



SEEFA commentary on aspects of the Queen's Speech 2017

(1) The Government will work to improve social care and will bring forward proposals for consultation.

Service users and carers must be at the centre of the consultation process and consultation should not be an excuse to kick this issue into the long grass.

Quality and consistency of care is a major concern, particularly affecting people least able to speak out for themselves. Our Policy Panel has observed that people are afraid to ask for support because of cases of neglect and abuse.

It is essential that health and social care are considered together. Our members have quoted many examples of problems arising at the interface of one set of service providers with another. This applies even within the same organisation and there is a much longer way to go to join up health and social care services.

SEEFA would like to see better forward planning so that we are reassured the projected health and social care needs of older people will be met in the future.

Preventing ill health and avoiding admissions to hospital and residential care saves public money. We would like to see more investment in preventive treatment and care which would save money further down the line.

(2) The Government will reform mental health legislation and ensure that mental health is prioritised in the National Health Service in England.

SEEFa strongly supports the prioritisation of mental health. In particular, we would like to see better planning for the projected increasing numbers of older people with mental health needs and for their carers.

(3) Proposals will be brought forward to ban unfair tenant fees, promote fairness and transparency in the housing market, and help ensure more homes are built.

There needs to be proper recognition of the negative health impact of adverse living environments and social isolation. At one of our Symposiums, a key theme was the need to consider housing as the ‘third leg’ of health and care integration. Participants made the point that, if older people do not have the right housing and the right support to live independently, there will be a bigger cost to the health and social care system.

Poor quality housing costs the NHS around £2.5 billion per annum (source: Government Office for Science’s 2016 report on ‘The Future of an Ageing Population’). The building and design of new housing needs to take into account an ageing population (see Torrington in the Foresight evidence review 2015).

(4) The Government will seek to enhance rights and protections in the modern workplace. . . . It will make further progress to tackle the gender pay gap and discrimination against people on the basis of their race, faith, gender, disability or sexual orientation.

SEEFa strongly challenges the omission of age from this list of forms of discrimination. We are concerned that this reflects a

view that older people are dead weight in society – non-productive beneficiaries of state largesse; at the same time, however, being perceived as well off, and, in the eyes of some, responsible for both the housing crisis and youth unemployment.

Like any group outside the social mainstream, older people are routinely stereotyped and are the subject of many false assumptions and untruths. Negative perceptions result in older people being ‘compartmentalised’ and regarded as having little value.

That is why SEEFA has developed *A New Narrative on Ageing* through which we wish to:

- challenge the perception that ageing and longevity are nothing more than a socio-economic problem and that people in later life are a burden on the rest of society;
- celebrate the ageing process, the contribution made by older people and the achievements that have resulted in more of us living longer and healthier lives;
- confront the negative stereotypical portrayals of older people and the underlying ageism within wider society;
- contribute to a better understanding of the real implications of an ageing population in a changing society, recognising that ageing and longevity are intergenerational issues, with younger and older people needing to develop a shared vision of ageing well.

(5) The Government will strengthen the economy so that it supports the creation of jobs and generates the tax revenues needed to invest in the National Health Service, schools, and other public services. . . It will spread prosperity and opportunity across the country through a new modern, industrial strategy.

Older people make a major net contribution to the economy. As people live longer and their health improves, the greater the

opportunity for them to continue to contribute to the nation's economy and, the longer on average they are staying in employment.

An important consequence of this is that older people are contributing more to the economy as taxpayers, consumers and volunteers. Taxes paid by over 65s amount to around £45 billion a year and are forecast to rise to around £82 billion by 2030. The spending power of over 65s is £76 billion and forecast to grow to £127 billion by 2030.

The value of social care provided by older people is worth £34 billion a year and forecast to grow to £52 billion by 2030. The value of older people's volunteering is over £10 billion a year and forecast to grow to nearly £15 billion by 2030.

People approaching and in retirement gave society each year an average of 75 hours in charitable work and 73 hours in voluntary community work: an annual contribution of over £11 billion. They also provided on average 326 hours in free care for grandchildren, parents and other family members: an annual contribution valued at over £15 billion. [Source: MGM Advantage's Retirement Nation report (2012)]

Older people contribute £10 billion a year through charity and family donations (including childcare services for families and neighbours) and this is forecast to grow to over £15 billion by 2030.

Taking all these contributions together, older people are making an annual net positive contribution of £40 billion to the UK economy (i.e., net of the costs of pension, welfare and health support). By 2030 the positive net contribution of over 65s is forecast to rise to an estimated £77 billion. [Source: Royal Voluntary Services (RVS) Gold Age Pensioners report (2011)]

(6) The Government will work to ensure people have the skills they need for the high-skilled, high-wage jobs of the future, including through a major reform of technical education.

Equal access to employment opportunities will benefit business and society as a whole. The UK Commission for Employment and Skills have estimated 12 million vacancies to be filled over ten years, with only 7 million young people coming through education, leaving a 5 million gap. Even with some of this gap being filled through migration, business and society need much larger numbers of older people to stay in work.

Employers in the private and public sectors value older employees for their reliability, loyalty and motivation; skills, knowledge and experience; ability to cope with pressure; and empathy with colleagues and customers.

The good news is that older employment rates are rising. But there is still a dramatic fall in employment rates after the age of 50, with people made redundant finding it very difficult to get back into work. And, while many older employees are valued by their employers, some find themselves being 'managed out' of the workforce. Age stereotyping is an important factor, but so is the need for older workers to update their skills.

Responding to this, Baroness Ros Altmann, in her *New Vision for Older Workers* report, called on employers to focus on 3 'R's: Retain – keeping older workers and their skills in the workplace through, for example, flexible working; Retrain – ongoing workplace training, irrespective of age, and mid life career reviews; and Recruit – stamping out age discrimination from the recruitment process.

Employment support programmes often don't meet the needs of older unemployed people, being generally more geared to younger clients who lack motivation and employment skills. Older people, following the shock of redundancy, are often desperate to get back into work but hit the twin barriers of declining self worth and employer age prejudice. Employment support should focus more

building their self confidence, updating their skills and demonstrating their value to employers.

(7) The Government will ensure fairer markets for consumers; this will include bringing forward measures to help tackle unfair practices in the energy market to help reduce energy bills.

As reported to a SEEFA Symposium, older consumers have a sense of being overlooked by business, with a particular bias towards younger people. Businesses may think they are catering for an older market but they tend to deal in stereotypes, with marketing depictions of older consumers as ‘figures of fun’ and technology driven by young designers rather than harnessed to older people’s needs.

Symposium participants heard that 43 pence in every pound is spent by older people and this despite their propensity to be savers rather than spenders. Challenges to business in making the most of this market opportunity, and being ‘age friendly businesses’, were seen to include:

- Overcoming an ‘us and them, coolness of youth’ business culture.
- Not getting customers, including older customers, involved in the design of products and services (‘co-production’) to really understand individual needs.
- Not getting technology to work together (‘interoperability’): as a simple example, having lots of different handsets for different devices.
- Failures of understanding and imagination e.g. utilitarian things being unattractive or communication aids being seen as ‘you’re spying on me’.
- Poor communication about available goods and services, including with carers who often get their loved ones things they never use.