

# Agenda for Later Life 2015: A great place to grow older

Executive summary



# About Age UK

Age UK is the country's largest charity dedicated to helping everyone make the most of later life. We provide services and support at a national and local level to inspire, enable and support older people. We stand up and speak for all those who have reached later life, and also protect the long-term interests of future generations.



# Introduction





**Dignity, independence, security:** these things are tremendously important to us as we age. This is why we have decided that over the next five years our overarching goal as a charity should be to help make the UK ‘a great place to grow older’.

*Agenda for Later Life 2015* is Age UK’s annual assessment of where we are now, and how public policy can help us to achieve our ambition. This summary sets out our policy priorities for the year ahead, which cover all aspects of ageing: money matters; health and care; housing; and creating communities where older people have the opportunity to stay active and be recognised as valued members of society.

There is also an important global context, as Age UK is working with its partner, Age International, to press for a UN convention on the human rights of older people. Closer to home, our network includes Age UK, the three national charities Age Cymru, Age NI and Age Scotland and in England, 165 local Age UK partners. However, the challenges spelt out in this report are principally for the UK Government and Parliament.

You can read the full report on Age UK’s website [www.ageuk.org.uk/afl](http://www.ageuk.org.uk/afl)

# A great place to grow older

Key indicators	Current results	Previous results	Trend
<b>Later life (UK)<sup>1</sup></b> Population aged 60+ and 85+ in numbers and as percentage of total population	60+: 14.92 million (23.1%) 85+: 1.50 million (2.32%) (2014)	60+: 14.46 million (22.7%) 85+: 1.44 million (2.26%) (2012)	
<b>Population projections (UK)<sup>2</sup></b> Projected population aged 60+ and 85+ by 2025 and 2035, in numbers and as percentage of total population	By 2035: 60+: 21.35 million (29.4%) 85+: 3.47 million (4.78%)	By 2025: 60+: 18.47 million (26.7%) 85+: 2.22 million (3.21%)	
<b>Life expectancy (UK)<sup>3</sup></b> Life expectancy at age 75	Male: 11.2 years Female: 13.0 years (2011–13)	Male: 11.1 years Female: 12.9 years (2010–12)	
<b>Spending (UK)<sup>4</sup></b> Total annual spending by households including someone aged 65+	£145 billion (2013)	£128 billion (2012)	

Recent trends in Government policy are encouraging greater integration of public services, and more local decision-making. These trends present opportunities to support older people's aspirations for independent living, choice and control, but they do so against the backdrop of a challenging programme of spending cuts.

In a world where people are increasingly expected to provide for themselves, supportive systems are essential.

## Key priorities

- Integrated public services can improve older people's lives in a cost-effective way, but individuals need a way into the system, for example through their GP, to support their social, emotional and practical needs.
- Devolving power locally can make integration easier, but the key test is whether this delivers high-quality outcomes in an open and accountable way.
- Public services must involve local voluntary organisations from the start, in order to build the capacity to support volunteering and integrated services.
- Independent information and advice services are an invaluable way of reaching people who are high users of public services, and a cross-governmental strategy is needed to ensure their sustainability.
- The independent sector is an important partner in the delivery of services, but the Government must work with regulators to ensure key industries, such as care providers and utility companies, meet the needs of an ageing population.
- Age discrimination too often hampers the ability of older people to contribute to the economy through work, volunteering and consumer spending and should be challenged wherever it appears.

# The global context

Key indicators	Current results	Previous results	Trend
<b>Later life (World)<sup>5</sup></b> Population aged 60+ and 85+ in numbers and as percentage of total population	60+: 902 million (12.4%) 85+: 54 million (0.74%) (2015)	60+: 873 million (12.2%) 85+: 51 million (0.71%) (2014)	
<b>Life expectancy (World)<sup>6</sup></b> Life expectancy at age 60 in high income and low income countries	High income: 23.3 years Low income: 17.2 years (2013)	High income: 23.2 years Low income: 17.1 years (2012)	

The UK Government should **commit to supporting a UN convention on the human rights of older people, and participate actively in its development.**



2015 has been a significant year for building greater understanding of the importance of the global context for ageing policy.

