

Towards An Opportunity Society for All Ages

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Demographic change is re-shaping British society in an unprecedented way. There are now more people aged 65 and over in the UK than children under 16 which has never before been the case. This change partly reflects the linear progress made by this country and others in the extension on human life, one month on average in every six. A key problem with social change of this type and magnitude is that it is difficult to comprehend, because it is continuous rather than sudden, still less its' far reaching consequences. We see it in many of our own families, of course, with parents, grandparents, aunts and uncles living into their late 80s and beyond, but extrapolating this to the whole of society is not easy to do. Moreover Britain and other western countries have long emphasised youth over old age in everything from fashion to the labour market. In this context not only does discrimination against older people flourish but, with it, the negative portrayals of ageing and older people that are unfortunately familiar. The ticking 'timebomb' has become a metaphor invariably associated with ageing and is almost guaranteed to appear in news headlines whenever a new demographic statistic is published.

This is why the Government's Ageing Strategy is so important and timely. While not overlooking the many serious policy challenges concerning ageing and older people that remain to be tackled, it is designed to move the debate on to the larger and long overdue discussion of what kind of society the new, increasingly older, Britain will be? This Think Piece is intended to complement it by raising some of the critical issues that must be addressed by policy makers and practitioners, at all levels, if we are to make the most of the opportunities associated with the ageing of the British population and ensure that the benefits are shared evenly. It was not written with sight of the new strategy although I was closely involved in its predecessors and a previous Think Piece!¹ It is fair to say, in fact, that the Government has been very active on the strategic front with regard to ageing: for example DWP's *Opportunity Age*, in 2005, was a landmark statement of the framework necessary to develop active ageing as a policy priority and DCLG's 2008 *Lifetime Homes Lifetime Neighbourhoods* is the first housing strategy for an ageing society. This Think Piece stands four-square with the strategy set out in last year's discussion paper²: a new idea of old age, as a time of opportunities, to replace the present largely passive, dependent and discriminatory images, and a new approach to ageing.

Avoid Diversions

To start with there are two diversions on the road to an opportunity society for all ages which are particularly popular with the media. Some say that there is no need for action because the baby boomer generations will change everything – they will not go quietly into old age but, instead, they will be discerning consumers, feisty and, like Jenny Joseph, wear purple. Having pioneered the greatest social and sexual revolutions of the last two centuries and confounded countless prejudices, so this argument goes, the baby boomers will transform later life in their own image. Because this is pure speculation it may come to pass but, at the same time, it is decidedly unhelpful as a guide to current policy and practice for three reasons. First of all, sitting on our hands while we wait for the boomers to spring into action is unacceptable because it neglects all of those already in old age and who will be so for up to 40 years! Secondly it discounts the ageing process itself which is likely to impinge on attitudes and capacity: I expect that a frail boomer of tomorrow may be much like a frail pre-boomer of today. Thirdly, it ignores the huge diversity among the boomer generations – as in the current older generations – according to gender, race/ethnicity, social class and so on. For example there is a 4 year difference in life expectancy at age 60 between men in social classes I and V (1460 days of life). In other words the boomers do not necessarily share any more in common than previous generations.

Another popular media myth that often gets in the way of sensible policy discussion in this field is that an ageing society means that older people will vote as a block. There is no evidence to support this contention anywhere, even in the US where interest group politics and age consciousness are highly developed. In fact the idea that older people would act as a voting block is an example of the more general ageism rooted deeply in society. In political terms they are as heterogeneous as any other age group. This does not mean that their potential voting power can be ignored, far from it, but stereotyping them as either set in their political ways or only interested in themselves would be a big mistake. In the last general election women aged 55 and over were the most volatile group of voters.

A final piece of road clearing concerns the media. There is an ill-informed tendency to focus on ageing in apocalyptic terms: the 'rising tide of dependency', 'intergenerational war' and the 'burden of pensions'. These sorts of headlines perpetuate the dependent stereotype of later life. Regardless of what is done on the policy front there is a need for the media to act more responsibly with regard to this critically important issue, to avoid stereotypes and to help in educating the public about what it means to be an ageing society. The plain fact is that we are all in the same boat, as far as ageing is concerned, and we all share the same goal: to prevent or delay for as long as possible (ideally to the point of death) all of the negative associations with later life – physical, mental and financial. In other words there is a rare, almost universal synergy between individual and societal interests. This creates a tremendously positive platform for policy makers. The challenges for them now are, on the one hand, to promote this common goal across all relevant policy domains and, on the other, to ensure fairness in both access to life expectancy, especially disability free life

expectancy, and to resources (which means inter – as well as intra-generational fairness).

