



Age UK's blueprint for improving the lives of older people

General Election 2024/5



Who we are and what we do

Age UK works nationally, locally and internationally in pursuit of a world where every older person is included and valued. Across the UK we help millions of people every year, providing support, companionship and advice to the older people who need our help the most. We are a strong voice, campaigning with and for older people to champion their rights, needs and wishes.

We are proud to be part of the Age UK Network. The Age UK Network includes Age UK, together with three national charities, Age Scotland, Age NI and Age Cymru, and over 120 Local Age UKs across England, five local Age Cymrus and Age Orkney.

Together the Network delivers over 2,000 services to hundreds of thousands of older people every year. Acting with like-minded charities and other organisations enables us to achieve far more for older people.

Age International is a charity which responds to the needs and promotes the rights of older people, focused on those facing challenging situations in low and middle-income countries.



Introduction

This General Election really matters for older people. Worn down by the pandemic and cost of living crisis, many are yearning for a more positive future for themselves, their families and generations to come – and are eager to help bring it about.

When we ask older people from all walks of life what matters to them most, we often hear the same things: the income security from the Triple Lock staying in place; the comfort of knowing they can access good, timely health and social care if and when they need it; and for the Government to listen and be more responsive to their voices when big decisions are taken that specifically affect them.

The desire we hear from older people for reassurance is unsurprising and probably echoes the thoughts of many of all ages at a challenging time. However, it is impossible to feel contented and secure in later life if you can't afford to keep the heating on during the winter; if you don't bank online and are struggling to manage your finances with no bank branch nearby; or if you are an unpaid carer for your sick partner and there's no prospect of getting a decent social care service in to support them, or for you to ever have a break. If we want older people to thrive in their own homes for as long as possible, an aspiration that many older people express and that politicians on all sides say they want to support, we have to fix these and other fundamental problems. It should not be beyond the next Government to do so.

But there's an even bigger challenge. As a country we are yet fully to grasp the realities of a rapidly ageing population, or take the steps required to fully realise the benefits. An Ageing Population White Paper or similar mechanism is long overdue and we really can't go on without any effective mechanisms in Government for fully considering older people's issues, or for ensuring their voices are heard. Nor can we continue to discount all that the over-50s offer in the workplace and beyond. It's not fair and it's a criminal waste of talent and experience at a time when our

economy is stuttering and every contribution counts. Ageism is holding many older people back and needs tackling across the board, once and for all.

The next Government has a wonderful opportunity to make life better for older people - directly here in the UK and, through its international influence and leadership, for the benefit of older people all around the world. We know money is tight but by no means all the reforms we are calling for depend on significant resources. Some require no public investment at all.

We are convinced we can do better as a country with and for older people. And whichever party wins the next General Election, Age UK stands ready to help.



Hearing older people's voices

We wrote this document after hearing from thousands of older people about what the next Government can do to improve their lives. In the process we:

- Conducted representative polling across the UK of 2,500 people over the age of 50.
- Surveyed 525 older people including older people from ethnic minorities and the LGBTQ+ community, along with older people who are traditionally not interviewed by polling companies.
- Heard from 16,700 of our online campaigners.
- Developed our policy calls with dedicated panels of older people who we consult every quarter.
- Held a workshop with our older campaigners to gather their views.
- Interviewed and photographed 34 older people whose stories exemplify the challenges we see older people facing every day.

What follows is a reflection of their hopes for the next Government and the policy solutions we believe will realise them.

The top three things older people tell us they want from the next Government:

1. Keep the Triple Lock.
2. A reliable NHS, where they can quickly see their GP, and get timely hospital treatment; and decent social care when needed.
3. Listen to older people when taking big decisions that specifically affect them.



Care close to home

At present social care is under-funded, under-staffed and under-valued. As a result, many older people are left to struggle without enough or any good care, and families and friends come under unfair and unsustainable pressure to fill the gap.

Our vision for social care is one where older people who need help can get it; the service is provided by professionals who are well-trained, well-rewarded, kind and reliable; and where unpaid carers are respected and supported.

And because most older people develop a need for care due to health problems, a system where the NHS and social care work closely together, with support from the voluntary and community

sector (VCS) as an important part of the mix. The starting assumption should be that older people are supported to stay in their own homes for as long as possible.

This vision may seem light years away but it is achievable. And if the NHS is to survive and thrive, and our economy is not to lose so many people in mid-life who stop work in order to provide vital unpaid care, it has to be.

