

Building a society for all ages

Summary

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Prime Minister's foreword



Henry Allingham, a British veteran of the First World War, has just become the oldest man in the world at 113. He has lived through three centuries, he is the head of a family that spans five generations, and his life is extraordinary in very many ways. But reaching Henry's age will not be so unusual in the future - a future for which Britain must now be preparing.

Already in Britain, for the first time in our history, there are more pensioners than there are children under the age of 16. And one in four babies born today will live to be a hundred.

The fact that we are living longer is cause for celebration – a tribute to human progress, to the success of the welfare state and to the genius of medical science. But we also need to make changes to ensure that we have choices about how we want to live as we grow older – choices about how much to work, how to access the healthcare that will keep us fit for longer, and how best to stay engaged with our communities.

That's why we are making radical reforms to the pension system, including an assurance that no pensioner need live on less than £130 a week. It's why the Equality Bill will outlaw unjustifiable age discrimination. And it's why we are supporting older people with straightforward, practical policies that make a real difference to their lives – from free swimming to the free bus passes that enable them to get there.

It's also why we are announcing that the review of the Default Retirement Age - which allows employers to retire people at 65 even when they would like go on working - will be brought forward to next year.

Evidence suggests that allowing older people to continue working, unfettered by negative views about ageing, could be a big factor in the success of Britain's businesses and our future economic growth. As a country we must make the most of the talents of all our people, whatever their age, if we are to secure a successful economic future. That means Government changing the way it supports older people, but it also means a shift in attitudes and expectations across the whole of our society, helping to shed outdated stereotypes and to challenge assumptions about what growing older means.

This strategy sets out our vision for that 'society for all ages' – but it is a society that we can only build together, with individuals, families, communities, business, Government and Non-Governmental Organisations all working together to help older people live longer, healthier, more active lives.

The scale and complexity of the challenge should not be underestimated, but I have no doubt that we should view these demographic changes as an opportunity rather than as a threat – our chance to build a society where people are judged not by their age but by their capabilities and needs, and where every person of every age is able to contribute to a better, stronger Britain.

The Rt Hon Gordon Brown MP

Prime Minister

Foreword

As a country we are living through an enormous demographic shift. This is a challenge, but it is also a great opportunity. We should rightly celebrate the fact that we have the chance to live longer and take advantage of the unprecedented wealth of prospects not afforded to any generation that went before.

People can currently expect to spend up to a third of their lives over State Pension age. For this time to be fulfilling, productive and happy, we must create an environment where our later years can be a time to be enjoyed. This is not just an issue for people who are already approaching later life. It affects everyone, not only because we are all getting older, but because we will all increasingly interact with, look after and learn from the greater numbers of people who are in their later life.

In the presence of such a shift in the age of our population we must adapt as a society, and quickly, so that we can ensure that everyone has the chance to live fulfilling, productive lives, whatever their age. This strategy is designed to promote everyone's well-being, help keep people healthy, create a stronger, richer sense of community and boost our economy.

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It is in order to ensure that as a society we are able to make the most of this demographic change that we have worked across government to develop this strategy, *Building a Society for All Ages*. It develops the Government's 2005 strategy, *Opportunity Age* which has largely been delivered. It builds on a solid foundation of recent reforms to the pensions and health systems for older people.

Every one of us will have different needs and expectations as we get older. This strategy reflects that, and aims to give people the tools and the encouragement they need to prepare more effectively for later life, to make the most of their later years and to enable them to access the right support when they need it.

Everyone will be touched by this strategy and we must all work together nationally, regionally and locally to deliver it.

We look forward to putting it into action.



A handwritten signature in black ink that reads "Angela Eagle".

Angela Eagle MP

Minister of State for Pensions
and the Ageing Society
Department for Work and
Pensions



A handwritten signature in black ink that reads "Phil Hope".

Phil Hope MP

Minister of State for Care
Services
Department of Health



A handwritten signature in black ink that reads "Ian Austin".

Ian Austin MP

Parliamentary Under
Secretary of State
Communities and Local
Government

Executive summary

- 1 More of us are living longer than ever before. This is not a new phenomenon – life expectancy has been growing steadily for over a century, but the UK has just passed a demographic tipping point. In 2007 for the first time in the UK there were more people over State Pension age than children; an ageing society is no longer coming tomorrow – it is here with us today.
- 2 More people living longer lives is a cause for celebration. It is a direct result of enormous progress over the past 60 years. However, we recognise that the changes will fundamentally reshape our families and communities so our society must adapt to make the most of this new reality. We need to act now to take advantage of the opportunities that come with the change.

