

# October 2011 Bulletin

## Professional series: Policy & Research update

Dear Readers

Summer holidays are over, and lots of work is being done around older people's issues!

Highlights in policy were the various Government consultations and responses which have come out (see the Health and Wellbeing, Communities, and Consultation Responses sections).

Some very interesting research reports came out in September, including local governments' plans to move public services online and the issues this will cause offline older people, and the health impacts of being an older carer (see Cross-cutting issues).

If you haven't seen our new Knowledge Hub website, with useful information and resources, please [visit us!](#)

Warm regards  
 Susan Davidson

**This month's Spotlight on:  
 World Alzheimer's report published**

The World Alzheimer's Report, which estimates that 27 million of the 36 million dementia sufferers worldwide are undiagnosed, has been published. The report also suggests that early diagnosis could save up to £6,254 per person. [Read the Executive Summary](#) or the [full report](#).

Below are the topic areas and items in this issue:

<p><b>Cross-cutting issues</b>                      Bridging the digital divide for older people and moving public services online; being a carer when you're over 60 can have a devastating impact on your health</p>	<p><b>Health &amp; wellbeing</b>                      World Alzheimer's report; UN recognises dementia importance; ageing gay people and care; NHS red tape consultation; revised Health and Social Care bill; response to Health Select Committee</p>
<p><b>Social care</b>                      Being a carer when you're over 60 and impact on your health; social care and clinical commissioning for people with long-term conditions; social care workforce report; CQC State of Care; how cuts affect services to disabled people; and Australian research on care assessments</p>	<p><b>Communities</b>                      Government response to the Communities and Local Government Select Committee's report; guidance to local authorities on how to protect voluntary and community groups from disproportionate cuts; and learnings from JRF's series of seminars on community assets</p>
<p><b>Money matters</b>                      National Audit Office report on means testing; various publications on pensions; Perceptions of income requirements in retirement; and age-dependent or target-driven investment for retirement?</p>	<p><b>Equality &amp; human rights</b>                      Why older people's needs are not being met in humanitarian emergencies; and older lesbian, gay and bisexual people more likely to rely on formal care</p>

<b>Work &amp; learning</b> Women delaying retirement to support their adult children; and younger workers falling behind in workplace pension provision	<b>Housing &amp; homes</b> Benefits of extra care housing; gay people at risk of being lonelier in old age; Moat housing association withdraw from Supporting People services; and major developers of retirement housing have given their backing to the Governments controversial planning proposals
<b>Engagement &amp; volunteering</b> Participating in society report; and expectations for councils considering changing funding to local voluntary and community groups	<b>Consultation responses</b> Age UK's written evidence response to the Joint Committee on the draft Financial Services Bill; and our written evidence to the Health Select Committee inquiry into public expenditure
<b>Consumers &amp; lifestyle</b> Independent Commission on Banking Final Report; our written evidence response to the draft Financial Services Bill; carbon monoxide problems; Smart meter consultation; and a report on Americans and texting	<b>International</b> Why older people's needs are not being met in humanitarian emergencies; and UN summit recognises dementia importance
<b>Transport</b> The Government is abolishing half price coach concessions for older and disabled people from 1st November 2011	<b>Computers &amp; technology</b> Bridging the digital divide for older people to moving public services online; and a report on Americans and text messaging

### **CROSS-CUTTING ISSUES**

#### **Bridging the digital divide is imperative to moving public services online**

Fujitsu undertook key research with Age UK into how over 60s manage certain internet-based transactions today and how this will develop into the future. This research was counter-balanced with a local authority perspective, based on interviews with councillors and officers around the country, to understand the changing landscape of online government services.

Our report, Online government services and the offline older generation, concludes that the direction of travel within government is, definitively, to move resources online:

- At least three quarters of local government officers and local councillors think the use of the council website will increase over the next year.
- The majority of Councillors say that their councils are encouraging more people to use the council website for information on local service.
- 86% of councillors agree that having more people using the internet to access services saves their council money.