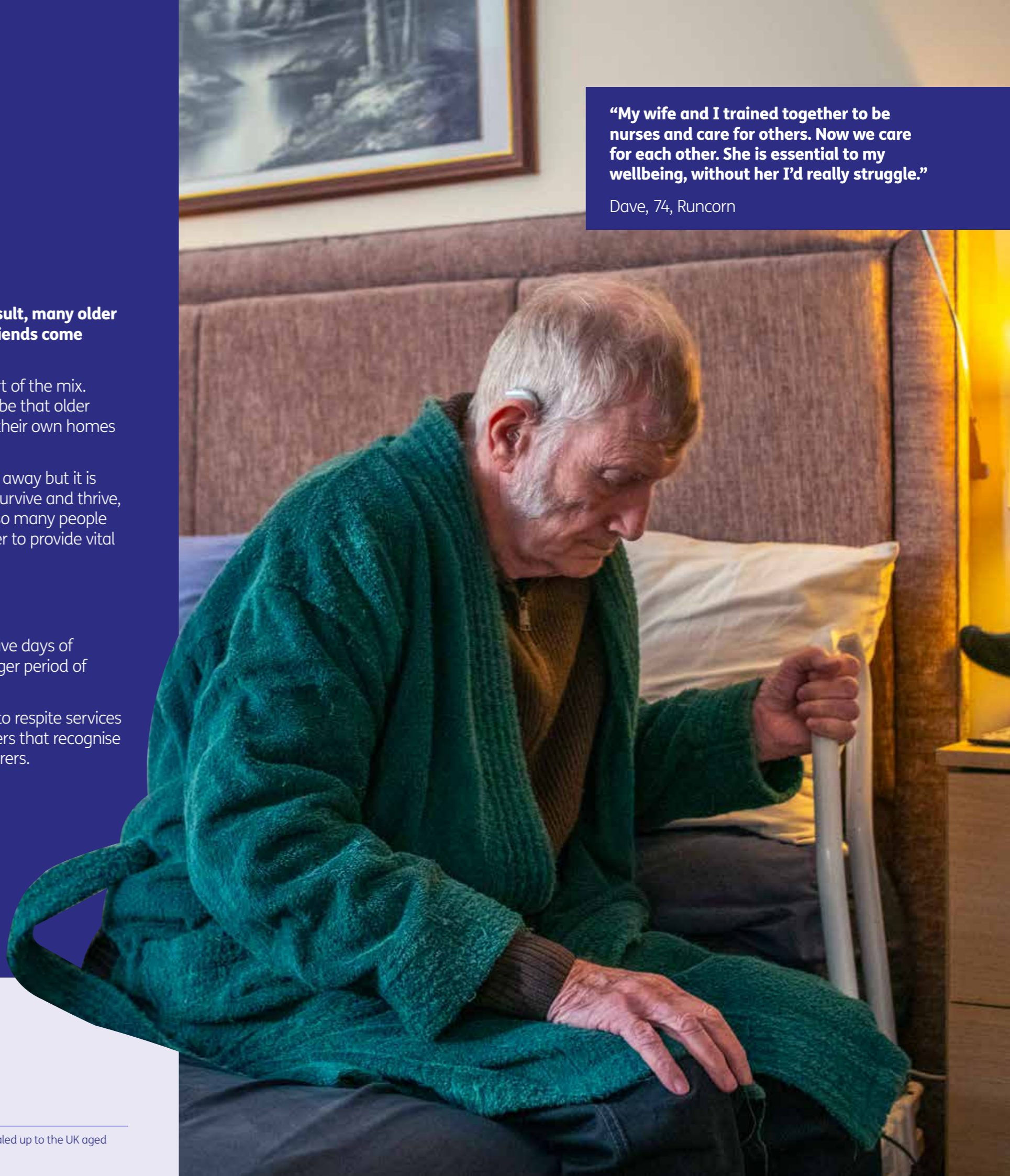
We are calling on the next Government to:

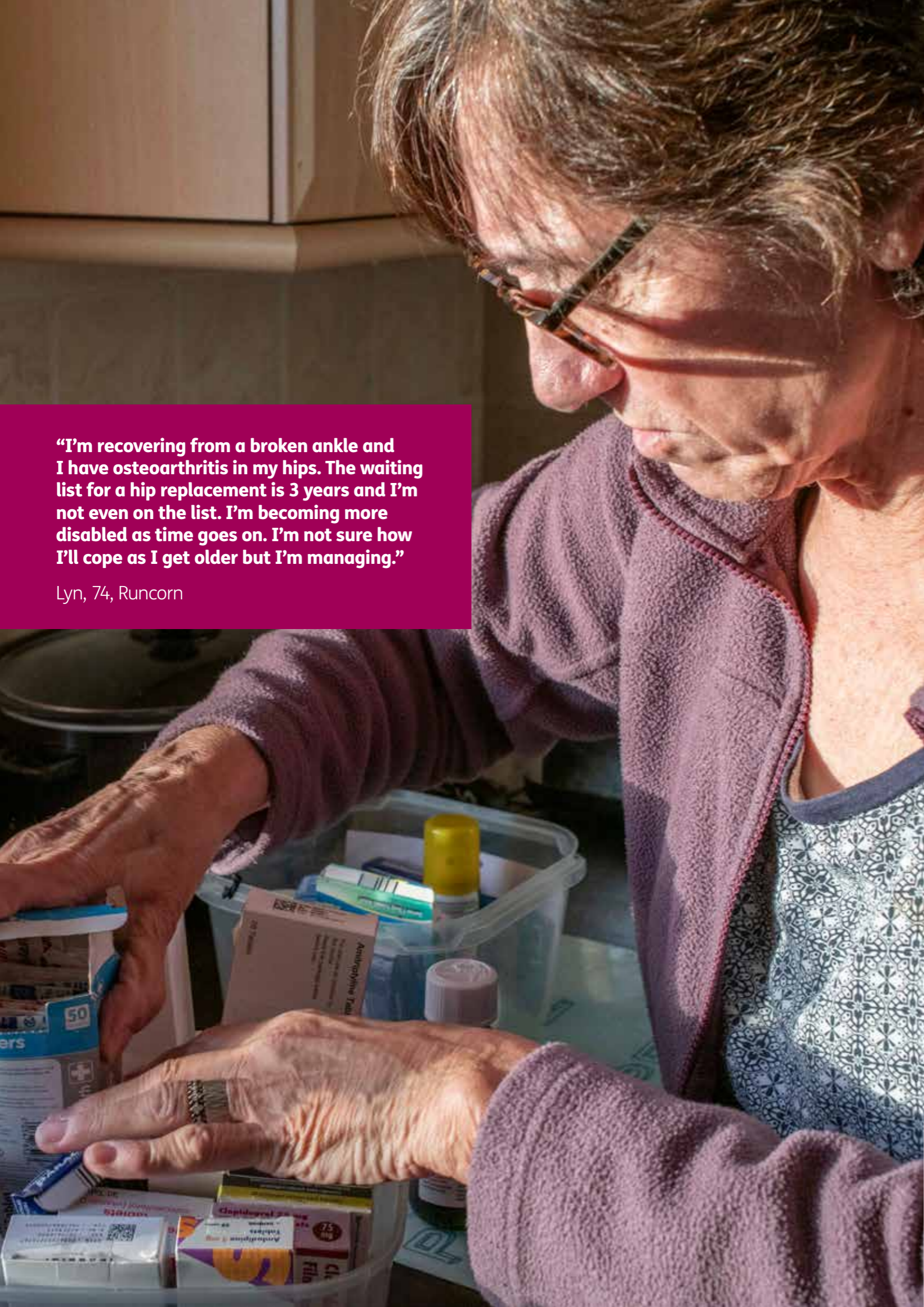
- Stabilise the social care sector and act quickly to consult on putting funding on a sustainable footing.
- Within 18 months, publish a comprehensive plan to reform social care and commit to implementing it in full over five years.
- Fund an immediate pay rise for care professionals, and within two years publish a comprehensive social care workforce plan, joined up with the NHS Workforce Plan.
- Introduce a right to at least five days of paid Carer's Leave, plus a longer period of unpaid leave.
- Significantly increase access to respite services and practical support for carers that recognise the specific needs of older carers.

Caring responsibilities prevent 1.4 million working age people in the UK from working as much as they would like to.

“My wife and I trained together to be nurses and care for others. Now we care for each other. She is essential to my wellbeing, without her I’d really struggle.”

Dave, 74, Runcorn





“I’m recovering from a broken ankle and I have osteoarthritis in my hips. The waiting list for a hip replacement is 3 years and I’m not even on the list. I’m becoming more disabled as time goes on. I’m not sure how I’ll cope as I get older but I’m managing.”

Lyn, 74, Runcorn

An NHS that helps us age well

The NHS matters more than ever in our later years. Many older people live with multiple long-term health conditions that need to be managed, along with reduced mobility, strength and balance. However, the health service is not currently well set up to respond, as services are generally organised around single conditions or isolated episodes of care. With a growing older population this is unsustainable.

In addition, the stark regional inequalities in how older people live out their final years need to be reduced. Those in the most deprived areas of England live with disability for around 17 years longer compared to others.

VCS organisations which are embedded in their communities, such as our local Age UKs,

are well-placed to coordinate support for older people, working as part of local multi-disciplinary approaches to help everyone stay fit and well for as long as possible.

We need an NHS that positively supports us to maintain our health as we age, right to the end.