Improving later life today

- 3 Improving the quality of current older people's lives has long been a priority for this Government. While there is still more to do, there have been real improvements since 1997. For the first time pensioners are now less likely than others to be in poverty. Older people have more opportunities to keep working if they want to – over 1.3 million people over State Pension age now have a job. They have been the fastest growing group in employment and report high levels of job satisfaction. Beyond the world of work, life expectancy has continued to grow by around 2 years a decade, and improvements in health waiting times and treatments has helped ensure that three quarters of these extra years are spent in good or fairly good health.

The challenge ahead and a vision for the future

- 4 We will need to build on this progress so that we can address the challenges and make the most of the opportunities of demographic change. To do this properly, we need a major cultural shift, to build our vision of a society for all ages – where people are not defined by their age, and prejudice does not prevent us from fully harnessing the skills and experience of our older population.
- 5 The Government is already putting in place the fundamental foundations for this cultural shift. Two Pension Acts have made saving for retirement fairer and easier than ever before, opening the way for more people to provide for their future. The current Equality Bill will outlaw unjustified discrimination on the basis of age in the provision of goods and services, and the Care and Support Green Paper to be published shortly will address the care needs of an ageing population. However, the change we aspire to will not be achieved by legislation alone. It requires a shift in attitude and behaviour across society so that old age is no longer perceived as a time of dependency and exclusion.
- 6 This strategy sets out a programme of action to support the changes for individuals, for families, for the workplace and economy and for public services and communities; a strategy to move us closer to a true society for all ages.

Having the later life you want

- 7 Good planning and preparation can have a huge impact on the quality of later life, making sure that people have the financial security and social support networks they need to make the most of their time, yet many people find it difficult to look ahead. **Our new interactive ‘one stop shop’ for helping people planning ahead** will make it easier for people in mid-life to make decisions they need to on a range of issues such as their financial affairs and health concerns.
- 8 There is a wide variety of activities that people can take advantage of as they get older - sporting, educational or social, and the benefits range from helping people make new friends, maintaining or improving their health and fitness to taking the chance to develop new skills. However, as people do not always know what is available or perhaps lack the confidence to explore new horizons, the new **Active at 60** package will provide people approaching their 60th birthdays with information about their entitlements and opportunities, such as the free swimming initiative launched this year. To help increase participation, we will work with local authorities to use smartcard technology to provide **all-in-one cards**. This will give access to a range of local activities, and we will commission the national governing bodies of sport to create a world leading community sport system and organise a high level conference to encourage participation by people over 50. We will also bring in targeted proposals to help people make the most of learning opportunities in their later years, including a £20 million learning transformation fund to test new ideas to give everyone access to informal learning, such as opening up empty shops to host learning events on high streets.

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Older people at the heart of families

- 9 We recognise that getting older is not just going to affect the individual. As we age, our family structures are going to change too. More active grandparents will have the chance to play a greater role in their families' lives, but more people will be caring for their older relatives too.
- 10 Because we want to make sure that we can support these changes, we will publish a **Families and Relationships Green Paper** in the autumn to look at how we can better support family members. Part of the changing relationships will depend on making sure different generations have the opportunity and ability to keep in touch with each other, which is why we will run **digital inclusion projects**, targeted at giving people in sheltered housing access to new technology.
- 11 We believe the care of older people is as important as the care of children, so to support all carers we are enabling them to take up training opportunities through Jobcentre Plus, with £38 million to enable advisors to specifically address their needs. One particular feature of caring that will become ever more significant is the role of grandparents who increasingly will be looking after grandchildren. There are also increasing demands on a 'sandwich generation' who look after both children and older relatives. To address these more complex issues and needs a **grandparents summit** in the autumn will look at the changing role of grandparents and what extra help they may need.

Engaging with work and the economy

- 12 Increasing numbers of people are going to want to take advantage of their longer active lives and keep working. Whether they want to boost their income or keep enjoying the autonomy and sense of worth that comes with work, it will be important to allow those who want to, to keep working for longer. There is also the significant benefit to business of tapping in to the experience and commitment that older people can bring. We will bring forward the **review of the Default Retirement Age** to 2010, to reflect the change in economic circumstances since it was introduced. In addition to providing advice to businesses on employing older workers, and information to people who wish to continue working on the options available to them, we will also promote flexible opportunities in **teaching, tutoring** and for **50+ self-employment**, and test ways of preventing people having to leave work because of ill-health. The **Age Positive** initiative will continue to raise awareness of training opportunities and help to improve employer attitudes to older workers.
- 13 Demographic change also presents opportunities for businesses to respond to emerging markets and identify how products and services can be better designed to be appropriate for everyone, regardless of age. An **Innovation and Growth Team**, of experts from academia, business and the age sector, alongside an Age Design Programme, will help to identify and promote these business opportunities to companies and Government and promote age-inclusive design and services.