The post-2015 Sustainable Development Goals and the Sendai Framework for Disaster Risk Reduction set new standards for recognising and valuing the contributions, rights and needs of older people. However one aspect of international cooperation that remains stubbornly unresolved is the lack of global human rights standards for older people.

### Key priorities

- The UK Government should commit to supporting a UN convention on the human rights of older people, and participate actively in its development, which should be well underway by 2020.
- The UK Government must fully reflect the Sustainable Development Goals and Sendai Framework for Disaster Risk Reduction in its own international development and humanitarian programmes, and ensure that no one is left behind, whatever their age.
- We have much to learn from international best practice in relation to ageing, for example by recognising the contribution of older people in building community resilience, and the UK Government should take this into account in its domestic policies.

# Enough money

Where are we now?

UP TO RETIREMENT

Private pension membership has fallen but is being increased by auto enrolment

1967  
8.1m

2013  
2.8m

Private sector employees paying in to a pension  
Occupational Pension Scheme Survey

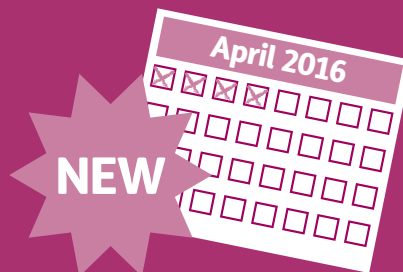
204,581 pension policies accessed in three months since April 2015, compared to 95,372 in same period of 2013



FCA, 2015

AROUND STATE PENSION AGE

New state pension from April 2016



IN RETIREMENT

£3.7bn benefits unclaimed by pensioners



Means-tested benefits unclaimed by pensioners each year. DWP, 2015

Big falls in pensioner poverty but progress now stalled

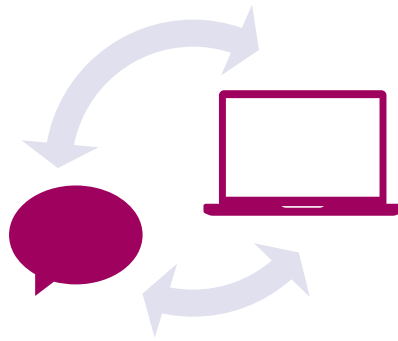
1998/99  
29%

2014/15  
14%

% of pensioners with income below 60% median income (after housing costs) DWP, 2015



Protects value of basic pension until 2020



Joined up information and advice before, at and during retirement leads to better outcomes

## We need:

## Our vision for 2020

**More people saving**



**Quality standards and simple choices**

Everyone gets a decent outcome from their pensions saving

**Independent review to ensure people don't face unfair rises in state pension age**



Enough money to live comfortably in retirement

**Increase benefit take-up**



**Extend new state pension to current pensioners**



Pensioner poverty halved

## Enough money?

Key indicators	Current results	Previous results	Trend
<b>Poverty (UK)<sup>7</sup></b> Population over current State Pension age with less than 60 per cent of median income after housing costs	14% (2013/14)	13% (2012/13)	—
<b>Benefit take-up (Great Britain)<sup>8</sup></b> Percentage of people eligible for Pension Credit who receive the benefit	63% (2013/14)	62% (2012/13)	—
<b>Private Pensions (UK)<sup>9</sup></b> Percentage of employees participating in a private pension	52% (2013/14)	48% (2012/13)	✓

In April 2015, many of the ‘freedom and choice’ reforms first announced just over a year earlier came into effect, allowing people to use their pension savings however they choose from the age of 55.

In addition, major reforms to the State Pension apply to people reaching State Pension age from 6 April 2016 onwards.