We are calling on the next Government to:

- Ensure every Integrated Care System – the body responsible for health and care services in each area – puts in place an Ageing Well Strategy, including how they will invest in public health over the life course and into older age.
- Invest in GP practices, primary care and community services to offer coordinated support for people living with long-term conditions and/or frailty. Investment is needed in the workforce, premises and technology.
- Introduce an ambitious preventative public health strategy which encourages and enables physical activity among older people and those with long term health conditions, building on Sport England’s ‘We are Undefeatable’ programme.
- Significantly expand the number of ‘integrated neighbourhood teams’ bringing together health and social care professionals with a range of other support workers to help older people with complex needs to maximise their health and independence.
- Implement a strategy to clear waiting lists, including a return to the 18-week standard and support for people while they are waiting.
- Implement the NHS Workforce Plan, and make sure that all healthcare professionals have the skills they need to support an ageing population.

Almost half (46%) of over 65s are concerned about their ability to access their GP.

Including and valuing older people

Ageism is endemic in our society. One of the consequences is that older people's views are often not sought or heard by decision-makers, or their needs properly understood. The terrible experience of the pandemic showed that when there is insufficient knowledge or understanding about older people in Government, decisions can be made that are profoundly damaging to them.

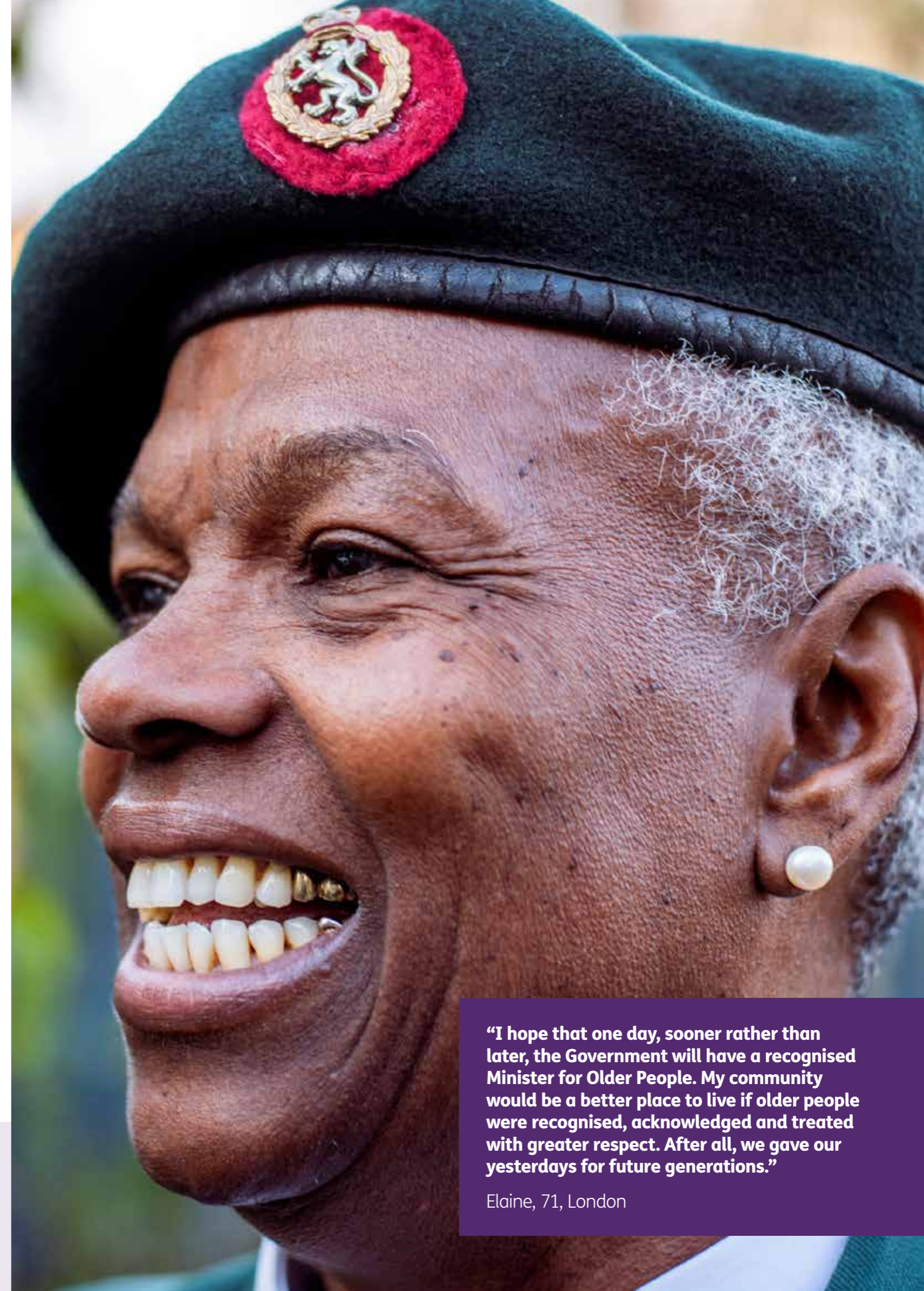
Given that our population is ageing so fast, it is vital that this changes so all older people are valued and included, and so our country can fully benefit from their contributions.

