA Economics¹⁶ estimated that 16 per cent of older Londoners provided care to other adults with the average carer providing around 1,700 hours of care per year. This represented an economic contribution of roughly £4.7bn per year which equates to approximately £2,300 per older Londoner or £14,600 per older care giver in London.

The same study estimated that 85,000 London families received childcare from grandparents aged 50 or over in London. Rates of grandparental childcare are lower in London than other regions but the care provided still made an economic contribution estimated at around £0.6bn per year. This amounted to roughly £280 per older Londoner or between £3,200 and £6,300 per older grandparent providing childcare in London.

Volunteers

Older workers are of particular value to the voluntary sector, whether they are paid employees or volunteers, because of their life experience and skills and, especially in the case of volunteers, their availability and flexibility.

Baroness Warsi, speaking in 2012 on behalf of the government as Minister of State for Faith and Communities, said: 'Older people are not just recipients, they are contributors. They are not just helped by volunteers, they are the volunteers. This growing proportion of our population should not be seen as an issue but as an asset.'¹⁷

People approaching and in retirement gave society each year an average of 75 hours in charitable work and 73 hours in voluntary community work. They also provided on average 326 hours in free care for grandchildren, parents and other family members: an annual contribution valued at over £15 billion¹⁸.

¹⁵ Gold Age Pensioners, Op cit

¹⁶ *The Economic Contribution of Older Londoners*, GLA Economics, 2013

¹⁷ House of Lords debate, *Older People: Their Place and Contribution in Society*, op cit

¹⁸ Source: MGM Advantage's *Retirement Nation* report, 2012

The UK Civil Society Almanac 2017 states that 41% of 65-74 year-olds volunteer at least once a year and 31% at least once a month, whilst for the over 75s the figures are 32% and 24% respectively – and these do not include small community based groups and not for profit organisations¹⁹.

The GLA Economics study mentioned above found that nearly forty per cent of older Londoners were regular volunteers, undertaking some form of voluntary activity at least once per month. Volunteering done by older Londoners was worth in the region of £0.8 billion which works out as approximately £380 per older Londoner or £980 per older volunteer in London.

Active citizens

But the role of older people in their communities goes well beyond that of carer or volunteer, and has the potential to grow further. Stephen Burke, in a Foreword to an Emerald Insight publication, *Quality in Ageing and Older Adults*²⁰, poses important questions and propositions:

“Will older people take power into their own hands as they work longer and expect more? Will older people’s families accept what their relatives have often put up with?... Moving from being passive voters and recipients of services to becoming active citizens is crucial.

“We need much more public attention and debate on what an active retirement means and the opportunities available to older people to contribute in later life – whether it’s an extended working life or helping with your grandchildren’s childcare or transforming your local community. That will also require training, development, and learning of new skills, together with better infrastructure such as transport and a vibrant voluntary sector.

“But can we imagine a society that is increasingly shaped by older people themselves? Older people as voters and active citizens, as consumers and volunteers, and as changemakers?

“It’s this final role as changemakers where the biggest potential lies – a growing army of older people could change our society forever. They could consign ageism

¹⁹ *Volunteer profiles*, UK Civil Society Almanac, NCVO, 2017

²⁰ *Older people as voters, citizens and changemakers*, Emerald Insight, *Quality in Ageing and Older Adults*, Volume 16, Issue 1, 2015

to the dustbin of history; they could change the image of older age and later life as a time to be enjoyed rather than endured, but also as a time to give, contribute and innovate; they could use their collective and individual power to shake up our public services and demand better, much better.”

Coproducers

Older people have an important ‘coproduction’ role to play in the design of public services – a role that should be extended according to the National Development Team for Inclusion (NDTi)²¹:

“Older people are keen to be involved in local (and wider) developments, and to share and use their knowledge, experience and skills. Examples of coproduction involving a wide diversity of older people as equal partners are less well published and known about than for other groups. Older people who need support in their lives, for whatever reason, have a valuable role to play and need to be much better enabled to take part in coproduced developments.

“When power and decision making are shared, the results and outcomes are better for everyone involved. Capturing and measuring this difference is crucial, but often does not happen. Better process and outcome measures for coproduction, including developments involving and led by older people, are needed to demonstrate that the investment in time and other resources to make it happen are worthwhile.