The research also reveals the attitude of the over 60s to online services.

- More than 70% of older people say that if more services were provided on the internet, they would still visit or phone their local council to receive services.
- A similar percentage also disagree with the notion that, 'if more council services were provided online I would use the internet more'.
- To date, the research indicates that only 15% of older people have used a local council website to find information.

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An [executive summary](#) can be downloaded on the Fujitsu website.

### **Being a carer when you're over 60 can have a devastating impact on your health**

Deteriorating health, having to cancel operations and worrying about what will happen to your loved one when you're gone is the reality for older carers, according to new research from The Princess Royal Trust for Carers.

More than one in eight people aged over 60 is a carer and almost 70% of the older carers in our survey said caring had a negative impact on their physical health. One third (34%) reported cancelling a treatment or operation for themselves because of their caring responsibilities. Half (49.2%) said that their health had got worse in the last year.

The report, [Always on Call, Always Concerned](#), surveyed 639 older carers (aged 60-94), who look after a sick or disabled family member.

## **HEALTH & WELLBEING**

### **World Alzheimer's report published**

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[Executive Summary](#)

[Full report](#)

### **UN summit recognises dementia importance**

In September the United Nations held only its second meeting in its history on a global health issues by convening a Summit on Non Communicable Diseases (NCD). The final political declaration of the summit specifically recognises neurological diseases, including Alzheimer's disease and other dementias, as an important cause of morbidity that contribute to the global NCD burden and that NCD prevention programmes and health care interventions provide equitable access to effective programmes for these illnesses.

View the [UN Declaration for the NCD Summit](#).

### **Older lesbian, gay and bisexual people more likely to rely on formal care**

Stonewall has commissioned a survey of people over 55 years. The resulting report, "[Lesbian, gay and bisexual people in later life.](#)" found that lesbian, gay and bisexual people are more likely than heterosexual people to face the prospect of old age without much personal support. They are also more anxious about their future care needs, independence and mobility, as well as about health, housing and finance.

### **Data consultation to cut NHS red tape**

Plans to reduce red tape by cutting unnecessary data collections across the NHS are meant to save millions by releasing administrative and clerical resources to better support front line patient care.

[The 12 week consultation](#) started 30 August and proposes that up to 25% of all current data returns commissioned by the Department of Health and its arms length bodies should be discontinued. The consultation runs to 22 November 2011.

### **Health and Social Care Bill revised impact assessment**

The [Revised Impact Assessment for the Health and Social Care Bill](#) has been published 8 Sept 2011.

It outlines the benefits of implementing the policies proposed in the NHS White Paper 'Equity and Excellence: Liberating the NHS'.

This Impact Assessment is an update to the versions that were published in January 2011, when the Bill was first introduced into Parliament.

### **Age UK's written evidence to the Health Select Committee inquiry into public expenditure**

Age UK has provided [written evidence](#) to the Health Select Committee into the NHS QIPP programme and the impact of local spending cuts on social care. Age UK reported that social care funding is being cut across England, counter to the aims and objectives of QIPP and the wider 'Nicholson challenge'. The Charity has called for a review of how health and social care works for older people, arguing this is urgently needed to start moving towards real and sustainable solutions.

## **SOCIAL CARE**

### **Being a carer when you're over 60 can have a devastating impact on your health**

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### **Social care and clinical commissioning for people with long-term conditions**

[This short briefing](#) has been produced by the Social Care Institute for Excellence (SCIE) in conjunction with The King's Fund, to summarise how working with adult social care can help clinical commissioning groups manage their new responsibilities. With people living longer, increasing demands on services, and the most difficult financial situation for the NHS in decades, an integrated system of health and social care is more important than ever.

### **Social care workforce report published**

Skills for Care has published [a report](#) which provides an overview of the size and structure of the adult social care workforce in England. The report shows trends in organisations providing care, as well as the number of personal assistants employed using personal budgets.

