

August 2011 Policy and Research Bulletin

Dear Reader

Highlights in policy were The Dinot Report on social care, and the withdrawal of the end date for cheques. Age UK provides some analysis and responses to these.

In research, there were several reports of note in the areas of Equality and Human Rights, and in Health and Wellbeing, and Work and Learning.

Don't miss this month's article on [lighting in bathrooms](#).

If you haven't seen Age UK's new web site for professionals, with useful information and resources, please [visit us!](#)

Warm regards
Susan Davidson

This month's Spotlight on:

Famine in Africa

More than 10 million people in East Africa are suffering the worst drought in six decades. Working with our sister organisation, HelpAge International, Age UK is ensuring that the needs of older people in Borana zone, Ethiopia, are addressed. We are supplying food, water, livestock and animal feed to 44,800 older people and their families and hope to reach a further 140,000 with appeal funds.

Age UK is [running its own appeal](#).

We are also raising money together with the [Disasters Emergency Committee \(DEC\)](#). The DEC is a consortium of 14 aid agencies working together in times of disasters and emergencies.

Below are the topic areas for this month:

Cross-cutting issues The OBR's financial stability report; a report on home safety for people with sight loss; and upcoming events and conferences	Health & wellbeing Launch of new 'Partnership on Dignity in Care'; Government response to Health White Paper; designing the NHS commissioning board; physical activity guidelines and suggestions; how childhood health affects later life; US Health strategy
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<p>Social care News and analysis on the Dilnot report; personal budgets evaluation; and an end of life care resource kit</p>	<p>Money matters Implications of policies on future pensioner poverty; problems with personal pensions; Money Advice service; and OBR's financial stability report</p>
<p>Equality & human rights Supreme Court judgment in the case of Elaine McDonald v Royal Borough of Kensington and Chelsea; public sector equality duties; and research and policy paper on the health sector and equality duties</p>	<p>Work & learning Age and gender in the market place; Aviva's Real Retirement report; and latest European Labour Force Survey results</p>
<p>Housing & homes Lighting for bedrooms; items on housing benefit, supported and social housing; safety; affordable housing; and more</p>	<p>Consumers & lifestyle No target date to end cheques – report and analysis; report about will-writing services</p>

CROSS-CUTTING ISSUES

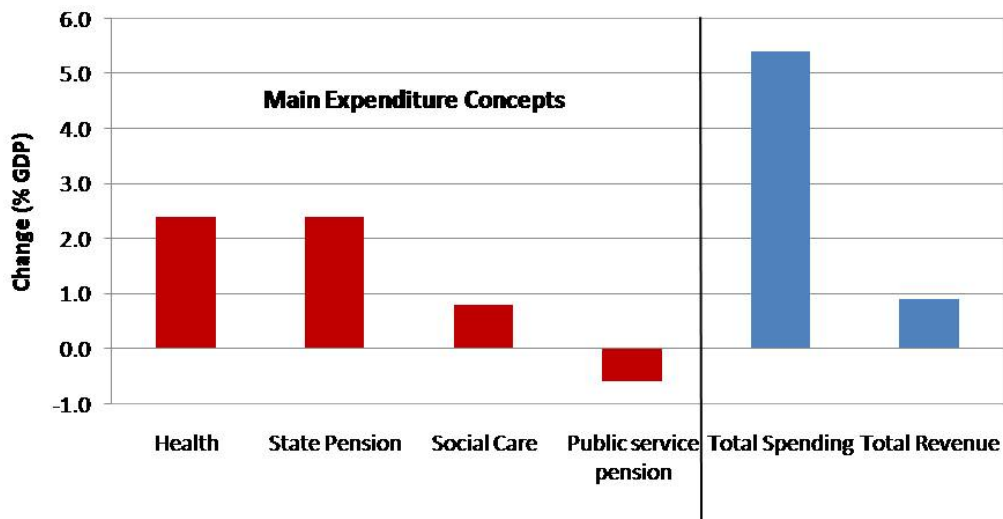
Fiscal sustainability report

The Office for Budget Responsibility has published [this report](#) and [supporting documents](#).

The OBR was created last year to provide independent and authoritative analysis of the UK's public finances. To that end, this is an annual assessment of the longer-term health and sustainability of the public finances.