We want to create a society in which older people's legal rights are recognised and upheld, and their needs are actively considered in policymaking and service delivery at all levels of Government.

We are calling on the next Government to:

- Develop an Ageing Population White Paper or deploy a similar mechanic to address the needs of our ageing population and use it as the basis of a strategy for how older people's voices can be listened to within Government.
- Create a Commissioner for Older People in England to contribute to a network of such Commissioners across the UK, and a Minister for Older People in Westminster.
- Improve the Windrush Compensation Scheme and transfer its administration to an independent body.
- Legislate to enhance the rights of older people who rely on others for care and implement an effective scheme for protecting those who lack mental capacity.
- Enforce existing age discrimination law and provide guidance to ensure employers treat older workers fairly.
- Tackle the dual discrimination older people face because they have other protected characteristics, such as being LGBTQ+, by implementing the provision in law (section 14 of The Equality Act) which is yet to be brought into force.
- Improve Government statistics on age and ethnicity so policy makers can better understand and act on the issues facing older people from minoritised ethnic backgrounds, as is currently possible with official poverty statistics.

55% of adults agree that the UK is ageist.



“I hope that one day, sooner rather than later, the Government will have a recognised Minister for Older People. My community would be a better place to live if older people were recognised, acknowledged and treated with greater respect. After all, we gave our yesterdays for future generations.”

Elaine, 71, London

Tackling pensioner poverty

A decent income provides dignity and security, and helps people stay independent and active. A warm home, nutritious food, occasional treats and being able to get out and about are all good for health and wellbeing, helping older people to make the most of later life.

Unfortunately, many older people tell us this is not how things are for them today. We believe that all older people should have an income that lets them live well without struggling to cover essential costs such as food and energy bills, having to watch every penny spent, or worrying that nothing is set aside for a sudden emergency, like a broken cooker.

Age UK provides information and advice services to help older people unlock the benefits to which they are entitled, but it should not be so hard that a professional is needed to secure them vital income.

We also want the next Government to recognise the growing diversity and inequality within the 50+ population, and ensure there is appropriate financial support for all, including carers and the sick who cannot work until their State Pension age.

We are calling on the next Government to:

- Commit to the Triple Lock for the duration of the next Parliament.
- Increase benefit take up, including Pension Credit, through publicity and more fundamental changes so there is less reliance on older people having to fill in long forms and navigate complicated systems for their entitlements.
- Ensure benefits are sufficient to cover essential costs for all groups and are increased annually at least in line with rising prices.
- Make no further rises in State Pension age unless life expectancy is increasing, inequalities are reducing, and a system of financial support is in place for those who find it difficult or impossible to work up until their State Pension age, for reasons such as ill health and caring responsibilities.
- Improve back-to-work support for older jobseekers.
- Change the rules so the UK State Pension is increased annually in all countries – currently around two-fifths of the 1.1 million pensioners living abroad receive a ‘frozen’ pension, meaning its level never increases.

In our representative poll of over 50s, keeping the Triple Lock was most often named as the issue which should be the top priority for the next Government.

Age UK Polling: Kantar Research Express conducted an online self completion survey between 7th September and 21st September 2023 amongst 2,621 adults in the UK aged 50+.



“I’ve just been told this month that I’m going to be made redundant from the job I’ve got... My health is not at its best and the demands of the job are now stressing me out. So, I have had to sit down and decide whether I can afford to retire or if I have to try and find another job.”

Malcolm, 68, Doncaster

A decent home to grow old in

Many of our older campaigners told us that to feel happy at home it's important for them to have a safe and decent home in a good state of repair.

The comfort and security of a decent home is the foundation of a good life, but millions of older people are living in unsuitable and non-decent homes, without the adaptations they need to remain independent, and with mould, damp and disrepair which threaten their health. This includes both social and private tenants, as well as homeowners, all of whom can experience poor living conditions and a lack of options to improve their accommodation, especially if they are on a low or modest income.

The vast majority of older people live in mainstream housing and will continue to do so. With our ageing society, it is crucial that the right support and funding is available to enable older people to live well and independently in their own homes. As the planet warms and the weather becomes more extreme, it is also vital that these homes can be kept adequately warm in winter and cool in summer.