Key Steps Towards an Opportunity Society for All Ages.

The four major themes of the Green Paper *Preparing Four Our Ageing Society*, which were derived from DWP research, are:

- Creating an age-friendly society
- Preparing for later life
- Living well in later life
- Providing stronger protection and support.

These policy themes chime closely with the now substantial evidence base on what constitutes quality of life for older people³. Translating them into action, however, will be a massive challenge and it is vital not to underestimate the scale of the changes necessary to remove age barriers and make ageing and older people's human right to dignity central to policy and practice. The following key steps summarise what needs to be done, in a collective effort, to achieve the goal of an opportunity society for all ages. These are linked, where appropriate, to the Green Paper.

First of all, we are not starting with a blank sheet of paper: on the one hand there is a mass of high quality research evidence to inform policy, a lot of which reports directly and representatively the views of older people; while on the other there are numerous pilot projects carried out over the last 10 years with proven impact (e.g. BGOP, POPPs, Supporting People). From this body of evidence we know a great deal about the drivers of quality of life and well-being in old age and the policy levers that can be used successfully to promote them. On the research front, the ESRC Growing Older and EPSRC EQUAL Programmes have produced a mass of evidence – (www.growingolder.group.shef.ac.uk and www.fp.rdg.ac.uk/equal). The UK's largest ever investigation into ageing is currently underway – the New Dynamics of Ageing Programme funded by five Research Councils (ESRC, EPSRC, BBSRC, AHRC and MRC) - and its results will start to become available soon to assist policy makers, practitioners and product designers in each of the four Green Paper themes. While, on the policy and practice front, POPPs pilots and Supporting People partnerships have shown how to maintain older people in their own homes and communities, prevent institutional care and generate substantial savings.

Secondly, the Government deserves considerable praise not just for the amount but also the quality of its strategic thinking on this issue. Not only has it identified demographic changes as one of the three Great Challenges facing Britain (along with terrorism and global warming) but also several major strategy documents it has produced contain a large measure of the necessary policy framework for a fresh approach: *Opportunity Age*, *A Sure Start to Later Life* and *Lifetime Homes, Lifetime Neighbourhoods*. What is required now, and urgently, is their joining-up, to reflect an exciting new vision, and a major allocation of resources. A powerful injection of ambition

is needed to tackle the huge level of unmet need and to convince many older people that their lives can be transformed in the near future. On the face of it this does not seem to be an opportune time to be asking for resources. In fact this new approach should be part of Britain's response to recession: a major programme of public works to improve people's lives and provide employment, a win-win combination.

For example the short and longer term housing needs of an ageing society are clearly set out in the UK's first strategy in this field issued early last year: an excellent, comprehensive, evidence-based document that aspires to lifetime homes and neighbourhoods. The £29 million, announced in December, for local authority handy person services for older people, is exactly what is required but in much greater amounts if it is to meet the current high levels of need for adaptations and repairs. Two-thirds of older people live in housing that does not meet decency standards and one-third of vulnerable 75s and over are living in unfit housing (the worst housed sub-group). Two further housing-related crises need urgent action. The falls epidemic results in an older person's loss of life every 4-5 hours and 1.25 million falls result in hospital admission. The other crisis is winter deaths: even before last year's massive hike in fuel charges and the arctic winter weather, there were 200 excess deaths per day, in the winter months, among those aged 75 and over. It is difficult to speak of fairness while this scandal persists and, in more positive terms, it is a problem waiting to be fixed by an ambitious programme of Keynesian style public works.