These changes, together with continuing pressure to reduce overall spending on social security, increase the importance of access to financial information, advice and guidance.





### **Key priorities**

- Progress has been made in tackling pensioner poverty, but more can be achieved. Age UK wants to see poverty halved by 2020.
- The new single-tier State Pension starting in April 2016 will be more generous for some, though others will receive the same or less than under the old system. The Government must improve transitional protections and consider how current pensioners with low state pensions can be brought into the new pension where this is to their advantage.
- The social security system must provide adequate support to current pensioners with limited private resources and those approaching pension age who cannot work.
- The introduction of the pension flexibilities in April 2015 brings many benefits but also transfers some risks to individuals. The Government and regulators must take action to ensure that all consumers – in particular those who are disengaged from their pension saving – achieve decent outcomes when using their pension fund.
- People need appropriate guidance, information and advice as they approach retirement, at the point of retirement and later on in older age. This must be matched by the financial services industry ensuring products and services are transparent, good value and meet customers' needs.

# Feeling well

Where are we now?

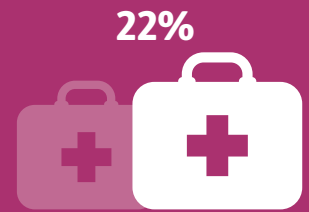


## Waiting for a crisis



**72%**  
Over 75s with diabetes never supported to self-manage their condition

Age UK/Exeter Medical School, 2013



**22%**  
Increase in emergency admissions of people 65+ since 2006

HSCIC, 2015

## Health inequalities

Years →



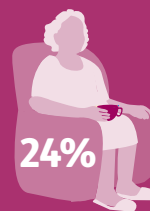
ONS, 2014

■ Disability-free life expectancy   ■ Life expectancy

Disability-free life expectancy (DFLE) reflects how long you may live in poorer relative health. In some parts of the country, this is much longer than in others



## Loneliness leads to health problems



**24%**  
of pensioners do not go out socially at least once a month (DWP)

Loneliness is associated with increased rates of:



Depression



Cardiovascular disease



Cognitive decline and dementia



## Unfulfilled potential



**76%**  
Older people believe the country fails to make good use of their skills and talent

Age Concern and Help the Aged



**20%**  
Only 20% of adults 75+ meeting recommended standard for physical activity

HSCIC, 2015

## We need:

## Our vision for 2020

**Older people being supported to plan for the future. Joined up care, helping them to self-manage their health**

Shrink gap between highest and lowest DFLE



**Life-long public health shifts the perception of health in later life away from 'burden' and towards active ageing**



Less of a gap between rich and poor areas – fewer years of disability and increased life expectancy for all

**Loneliness not accepted as just part of getting older. Local areas must invest in effective ways to stay connected**

Increase in older people engaging in physical, social and volunteering activities and learning skills for a healthier life







**Enable older people to utilise skills and talents and connect with their community**



Older people feel less lonely and isolated and more connected with their community

## Feeling well

Key indicators	Current results	Previous results	Trend
<b>Disability-free life expectancy (England)<sup>10</sup></b> Average number of years you can expect to live without disability from age 65	10.5 (males) 11.2 (females) (2009–11)	10.2 (males) 11.0 (females) (2008–10)	
<b>Disability gap (England)<sup>11</sup></b> Gap in years between local authorities with the highest and lowest average disability-free life expectancy at age 65	8.5 (males) 9.3 (females) (2009–11)	10.0 (males) 8.3 (females) (2007–09)	 
<b>Loneliness (UK)<sup>12</sup></b> People aged 65+ who are often or always lonely, in numbers and as a percentage	1.14 million (10%) (2014)	770,000 (7%) (2012)	

Even as many more of us live longer, and stay well and healthy for longer, there remain highly negative attitudes to ageing, including the idea that older age automatically means poor health and higher needs. This need not be the case.