We are calling on the next Government to:

- Radically improve implementation of the Disabled Facilities Grant so older people on low and modest incomes get the timely adaptations they need to stay independent at home.
- Bring in changes to housing regulations to require all new homes meet basic accessibility standards and are adaptable for future needs.
- Swiftly enact the Renters Reform Bill, including the provisions to ban no fault evictions and extend the Decent Homes Standard to the private rented sector, alongside extending eviction notice periods to four months.
- Revise the Decent Homes Standard in order to improve the accessibility of our existing housing stock and ensure that renters who need adaptations, like a shower or ramp, can get them.
- Expand the social housing sector and promote an increase in and diversification of mainstream and supported housing for older people, especially for those on low and modest incomes.

1.1 million older people live in homes that do not meet the Decent Homes Standard.

“I’ve lived in this mobile home for 20 years and I’m really worried about losing it. My new landlord wants to develop our site with new properties but he can’t do it whilst older people like me and my husband are still living in it. He has been trying to force us out with new site rules, and if we don’t follow them, he can evict us. This is no way to live, it’s a constant battle.”

Eleanor, 71, Swindon





Offline, but not overlooked

The shift to 'digital first' is hugely problematic for older people who are offline, undermining their ability to live independently and confidently. It is difficult for them to access public services like a GP appointment or essential private services like banking. They also face higher costs, find it hard to get information, and near impossible to contact companies or public bodies.

Age UK believes that older people should be supported and encouraged to get online and improve their digital skills. VCS organisations including local Age UKs are able to provide the personalised support that older people need to get online, but this support takes time and more funding for digital inclusion is needed. However, not everyone is able, or wants, to get online, or they may feel unsafe or unable to carry out certain activities.

Central and local Government should provide user-friendly offline ways to access their services, and businesses should offer good customer

service options offline as well as online. People who can only buy offline should not be ripped off.

As copper landlines are corroding, they are set to become digital, a major infrastructure change with 2025 announced as the target completion date. While for most older people the transition will be straightforward, some will find it challenging. No older person dependent on their landline should be left without one that works well, including during power cuts; nor should users of telecare, such as pendant alarm systems, be unable to use their equipment or forced to buy expensive upgrades.

We are calling on the next Government to:

- Require all public services, including the NHS, council services and other nationally provided public services, to offer and promote an affordable, easy to access, offline way of reaching and using them.
- Fund a national Digital Inclusion Strategy, to support people of all ages who want to go online to do so.
- Work with the telecom companies to communicate changes to landlines to customers and ensure no one is left without a working telephone or unusable telecare.

“You’ll end up ringing your bank and you’re ringing the shop and you’re ringing everywhere, and nobody wants to answer you. Only machines, you’ll end up talking to machines, and I’m afraid I’ve got too old. I don’t want to do that. It’s horrible, it really is.”

Lesley, 79, Leeds

4.7 million older people don’t have the basic skills needed to use the internet successfully.

Keeping warm at home

Keeping warm at home is vital for a comfortable, safe, happy and healthy later life, but many older people live in homes that are chronically cold in winter and expensive to heat. Spiralling energy prices have made recent winters extremely tough for older people on low incomes, many of whom have found themselves unable to afford their bills. Fundamental reform to energy prices for those on low incomes, and/or who are facing unavoidably high energy bills, for example because of disability or illness, is urgently needed to help keep our older population warm and safe in their homes.

We want every older person to be confident of their ability to stay warm through the winter months, regardless of income, without the need to slash their spending on other essentials such

as food. This requires more affordable energy prices and more ambitious and effective home insulation programmes.

We are calling on the next Government to:

- Directly fund a targeted energy deal, or 'social tariff', which markedly discounts energy costs for people of all ages on low and modest incomes.
- Radically expand and improve national insulation and heating system improvement schemes, with priority for those on low incomes and with higher heating needs.
- Extend the ban on forced pre-payment meter installations from those aged over 75 to everyone above State Pension age.
- Create one Priority Services Register across all utilities.

During 2024 around 1.9 million older households are expected to be in fuel poverty.



“The weeks go by so quick, and because I am losing my sight, and am not very mobile anymore, I only go out once a week. I usually watch TV or watch the buses from the window. I need to be comfortable in my home. I need to be warm in my home. I think rising prices are very hard for people, especially those who don't have the help I have.”

Brenda, 88, London

Community, wellbeing and connection

Loneliness is a major social problem across all age groups. For older people it is often compounded by bereavement and other losses, and difficulties getting out and about because of disability, ill health, or poor public transport. The local area as well as the home in which we live become more important as we age, as we are likely to spend more time there than in earlier years. Our network of local Age UKs support hundreds of thousands of older people to keep loneliness at bay and enable them to play a role in their community.

Communities that are genuinely 'age-friendly' should be great places for everyone; sensitive to older people's needs and effective at enabling them to stay connected and to contribute. Although many areas aspire to be age-friendly, there's a long way to go before they are the default everywhere.