Fiscal Impact of Population Ageing from 2015-16 to 2060-61

Office for Budget Responsibility, July 2011



Charity calls for action on home safety for people with sight loss

People with sight loss are at risk in their own homes because of a lack of home safety services that could protect them, says [a new study](#) by sight loss charity, Thomas Pocklington Trust.

The study found that people with sight loss didn't know where to turn to for advice on home safety and maintenance issues, leaving them at risk in their own homes. National data estimate that one third of pensioner households live in sub-standard housing, and because sight loss is associated with age it is likely that many of those householders will be affected by sight loss.

Conferences/Events

Decision time for care reform

9am – 1pm, Thursday 22 September, London

[This important event](#), supported by BUPA and PwC, is the next in our series of free to attend mini-conferences designed to stimulate debate on issues affecting people in later life. It's time for social care to be put under the spotlight. We'll be discussing the recent Dilnot and Law Commission reports, assessing their impact on the care reform debate, and taking a look at how to influence the next steps for reform.

Older, Wiser, Safer – Road safety research and conference

The Parliamentary Advisory Council for Transport Safety (PACTS) is currently researching safer mobility in the ageing population to be launched at [an event in the Autumn](#). Age UK will be speaking alongside academics and advocate at the conference, which will look at the challenges of maintaining older people's mobility safely in the years ahead.

ARCHA Research Showcase (21 September 2011)

Aston University - Aston Research Centre for Healthy Ageing (ARCHA) invites you to join them to hear [a series of short talks](#) in the fields of ageing metabolism, ageing mind, ageing lives, ageing and healing and the ageing eye. You will also have the opportunity to network with research, business and community leaders who are focused on ageing studies and services.

Ageing Globally – Ageing Locally conference

A major international conference, "[Ageing Globally – Ageing Locally](#)", taking place 2 & 3 November 2011, hosted by the Centre for Ageing Research and Development in Ireland (CARDI) will address key issues arising from the global phenomenon of population ageing.

Of note

The 61st Annual Scientific Meeting of the British Society for Research on Ageing

Age UK Head of Research James Goodwin and manager Libby Archer attended The Science of Ageing – Global Progress, on 11th-14th July 2011, in Brighton.

It was the 14th Congress of the International Association of Biomedical Gerontology.

Age Watch presented [Research into Ageing – an update](#).

Next year we hope to have a piece by science writer Martin Ince who has written for Saga.

Age UK launches new Partnership on Dignity in Care

Age UK, the NHS Confederation, and Local Government Group have come together to launch a commission on improving dignity in care for older people in hospitals and care homes, called the [Partnership on Dignity in Care](#).

The commission will enable senior leaders across health and social care – from specialist clinicians and health and social care leaders to patient advocacy groups – to come together and get to the root of what needs to happen to improve care.

The commission is keen to hear from organisations and individuals working across the NHS and social services about how the quality of care older people receive in hospitals and care homes can be improved.

The deadline for submitting written evidence is **19 September**.

Government response to Public Health White Paper consultation

The Government has published its response to the Public Health White Paper consultation. It sets out its plans for a new public health system, the progress so far, and a timeline for completing the operational design of this work through a series of Public Health System Reform Updates.

[*Healthy lives, healthy people: update and the way forward*](#)

Initial thinking on the design of the new NHS Commissioning Board

[*Developing the NHS Commissioning Board*](#) aims to give a sense of direction to stakeholders, partners, pathfinders and staff who may potentially work for the Board.

While all of the proposals remain subject to the passage of the Health and Social Care Bill, the publication of this document will allow the design principles to be challenged and tested through co-production.

Physical Activity Guidelines

The Chief Medical Officer has published a set of up-dated guidelines for physical activity. There is a sub-set of recommendations for various age-groups, including one for older adults over 65.

In addition to regular physical activity, older adults should aim to incorporate activity to improve muscle strength as well as balance and co-ordination.

The [scientific report](#) underpinning the guidelines and a set of fact sheets are available.

NHS Choices has [practical suggestions](#) for implementing the guidelines for older adults.

Dementia cost savings

The All Party Parliamentary Group on dementia has concluded an inquiry into services for people with dementia and whether they are cost-effective and support people to achieve their outcomes. [The report](#) makes a number of recommendations for services provided in hospital, the community and care homes, including reducing the number of people with dementia who are admitted to hospital and reducing how

long they stay once admitted, increased use of psychiatric liaison services, and more comprehensive services available immediately after diagnosis. The report also says that there are more than 26,000 people with dementia in hospital at any one time, at an annual cost of more than £2bn. By reducing these number by 10%, it estimates £1bn per year could be released.