“Coproduction is possible and achievable at every level of decision making and in a variety of activities (research, service and strategy development, evaluation, training, self directed support and personalised support planning, policy influencing and policy implementation etc). It is not always evident at each of these levels.

“Context is everything: knowing what change is afoot and how different stakeholders can be involved in a meaningful and practical way is essential. Decision makers need to find ways of listening to and working with those whose lives may be affected by their decisions, including their response to policy agendas.”

Age Friendly Cities are a good example of coproduction involving older people, involving groups of older people working with council officers to make improvements to aspects such as environment, transport, accessibility, health and housing.

21 *Personalisation: a guide to coproduction with older people* NDTi

Pillar 4: Older people are not an economic burden but are net contributors to the economy

Older people are represented as a drain on the country's resources: this one sided view of later life needs to be challenged. As people live longer and their health improves the greater the opportunity for them to continue to contribute to the nation's economy and the longer on average they are staying in employment. An important consequence of this is that they are contributing more to the economy both as taxpayers and consumers.

A 2014 Age UK report²² on the economic contribution of older people found that people aged 65 and over in the UK **contributed £61 billion to the economy** through employment, informal caring and volunteering – equivalent to 4.6 per cent of gross value added, and six times more than the money spent on social care by local authorities in England. The report found that £37 billion of the total amount came from employment.

Launching the report, Caroline Abrahams of Age UK said: “These figures demonstrate the huge contribution that older people are making to our economy. To put them in perspective, local authorities in England currently spend considerably less – just under £10 billion – on social care for older people.

“Many will be surprised by just how much older people contribute but it's time we appreciated that they are playing a more and more important part in creating our prosperity. Older people bring a great deal of knowledge, skill and energy, as volunteers and as paid employees, and in doing so they are redefining what it means to be ‘an older person’.”

The GLA study²³ quoted in Pillar 3 found that, while London is a relatively young place compared to the rest of England, paid work by two million older Londoners contributed an estimated £47bn per year to the capital, equivalent to around £23,000 per older Londoner or £57,000 per older Londoner in work, accounting for around 18 per cent of the capital's Gross Value Added.

²²*The economic contribution of people aged 65 plus*, Chief Economist's Report, Age UK, 2014

²³*The Economic Contribution of Older Londoners*, op cit

As we have seen in Pillar 3, people approaching and in retirement gave society each year an average of 75 hours in charitable work and 73 hours in voluntary community work: an annual contribution of over £11 billion. They also provided on average 326 hours in free care for grandchildren, parents and other family members: an annual contribution valued at over £15 billion²⁴.

RVS's 2011 *Gold Age Pensioners* report²⁵ estimated that taxes paid by people aged 65 or over amounted to around £45 billion a year and are forecast to rise to around £82 billion by 2030. The spending power of people in this age group was £76 billion and forecast to grow to £127 billion by 2030. The value of social care provided by older people was worth £34 billion a year and forecast to grow to £52 billion by 2030.

The value of older people's volunteering was estimated to be over £10 billion a year and forecast to grow to nearly £15 billion by 2030. Older people contributed £10 billion a year through charity and family donations (including childcare services for families and neighbours) and this was forecast to grow to over £15 billion by 2030.

Taking all these contributions together, older people were estimated to be making an **annual net positive contribution of £40 billion to the UK economy** (i.e., net of the costs of pension, welfare and health support): by 2030 the positive net contribution of over 65s was **forecast to rise to an estimated £77 billion**²⁶.

Lord Wei, adviser for the Community Network Foundation, has drawn attention to older people's major and increasing contribution to the private, public and third sectors: 'The coming baby-boomer retirees represent the youngest ever retiring generation... Their energy and ideas, their leadership and resources can be a great benefit to this country. Let us find ways from within business, the voluntary sector and government local and central, to unleash on their terms their skills, energy and potential, to support them where it is needed, and to see later life not primarily as a source of decline and expense but increasingly as a rich source of wisdom and an asset – one which can benefit us all, not least those in or entering retirement themselves.'²⁷

²⁴Source: MGM Advantage's *Retirement Nation* report, 2012

²⁵Op cit

²⁶Gold Age Pensioners report, op cit

²⁷House of Lords, 14 December 2012, op cit

Pillar 5: Equal access to employment opportunities for older people will benefit business and society as a whole

Older people often want to continue working and, for some, it is a necessity because of inadequate pensions. The good news is that older employment rates are rising.