Thirdly a new strategy on ageing must start from the fact that it is a lifelong process and not just about being old. This is easy to say but, to grasp its implications, requires a radical revision of policy domains and mind-sets: the mainstreaming of a life course approach to policy. Once this is accepted the rest, the nuts and bolts, are relatively straightforward because the policy levers are well known. For example lifelong education and training, preparing people properly for longer working lives, improving well-being and reducing the demand for health services and long term care, and maximising participation and social inclusion. The trick is to promote lifelong well-being, reduce the negative impact of environmental factors (diet, pollution, hazardous employment, poor housing and so on) and, if mobility is restricted, to maintain participation in social relationships (a vital key to well-being).

In other words a highly influential part in determining the quality of later life is played by events and conditions experienced across the previous life course. The strong chain linking the different stages of life can be demonstrated both biologically and socially. For example clinically significant increases in systolic blood pressure are found among those in early old age who grew slowly when they were children⁴. On the socio-economic dimension, older men from professional and managerial occupational classes are 1.5 times more likely to have an occupational or personal pension than those from routine clerical and manual groups. Discrimination in the labour market based on gender means that women are even less likely than men to have access to such pensions even within the same occupational class⁵. It is because of the close connections between different life stages and their implications for later life that it is

essential to perceive ageing as something that occurs across the life course and not just in old age.

In the Government's Green Paper these comments relate to an 'age friendly society' and 'preparing for longer life'. With respect to 'living well in later life' the evidence base is very clear: it is important to live healthily in early and mid-life. The smart operation of policy levers to encourage a healthy mid-life will pay dividends later, but making prevention a priority is proving hellishly difficult. Another key determinant of well-being is employment and, in the present recession, it is understandable that policy makers think first of younger people. But, in the last major recession, it was older workers who experienced the greatest difficulty in being re-employed, the longest unemployment and the highest levels of psychological stress⁶. Many never got back into work and were unemployed for 10-15 years before finally reaching pension age.

The economic crisis poses some of the age-related policy dilemmas even more sharply than previously. Again, however, the smart operation of policy levers and priorities can produce the best available outcomes for all age groups. It is in the current and long term psychological and material interests of young people to be assisted to get jobs and/or training. This is equally important for older workers but less so, in psychological terms at least, the closer they are to pension ages. There must be considerable scope too in the present recession for utilising the skills and experiences of older generations to train and mentor younger workers. In the longer term, after the recession, the continuing shrinkage in the pool of young labour market entrants will highlight again the need for employers to retain older workers and refresh their skills and to develop a range of age management strategies⁷.

While it is critically important to promote well-being before later life the evidence also tells us that it is *never too late*. The huge potential of this evidence to transform the lives of even the most frail and vulnerable must be reflected in an ageing strategy. Too often in the past the oldest old, the quiet voices, have been written-off in the ageist expectation that their frailty is an inevitable consequence of the ageing process and is not either preventable or reversible (hence the familiar picture of older people sitting in a circle in care homes). To deliver the Government's aspiration of living well in later life, for all older people, we need a cost-effective programme to encourage activity even among the frailest. This means, for example, combating isolation, creating safe places to meet and walk or cycle, exercise programmes in all residential locations, better trained sheltered housing wardens and wardens with outreach capacity to provide services to the local community. This requires the joining-up of the health, housing and social care agendas (as recognised in *Lifetime Houses*, *Lifetime Neighbourhoods*) but with a real sense of urgency and mission.

A life course perspective gives us a different take on fairness as well, and on rights and responsibilities. For example the welfare state has been very efficient, in the past, in redistributing resources over an individual's life cycle (less good at vertical redistribution)⁸. A key to generational fairness will be ensuring a continuation of the principle of getting back what you put in but, in a precarious labour market, more

collective support will be required. Then, with the expectation of rights to training opportunities, non-discriminatory employment, long-term care and so on, there should be an emphasis across the life course on individual responsibilities, for example to update skills, maintain health and work longer. A new social contract in other words.