Childhood health and differences in late-life health outcomes between England and the United States

[This paper](#) was presented at the NBER Boulders Economics of Aging Conference in May 2011. The authors examine the link between retrospectively reported childhood health and the incidence of major and minor diseases at older ages.

The research was based on questionnaires in the Health and Retirement Study and the English Longitudinal Study of Ageing – surveys of people aged 50 and above in America and England.

The poorer health of middle and older age adults in America compared to England can be traced back to childhood.

The National Prevention Strategy: America's Plan for Better Health and Wellness

Ideas from across the pond: the US National Prevention, Health Promotion, and Public Health Council released the [National Prevention Strategy](#), a comprehensive plan to help increase the number of people who are healthy at every stage of life. The Strategy recognises that good health comes not just from receiving quality medical care, but also from clean air and water, safe outdoor spaces for physical activity, safe worksites, healthy foods, violence-free environments and healthy homes. “Everyone has a role in creating a healthier nation.”

SOCIAL CARE

Dilnot Report on care funding

In case you missed it last month: the independent [Dilnot Commission on Funding of Care and Support's final report](#) makes recommendations on reform of the current adult social care funding system.

Its main recommendations are:

- That the cap for residential care be increased from the current threshold of £23,250 to £100,000
- That no-one should pay more than £35,000 for their care
- A national eligibility threshold for social care

Age UK has published a response, and Age UK's Lizzie Felton has [blogged](#) on this subject.

Personal budgets evaluation

A team at Lancaster University in conjunction with In Control has [published results of a survey](#) carried out with social care users and carers who use personal budgets. The findings show that between half and two-thirds of people report that personal budgets had a positive impact on their daily lives. However, it found that councils are less

likely to recommend a personal budget for older people than other groups, and that older people were more likely than other groups to have a personal budget managed by the council. Older people report less positive outcomes in some of the categories of evaluation.

NHS National End of Life Care Programme

The NHS has recently completed [a resource pack](#) developed with Housing 21 aimed at helping managers and support staff in extra care housing and other supported housing for older people.

An independent evaluation of the resource pack found that has boosted training and helped develop links with vital health and social care services.

An accompanying DVD, *Is it that time already?* can [viewed and downloaded](#).

Or, limited numbers of the DVD are available by emailing info@endoflifecareforadults.nhs.uk

CQC publishes a further three reports into dignity and nutrition in NHS hospitals

The Care Quality Commission (CQC) has published [the last batch of reports](#) from an inspection programme which examines whether elderly people receive essential standards of care in 100 NHS hospitals throughout England.

The programme focuses on whether people are treated with dignity and respect, and whether they get food and drink that meets their needs.

MONEY MATTERS

The implications of Government policy for future levels of pensioner poverty [Research](#) by the Pensions Policy Institute, commissioned by Age UK, projects rates of pensioner poverty up to 2025 and looks at the impact of different policy options including the introduction of the Government's proposals for a single tier state pension.

The basics about pension automatic enrolment

The Pensions Regulator has released [online interactive tools](#) to help smaller businesses to begin preparing for automatic enrolment.

By filling in basic information, such as their PAYE reference, the number of people they employ and salary information, employers can find out more detail about:

- when the changes to pensions law will affect them
- which staff need to be automatically enrolled into a pension scheme
- how to automatically enrol staff
- how much they will need to contribute to their staff's pension.

Problems with personal pensions

Consumer Focus has published the report [Is it advisable? An investigation into switching and advice in the individual personal pensions market](#). This highlights the

following problems with the way in which personal pensions are sold:

- Some consumers are being advised to switch to different pension products, often with higher charges or higher risk;
- The trend for products to charge on-going fees, known as ‘trail commission’, is increasing
- Disclosure of costs and charges remains complex and opaque

Consumer Focus is also keen to hear more from savers about their experiences of individual personal pension plans. If customers have switched individual personal pension plan over the last five years the watchdog is urging them to fill in a confidential questionnaire.

Money Advice Service to coordinate debt advice

The Government [has announced](#) that the Money Advice Service will become responsible for coordination of debt advice services from 1 April 2012.