A crucial part of the equation is managing changing health needs, including taking steps to tackle unsuitable housing and social isolation, and ensuring that people living with dementia and their carers get good-quality care and support.

## Key priorities

- The Government must put a plan in place to meet World Health Organization goals for achieving a 25 per cent reduction in preventable illness and mortality by 2025.
- There should be a properly resourced, on-going public health campaign, supporting older people to stay as physically and mentally fit and well as possible through later life.
- All of us, including GPs and other healthcare professionals, should challenge assumptions that nothing can be done to improve the lives of people living with frailty or long-term conditions, by putting in place appropriate systems of support.
- Local and national government should tackle loneliness by putting in place a national measure and appropriate local strategies, supporting GPs to deliver practical help, and investing in innovative solutions.
- Increasing diagnosis rates for dementia mean it is ever more urgent that high quality post-diagnosis support is available. A minimum standard for support should be introduced.

The Government must put a plan in place to meet World Health Organization goals for achieving a **25% reduction in preventable illness and mortality by 2025.**



# Health and care

Where are we now?



## Unmet need for care rising

870,000  
2012-13

1,004,000  
2013-14

Older people who need help with basic tasks such as getting out of bed, washing and dressing, but don't get it

Age UK, 2015

## What unmet need means for older people



Half of those who struggle to wash/get in the bath do not receive any help



Nearly two in three of those who find it difficult to go to the toilet do not receive any help



Two in three of those who find it hard to get out of bed on their own do not receive any help

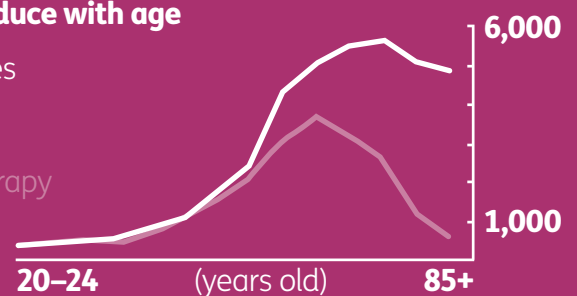
Age UK, 2015



## Unequal treatment in the NHS

### Treatment rates reduce with age

Number of diagnoses of colorectal cancer  
Number of people receiving chemotherapy



NHS England, 2013



## Impact on carers



1 in 20 people 65+ provide 50+ hours of informal care a week

Understanding Society Survey

Carers aged 65+



Report feeling pain or discomfort

## We need:

## Our vision for 2020

**An immediate and significant boost in funding for care**



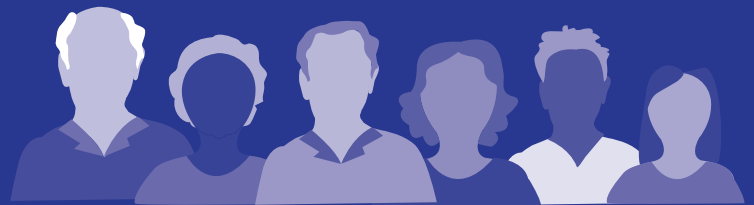
**A care and support system that meets the essential care needs of all older people**

**Care assessments to take account of the way people want to live**

**High quality care that treats us with dignity**



**Better skills and infrastructure across NHS to plan care for older people**



**Full age equality in access to treatment**

**Stronger GP and community health care services**

**More carers to receive assessments and local authority support, under new Care Act duties**

**Caring doesn't damage health and wellbeing of older carers**



## High quality health and care

Key indicators	Current results	Previous results	Trend
<b>Dignified treatment (England)<sup>13</sup></b> Percentage of hospital inpatients who said they were not always treated with dignity and respect	19% (2014)	19% (2013)	—
<b>Hospital readmissions (England)<sup>14</sup></b> Number of people aged 75+ readmitted to hospital as an emergency within one month of discharge	204,709 (2011/12)	201,372 (2010/11)	X
<b>Unmet need for social care (England)<sup>15</sup></b> Number of people aged 65–89 with one or more unmet need for social care	1.004 million (2015)	870,000 (2014)	X
<b>Delayed discharge (England)<sup>16</sup></b> Number of days delay attributable to social care	421,557 (2014/15)	365,061 (2013/14)	X
<b>Informal care (UK)<sup>17</sup></b> Percentage of people aged 65+ giving 50+ hours of informal care per week	5.2% (2014)	5.0% (2013)	X