But there is still a dramatic fall in employment rates after the age of 50, with people made redundant finding it very difficult to get back into work. And, while many older employees are valued by their employers, some find themselves being ‘managed out’ of the workforce. Age stereotyping is an important factor, but so is the need for older workers to update their skills.

Responding to this, Baroness Ros Altmann in a report²⁸ to government called on employers to focus on 3 ‘R’s: Retain – keeping older workers and their skills in the workplace through, for example, flexible working; Retrain – ongoing workplace training, irrespective of age, and mid-life career reviews; and Recruit – stamping out age discrimination from the recruitment process.

Employment support programmes often don’t meet the needs of older unemployed people, being generally more geared to younger clients who lack motivation and employment skills. Older people, following the shock of redundancy, are often desperate to get back into work but hit the twin barriers of declining self-worth and employer age prejudice. Employment support should focus more building their self-confidence, updating their skills and demonstrating their value to employers.

Employment rates drop sharply from over 80% of 50 year olds in work, to around 60% of 60 year-olds and 30% of 65 year-olds. If employment rates do not change, the number of people aged 50 to State Pension age not working could increase from 2.9 million to over 5.4 million by 2033, placing a rising burden on younger generations. NIESR research shows that, if all over 50s worked one year longer, this would increase GDP by 1% per year and that, if people worked an extra 3 years, this could add 3.25% to GDP per year by 2033 (equivalent to an extra £55bn)²⁹.

²⁸*New Vision for Older Workers: retain, retrain recruit*, DWP, March 2015

²⁹Source: *A New Vision for Older Workers*, op cit

Although there is a persistent assumption that older people in work ‘block’ younger people from finding work, evidence suggests this is incorrect. The number of jobs in the economy is not fixed, but depends on Government and private spending (when spending increases the number of jobs increases). Evidence suggests that the employment rate of older people has little effect on the employment of younger people, and if anything a higher employment rate of older people tends to slightly increase the employment rate of younger people.³⁰

The workforce will continue to age for at least another 20 years, as the large age groups born between 1950 and 1970 are replaced by the much smaller cohorts born between 1990 and 2010. A quarter of the workforce is already over 50 and labour market participation rates among people over 50 have been rising steadily, reversing the late 20th century trend towards earlier retirement. 16% of people aged 65-74 are now still in paid work, as are more than 3% of those over 75. The UK Commission for Employment and Skills estimates that over 12 million vacancies will need to be filled in the next ten years, mainly as a result of the retirement of older workers, but there are only 7 million young people currently in school to replace them, leaving 5 million unfilled vacancies³¹.

Many older people who are not in paid work would like to do so but do not think they stand any chance of achieving this. Older workers generally like (or at least tolerate) work, and those who stay longer most commonly say that they do so, not just for the money, but for the sense of purpose, of being a contributing member of society, and for the social engagement which the workplace provides. There also is good evidence that much work is good for people’s health and wellbeing³².

Older workers are valued by employers for their reliability, loyalty and motivation; skills, knowledge and experience; ability to cope with pressure; and empathy with colleagues and customers³³. Older workers are of particular value to the voluntary sector, whether as paid employees or volunteers, because of their life experience and skills and, especially in the case of volunteers, their availability and flexibility³⁴.

30Source: *Phasing out the Default Retirement Age: impact assessment*, BIS, 2011

31 *Working Futures 2012-2022*, UKCES, 2014

32Source: *Mid Life Career Review* report, NIACE, 2015

33 *Employer Responses to an Ageing Workforce*, Centre for Research into the Older Workforce, 2007.

