

## **Guardian Care for Older People Conference, 8 December 2008**

Good morning everyone.

I'd like to start by saying how pleased I am to be speaking at today's event, on a subject that's important to us all.

We all want to live in communities that support older people, and that value the contribution that older people make. We all want older people to be able to make choices for themselves, and make the most of later life.

But according to our recent study, most councils in England aren't yet ready to meet the needs of an ageing population. And worryingly, that's true especially of the councils with the fastest-growing numbers of older people.

I want to explain today some of the research and findings from our study, but also to raise wider questions about the economy and place shaping.

So I'll begin by setting out some facts and figures about the ageing population, and about the impact that the credit crunch is likely to have on older people and on council services.

I'll then move on to discuss how the best councils are starting to engage their older communities and design services with them in mind, rather than just thinking about them as people to provide care for.

And I will finish by addressing the question that this conference seeks to address - where are the good places to grown old? – by talking in particular about the phenomenon of rural flight and what councils can do to address it.

### **Demographics - an ageing population**

So let's look first at the ageing population, and the opportunities and challenges that it brings.

As we all know, the demographics of the UK are changing fast, just as they are in other developed nations.

#### **- Slide 1 -**

Next year, around 17.7 million people in Britain will be aged 50 or over. By 2029, that will have increased by more than a quarter to around 22.9 million – some 40 per cent of the population.

Some areas will have more older people than others.

Highly populated cities like Birmingham will see large increases – even though the proportions of older people there will remain relatively low.

Areas that currently have a high proportion of 30 to 50 year olds, like south Derbyshire, will see a 50 per cent rise in their older population.

And we predict that in West Somerset those aged 50 or more will represent 60 per cent of the local population in 2019. Compare that to Tower Hamlets, where it will be around 17 per cent. I want to return to the theme of rural flight a little later on.

Not that any of this should be looked at negatively – it's not a 'demographic timebomb' as some like to characterise it.

Population ageing should be seen as a positive phenomenon. England has an ageing population as a result of better health care, improved diet and exercise, reduced rates of smoking and so on. It's a positive thing.

As the ageing population grows, it's becoming more **diverse**.

There are increasing numbers of older people from black and multi ethnic communities.

There are more people aged over 80, who may want very different kinds of services from people aged between 50 and 65.

Older people aren't all the same. There is no single point at which a person becomes old, and ageing affects people in different ways.

We found in our study that many changes in later life represent opportunities; others can lead to dependency.

## - Slide 2 -

As the slide shows, older people can make an invaluable contribution to their communities. They can be workers, volunteers, carers, grandparents and so on.

In fact, as Joan Bakewell said last month when she was appointed as the Tsar for older people, they are often better workers than the young. To quote her:

*Old people turn up, they don't get drunk and have hangovers, they don't get pregnant, they don't 'just not feel like it'. They do what they are expected to do.*

While some older people may enjoy their extra time after retirement, living independently in the community into their eighties and beyond, others may have social care needs that make them dependent at a much younger age.

By making assumptions about older people, there is a danger both that the younger over-50s who need care will slip through the net, and that independent over-65s will not be given the opportunities that they might otherwise have to live life to the full.

There is a tendency in particular for councils to see older people in terms of care needs, and to focus their services on older people who are infirm.

Certainly, the proportion of frail older people is rising, and in future we can expect to see increases in the numbers of people affected by conditions such as dementia – either directly, or because someone in their family has it.

But by focusing on the infirm, councils run the risk of neglecting the large numbers who are healthy, and who are looking to make the most of the positive opportunities that good councils can give them. Healthy older people are an important group of people, and they are sometimes overlooked.

We need to bust some of the myths that exist about older people.

**- Slide 3 -**

Many of the stereotypes about them just don't hold true any more, if they ever did.

Just as not all 50-to-65-year-olds still have good incomes, good social lives and good health - many older people are much more active than they're made out to be.

Take Colin Powell for example...

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People were surprised that Colin Powell was dancing at the Africa Rising concert in October. I don't know why they were surprised. If he could do that without people being surprised then we will have won the argument.

<b>The credit crunch</b>
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Although the changes in demography are on the whole positive, there's no doubt that councils are going to have to provide more services for older people, and

they are going to be increasingly different from each other in terms of what they need.

