

Dignity in older age and a later life worth living

Age UK's ambition for the next Parliament 2017-2022



Introduction

Age UK's vision is a world where everyone can love later life, both current and future generations, but at this General Election our concern is above all for those who are furthest from achieving a good later life today. There are huge differences among our older population, with some much luckier and more resilient than others. At the moment life can often be restricted and miserable for those at the less favoured end of the spectrum and they are the older people we should worry about the most.

We know a lot more now about their circumstances, thanks to the Wellbeing Index Age UK published earlier in 2017. For those older people whose wellbeing score is in the bottom fifth:

- Money is generally tight: few own their own home outright and one in four are on an income-related benefit
- They are reliant on health and care services: the great majority (9 out of 10) have a longstanding limiting illness and two in five have at least three diagnosed health conditions
- They lack a strong social support network: more than half live alone and one in eight has no friends at all
- Women are more affected than men: nearly two-thirds are women and 1 in 3 of the entire group are widowed



How we help older people living in challenging situations like these is a test of us as a civilised nation - so what needs to change?

The **General Election on June 8 2017** is a great opportunity to change this situation and ensure all older people in the UK are able to love later life.

We're calling on the next Government to make sure all older people:

1. Receive dignified care at home, in hospital, and in care homes
2. Have a decent income
3. Live a life free from loneliness





Priority one: Dignified care at home, in hospital and in the care home

When older people are coping with chronic, long-term conditions such as dementia or arthritis, or when they experience a loss of mobility and confidence following a fall, making daily activities a struggle, they have a right to good, dignified care from social care services and the NHS whether they are at home, in hospital or a care home.

Unfortunately, this is far from guaranteed at the moment. Social care is in crisis across the country and 1.2 million older people have some unmet need. The NHS is struggling to meet older people's health needs, often due to insufficient staff - let alone being able to prepare for a future with more older people with more complex health and care problems.

The next Government **must**:

- **Adopt a twin-track approach to saving and restoring social care:** being alert to the risk of complete system collapse and ready to invest emergency funding to avert it; and developing a longer term plan to give social care a sustainable financial future, with consistently good quality to match.
- **Back NHS England's plan** to make healthcare more joined up, person-centred and preventive, with some services moving out of hospitals to create a stronger community and primary healthcare offer that supports older people to stay independent, and provide the full funding required to make this happen.
- **Tackle the increasing workforce pressures** facing the NHS and social care, including urgent action so staff from abroad continue to feel welcome and confident they can continue to live here.



.....
'If she didn't have her family to help her, where would she be? She hasn't even had a proper assessment and we have found we have a bill for £800 when we thought at least part of her care would have been funded by the council. **It's a mess**'.

.....
Pat, daughter of Carmel, 85



Priority two: A decent income

Pensioner poverty has fallen markedly over the last 15 years, but 1.9 million - one in six - pensioners remain poor. And at only £7,000 p.a. on average - half the National Living Wage - the State Pension still forms the bulk of most people's retirement income and is particularly important for women, and people on low and modest incomes.

In addition, the Government has been raising State Pension age alongside rising longevity, but caring responsibilities, chronic ill health, low skills and/or a lack of suitable job opportunities mean not all can work for longer.

The new State Pension introduced last year will help many new pensioners on low lifetime incomes but not those already retired when it came in, creating a two tier system. The 'triple lock' has helped restore the basic State Pension's real value, which fell over many years when it was linked only to prices. The case for keeping the 'triple lock' remains strong as it will help all current and future retirees to achieve a decent retirement income. And even with the 'triple lock', spending on State Pensions in the UK is lower than in most similar countries.

The next Government **must**:

- **Ensure pensioners on low and modest incomes can live decently** in retirement - this is likely to mean more State support overall for them, not less.
- **Protect the incomes and the dignity of people** in their fifties and sixties who are unable to work up to their State Pension Age.
- **Help older people who want to continue working for longer** by leading the charge against ageism in the workplace: increasing opportunities to train, improving recruitment practices and championing flexible working.

.....
'My wife is only on basic state pension because she looked after the children all our lives. Our income puts us just over the threshold for getting any help, like Pension Credit. **We can't afford to replace our boiler - we're not well off - in winter we have to stay in two rooms to keep warm.**
.....

Gordon, 79





Priority three: A life worth living

Loneliness is a scourge of our busy, modern society and affects people of all ages and backgrounds. However, older people are especially vulnerable, due to factors such as bereavement and declining mobility. As a result, 1.2 million older people say they are chronically lonely.

As more and more public and private services move online, from banking to shopping, older people who are not comfortable using personal computers or smart phones - the great majority of over-75s - can feel left behind and discounted, compounding their sense of isolation. They can also end up having to pay more for goods and services.

Everyone wants to live in a community with adequate transport and other facilities that meet their needs, and this is particularly important for older people who tend to spend a lot of time locally. However, many tell us about public transport being in decline in their areas and other valued local services, such as lunch clubs and day centres, closing due to lack of funds.

The next Government **must**:

- **Take the lead in developing a national strategy** to identify, prevent and tackle the causes of loneliness, especially but not exclusively among older people.
- **Ensure** all services, public and private, meet the essential everyday needs of older people who are not online.
- **Work with local government, transport providers and civil society** to make every community genuinely age-friendly, which must include consideration of how older people's transport and other needs can continue to be met at a time when local public services are under great funding strain.



.....
'During the war I served in the Army and spent four years as a prisoner of war. I've lost two wonderful wives and **I live here alone now**. I wanted to get out of the house - **I felt very depressed**.'
.....

Wils, 97



What can candidates do?

We are calling on all prospective parliamentary candidates to become Age Champions.

By signing up to be an Age Champion, candidates agree, if elected, to work to help make the UK and their community better for older people – particularly those who find life a struggle.



To find out more and sign up, candidates can email AgeChampions@ageuk.org.uk

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Receive dignified care at home, in hospital, and in care homes



Have a decent income



Live a life free from loneliness



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