34 *Valuing Older Workers*, Emerald Insight, *Working with Older People*, Vol. 17 Issue: 3, pp.109-116, 2013

While growing numbers of employers have been retaining experienced older workers, age discrimination in recruitment remains common, and finding work becomes increasingly difficult after the age of 50³⁵. Although many older people have key skills that employers need, there is still much work to be done in terms of combating ageist stereotypes. Employees who are approaching, or are beyond, retirement age and are still at work can find themselves ‘managed out’ of their positions³⁶.

People over the age of 50 are a large client group for providers of employment support programmes, presenting a strong business case for meeting their needs more effectively. Approaches which have been shown to be successful through eight pilot projects in the South East include confidence building; peer group support; short, focused training (particularly in IT); and working closely with employers to see how older recruits can meet their business needs³⁷.

In a Mid Life Career Review programme led by NIACE (now part of the Learning and Work Institute) in 2013-14, over 3,000 people took part in reviews, covering employment, training, caring, health and options for work and developing skills. More than 8 in 10 gained self-confidence and belief in their skills and experience; 1 in 3 felt motivated to find work, change career, or take up learning; and 1 in 5 found work after being unemployed. The Government expects lessons from this programme to be adopted by providers of careers guidance and support³⁸.

35 *Mid Life Career Review* report, op cit

36 *Older Workers* guide, Recruitment & Employment Confederation, 2015

37 *Making the Most of Opportunities for Older Workers*, Emerald Insight, Working with Older People, Vol. 14 Issue: 3, 2010

38 *Mid Life Career Review* report, op cit

Summary and conclusions

What does all this mean?

The main thrust of our new narrative is that society should not be fearful of ageing. An ageing population brings benefits as well as problems. The problems in turn need to be put in perspective and addressed with precision. It is true that we face a challenge in terms of the incidence of dementia across the older population as a whole. This challenge needs to be responded to in the same way as society responds to other endemic challenges, such as the spread of infectious disease – through a programme of measures planned and designed with the mitigation of the challenge in mind. At times of increasing birth rate, little is heard about the financial consequences of paediatric care, increased vaccination programmes, additional education provision, and so on. However, for all the pensions triple lock and other benefits, society's willingness to absorb the increased cost of an ageing population seems always to be grudging.

The problems we associate with ageing are problems for all generations. While there may be genuine concerns about certain groups within an ageing population – those who need long term social care and those who remain in hospital because of the lack of appropriate alternative provision – these are relatively small proportions of the older population as a whole. Assumptions about numbers and costs need to be tested more rigorously – are older people in fact the largest cost on the NHS? Popular belief would have it so but the fact is that only two-fifths of the NHS budget is spent on people over the age of 65 (<https://www.theguardian.com/society/2016/feb/01/ageing-britain-two-fifths-nhs-budget-spent-over-65s>).

What is needed is a *mature conversation* about those aspects of ageing that require a collective social response, recognising that older people are part of the solution as well as part of the problem. We have seen that older people are net contributors to society, that they play an active role in their families and communities – they work; they are carers; they are volunteers; they are anchor points in families, providing stability and enabling family members to go out to work; they are citizens with an equal voice and their views on how they would wish to be treated should they lose their independence or become incapacitated, need to be listened to.

So, mature conversations need to take place about: the needs of those older people who need help to maintain their independence; how to provide dignified long term care for people who are unable to care for themselves; and, how best to help people at the end of their lives. All these conversations need to take place in the context of a wider social recognition of the value and contribution of older people, and above all they need to involve older people.

What needs to change?

The change likely to have the most impact is the elimination of age stereotypes, sloppy language, commonly held assumptions (that are false), and negative portrayals of older people. Society is fed a diet of views that characterise older people as a social and economic problem; a drain on resources; unproductive; over privileged; occupying jobs that should be available to younger people; occupying houses that should be available as family housing.

Older people are commonly lumped together as ‘the elderly’ or ‘old age pensioners’ and little account is taken of the diversity of those people who may fall into some loose chronological definition of ‘old’ – anything from 50 to 100+. Greater care is needed in the language we use to talk about ageing and older people. We need to recognise difference and diversity and be careful not to generalise.

Inter-generational tension has emerged in recent times, as the challenges faced by some younger people have been contrasted with the quality of life being enjoyed by older people. This divisive and misleading portrayal of the social and economic forces at work reinforces a negative view of older people.