### **Care Quality Commission publishes State of Care 2010/11**

In September, the CQC published their [third annual report](#) into the state of health and adult social care in England. The latest State of Care report covers the year to the end of March this year and is the first in which they have used evidence obtained under the new system of regulation. It also includes case studies looking at how improvements in standards have been made by services.

### **"Less money doesn't have to mean a poorer service for disabled people..."**

Coping with the Cuts reveals how cuts to social care budgets are affecting disabled people up and down the country and which local councils are best managing budgetary changes. Compiled using freedom of information (FOI) requests sent to all local authorities in England and Wales, [this research](#) discovered a shocking dearth in local information on disabled people.

In conjunction with the [interactive map](#) that accompanies this research, this pamphlet provides a localised picture of changes to services for disabled people. It did not set out to 'name and shame' individual councils or to suggest no cuts are necessary. But it does show that smaller budgets need not inevitably lead to front-line cuts, higher charges or poorer quality services. There are ways - some innovative, some everyday and commonsense - to mitigate the impact of the cuts on the front-line.

### **CQC judgement framework and enforcement policy consultation**

The Care Quality Commission are "simplifying and strengthening our regulatory model to reflect our focus on our core business of monitoring and inspecting and to build on what we have learned in the last 18 months.

"The changes we are proposing to make will result in most services being inspected more often and our inspections becoming more targeted. Where we find providers are not meeting their legal requirements, swift action will follow."

To these ends, CQC is offering [a consultation](#) to give the public, providers, commissioners, stakeholders and their staff the chance to comment.

### **Pathways in aged care: do people follow recommendations?**

A study by the Australian Institute of Health and Welfare (AIHW) has revealed that older people who received care in their own homes are least likely to enter permanent care within 2 years of undergoing an Aged Care Assessment.

The report, "[Pathways in aged care: do people follow recommendations?](#)" examines the care pathways of older Australians through the aged care system for 2 years following their first assessment for aged care services.

## **COMMUNITIES**

### **Government response to the Communities and Local Government Select Committee's report: Localism**

This [Command Paper](#) contains the Government's formal response to the recommendations and conclusions set out in the House of Commons Communities and Local Government Select Committee report on Localism.

### **Expectations for councils considering changing funding to local voluntary and community groups**

Communities Secretary Eric Pickles has published [guidance to local authorities](#) on how to protect voluntary and community groups from disproportionate cuts to their funding.

It follows warnings from Mr Pickles that councils should not "pull up the drawbridge" in this tough economic climate, but should instead look to give greater support for local groups that do so much for some of the most vulnerable in their communities, and to give at least three months warning of any reduction. On the other hand, in a bid to cut red tape, the document skims over the complexity of building lasting relationships with the voluntary and community sector.

Age UK's Gemma Bradshaw [has written about this issue](#).

### **Coach concessions**

The Government is abolishing half price coach concessions for older and disabled people from 1st November 2011. Age UK recognises many older people depend on the coach concession to get out and about, to see friends and family or travel further afield if they wish. Age UK [has been calling on the government](#) to delay plans to cut the concession to allow enough time to consult properly with concession pass holders and operators. Unfortunately the government has said they will not be changing their position.

### **What have we learned from Joseph Rowntree Foundation's series of seminars on community assets?**

The current political and economic climate means there may never be a better opportunity for community organisations to buy or manage assets such as buildings, parks and wind farms for local benefit. But can they make the most of this opportunity while surviving spending cuts, political pressures and commercial competition?

#### **[This Round-up:](#)**

- summarises the learning from six events on community assets;
- draws on nine research papers and briefing documents published in 2010 and 2011;
- explores the opportunities, challenges and questions arising for community organisations, funders, policy-makers and government.

## **MONEY MATTERS**

### **National Audit Office report on means testing**

[This report](#) looks at value for money and means tested systems. Although means testing targets spending, there are consequences in terms of administrative costs, work incentives and benefit take-up. It stresses the importance of Government understanding the impacts, learning from the past and improving coordination between benefits.