It is now conducting research to understand how the debt landscape meets the needs of service-users and creditors. The insights will be used to develop a new model for the delivery of debt advice which is sustainable for the longer term.

The new role of coordinating debt advice from April 2012 complements the existing remit of the Money Advice Service which is to offer free, unbiased money advice to help everyone make the most of their money.

Fiscal Sustainability Report

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EQUALITY & HUMAN RIGHTS

Supreme Court judgment in the case of R (on the application of Elaine McDonald) v Royal Borough of Kensington and Chelsea

Older people’s human right to dignity was examined recently in the Supreme Court case of Ms McDonald v. RBKC.

Ms McDonald’s appeal concerned the lawfulness of the decision of the local authority to withdraw night time assistance to help her go to the toilet at night in favour of providing incontinence pads. Amongst other issues the case raised the question of whether Ms McDonald’s Article 8 rights were breached by this decision.

Age UK intervened as a third party in the case and argued strongly that the decision to meet Ms McDonald’s needs by the provision of incontinence pads was not proportionate, having regard to the right she had to respect for her dignity.

Disappointingly the Supreme Court has ruled with a 4:1 majority decision against

Ms McDonald's case. In its response to the case Age UK raised concerns that this judgment could have potentially devastating consequences for thousands of older people if other councils took similar decisions.

For further comment see [this article](#) by Age UK's policy adviser Stephen Lowe.

The full judgment can be found [here](#).

Public sector equality duties: specific duties laid before Parliament

On 5 April 2011 the Government brought into force the public sector equality duty, contained in section 149 of the Equality Act 2010, for public authorities in Great Britain.

To assist public authorities in the better performance of the Equality Duty, the government has laid before Parliament for approval the Equality Act 2010 (Specific Duties) Regulations 2011. These regulations will promote the better performance of the equality duty by requiring those public authorities to publish:

- equality objectives, at least every four years
- information to demonstrate their compliance with the equality duty, at least annually

The draft regulations were debated in the House of Commons on 11 July. The debate in the House of Lords is expected to take place in September 2011 and the specific duties will come into force following parliamentary approval.

Although the Equality Duty is Great Britain-wide, Scotland and Wales are able to set their own specific duties. The specific duties in Wales came in to force on 6 April 2011 and specific duties that will apply to Scottish public bodies are still being decided.

Further details can be found on the [Government Equalities Office website](#).

EHRC research and policy paper on the health sector and equality duties

In July 2011, the Equality and Human Rights Commission (EHRC) published [*The performance of the health sector in meeting the Public Sector Equality Duties: moving towards effective equality outcomes*](#).

The report sets out the results of a study which looked at the performance of a sample of Strategic Health Authorities and Primary Care Trusts in England with regard to the race, gender and disability equality duties. It found that many bodies were not taking sufficient action to address the diverse needs of people in Britain and to protect the rights of disadvantaged groups.

From April 2011 these duties were replaced by the public sector equality duty which covers a wider range of groups including age, religion or belief and sexual orientation. The Commission concluded that without a major re-think by new health bodies on how they tackle discrimination and advance equality some groups will continue to experience poorer health outcomes.

Age and Gender: What has changed in the labour market in recent years?

TUC has published [this report](#) which analyses some of the labour market figures for older workers. It finds, for example, that 56.5 per cent of people aged between 50 and 64 were in work in April 1992. This rose to 64.9 per cent by December 2010. Over the same period, the proportion of those aged over 64 in work rose from 5.5 to 9 per cent. This is a significant increase for retirement age workers, who now make up a bigger share of the total working population.

Real Retirement Report

Aviva's latest [Real Retirement Report](#) shows that many workers aged 55-65 are having unplanned and unwanted career changes, for example as a result of being made redundant. One in seven (15%) reported being made redundant, 11% were forced to stop work due to illness and 11% were forced into early retirement.

Over two thirds of these people said the unplanned change had a negative effect on their retirement finances. Incomes for the 55+ age group rose by 0.65%, considerably less than inflation at 4.7%.

European Labour Force Survey: Annual results 2010

The main results of the [European Labour Force Survey for 2010](#) for people of working age (15 – 64) have been published.