High quality care that treats us with dignity is what we would all hope for as we age. Although the Government recognises this, too often standards on the ground fall short.

This is not helped by continual pressures on funding. While funding for the NHS has been protected, the care budget has fallen by 21 per cent since 2010/11, with serious knock-on effects on the NHS. This needs to change: as well as creating poor outcomes for older people it represents appalling value for money for the taxpayer too.



## Key priorities

- Older people living with long-term health conditions should be offered a health and care coordinator to make sure their care is fully joined up, whether this is in the NHS or through the local authority.
- Such is the current fragility of the social care system that an immediate and significant injection of funding into social care is needed.
- GP and community health care services perform a vital role in the lives of older people, and require greater investment.
- The Government will have saved £6 billion over the course of this Parliament by delaying the introduction of a lifetime cap on care costs. This should be reinvested into improving care and support for older people.
- The Government should also put in place a transformation fund to support the shift towards new models of care that promote more joined up working across statutory services and with the voluntary sector.
- Current drives towards quality in hospitals and care homes must be maintained, and hospitals must do more to recognise those with high needs as soon as they are admitted, and to support them after discharge.
- All parts of the NHS and social care services should monitor the extent to which they achieve age equality and ensure that discrimination does not arise from funding cuts.



Older people living with long-term health conditions should be offered a health and care coordinator to **make sure they get the help they need.**



# Safe at home

Where are we now?



**Too many people live in cold homes**



**Households (60+) in fuel poverty in 2013**

DECC, 2015



**Cold and inaccessible housing costs the NHS £1.4bn**

BRE, 2015



**19.9% of older people's homes failing decent homes standard**

2013



**A struggle to get basic adaptations and equipment**



**Minor adaptations could result in a 26% reduction in falls related injuries**

CRE, 2015



**Homes that are inflexible to our changing needs**



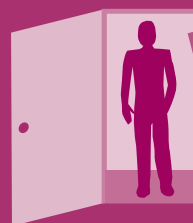
**95% of homes lack basic accessibility features**

DCLG, 2013

SCAMS



**Scams rob people of their wealth and health**



**Up to 170,000 DOORSTEP CRIMES annually in England and Wales**

National Trading Standards, 2014

## Where older people live

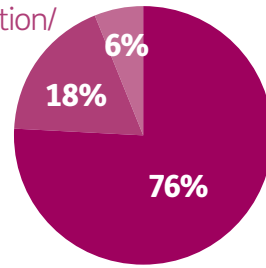


93% live in mainstream housing

Government Office for Science 2014

Housing Association/  
Council tenant

Private sector tenant



Owner-occupier

## We need:

## Our vision for 2020

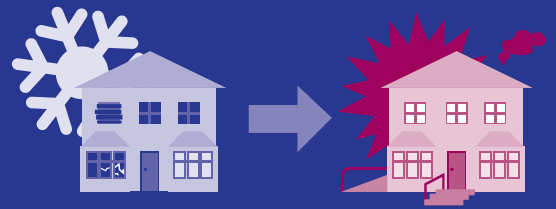
**Faster, smarter investment in energy efficient homes**