We want everyone to be able to age in a place where they feel safe, valued and welcome.

That means a place that is age-friendly in terms of facilities and design that offers opportunities through a vigorous and sustainable local voluntary sector to take part in activities with others, including volunteering, regardless of age. Local transport must be good enough to allow older people to move around and get to the services they rely on, including banks and banking hubs so they can manage their money.

We are calling on the next Government to:

- Take a lead on tackling loneliness and enabling social connections with a refreshed national strategy, delivered by a dedicated Minister for loneliness and supported by a cross-governmental team.
- Encourage and support local government in improving the quality of life of their ageing populations, making every area age friendly.
- Promote the role of the VCS in delivering local services. This includes ensuring the long-term funding is there so organisations like councils and the NHS can work with charities and volunteers in a sustainable way.
- Keep the national bus concession free and universal for older and disabled people and invest in public transport, especially buses.

3 million older people say the TV and radio is their main source of company.

Age UK calculation based on data (weighted to be representative of the UK population) from Yonder online and telephone omnibus research polling for Age UK, November 2023 (weighted sample of 2632 people aged 65+ in the UK, between 14th and 27th October 2023) and ONS mid-year 2021 population estimates (published 21st December 2022). 24.11% of people aged 65 & over in the UK 'slightly agree' or 'strongly agree' with the statement 'The TV/radio is my main source of company' which equates to 3,024,702 people (24.11% multiplied by 12,537,031). Figures may differ due to rounding.



“At our day centre, we support over 80 older people living with dementia every week. Our sessions offer a range of fun, and stimulating activities. I strongly believe that social interaction is the key to living well with dementia, and every planned or unplanned activity at our day centres make a huge difference in the lives of those who need it most.”

José, Day Centre Manager, Age UK Barnet



Managing money

If older people are to live confidently, they must be able to manage their finances easily, whether they are online or not; stay safe from scams; and be empowered and enabled to make the most of their private pension or other savings.

Since 2015 nearly 6,000 bank branches have closed in the UK, leaving many older people struggling to access cash or manage their money. Shared Banking Hubs are a good development but their roll-out has been slow. Physical banking services need more protection.

More action is needed to combat scams. They touch huge numbers of older people, who

often lose significant sums, as well as suffering emotionally. We welcome the ban on cold calls and the introduction of the compulsory code for reimbursing push payment fraud victims, but much more needs to be done, especially to help people navigate the complex private pension market. The Government must ensure the industry is helping people stay safe from scams and get the most out of their retirement savings.

We are calling on the next Government to:

- Amend the Financial Services and Markets Act 2023 to protect physical banking services as well as access to cash.
- Work with the banking industry on the continued roll out of Banking Hubs, and protect local banking services until a replacement service is operational.
- Protect access to essential goods and services for consumers who rely on cash by ensuring retailers continue to accept it.
- Require tech firms and telecom service providers to act on their commitments under their respective charters and the Online Safety Act, by ensuring they compensate scam victims if the fraud originates on their platforms.
- Bring forward fraud reforms that focus on prevention and on supporting victims, funded by unlocking the suspected proceeds of crime.
- Conduct a 10th anniversary review of the 'freedom and choice' reforms and, if necessary, take action so people get the most from their retirement savings.
- Reform auto-enrolment to help everyone save enough for their retirement.

"It's a great project, it's very rewarding. It can be challenging, but when you get the feedback forms ... to read some of those, knowing that you've made a difference to someone's life just by giving a presentation, and they can retain that information, is very rewarding."

Susan, Local Age UK Scams Prevention and Support Programme Advisor

More than one in four (27%) over 65s use physical banking services as the main way to manage their money.

Ipsos polling of 1,147 UK adults aged 65+ for Age UK, conducted 31st March to 13th April 2022.



“My sons, my grandsons... nearby neighbours, everyone... they didn’t care for me before. However, after planting the garden I was being looked after with care and they gave me more respect. Now everyone knows me.”

Gafur, 97, India

Older people across the world

Around the world, increasing numbers of older people are not having their basic needs met, and their human rights are being overlooked. This means they don’t feel safe and aren’t able to live with dignity in their families and communities. There is nothing protecting the rights of older people globally to help change this situation.

