



10 ideas to improve the lives of older people

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This general election really matters for older people. Worn down by the pandemic and cost of living crisis, many are yearning for a more positive future for themselves, their families and generations to come – and are eager to help bring it about.

It is, of course, true that some of the biggest challenges we face as a country can only be dealt with over time and through investing significant ongoing public resources – the problems in the NHS and social care being two obvious and important examples.

However, we all know how tight public money is at the moment. Given this, there's a risk that policymakers feel there is nothing they can do in the shorter term that could possibly make a difference. That's why Age UK has been consulting with older people and developing some proposals that we believe can have a positive impact for older people – but without the need for significant public funds.

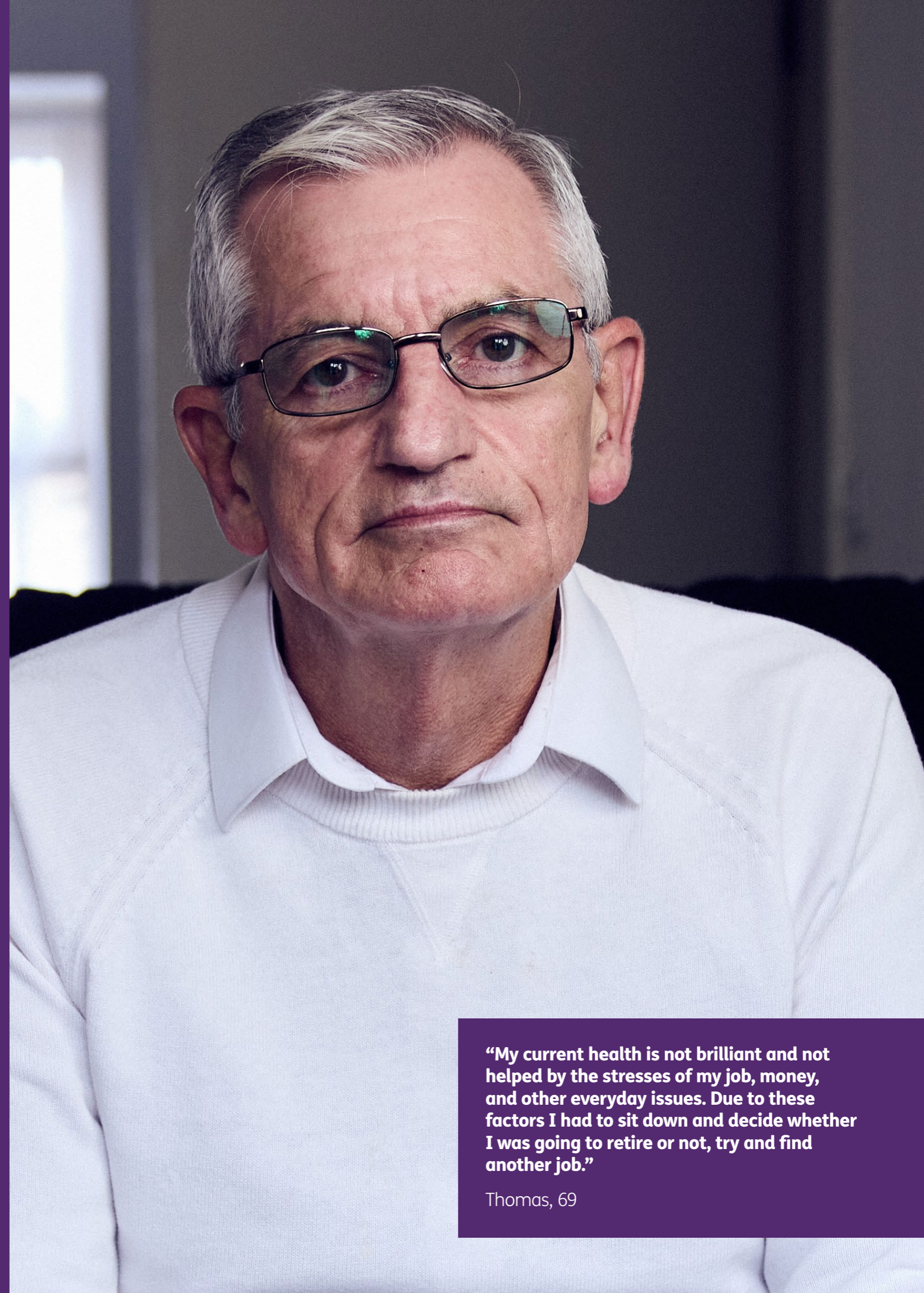
Over half of all the policy recommendations in our **Blueprint for improving the Lives of Older people: General Election 2024** require only modest amounts of public money, or none at all, and this short report highlights our favourite 'Top 10'. They cover a wide range of topics – from preserving access to physical banks, to ensuring new build housing is fit for an ageing population, and to supporting those at risk of fuel poverty.