**Older people live in warm homes, reducing fuel bills and keeping them well**

**Preventative services to reduce the demand on healthcare e.g Home Improvement Agencies and handy person schemes**

**Warm and accessible homes that promote wellbeing and independence**



**Protect grants for home adaptations (Disabled Facilities Grant)**

**One stop shop for help with independent living at home**



**Apply higher accessibility standards to all new homes**












**Lifetime homes in age-friendly communities – inclusive design for all ages**

**National Scams Task Force reporting annually on progress**

**Older people are protected from scams meaning a financially secure later life and better health**



## Safe at home

Key indicators	Current results	Previous results	Trend
<b>Non-decent housing (England)<sup>18</sup></b> Percentage of households aged 60+ living in non-decent homes	19.9% (2013)	21.1% (2012)	
<b>Fuel poverty (England)<sup>19</sup></b> Estimated number of total households and older households (aged 60+) in fuel poverty	All ages: 2,347,000  60+: 542,000 (2013)	All ages: 2,360,000  60+: 565,000 (2012)	 
<b>Fear of crime (England and Wales)<sup>20</sup></b> Percentage of people who have a high level of worry about:			
Burglary	65-74: 12%  75+: 10%	65-74: 11%  75+: 10%	 
Violent crime	65-74: 12%  75+: 10% (2013/14)	65-74: 10%  75+: 10% (2012/13)	 
<b>Belonging to neighbourhood (England)<sup>21</sup></b> Percentage aged 65+ who believe strongly that they belong to their neighbourhood	65-74: 83%  75+: 81% (2014/15)	65-74: 78%  75+: 83% (2013/14)	 



All new homes need to be built to the lifetime homes standard to **improve accessibility** and make **future modification easier and cheaper**.

Extending older people's housing choices requires measures that include helping older people to modify their current homes; improving the design and accessibility of all new homes; and offering a greater range of specialist retirement housing with flexible care and support.

#### **Key priorities**

- All new homes need to be built to the lifetime homes standard to improve accessibility and make future modification easier and cheaper.
- We need more retirement housing in both the private and the social sector, with investment in affordable social provision and statutory reform in the private sector to ensure that accommodation meets consumer needs and expectations.
- We must make it easier and quicker for older people to obtain the adaptations and equipment they need to live healthy and independent lives. This will help to reduce demand on the NHS and care services.
- The Government should reform and speed up its programme to bring cold homes up to a minimum energy efficiency standard. This will reduce energy bills, prevent winter deaths and save the NHS £1.4 billion a year.
- Concerted action is needed from local authorities, banks, police and others to protect older people from scams. The Government should establish a National Scams Task Force and a fraud indicator.

# Active communities

Where are we now?

TRANSPORT



## Fewer bus routes

Campaign for Better Transport, 2015



2,000 bus routes cut, altered or withdrawn in 2010–15

WORK



## Older workers needed

Office for National Statistics, 2012



-0.7m



+3.7m

Projected population change 2012–25

LEARNING



## Less access to learning

NIACE, 2015



2010  
23%



2015  
20%

Participation in learning: 65–74 year olds

BANKING



## Bank branches are closing

CCBS forecast



2,500 bank branch closures by 2018

DIGITAL



## Over 75s not online

Ofcom, 2015



2/3

Aged 75+ not online

**Older people contribute to society:**



**Value of older people in employment**



**Value of informal care and childcare by older people**



**Value of volunteering by older people**

Age UK Chief Economist's report 2014 and 2015



**Total spending by older households**

Family spending 2011-14, ONS, 2014

**We need:**

**Our vision for 2020**

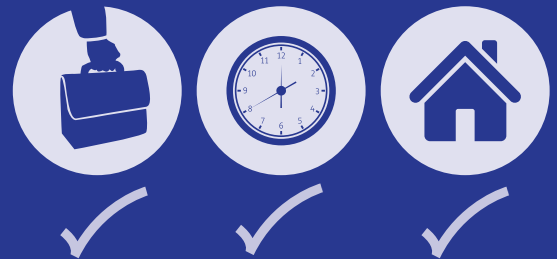
**Ensure local transport subsidies reflect the needs of older people, particularly in rural areas**