### **Smith Institute publication on pensions**

[This publication](#) brings together a series of chapters on pensions from a range of different perspectives. Contributors come from a range of backgrounds including the pensions industry, a union and Age UK. The book is edited by Rachel Reeves MP, Shadow Pensions Minister, and can be ordered from the Smith Institute website.

### **Perceptions of income requirements in retirement**

The Department for Work and Pensions has published Research Report 773, "[Perceptions of income requirements in retirement.](#)"

This study examined interviews with retired people aged 60-77, to explore the financial and non-financial contributions for their ideas of basic, comfortable, or wealthy retirements.

### **New study questions accounting for pensions**

The accounting standards currently used to calculate companies' pensions assets and liabilities are undermining pensions provision in the UK, according to The National Association of Pension Funds (NAPF) report "[Accounting for Pensions.](#)"

The study, carried out by Leeds University Business School, exposes the true impact of mark-to-market accounting and to identify a more appropriate approach to accounting for pensions.

The report argues that the current standards are not only inappropriate for assessing the long-term liabilities of pension funds, but can also lead to unintended consequences.

### **Younger workers falling behind in workplace pension provision**

Young workers are nearly four times less likely than their older counterparts to be saving in their employer's pension scheme, new DWP analysis reveals. The analysis shows a stark generational gap in pension provision, with only 15 per cent of young employees aged 16-24 participating in a workplace pension scheme.

Read more in "[Workplace Pension Reforms – Pension Provision by economic status and age.](#)" a brief by the DWP.

### **Age-dependent or target-driven investment for retirement?**

With the shift away from salary-related to defined contribution workplace pensions, there has been debate about the best investment strategy pension savers (and their fund managers) should pursue, and how they should draw down their pension savings to maximise retirement income. Two new studies by the Pensions Institute at Cass Business School, part of City University London, investigate the optimal investment strategies in defined contribution pension plans, taking into account behavioural economics and investors' risk aversion.

[Target-Driven Investing: Optimal Investment Strategies in Defined Contribution Pension Plans under Loss Aversion](#)

[Age Dependent Investing: Optimal Funding and Investment Strategies in Defined Contribution Pension Plans when Members are Rational Life Cycle Financial Planners](#)

## **EQUALITY & HUMAN RIGHTS**

### **On the Edge: why older people's needs are not being met in humanitarian emergencies**

[A new report](#) from Age UK and HelpAge International highlights how older people are amongst the most vulnerable in humanitarian emergencies. It also suggests ways in which the UK Government

and the wider humanitarian community can improve emergency responses for older people. The report was launched at the party political conferences, where we have secured high-profile speakers:

- Lib Dem conference on 19 Sep – Malcolm Bruce MP, Chair of the International Development Select Committee
- Labour conference on 26 Sep – Baroness Kinnock, Opposition spokesperson for the Department for International Development
- Conservative conference on 2 October, Stephen O'Brien MP, Parliamentary Under Secretary of State for International Development

Age UK's Jude Escribano [also wrote about this](#).

### **Older lesbian, gay and bisexual people more likely to rely on formal care**

A survey of people over 55 years commissioned by Stonewall found that lesbian, gay and bisexual people are more likely than heterosexual people to face the prospect of old age without much personal support. They are also more anxious about their future care needs, independence and mobility, as well as about health, housing and finance.

["Lesbian, gay and bisexual people in later life,"](#) Stonewall, 2011

## **WORK & LEARNING**

### **Women delaying retirement to support their adult children, Friends Life report reveals**

The report ["Working Women,"](#) part of Friends Life's Visions of Britain 2020 series, reveals that rather than coasting towards a comfortable retirement, more than 25% of working women in their 50s are working for longer than ever in order to give their adult children financial support. On average, parents have given their adult children (those aged over 21) £3,180 in handouts in the past year, with the figure rising to £4,840 for the middle classes (ABC1s).

