



Our Ageing Society: Challenges or Opportunities for Business?

Policy Panel on 31st October 2016

Summary of issues raised

1) Key issues to take to the Symposium

There was overwhelming support for the view that businesses don't cater as well for people in later life as they might. We experience being overlooked, not wanted and not catered for. Where products and services are directed at the older market they often appear to stem from negative assumptions about ageing. Yet we are a huge and diverse potential market for businesses.

- a. **Negativity towards ageing.** The overarching issue of how society views and values ageing underpins the older consumers' experience. Changing demography is either not taken into account or linked with people being frail, needy and poor.

Suggestions. We'd like to see the adoption of a New Narrative on Ageing (see www.SEEFA.org.uk) which challenges negative assumptions about ageing and values later life. We'd like to see better use of words and images which aren't stigmatising and which avoid negative stereotypes.

- b. **Customer service.** We identified shortcomings in the customer experience, e.g. the demise of the notion of being a customer for life; not rewarding customer loyalty (e.g. not being automatically put on the most favourable tariff); poor customer care skills and training; queues without seating; unhelpful staff; daunting on line purchasing. We are concerned about complex tariffs for utilities and lack of assistance in identifying the best ones.

Suggestions. We'd like to see better customer service training which specifically focuses on individual customer differences. Customer service training could need a radical rethink putting customer wellbeing as an essential prerequisite. We'd like to see welcoming shops where staff actively take into account customer needs such as hearing, reaching, carrying. Staff should have listening skills and speak clearly. We like telephone help-lines with trained staff and which are helpful.

- c. **Digital participation.** We feel pressure to use on line methods to purchase goods and services. However we then face complex transactions, risk of fraud and costs for being on line. Whilst online shopping can have its advantages (such as door to door delivery) many of us cannot take advantage. People are excluded because they don't have the skills and opportunity to participate digitally. This is an ongoing problem which won't go away for future generations.

Suggestions. We'd like greater understanding of the issues, more support and less blame for not being on line. We'd like a range of purchasing options. We'd like to see

more being done to reduce the risks of purchasing on line e.g. fraud, scams, exploitation, on line theft. We'd like cheaper broadband with better coverage and better telephone support for on line purchases.

- d. **Design issues.** Good design is key to attracting customers of all ages. Is there an assumption that older people don't care about design e.g. unattractive aids and adaptations; dull colour choice; functional but unfashionable clothing etc? We think product and service design would be better if companies asked older consumers for their views.

Suggestions. We'd like to be consulted on design and to co-design where possible. We want tasteful and fashionable products as well as functional ones. Mobility and independent living aids should be available in a range of colours and designed to be unobtrusive and fit in with house decor. The Policy Panel commented: '*Less focus on age in numbers but on people, mindset, interests and characteristics*'.

- e. **Multi-generational approaches.** The Policy Panel commented: '*What is good for older people is good for all people*'. Many, many products and services are suitable for all adult age groups: We'd like more universal products which appeal to and can be marketed across the board. Good design is needed and we applaud designers of all ages who take inclusive design seriously.

We'd like insurance services to be less discriminatory towards older age groups.

We are concerned about the use of central and local government age based approaches to the budgets, planning and delivery of services. This results in different age groups being potentially pitched against each other for funding and access to services.

Suggestions. We'd like to see a competition to find the best multi-generational products.

- f. **The built environment.** We are concerned about our high streets and would like to see age friendly shops, cafes and bars plus community spaces with seats, loos, good transport, accessible premises etc. Interior design which minimises unnecessary and intrusive noise, includes different types of seating, menus with legible print etc are all important. Trip hazards such as advertising boards should be avoided. We are concerned that high streets after dark are increasingly only for young people.

Our homes are very important to us and we like the concept of homes for life. We fear housing development is not taking demographic change into account and is creating an inappropriate future housing stock. The Policy Panel commented that a negative stereotype is being used when it is suggested we downsize. We'd prefer the term '*right size*' to '*down size*'.

Suggestions. We'd like age friendly, multigenerational approaches to public spaces where all are welcome and safe at all times of the day. We'd like to see far more consultation about housing, including co-production.

- g. **Social isolation.** We think there is a link between inaccessible commercial premises, poor customer service and social isolation. When people feel unwelcome or even unsafe they'll be unwilling to venture out.

Suggestions. We like to see businesses actively reaching out to older customers. We need further research into the link between social isolation and age friendly communities.

- h. **Employing older people.** We believe businesses which employ older people routinely throughout the organisation are likely to provide a better customer experience for all ages.