**Affordable, flexible and convenient transport options that promote wellbeing and independence and ensure older people can get to essential services**

**Employers should adopt age-friendly working practices (e.g to recruit and retain staff) to adapt to the changing workforce**

**Every job is flexible by default**



**New ways of delivering cost effective training and learning**



**Older people should be able to access learning and training**

**More innovative ways to provide in-person services**

**Every person can access day to day banking in a way that suits them, wherever they live**



**The Government should ensure non-digital alternatives to online public services**



**Every older person, whether or not they are online, can access important services**

## Active communities

Key indicators	Current results	Previous results	Trend
<b>Public transport (UK)<sup>22</sup></b> Percentage of people aged 65+ who do not use public transport because they describe it as poor	27.6% (2012/13)	28.8% (2010/12)	✓
<b>Employment 50–64 (UK)<sup>23</sup></b> Employment rate for people aged 50–64	69.1% (March–May 2015)	68.7% (March–May 2014)	✓
<b>Employment 65+ (UK)<sup>24</sup></b> Number of people aged 65+ in employment	1.130 million (March–May 2015)	1.117 million (March–May 2014)	✓
<b>Participation in learning (UK)<sup>25</sup></b> Percentage of people aged 65–74 and 65+ who have taken part in learning in previous 12 months	65–74: 20% 75+: 12% (2015)	65–74: 17% 75+: 8% (2014)	✓
<b>Volunteering (England)<sup>26</sup></b> Percentage of people aged 65–74 and 75+ taking part in volunteering in previous 12 months	65–74: 28.1% 75+: 19.4% (2014/15)	65–74: 29.0% 75+: 17.6% (2013/14)	X ✓
<b>Digitally excluded (UK)<sup>27</sup></b> Percentage of people aged 65–74 and 75+ who have never used the internet	65–74: 24.2% 75+: 60.6% (Quarter 1 2015)	65–74: 29.3% 75+: 62.8% (Quarter 1 2014)	✓

Meaningful opportunities to work, learn and volunteer should be available to people of all ages. Accessible public transport, banking services and communications are vital for staying included, but bus routes and bank branches continue to close, and 4.5 million people aged 65+ have still never used the internet.





### **Key priorities**

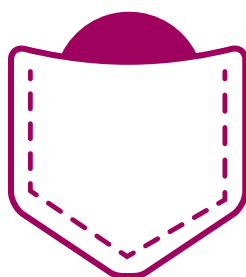
- An integrated approach to transport should be developed, to make sure bus services and other forms of community transport work together to meet the needs of older people.
- While employment rates have risen across all age groups, many 50+ workers who do lose their jobs still find themselves stuck out of work. The Government must improve the back-to-work support on offer.
- Mid-Life Career Reviews should be made available to all workers aged from their mid-40s upwards.
- There should more incentives and support in place for volunteering among people of all ages, and more needs to be done to tackle the barriers faced by older volunteers, such as ageism or physical barriers.
- We need a long-term commitment to the Post Office branch network before bank branches are closed, to ensure that all areas, in particular small towns and rural communities, have accessible provision to essential banking services.
- It is important that the 24 per cent of people aged 65 to 74 and 61 per cent of people aged 75+ who have never used the internet do not lose out as the Government, local authorities and private sector organisations increasingly provide services online.

# Find out more

You can read the full version of *Agenda for Later Life 2015* at [www.ageuk.org.uk/afl](http://www.ageuk.org.uk/afl).

To see all of our current policy positions, and a wealth of information and research, go to [www.ageuk.org.uk/professional-resources-home/](http://www.ageuk.org.uk/professional-resources-home/) where you can also sign up to our regular policy and research newsletter.

Growing older doesn't come with a manual, so if you need information or advice on anything from health to housing, call our free national information line on **0800 169 6565**. It's open 365 days a year from 8am to 7pm. We also publish impartial and informative factsheets and advice guides.