HOUSING & HOMES

Tips for Better Lighting: Bathrooms

As vision often fades with ageing, better lighting becomes vital for older people, yet many people never change their lighting. In the last of their series on lighting in the home the sight loss charity, Thomas Pocklington Trust, focuses on [bathrooms](#). With their confusing reflections, pale colours and shiny surfaces, bathrooms can be difficult for a person with failing eyesight to find their way around, as well as potentially hazardous. Here, good lighting should be combined with careful choice of colours and finishes to make the bathroom safer and easier to use.

NHS National End of Life Care Programme

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Housing support

The All Party Parliamentary Group on Housing and Care for Older People released the findings of their inquiry into helping older people to live independently at home [Living Well at Home](#). Recommendations include: a government strategy designed to enable better home support, the design of age friendly communities, and the restoration of home improvement funding for older home owners.

Housing benefit and supported housing

The Department for Work and Pensions have released a consultation document [Proposals for change in the way Housing Benefit assists those living in supported housing within the social and voluntary sector with their rent](#). It looks at additional housing benefit payments for disabled and vulnerable people living in supported housing. It suggests fixed additions for people with lower level needs. For those with higher needs additional payments should be at the discretion of the service commissioners within the local authority.

Reform of social housing

[Implementing social housing reform: directions to the Social Housing Regulator](#) is a CLG consultation on directions over the implementation of social housing reform. It covers security of tenure, tenant involvement, rents, housing quality and mutual exchange.

Home Safety

Thomas Pocklington Trust has released [a report on home safety issues](#) for people with sight loss. It argues that local authorities and home improvement agencies fail to take sight loss into account in the services they offer.

Think tank recommendations – Centre for Social Justice

The Centre for Social Justice report [Age of Opportunity - Transforming the lives of older people in poverty](#) makes specific recommendations on older people's housing. These include the improved coordination of adaptation services and the restoration of private sector renewal funding for home improvements. It also includes a controversial recommendation around speeding up the delivery of Disable Facilities Grant by lowering the funding cap on major work.

Affordable Homes Programme

There is [an update](#) on the Homes and Communities Agency 'affordable homes programme', which includes guidance on bids for older people's housing developments.

Preventative housing services

Andy Chaplin (Director of Foundations) has written [an article](#) arguing for interventions that prevent older people having to move into residential care, in response to the Dilnot Commission.

Breaking the Mould Update

The National Housing Federation have produced [further examples](#) of innovative approaches to older people's housing, following on from their report *Breaking the Mould*.

CONSUMER & LIFESTYLE

Payments Council abandons target date for cheque closure

On 12 July the Payments Council [announced](#) that it had cancelled its target date of 2018 for the closure of clearing, saying “cheques will continue for as long as customers need them and the target for possible closure of the cheque clearing in 2018 has been cancelled.

The Payments Council Board will continue to focus on security, efficiency and encouraging innovation in all types of payments to ensure customers have options best suited to the 21st century.” The Payments Council also published a [customer factsheet](#) to explain the decision to consumers.

Age UK is delighted by this decision. It follows the publication in June of the Age UK report [The Way We Pay: Payment systems and financial inclusion](#), which argued that cheques should not be withdrawn until a satisfactory alternative was in place. However, there is more to be done. We are calling on banks and the payments industry to ensure that cheques remain easily available and that small traders are not penalised with prohibitive charges for accepting them. In addition, there must be easy access to cash, and all payment systems must be designed ‘inclusively’ to meet the needs of the widest possible range of users.

Will-writing services

The Legal Services Consumer Panel has published [a report](#) on regulating will-writing services.

Currently, there are no restrictions on who may draft wills for consumers for payment. The report uncovers evidence of poor quality wills, sharp sales practices and lost wills where companies disappear without trace.

Worryingly, about one in every five wills prepared by both unregulated will-writing companies and solicitors were failed by expert assessors in a mystery shopping exercise commissioned for our investigation.

The report recommends that will-writing services should be regulated. Under the Panel’s proposals, all providers would have to demonstrate they are competent to write wills, follow a code of conduct and allow complaints to the Legal Ombudsman.

TRANSPORT

Older, Wiser, Safer – Road safety research and conference

The Parliamentary Advisory Council for Transport Safety (PACTS) is currently researching safer mobility in the ageing population to be launched at [an event in the Autumn](#). Age UK will be speaking alongside academics and advocate at the conference, which will look at the challenges of maintaining older people’s mobility

safely in the years ahead.