It is notable though that many of our proposals are broadly concerned with enhancing older people's rights, a reflection of the fact that at present these are often sketchy and poorly defined – where they exist at all. This urgently needs to change and it can change, provided the political will is there. If older people had stronger rights, and the mechanisms were in place to ensure they can be actioned – two of which are in this report – it would greatly enhance their security and dignity, their opportunities to make important choices about their lives, sustain their independence, exercise their agency and contribute to our society.

Why are older people's rights so poorly developed in this country? At Age UK we fear the answer is first and foremost attitudinal – caught up in the ageism that is so prevalent in all walks of life and that we as a charity are determined to help root out, now and in the next few years to come.

We therefore call on all the political parties contesting this general election to give serious consideration to the ten ideas set out here, both in advance of polling day and after it if they are successful and enter office.

This report proves that lack of public money is absolutely no excuse for our politicians not acting to make life better for our older population. The ball is firmly in their court.



“My current health is not brilliant and not helped by the stresses of my job, money, and other everyday issues. Due to these factors I had to sit down and decide whether I was going to retire or not, try and find another job.”

Thomas, 69



“I hope that one day, sooner rather than later, the Government will have a recognised Minister for Older People. My community would be a better place to live if older people were recognised, acknowledged and treated with greater respect. After all, we gave our yesterdays for future generations.”

Elaine, 71

1. Create a Commissioner for Older People in England to contribute to a network of such Commissioners across the UK, and a Minister for Older People in Westminster.

Ageism is endemic in our society. One of the consequences is that older people’s views are often not sought or heard by decision-makers, or their needs properly understood. As the pandemic has shown us, when there is insufficient knowledge or understanding about older people in Government, decisions can be made that are profoundly damaging to them. A Commissioner for Older People in England and a dedicated Minister for Older People in Westminster would create crucial accountability mechanisms by which older people’s voices can be heard and considered within Government when decisions are taken which will affect them.

2. Legislate to enhance the rights of older people who rely on others for care and implement an effective scheme for protecting those who lack mental capacity.

It’s vital that there is a fundamental overhaul of rights for people in need of care and a new mechanism to ensure that their rights are upheld, and any disputes quickly resolved. Older people using care have very few enforceable rights. For example, care home residents lack tenancy rights and so are vulnerable to eviction at short notice, and those who are self-funding have no recourse to the Human Rights Act if they experience abusive or negligent care, whereas those who are state-funded do – an unjustifiable anomaly. The review we recommend must also grasp the nettle of agreeing a workable scheme to protect the interests of older people who lose their mental capacity and whose liberty is thought to need restricting for their own protection, the current one, termed the ‘Deprivation of Liberty Safeguards’ or ‘DoLS’, being in total disarray.

3. Amend the Financial Services and Markets Act 2023 to protect physical banking services as well as access to cash.

Since 2015 over 6,000 bank and building society branches have closed in the UK, leaving many older people struggling to access cash or manage their money. Shared Banking Hubs are a good development which we welcome, but their roll out has been slow and they don’t cover the entire country. Physical banking services therefore need more protection, along similar lines to the protection of cash access already in place.

4. Bring forward fraud reforms that focus on prevention and on supporting victims, funded by unlocking the suspected proceeds of crime.

More action is needed to combat scams. They touch too many older people, who often lose significant sums, as well as suffering emotionally. The ban on cold calls and the introduction of the mandatory code for reimbursing push payment fraud victims are important steps forward and should be implemented as soon as possible, but much more needs to be done.

55% of adults agree that the UK is ageist.

Ageism: What’s the harm?, Centre for Ageing Better, February 2023.

More than one in four (27%) over 65s use physical banking services as the main way to manage their money.

Ipsos polling of 1,147 UK adults aged 65+ for Age UK, conducted 31st March to 13th April 2022.

5. Bring in changes to building regulations so that all new homes meet higher accessibility standards and are adaptable for future needs.

The vast majority of older people live in mainstream housing and will continue to do so well into the future. However, there is a shortage of mainstream homes suitable for older people, and we need new builds to provide more accessible options to address this. Housebuilders must be required to build homes which are capable of flexing to meet our needs as we grow older. In practice this means putting some relatively modest measures in place, such as ensuring walls are thick enough to take a handrail and doorways are wide enough for a wheelchair to pass through.