Age UK put **£183 million** in older people's pockets in 2014/15 **through its information and advice.**

#### **Lead author**

Jane Vass

#### **Contributors**

Ken Bluestone, Christopher Brooks, Judith Escribano, Tom Gentry, Katherine Hill, Kate Horstead, Stephen Lowe, Phil Mawhinney, Jill Mortimer, Joe Oldman, Léa Renoux, Joanne Sawyer, David Steele, Sally West

#### **Indicators and statistics**

Marcus Green, Jose Iparraguirre, Phil Rossall

#### **Editorial and design**

[oysterdesign.co.uk](http://oysterdesign.co.uk)

#### **Infographics**

Lindsay Noble Design

## Indicator sources

- 1 *Mid-2014 and mid-2012 population estimates*, Office for National Statistics (ONS).
- 2 *Mid-2012 population projections*, ONS 2013.
- 3 *National Life Tables for UK*, period expectation of life by single year, ONS Sept 2014.
- 4 Age UK Research calculation based on Family Spending 2014, ONS 2014 and Family Spending 2013, ONS 2013 Table A11.
- 5 US Census Bureau International Database accessed August 2015 (figures rounded).
- 6 WHO Global Health Observatory, Life Tables by World Bank income group (life expectancy at age 60–64). Figures are for both sexes.
- 7 *Households Below Average Income 1994/95 to 2013/14* Table 6.5db, Department for Work and Pensions 2015.
- 8 *Income-Related Benefits: estimates of take-up 2013/14* (experimental), Table 2.3.1, DWP 2015.
- 9 *Family Resources Survey 2013–14 (2015)* and *Family Resources Survey 2012–13 (2014)*: Table 6.
- 10 *Disability-Free Life Expectancy and Life Expectancy at age 65 England*, ONS, July 2014.
- 11 *Sub-national health expectancies, Disability-Free Life Expectancy by Upper Tier Local Authority: England 2009–11*, ONS.
- 12 TNS surveys for Age UK, April 2014 and August 2012. UK population estimates from mid-2014 and mid-2012 population estimates, ONS.
- 13 *National results from the 2014 Inpatient Survey*, CQC, 2014.
- 14 HSCIC Indicator Portal <https://indicators.ic.nhs.uk/webview/>
- 15 Age UK Research analysis using Marmot, M. et al. *English Longitudinal Study of Ageing: Waves 0–6, 1998–2013. 21st Edition*. UK Data Archive [distributor], July 2014.
- 16 *Delayed Transfers of Care statistics*, NHS England 2015, [www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcn%3A77-366954](http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcn%3A77-366954)
- 17 Age UK Research analysis of Understanding Society survey.
- 18 *Survey of English Housing 2013* Table DA3203 (SST3.4), Department for Communities and Local Government, 2015.
- 19 *Trends in fuel poverty England 2003–2013*, Low income high costs definition Table 4, Department of Energy and Climate Change, 2015.
- 20 *Crime Survey for England and Wales*, Focus on Perceptions of Crime tables 2034/14 and 2012/13, ONS.
- 21 *Community Life Survey* Table 11, Cabinet Office 2015.
- 22 Age UK analysis of English Longitudinal Study of Ageing, Waves 5 and 6.
- 23 *UK Labour Market Statistical Bulletin*, July 2015, ONS Table 2(2).
- 24 *UK Labour Market Statistical Bulletin*, July 2015, ONS Table 2(2).
- 25 *Adult Participation in Learning Survey*, NIACE (2015).
- 26 *Taking Part Survey 2014/15 Q3*, Volunteering tables, demography, Departure for Culture, Media and Sport, 2015.
- 27 *Internet users 2015*, ONS 2015 Tables 1A and B.

## **Age UK**

Tavis House  
1-6 Tavistock Square  
London WC1H 9NA

**0800 169 80 80**

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Tavis House, 1-6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID202863 10/15