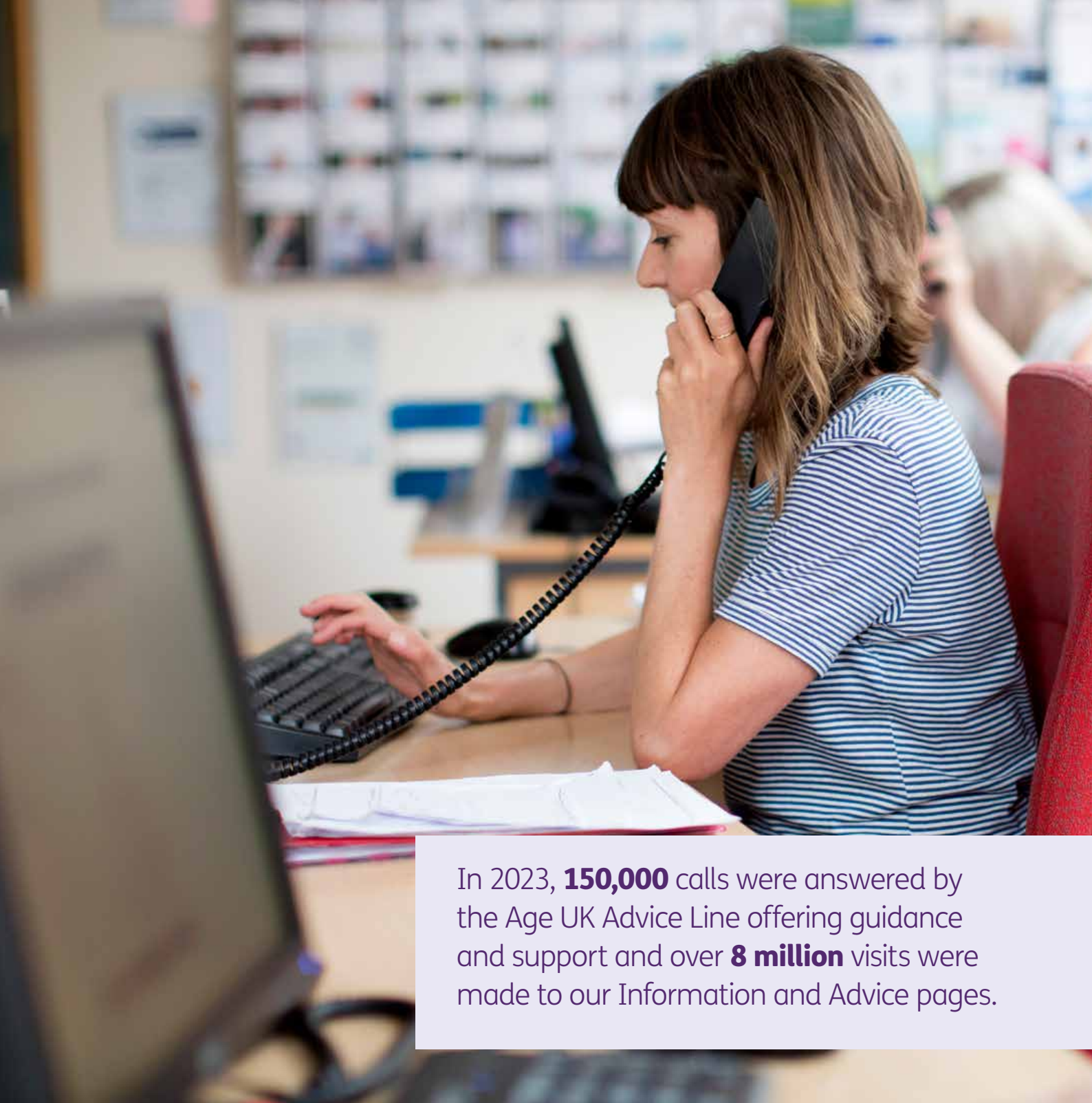
We want a world in which older people are respected and valued, their voices heard, their contributions recognised, and they have enough money, healthcare, social care and support to enable them to lead fulfilling lives.

The UK Government and other international actors must recognise the rights and agency of older people, and provide them with the support they need to live dignified lives.

We are calling on the next Government to:

- Champion the creation of a UN Human Rights Convention for Older Persons to help ensure all older people globally are treated equally in society.
- Recognise the paid and unpaid contributions of older women to their families and communities, ensuring they receive the economic, health and social support they need to lead dignified lives.
- Ensure the UK Government’s engagement in global health includes the needs and rights of older people in low- and middle-income countries, focusing on maintaining health across the life course through better primary care and greater attention to chronic illnesses.
- Embed the inclusion of older people in UK Government policy and programmes on international development, humanitarian response and climate change.
- Invest in improved international collection and analysis of disaggregated data, so older people’s experience of later life is made more visible to policy makers globally.

Globally 1.4 billion people will be aged 60 and over by 2030. By 2050, this figure will rise to 2.1 billion, meaning older people will make up more than one-fifth of the world’s total population, with up to 80% living in low and middle-income countries.



In 2023, **150,000** calls were answered by the Age UK Advice Line offering guidance and support and over **8 million** visits were made to our Information and Advice pages.

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