6. Champion the creation of a UN Human Rights Convention for Older Persons to help ensure all older people globally are treated equally in society.

Older women and men across the world want to live safely in their homes and be treated equally in society with a say on decisions that matter to them. They want to be recognised for their contributions and treated with dignity. Globally 1.4 billion people will be aged 60 and over by 2030. There is no universal legally binding legislation protecting the rights of older people globally. A UN Human Rights Convention for Older Persons would help reframe attitudes towards older people and provide a comprehensive framework for safeguarding older people's fundamental rights – both here in the UK and right across the world.

7. Take a lead on tackling loneliness and enabling social connections with a refreshed national strategy, delivered by a dedicated Minister for Loneliness and supported by a cross-governmental team.

Loneliness is a major social problem across all age groups, and for older people it is often compounded by bereavement and other losses, and difficulties getting out and about because of disability, ill health, or poor public transport. The next Government could do more to tackle this by introducing a dedicated Minister for Loneliness, supported by a cross-governmental team – this in place of the current role that combines a number of different responsibilities, making it hard for the incumbents to give this issue the attention it deserves.

1.1 million older people live in homes that do not meet the Decent Homes Standard.

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3 million older people say the TV and radio is their main source of company.

Age UK calculation based on data (weighted to be representative of the UK population) from Yonder online and telephone omnibus research polling for Age UK, November 2023 (weighted sample of 2632 people aged 65+ in the UK, between 14th and 27th October 2023) and ONS mid-year 2021 population estimates (published 21st December 2022). 24.11% of people aged 65 & over in the UK 'slightly agree' or 'strongly agree' with the statement 'The TV/radio is my main source of company' which equates to 3,024,702 people (24.11% multiplied by 12,537,031). Figures may differ due to rounding.



“The weeks go by so quick, and because I am losing my sight, and am not very mobile anymore, I only go out once a week. I usually watch TV or watch the buses from the window. I need to be comfortable in my home. I need to be warm in my home. I think rising prices are very hard for people, especially those who don't have the help I have.”

Brenda, 88

“My sons, my grandsons... nearby neighbours, everyone... they didn’t care for me before. However, after planting the garden I was being looked after with care and they gave me more respect. Now everyone knows me.”

Gafur, 97, India

8. Create one Priority Services Register across all utilities.

The Priority Services Register is a valuable source of support for many older people as it ensures that if they are living in vulnerable situations this is visible to relevant agencies, ensuring that, for example, they are top of the list for extra support in the event of a prolonged power cut or flood. Being registered entitles them to many benefits, including priority support in an emergency, as well as a regular meter reading service. However, these registers are run on a company-by-company basis, so people must sign up with each of their utility providers. It’s a difficult and cumbersome process, but if there was one Priority Services Register across all utilities people would only need to sign up once to gain access to the benefits to which they are entitled. As our climate becomes more volatile there is a growing likelihood of the kinds of extreme weather events that give rise to emergencies, so this is a recommendation whose time has definitely come.

9. Extend the ban on forced pre-payment meter installations from those aged over 75 to everyone above State Pension age.

Significant numbers of older people have been switched to a pre-payment meter without their consent, which risks them losing their power and heating when they run out of money or self-rationing by failing to turn these on, potentially jeopardising their health and wellbeing. Last year, Ofgem implemented a welcome (and overdue) ban on this happening to anyone aged 75+. In Age UK’s view the provision does not go far enough and should be extended to everyone at or beyond their State Pension age (currently age 65 but shortly to be age 66) so no older person feels afraid to keep their lights or heating on.

10. Tackle the dual discrimination older people face because they have other protected characteristics, such as being LGBTQ+, by implementing a provision in law (section 14 of The Equality Act) which is yet to be brought into force.

The barriers to inclusion for older people with some characteristics, such as those from minoritised communities or who are LGBTQ+, are especially pronounced, because for them ageism intersects with racism, homophobia and other forms of discrimination. Implementing section 14 of The Equality Act would help to tackle this as it would enable ageism to be considered in combination with discrimination relating to other protected characteristics they may have, in the context of a legal case. The current position is that section 14 is on the Statute Book but has never been put into effect – something we believe should now change, in order to help some of the older people in our country who are at greatest risk of disadvantage and of being held back from making the most of their later lives.

As a country we are yet fully to grasp the realities of a rapidly ageing population, or take the steps required to fully realise the benefits.

These 10 changes represent a series of steps that would improve the lives of older people in the UK and internationally. And they would all come at the cost of little or any public money for the new Government.

We are convinced we can do better as a country with and for older people. And whichever party wins the next general election, Age UK stands ready to help.

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