And this will be happening just as the effects of the credit crunch are starting to bite.

We're currently doing some work on the likely impact of the credit crunch on local authorities. One finding is that around a quarter of Chief Financial Officers have observed an increase in demand for elderly care this year as a consequence of the economic change.

54 per cent believe that demand for elderly care will increase as a consequence of economic change in 2009/10. These are on top of the changes they anticipate as a result of demographic trends.

The majority of you probably work for councils, and I don't need to tell you that the credit crunch is going to present some major challenges – there may well be tighter financial settlements, deflation, an increase in supplier risk and so on.

But it will also present challenges for older people themselves.

There's a tendency to think of recession in terms of its effect on the working population, with increases in unemployment. But people beyond working age may also be badly affected in the current economic climate.

#### - Slide 5 -

- The slump in the **property market** affects older people. Many have built up the equity in their homes over decades. And sadly, there are cases emerging of people being unable to sell their homes to pay for a move into residential care.
- Older people with **pensions** will be victims of the financial turmoil – personal pension funds have been eroded. Particularly badly affected are older people who have to buy an annuity at the moment, either because they're coming up to retirement, or because they're close to their 75th birthday, when by law they have to convert their pension fund into an annual payment.
- Then there is **fuel poverty**. Age Concern estimated last month that around 2.75 million older households would be suffering from fuel poverty in the UK by the end of 2008. It also found that two-thirds of pensioners are now cutting back on the amount of gas and electricity they're using and that nearly half plan to cut back on their heating this winter.

- Many older people are shareholders, who will be hit by reductions in **dividends**. Big-name companies like Lloyds TSB often have more than two hundred times more small shareholders than lesser-known companies in, for example, the pharmaceuticals industry, and many of the small shareholders will be older people. A lot of major companies with a high proportion of small shareholders are now seeing their profits and share-prices affected, and presumably any losses will spill over into dividends in the long term.
- And more generally, increasing numbers of older people are now being **classed as poor**. 200,000 more people were classified as living in poverty last year than the year before. Often, older people living in poverty do not claim all their benefits, which is why East Sussex County Council's benefits take-up scheme is so welcome. The Council has a dedicated benefits outreach team, which visits people in their homes to give them advice and help them fill out forms and so on.

Given the likely effects I've just described, it's even more important that councils don't ignore what we recommended in *Don't stop me now*, and that they focus on services like these that help older people live full and independent lives for as long as possible.

### **What Councils need to do**

So what do councils need to do?

For our study, we carried out some research using older people as mystery shoppers.

We asked them to phone a number of councils and ask for information on a range of services – like keep fit, transport and learning – and also ask whether they could volunteer to help their community.

In many cases the mystery shoppers were referred to adult social care, even though they didn't need it. The councils thought of them only in terms of care needs – not as an opportunity to recruit another volunteer or interested person.

These were some of the common reactions...

#### **- Slide 6 -**

In 82 per cent of the calls they actually had to prompt the council to offer information about services. And when it was offered, in nearly 70 per cent of cases they were only referred to a website.

The mystery shopping gave us a good idea of how **not** to engage with older people. But what sort of role should councils play? The pyramid on the next slide shows what we recommended in the study.

- Slide 7 -

- At the bottom of the pyramid is the statutory provision of **social care** for the relatively few that need it.
- Above that are **targeted services that promote independence** and well being for some. In our study we discussed several of these services, such as helping with repairs and small jobs; mobilising the community to tackle social exclusion; and making use of technology.

In Camden, for example, the Council provides a pool of 50 personal mobility vehicles, which can be used by over 320 residents who would otherwise be housebound.

- Above that is **age-proofing mainstream services**. By making what are sometimes quite simple, quite cheap changes, councils can improve access to core services by designing and delivering them with an older population in mind.

Doing so doesn't just help older people – by age-proofing services councils can also help other members of the local community, such as people with disabilities and parents with young children.

One example of age-proofing is the 'Magnificent Seven' in Dudley. They're a group of volunteer champions for older people who advise the Council on a range of different services, from transport to leisure, and suggest ways of adapting them to the needs of the over-50s.