Suggestions. We'd like businesses to adopt age friendly employment practices such as flexible working hours and support for caring responsibilities. With the increasing numbers of older carers we'd particularly like to see carer-friendly employers who recognise the value of older workers and who are prepared to value and capture expertise rather than letting it go. We'd like the government to look into offering tax breaks to businesses employing people over 50. We'd like more creative funding opportunities for start ups, for older entrepreneurs etc. One suggestions for encouraging entrepreneurship would be to have a local 'Dragon's Den'.

- i. **Choice.** We are interested in how choice can be improved. If we feel excluded from a sector of the market we won't go there. An example of this is where music radio stations segment the market by age and actively discourage particular age groups of listeners. So we self select, choose other stations and miss out on a whole range of music which we feel is 'out of bounds'.

This applies across all consumer areas including products, services even housing and care. We are concerned about the lack of choice in the care market and that major long term decisions about where to live and arrangements for providing care are often made at times of crisis and when we are vulnerable. Lack of choice compounds the problem.

Suggestions. We'd like businesses to be far more open minded in how they target their products and services, to think about broadening the range of potential customers and to actively avoid excluding particular age groups.

- j. **Market segmentation.** We fear segmentation of the market by age, especially when negative stereotypes of ageing are fed into the mix, results in businesses failing to market to groups of potential customers who don't neatly fit. Whilst we appreciate market segmentation is a fact of life we'd like to encourage more creative categorisation based on other factors than age. The Policy Panel commented: '*People are not the same just because they are the same age*'.

1) Examples of good practice

We were able to identify businesses displaying some aspects of the good practice we seek including: The Future Perfect Company; The Able Label, Charles Tyrwhitt, Asda, B&Q, Hotter Shoes, John Lewis. We applaud the Tesco Community Room. We hope to identify further examples during the course of the project.

We'd like to see more innovative initiatives to try to stimulate better approaches. Ageless Thanet and the Age Friendly Cities programmes are such examples. There are also Ageing Better programmes in Lincoln, the Isle of Wight and Eastbourne. We are aware of good practice in Ireland on age friendly businesses. We like to see the design awards for young designers who are aware of inclusive design principles (e.g. those supported by Brighton University and The Future Perfect Company).

Some charities and trusts appear to play on ageist stereotypes to boost fund raising. One trust with sound ethical principles is the Aldis Trust.

Despite threats to funding many local libraries are endeavouring to assist with digital participation services.

We'd like to have more information about how some other countries (North America, Japan and Europe for example) appear to be able to provide better later life financial services such as competitive vehicle and holiday insurance and mortgages.

2) Possible action points for us

Our suggested key action points are incorporated above. However we also identified action points for ourselves and a selection of these are listed below:

- a) The role of local and national government is important. We need to use our own networks to inform them and be clear about the key issues and what needs to change.
- b) Find ways to work with businesses displaying good practice and encourage sharing of their good practice principles and methods with others.
- c) Offer focus groups, mentoring, consumer testing and mystery shoppers to assist product design and age friendly customer service.
- d) Approach and work with the media who have a key role in perpetuating the 'old narrative'. How can we help the media to use positive images of ageing and appropriate role models?
- e) Organisations we identify as having a key role in improving matters include: the Design Council, the Institute for Customer Service, Chambers of Commerce.
- f) Age friendly approaches to the built environment might be adopted if we approached town planners.
- g) Perhaps we could influence MBA or marketing courses on their approaches to market segmentation and customer service.
- h) Could we persuade a high profile store to stock The Able Label?
- i) Could we work with other programmes such as 'Dementia Friendly' to promote age friendly businesses?
- j) Could we persuade an organisation to promote a network for age friendly businesses? Or, could we encourage an organisation to sponsor an award programme for age friendly business approaches? This would help spread good practice and raise standards e.g. as is being learned through Ageless Thanet.
- k) We must be conscious of our own abilities as individuals, networks and Forums to have an impact e.g. by pointing out bad practice and asking for good practice and giving people a push to do things differently. We must be careful we don't hold the negative images of ageing in our own minds. We ask: is our use of the term '*older people*' contributing to the problem?

In conclusion – a challenge.

People who have experience of ageing call upon decision makers to consider our suggestions. Businesses, the media, local and national policy makers have the power to make a difference. As a starting point we'd like to see a major competition to find the best multi-generational products and services, for example - for the best age friendly customer service or maybe the best multi-generational product design.