Fourthly it is vital to seriously tackle pensioner poverty and to acknowledge that the present approach is not likely to succeed, on its own, in completely eradicating it. Just under one in four older people live in poverty (2.5 million). Three out of five single pensioners live on less than £10,000 pa and the minimum amount of income for a healthy life in old age (just diet, physical and social activities) is £7,500 pa. It is likely that fuel poverty among pensioners will have doubled between 2007 and 2008 (up to 3 million). In 2007 one in four did not heat a bedroom, bathroom or living room because of the cost. These stark statistics go to the heart of the Green Paper section on providing stronger protection and support. The excellent aspiration to improve well-being in old age, however, is unrealisable in the face of persistent and worsening poverty. It must be eradicated, for example by strengthening PSA17, adding specific targets as for child poverty and boosting the resources of the poorest and most vulnerable by a substantial rise in the over 80s pension supplement. Needless to say poverty reduction has to be a high priority in the promotion of an opportunity society for all ages.

This emphasises the wide variations in the experience of ageing and being old which are based on socio-economic categories such as social class, gender, ethnicity, sex and age itself (or cohort membership). Spatial location also is a critical determinant of differences between older people's quality of life⁹. The 'post code lottery' associated with social care services is well known but one neglected aspect of it is the exclusion from opportunities to enhance their well-being by many older people in rural areas.¹⁰ These are differences that are caused by social and economic factors – they are 'socially constructed' – rather than being the result of biology or a reflection of individual choice. This complex reality, fifthly, represents a big challenge to the Ageing Strategy: it will have to reflect diversity while aiming to prevent and counteract inequality. This combination is not impossible to achieve. For example services can respond effectively to cultural differences or special needs associated with ethnicity or religion while, simultaneously, striving to guarantee equal access. To succeed, however, these goals must be explicit because the obstacles are huge. For example roughly one-third of white English people aged 50 and over live in households with incomes in the bottom third of the income distribution compared with over half of Caribbean and Indian elders, three-quarters of Pakistani and nine out of ten Bangladeshi elders¹¹.

Finally, any ageing strategy must spotlight intergenerational relations. A life course perspective emphasises ageing across all generations. For example younger people need to be clear that they have to think long term about their own ageing and the factors that determine well-being across the life course. In addition it is important for policy makers to emphasise the necessity of the generational contract and how far the generations are interdependent. We might even contemplate the Austrian initiative which subjects all major policies to a generational impact statement. As noted the welfare state has been remarkably successful in enabling previous generations to get

out of it roughly what they put in. With a transformed labour market, undermining the ability of some groups to make continuous, long term, contributions and the rapid rise of single person households, sometimes asset rich/income poor older people, a range of creative solutions are needed including inter- as well as intragenerational redistribution, equity release, co-housing, active help with downsizing and so on.

Imagining an Opportunity Society for All Ages

Without straying into the realm of fantasy what would an opportunity society for all ages look and feel like? It definitely would not mean a regimented ageing process: diversity in both later life and the paths towards it would continue and be celebrated. Policy makers, practitioners, product producers and retailers would be responding to the challenge of diversity and catering for it. In fact this is as big an issue for those over 80 today as it is for those who will be so in future decades. Ageing would never again be regarded as an inevitable or immutable process but, rather, a malleable one. Both scientific research and direct engagement with older people would provide a constant flow of new ideas to improve the support necessary for active and independent ageing as well as a check on the effectiveness of implementations.

Looking across the life course people would have access to the opportunities available regardless of their age (or gender, or race...). Age discrimination would be determinedly rooted out of all corners of society and school children would be taught about its damaging consequences. Job prospects for all ages would be enhanced by the universal availability of life long education and training and the preparation provided in schools for a working life with regularly changing skill requirements. Young people will think (now and then) about their whole lives and the ageing process. They will realise the need to update their skills and knowledge and be aware of major health risks. Employers and service providers would emphasise pro-active age management and a preventative approach to the maximisation of well-being and, therefore, reduce the incidence of disabling life events and quickly restore functioning when it is restricted.

As they age most people would have a choice about key aspects of their lives, which only a minority enjoy at present, such as retirement and full or part-time working. Of course a general rise in pension ages is planned and further rises are likely to be necessary to adjust to the new longevity. In a genuine opportunity society, with no age barriers, this is unlikely to meet popular resistance because the harsh, destructive stigma of being an older job seeker would have been removed and a range of part-work/part-pension options would be available. Similarly preventative health measures in employment and more generally would increase the proportion of older workers whose job prospects are not constrained by poor health.