- And finally we said that councils should **engage** more with older people themselves, and enlist their help in commissioning, designing and delivering the kinds of services that they need.

Engaging older volunteers can mean befriending and networking schemes, or initiatives such as Penwith Community Radio, which help to tackle isolation in rural areas.

Involving older people not only helps them to stay engaged in the communities, whether as volunteers or service users. It also makes use of a vital resource that councils can draw on.

The best councils are forward looking and have already begun to adapt their services across the pyramid, as well as thinking about some of the financial difficulties that older people are facing.

Manchester City Council for example intends to make Manchester an 'older-people friendly city':

- It has set up a 'valuing older people team' in the Chief Executive's office, which makes sure that older people are engaged and that their needs are embedded in all services.
- It has also set up an 'older people's board', which draws on the views of a range of older people and makes sure they have a voice. Manchester's planners and architects regularly consult the board on plans for future developments for example.
- It has created older people's user committees, which have a say in the running of the city's community resource centres.
- And like East Sussex, Manchester City Council and its partners are trying to improve the take-up of benefits among the older population. They train community workers and other trusted people in the community to raise awareness of benefits through, for example, a benefits bus, mobile advice centres, newsletters, the radio and the local press. As a result, Manchester currently has a 95 per cent take up of council tax benefit and housing benefit among people who live in sheltered housing.

But unfortunately, not all councils are as well prepared as Manchester for an ageing population.

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In fact, probably the headline from our study is that few are ready to meet the challenges or grasp the opportunities of ageing – particularly those that have the fastest ageing populations.

**Where are the good places to grow old? Addressing rural flight**

I want to finish by addressing the title of this conference - where are the good places to grow old? - by returning to the phenomenon of rural flight.

**- Slide 9 -**

As you can see from these maps, rural flight is a marked pattern in the UK, and it's set to continue.

At the moment, coastal and rural areas have a high proportion of older people living in them, whereas cities are traditionally home to a younger population. This is the map for 2009.

**- Slide 10 -**

By 2019, there are due to be more older people across England – but not in the major cities.

**- Slide 11 -**

And as the ageing population increases over the period to 2029, you can see that metropolitan areas will still have relatively few older people living in them.

When they go, those that stay behind are generally sicker, poorer, more isolated and more vulnerable.

Councils and their partners need to think more strategically about how to transform themselves into places where older people choose to live, as Manchester is seeking to do.

This is place shaping. The best councils promote the well being of their population:

- They do so through the design and infrastructure of their areas or through the quality and reach of their services.
- They do so by age-proofing their services, as all councils should, regardless of whether they're rural or urban, coastal or land-locked. Age proofing may look different depending on the setting. Penwith's response to community isolation was a community radio station. That might not work for larger cities, but there will be alternative answers to similar problems.
- The best councils join-up their services. They bear in mind for example that older people like to be located near their families when they're deciding on social housing allocations. And by housing people near their older relatives, they make it more likely that older people will want to stay in the area.

The best councils think across the whole pyramid and provide an incentive for their older people to live in the area.

**- Slide 12 -**

Through CAA, we and our partner inspectorates will for the first time look right across all local public services to explore how well they are responding to issues like the ageing population. And it would be gratifying to see improvements in how well local partners are preparing for an ageing population - particularly in urban areas.

After all, why should older people want to move to the country and to the coasts? Or even to move out of the UK altogether? What is it about our cities that older people don't find attractive?

I'm not sure that it happens to the same extent abroad. Many older people from across Europe move to the south of Spain – most often because of the climate and the Mediterranean lifestyle - but only around 4 per cent of people in Spain live in rural areas. Most live in cities, or in developed areas around the coasts.

I live not so very far from here, in Tower Hamlets. Tower Hamlets has the youngest population in England, but it's also thinking strategically about how to respond to the very diverse older people who live in the Borough.

And it's a place I can see myself staying in when I reach retirement age. After all, where but in our cities can you have so many services, so much culture, and so many transport links on your doorstep?

## **Conclusion**

I hope you enjoy the rest of the conference, and I hope the discussions today will help us think about how to fit council services to the needs and aspirations of the older people who use them.

Together, I believe that we can create communities that older people can help to shape and that they can thrive in, living life to the full for as long as possible.

Thank you.

**- Slide 13 -**