Improving financial support

- 14 One of the most significant potential barriers to people living a happy and fulfilled later life is uncertainty about the financial future. The Government's state pension reforms, which came into effect from 2020 will ensure that people have a solid foundation on which to save for their retirement by tackling the historic inequalities in the system and reintroducing the link between the basic State Pension and earnings in 2012 or by the end of the next Parliament at the latest.
- 15 Reforms to the private pension system coming into effect in 2012 will produce a sea of change in the way that millions of people approach saving and planning for their retirement. The reforms will introduce easily accessible pensions which people will automatically enter on taking a job with their own money being boosted by contributions from the government and their employer. But we also recognise the need to continue to protect poorer pensioners whose financial future is not so secure. We are taking powers in the Welfare reform Bill to explore if there are ways in which we can use the information we have to improve take up of pension credit.

Better public services for later life

- 16 Even with a full and fulfilling social life, better community and family networks and a more secure financial future, a society for all ages will need to recognise older people's needs in the way it provides public services. Part of this is to be smarter with interventions, offering help to solve problems before they begin, which is why a new **health prevention package** later this year will raise the focus on preventative services for conditions that often affect people in later life, including footcare, falls prevention, continence care, depression and arthritis. The Government's **Care and Support Green Paper**, to be published shortly, will also set out a new vision for the future of social care and support, explain how services will change to deliver the vision, and suggest options for a fairer and more sustainable funding system.
- 17 It is more than just health services; there will be a range of different services that need to be appropriate for everyone, regardless of age. We will develop a **Good Place to Grow Old** Programme with a national agreement to promote the importance of ageing issues at a local level, and provide funding to test new and innovative approaches to delivering services for older people. At a national level the **new UK Advisory Forum on Ageing** will be responsible for providing advice to ministers across Government on additional steps that Government and partners need to take to improve well-being and independence in later life.

Building communities for all ages

- 18 People in later life often provide the lifeblood of communities, through volunteering, caring and by playing an active role in neighbourhood life. This is particularly true in rural areas, where demographic change is more advanced. We want to make the most of this strength so our £5.5 million Generations Together programme will fund 12 intergenerational projects across the country to break down barriers and challenge negative stereotypes. We will also explore how we can enable retired people and older workers to mix more with younger people and learn new skills while passing on their own career knowledge and experience. Being able to stay active also depends on staying mobile so we will help people continue driving by providing refresher driving training in our **driving for life programme** and for those who are unable to stay behind the wheel there will be help for people to make the most of the public transport network.

Working together to build a society for all ages

- 19 Everyone has a role to play in this journey towards a new society, because everyone is getting older. Every individual will ultimately be at the centre of preparing better for their own later life, living well in later life, and finding the right support if required. But we in Government must help them, their families and communities along the way.
- 20 The opportunities presented by an ageing society are UK-wide. We will continue to work closely with the devolved administrations so we can all learn from each other and ensure the measures in *Building a society for all ages* that relate to devolved matters continue to complement strategies already in place in the devolved nations.

- 21 This strategy already draws on extensive debate and discussion over the last year. Its publication now marks the next stage in the process towards our goal as we start a national debate about how we can make it a reality. We in Government will work with all sectors of society so that we can all look forward to taking advantage of the opportunities presented by our longer, healthier and happier lives.

This executive summary has been published to support the full strategy *Building a Society for All Ages*. If you want to see a full version of the strategy, find any further detail on individual policies or other related work across Government you can find all the information you need at our website www.hmg.gov.uk/buildingasocietyforallages

Questions and consultation

The proposals set out in this document are initial practical steps to begin to meet the challenges and opportunities of our ageing society. These proposals are part of a full, formal public consultation and we welcome views on them. We are keen to receive responses from local government, stakeholders, the voluntary and private sectors and the general public on how we implement these proposals and what more can be done to reach our vision of a society for all ages.

We are interested to receive comments on all aspects of the strategy that are of particular interest to you. We are particularly keen to receive your views and suggestions in response to the following questions.

Consultation questions

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

Consultation arrangements

How to respond

This publication and the consultation response form are available from our website www.hmg.gov.uk/buildingasocietyforallages or on request from:

Name: Age Stakeholder Team
Address: Department for Work and Pensions
Level 5, Caxton House
Tothill Street
London SW1H 9NA
Phone: 0207 449 7203
Email: allages@hmg.gov.uk

Copies of this publication can be made available in alternative formats if required.

We are sending this consultation document to a large number of people and organisations who have already been involved in this work or who have expressed an interest. Please do share this document with, or tell us about, anyone you think will want to be involved in this consultation.

The closing date for responses is **Monday, 12 October 2009**. Please send your consultation responses to:

By post: Ageing Strategy Stakeholder Team
Department for Work and Pensions
Level 5, Caxton House
Tothill Street
London SW1H 9NA
Email: allages@hmg.gov.uk
Online: www.hmg.gov.uk/buildingasocietyforallages

When responding, please state whether you are doing so as an individual or representing the views of an organisation. If you are responding on behalf of an organisation, please make it clear who the organisation represents, and where applicable, how the views of members were assembled. We will acknowledge your response.