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## **HOUSING & HOMES**

### **Benefits of extra care housing**

The International Longevity Centre has launched a report ["Establishing the extra in Extra Care"](#) examining the benefits of extra care housing, based on a longitudinal study of nearly 4,000 extra care residents. The report argues that extra care housing reduces demand on institutional accommodation compared with those living in the community in receipt of domiciliary care

### **Gay people at risk of being lonelier in old age**

[A research study](#) by Stonewall Housing Association 'Lesbian, gay and bisexual people in later life' indicates that these groups are more likely to live in isolation in later life because they have less contact with family support networks, in comparison with heterosexual older people. They found that 41% of lesbian, gay and bisexual people over 55 live alone compared with 28% of heterosexual people.

### **Moat housing association withdraw from Supporting People services**

Moat, a large housing association in the South East, [has said it will no longer provide support services through Supporting People](#) funding programme as a result of local authority cutbacks. Support responsibilities in sheltered schemes will be transferred to new providers.

### **McCarthy and Stone give their support to the Governments National Planning Policy Framework**

Major developers of retirement housing, McCarthy and Stone, [have given their backing to the Governments controversial planning proposals](#). They say they welcome 'the attempt to create a simpler planning system, promote economic growth and address the country's chronic housing shortage'.

## **ENGAGEMENT & VOLUNTEERING**

### **Participating in society**

The [Pathways through Participation report](#) found that people help out in their communities in a huge range of different ways, from volunteering to buying ethical products, depending on what has meaning and value to them. Over 100 people were interviewed for this study.

It also highlights barriers and negative experiences of interviewees, such as formal public consultations. People need to feel that their engagement is valued and makes a difference.

The report makes a range of recommendations for voluntary and community organisations, public service providers and central and local government to improve and develop participation.

### **Expectations for councils considering changing funding to local voluntary and community groups**

Communities Secretary Eric Pickles has [published guidance to local authorities](#) on how to protect voluntary and community groups from disproportionate cuts to their funding.

It follows warnings from Mr Pickles that councils should not "pull up the drawbridge" in this tough economic climate, but should instead look to give greater support for local groups that do so much for some of the most vulnerable in their communities, and to give at least three months warning of any reduction. On the other hand, in a bid to cut red tape, the document skims over the complexity of building lasting relationships with the voluntary and community sector.

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## **AGE UK CONSULTATION RESPONSES**

### **Age UK's written evidence response to the Joint Committee on the draft Financial Services Bill**

Age UK provided written evidence to the Joint Committee which is currently scrutinising the draft Financial Services Bill. Age UK calls for the new conduct regulator to be given power to address access to essential financial and payment services, such as cheques. The evidence also emphasises the need for the regulator to be able to act swiftly and decisively. [Read the report here](#).

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## **CONSUMER & LIFESTYLE**

### **Independent Commission on Banking Final Report published 12 September**

As expected, [the report](#) concentrated on the proposal to ring-fence banks' retail activities, although this will not be implemented before 2019. This timetable has been accepted by the Chancellor. Other proposals of particular interest to consumers include recommendations aimed at improving competition including ensuring that the new conduct regulator, the Financial Conduct Authority, should have a primary duty to promote effective competition. The report recommends that account switching should be improved by 2013 and that interest foregone on current accounts should be included on annual statements.

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### **Carbon monoxide a killer**

An analysis of carbon monoxide incidents 1996 to 2010 has found that people aged 70 and over are five times more at risk of being fatally affected by carbon monoxide than other age groups. It is not clear whether this is due to older people having older gas appliances, spending more time in the home, or being more insensitive to the physiological effects of carbon monoxide. Read more in the ["Gas Safety Trust – Trends report 1996 – 2010."](#)

### **Smart meter consultation**

The Department of Energy & Climate Change [is consulting](#) on Licence Conditions for a Code of Practice for the installation of smart electricity and gas meters. The deadline for responses is November 10, 2011.

### **Americans and text messaging**

The Pew Research Center has published [this report](#), which includes information on the 65+ group.

## ***INTERNATIONAL***

### **On the Edge: why older people's needs are not being met in humanitarian emergencies**

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## ***TRANSPORT***

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## ***COMPUTERS & TECHNOLOGY***

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*Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ.*