A social pension, to which all contribute when they are able to, would remove the risk of poverty while individual pension savings would still afford higher levels of comfort. In advanced old age services would be customised, as far as possible, to reflect individual needs and be available in people's own homes. They would embody core values such as social inclusion, human rights, a user centred framework and

prevention, all of which are designed to optimise functioning and participation, rather than maintenance. For example home care services that combine health and social care expertise and that can shop or clean *with* instead of *for* older people. In short services would reflect the intention of *Putting People First*¹² to be designed around individual and local needs: individually defined outcomes, unified assessment processes and so on. The opportunities to redesign care systems and transform support arrangements provided by the Social Care Forum Grant in England¹³ would be fully exploited. Alongside this increased responsiveness and sensitivity to individual needs would be a concerted effort to eradicate the post code lottery of excessive local variations in the scale and quality of social care services.¹⁴

In advanced old age older people's independence and ageing in place would be guaranteed increasingly by smart housing and other technologies designed with as well as for older people¹⁵. A range of housing options would be available to maximise independence and interdependence within the family and lifelong communities. Local communities would reflect the greater than at present integration between age groups, young and old, that would be encouraged by schools teaching about the value of generational solidarity and local and national policy makers emphasising the importance of intergenerational harmony. Valorising and supporting the multifaceted roles and grandparents within families and society would be an integral part of this pro-generational solidarity project.

In short this is an outline of the ageing and later life that most people would want for themselves and their families: free from discrimination and as full as possible with opportunities to participate in all sorts of different ways. While it cannot be delivered overnight, it is not a utopian dream, because many people already experience just this form of ageing in other European countries and in the UK when they can afford the choices. The Ageing Strategy should seek to enable the majority to age in this way – actively and rewardingly.

Conclusion

These comments and ideas have ranged widely but have still missed out many major issues, because ageing is such a profoundly important question that touches virtually every aspect of policy. Underlying much of the above is the fact that, collectively and individually, we have not yet realised just how significant it is. In policy terms there is a well known 'structural lag', in which both thinking and practice remain rooted in a past era, in this case one in which there were more younger than older people. British society now needs to fast forward to this present unique historical context and grasp the implications of continuing ageing in both policy and personal terms. We have the evidence base for a new approach, some excellent strategies, and some very successful pilot projects. The last part is simple: a bold new vision, emphasising an opportunity society for all ages, drawing on the latest scientific evidence, with the enthusiastic support of ministers and a budget that reflects the high priority that should be given to this great challenge of ageing.

Notes

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² Department for Work and Pensions, *Preparing for Our Ageing Society – Developing a New Government Strategy*, London, DWP.

³ See for example A. Walker and C. Hagan Hennessy (eds) *Growing Older: Quality of Life in Old Age*, Maidenhead, McGraw-Hill, 2004; A. Walker (ed) *Understanding the Quality of Life in Old Age*, Maidenhead, McGraw-Hill, 2005.

⁴ S. Montgomery, L. Berney and D. Blane 'Prepubertal Stature and Blood Pressure in Early Old Age' *Archives of Disease in Childhood*, vol 82, 2000, pp.358-63

⁵ J. Ginn, U. Fachinger and W. Schmähl, 'Pension Reform and the Socio-economic Status of Older People in A. Walker and G. Naegele (eds) *Social Policy in Ageing Societies*, Houndmills, Palgrave, 2009, pp. 22-45.

⁶ J. Westergaard, I. Noble and A. Walker, *After Redundancy*, Cambridge, Polity Press, 1989.

⁷ G. Naegele and A. Walker, *A Guide to Good Practice in Age Management*, Dublin, European Foundation for Living and Working Conditions, 2006.

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¹² Department of Health, *Putting People First: A Shared Vision and Commitment to the Transformation of Adult Social Care*, London, DH, 2007.

¹³ Department of Health, *Putting People First – Working to Make it Happen: Adult Social Care Workforce Strategy Interim Statement*, London, DH, 2008.

¹⁴ Commission for Social Care Inspection, *The State of Social Care in England 2006-7*, London, CSI, 2008.

¹⁵ <http://newdynamics.group.shef.ac.uk/projects/32>