Queries about the content of this document

Any queries about the subject matter of this consultation should be made to:

Name: Hannah Malik
Address: Department for Work and Pensions
Level 5, Caxton House
Tothill Street
London SW1H 9NA
Email: Hannah Malik at: allages@hmg.gov.uk

Alternative ways of being involved in the consultation

We want to ensure that we get views from as broad a range of people as possible about the issues addressed in this consultation. As well as written responses to the questions we ask in this document, and any other points you would like to make, there will be a number of other ways for you to tell us what you think, including:

- regional and local consultation events; and
- workshops at other events run by Government departments.

Details of these consultation events will be available in the consultations section of our website www.hmg.gov.uk/buildingasocietyforallages

Freedom of information

The information you send us may need to be passed to colleagues within the Department for Work and Pensions (DWP) and published in a summary of responses received, and referred to in the published consultation report.

All information contained in your response, including personal information, may be subject to publication or disclosure if requested under the Freedom of Information Act 2000. By providing personal information for the purposes of the public consultation exercise, it is understood that you consent to its disclosure and publication. If this is not the case, you should limit any personal information which is provided, or remove it completely. If you want the information in your response to the consultation to be kept confidential, you should explain why as part of your response, although we cannot guarantee to do this. We cannot guarantee confidentiality of electronic responses even if your IT system claims it automatically.

If you want to find out more about the general principles of Freedom of Information and how it is applied within DWP, please contact:

Name: Charles Cushing

Address: Department for Work and Pensions
Information Policy Division
Central Freedom of Information Team
Adelphi
1-11 John Adam Street
London WC2N 6HT

Email: charles.cushing@dpw.gsi.gov.uk or carol.smith14@dpw.gsi.gov.uk

Please note that Charles and Carol cannot advise on this particular consultation exercise, only on Freedom of Information issues.

More information about the Freedom of Information Act can be found on the website of the Ministry of Justice Freedom of Information pages.

The consultation criteria

The consultation is being conducted in line with the Government Code of Practice on Consultation – www.berr.gov.uk/files/file47158.pdf – and its seven consultation criteria, which are as follows:

- **When to consult.** Formal consultation should take place at a stage when there is scope to influence the outcome.
- **Duration of consultation exercises.** Consultations should normally last for at least 12 weeks, with consideration given to longer timescales where feasible and sensible.
- **Clarity of scope and impact.** Consultation documents should be clear about the consultation process, what is being proposed, the scope to influence, and the expected costs and benefits of the proposals.
- **Accessibility of consultation exercises.** Consultation exercises should be designed to be accessible to, and clearly targeted at, those people the exercise is designed to reach.
- **The burden of consultation.** Keeping the burden of consultation to a minimum is essential if consultations are to be effective and if consultees' buy-in to the process is to be obtained.
- **Responsiveness of consultation exercises.** Consultation responses should be analysed carefully and clear feedback should be provided to participants following the consultation.
- **Capacity to consult.** Officials running consultation exercises should seek guidance in how to run an effective consultation exercise, and share what they have learned from the experience.

Feedback on this consultation

We value your feedback on how well we consult. If you have any comments on the process of this consultation (as opposed to the issues raised), please contact our Consultation Coordinator:

Name: Roger Pugh
 Address: DWP Consultation Coordinator
 Room 4F, Britannia House
 2 Ferensway
 Hull HU2 8NF
 Phone: 01482 609571
 Fax: 01482 609658
 Email: roger.pugh@dwp.gsi.gov.uk

In particular, please tell us if you feel that the consultation does not satisfy the consultation criteria. Please also make any suggestions as to how the process of consultation could be improved further.

If you have any requirements that we need to meet to enable you to comment, please let us know.

A summary of the responses to the consultation will be published by

Monday, 7 December 2009.

Many of the policies in this document are devolved in Northern Ireland, Scotland and Wales with each of the countries having their own ageing or older people strategies. It is the benefit of devolution that the devolved administrations can tailor their policies to meet the specific needs of their countries. We will continue to work closely with the devolved administrations in particular where matters are reserved, whilst recognising the varying responsibilities across the different parts of the United Kingdom and taking opportunities to learn from each other's successes in areas where different approaches have been taken.

This document is a summary of **Building a society for all ages**. The full publication (Cm 7655, July 2009) is available in standard print format from TSO (The Stationery Office) bookshops.

This full publication, the consultation response form and the Welsh version of the Executive Summary are also available online at:

www.hmg.gov.uk/buildingasocietyforallages

or on request from:

**Age Stakeholder Team
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Copies of this publication can be made available in alternative formats if required.

If you have speech or hearing difficulties, you can contact us by textphone on 020 7222 1757

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9am–4pm.

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