The five pillars outlined above challenge this ‘old narrative’. They provide a counterweight to the views that lead to stereotyping; they try to be more precise in their language, providing a better understanding of ageing and so called age-related problems; they directly refute the commonly held assumptions that serve to formulate people’s largely negative attitudes to ageing; and they challenge the culture that allows, and even encourages, older people to be portrayed, whether through jokes, TV adverts, or film characters, as any combination of hapless, slow, misanthropic, unattractive, stupid or pitiful.

What needs to change is the replacement of the old narrative with an acceptance across all generations of ageing as a natural and positive phenomenon, where

longevity is celebrated and the experience and wisdom of older people takes precedence over the visible signs of 'wear and tear'. A better later life for everyone, now and in the future, would be the result of such a shift in social attitudes.

How do we achieve change?

The seeds of change are generally sown by those groups discriminated against or excluded by wider society. Civil rights, gender equality, gay rights, disability rights have all as causes grown from the injustice and disaffection felt by individuals whose interests were not being well served by wider society.

Older people in general have remained relatively silent about the regard in which they appear to be held. There appears to be little sense of them having rights concerning their care and support. Indeed, it is difficult to escape society's 'demographic time bomb' mindset that we really can't afford all these older people and they should be grateful for all the benefits they enjoy. The New Narrative challenges the view that older people are well off and while it has not directly addressed issues about the health and social care of frail and vulnerable older people, there can be no doubt that the quality of life for many such people is very limited.

What is needed is an **activist movement**, led by older people, that asserts their rights to equal citizenship and non-discriminatory treatment across all aspects of society, from finance and business to health and social care. It is only through the assertion of such rights that older people will become more valued by society and less likely to be infantilised and disempowered.

Activist movements will often gain a foothold in society's wider consciousness through challenging the use of negative and pejorative language. While accusations of *political correctness* may have been levelled at some of the restrictions imposed by early 'minority movements' on the use of certain words and phrases (although many of these have since been agreed to have been somewhat apocryphal) language is a symbol of social attitudes, and the more people can be reminded to use appropriate language then the more aware they become of the issues that need to be addressed.

Likewise, the use of images that portray negative stereotypes needs to be challenged as part of an activist approach. A collective and sustained campaign

is needed to confront negative language and images. The news media and entertainment industries are particularly important targets and the establishment of a **code of practice** to which such industries would adhere would be a significant achievement. Such codes of practice may be in existence but there appears to be little evidence of their efficacy in newsprint for example if they are.

Social attitudes become embedded at an early age; there are few positive images of older people to be found in Disney cartoon films for example! If we are to avoid stereotyping older people and buying into the many commonly held (false) assumptions about ageing, then we need to engage younger people in a conversation about their future. A priority for our activist movement should be the establishment of a dialogue with schools and colleges, both directly with students and with educators.

Finally, work is an important part of life. As people live and work for longer, the labour market will need to change to reflect a growth in the older workforce. Changing the current 'youth-centric' employment culture is a major stepping stone in achieving change for older people more generally. A dialogue is needed with the business community to create a better understanding of the benefits of employing older workers. In particular, this dialogue needs to embrace how employment practices and career structures need to change in order to accommodate the demographic change expected over the next few decades.

Peter Dale formerly worked for a local authority as the head of Adult Social Care. He has now retired after 15 years of working as a freelance consultant. He has a particular interest in extra care housing for older people and was involved in the development of three innovative, community based extra care schemes. He has been Chair of the South East England Forum on Ageing (SEEFA) for the last five years and his priority is to challenge prevailing social attitudes to ageing which he believes represent one of the main obstacles to improving the quality of later life.

Nick Wilson is a founder member of SEEFA and leads on its older workforce programme. As a non-exec with his local NHS Clinical Commissioning Group, he is particularly interested in patient involvement and 'activation'. He is a Governor at Treloar School and College for disabled young people. As an independent consultant for ten years, he focused on skills, employment, social care, disability and the older workforce. His earlier career was as a civil servant in the government departments responsible for employment and education, latterly as a Director in the Government Office for the South East and at the Learning and Skills Council in Surrey.

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