

VISION

FOR LATER LIFE IN BRITAIN | 2021



McCARTHY STONE

Life, well lived

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Vision for later life in Britain, 2021

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WE ARE McCARTHY STONE.

ABOUT US

We are passionate about ensuring later life is a time of independence, community and peace of mind.

Through our retirement communities, we support tens of thousands of older people across Britain and our work has given us a deep understanding of the hopes and dreams of our customers, as well as their lifestyles and how their needs change over time.

We are also evolving our approach by expanding our care and support services and providing a range of tenure options to help more older people enjoy the retirement living lifestyle.

And in late 2020 we launched the McCarthy Stone Charitable Foundation to support local causes that help older people in need across Britain.

THE PURPOSE OF THIS REPORT

Given this, we are committed to playing our part in making Britain the best country in which to grow old. Indeed, we have a responsibility to do so.

As this report shows, there are several hurdles holding society and older people back, from a misunderstanding of what it means to be old, to embedded ageism, to a general lack of focus and understanding of what older people really need.

This report is our contribution to this debate, to addressing these challenges and showing how we can all create a later life filled with passion, purpose and peace of mind. And ultimately, a life, well lived.

A VISION FOR LATER LIFE IN BRITAIN.



I believe we all deserve to have a future to look forward to. To live a full life, including a later life that is filled with purpose and peace of mind. Years of independence, adventure and wellbeing. A firm sense of community and belonging.

I believe in a future where we're not defined by our age but by who we are. Where our voices are heard, our talents are seen. Where we, and the

contributions we make, are recognised and represented in every stage of our lives.

I believe everyone in Britain, whoever they are, deserves a life well lived. And that we should all work to make Britain the best place in which to live and grow old. For our grandparents, our parents, our children, and ourselves.

For all of our futures.

That's why we at McCarthy Stone are committed to:

- Identifying and calling out the barriers that stand in the way of creating a comprehensive and world-class strategy to ageing in Britain;
- Campaigning to enable equality of opportunity in later life;
- Focusing on making our later years the best years in everything we do; and
- Galvanising society and Governments to do the same.

This is our Vision for Later Life in Britain.

I invite you to study this report and discover some of the ways we believe Britain can be better for everyone.

**JOHN TONKISS,
CHIEF EXECUTIVE, McCARTHY STONE.**





EXECUTIVE SUMMARY.

This Vision for Later Life in Britain report is the culmination of a comprehensive study of attitudes and beliefs about age and ageing in the UK. Months of detailed research, which has included in-depth interviews with later life experts and a group of McCarthy Stone's homeowners, plus a poll of more than 5,000 people across the UK, half of whom are aged 65 or older.



This work has given us a clear picture of both the perception and the reality of later life in Britain today – and the significant gap between the two.

From this in-depth research, five key findings emerged.

1. AGEISM IS RIFE AND DEBILITATING IN THE UK

60% believe ageism is a significant issue in the UK

Ageism is ingrained in the social fabric of the nation and manifests itself in the words we use, the adverts we read, and the media we consume. Words like ‘pensioners’ and even ‘codgers’ are commonplace. The experts we spoke to recognise the issue and the lasting damage it can do – particularly to policymaking and planning for how society supports older generations. For example, more than half of those we questioned believed that the misconceptions fuelled by ageism resulted in a lack of awareness of the needs and wants of older people, and the creation of flawed policies.

2. PERCEPTIONS OF WHAT AGEING AND RETIREMENT MEAN ARE OFTEN WRONG. LATER LIFE CAN OFTEN BE A TIME OF PURPOSE AND CONTENTMENT

Two-fifths (41%) of retirees have found later life to be an exciting period and a third (32%) have found more confidence in older age

There is a deep disconnect between the perception and the reality of being old and what retirement really means. Our research shows younger people don’t understand what it is like to be old, cannot picture retirement, and even fear it. They associate ageing with financial insecurity and a deterioration in health, wellbeing, reputation and purpose. The result is a lack of thought and understanding about what people really need in their later years. Yet the reality for many

– although not all – older people is that retirement has been positive and has often helped them find a new purpose, giving them more time to do what they really want. To travel, to pursue hobbies, to volunteer or spend more time with family and friends. Many retirees derive deep contentment and have found a new meaning to life.

3. OUR AGEIST SOCIETY MEANS THE POLICIES AND SUPPORT STRUCTURES THAT ARE MEANT TO HELP OLDER PEOPLE ARE OFTEN INADEQUATE

Nearly half (44%) of those 65 and over believe Government policies for older generations do not deliver the support they need

There is a wide disparity of services and support structures for older people across the UK, highlighting widespread inequalities in provision. Hence, Britain currently languishes in 17th place in the list of best countries in which to grow old¹, despite being one of the most affluent places in the world. This has been seen most recently with the experience of older people during the COVID-19 pandemic. Sadly, more than 90% of deaths from the pandemic have been among older people, and older people have been most impacted by the lockdowns and the requirement to shield.

Fortunately, those living in retirement communities have fared better than those in care homes or their own homes. But this lack of consistency creates a postcode lottery of assistance offering differing levels of support. The public wants action from the Government to create additional care initiatives for those in later life and, as this report shows, is prepared to support improvements through additional taxation.

1. www.ageukmobility.co.uk/mobility-news/article/what-is-the-best-country-to-live-for-older-people#table

4. COVID-19 HAS DRIVEN GREATER APPRECIATION OF OLDER PEOPLE, BUT THIS IS IN DANGER OF BEING QUICKLY LOST BEFORE MEANINGFUL CHANGE CAN BE MADE – THE TIME TO ACT IS NOW

42% of Brits believe older generations are more resilient than they had thought they were before the pandemic, and 22% said older people have helped them cope during the lockdowns

The pandemic has driven greater awareness of the needs of older generations and the power of community support to offer help where needed. But it has also revealed social inadequacies, especially for older people, with a health and housing system that was often unable to cope with the strain. For a while, the needs of older people were front page news, but now this insight and momentum risks being lost as Government focus shifts back to the economy, and particularly employment, in a post-pandemic landscape. We are in a critical moment if we are to achieve meaningful change and we must ensure learnings are captured in the Government's ongoing policy agenda – including the social care white paper and other housing reforms.

5. WHILE THE CHALLENGES ARE SIGNIFICANT, THERE ARE SEVERAL POLICY SOLUTIONS AVAILABLE TO ADDRESS THEM AND MOVE BRITAIN TO THE TOP OF THE LIST OF BEST PLACES IN WHICH TO GROW OLD

If we (society and Government) continue as we are, we'll hit a roadblock. More and more of us will enter older age and the support systems currently in place will become even more ineffective.

But this report shows there is enormous potential for our society to enjoy more years of health, purpose and happiness.

If we shift our perceptions we can reconsider how we plan and, crucially, prepare for, ageing and the lifestyles we want to enjoy as we get older. And then we must ensure that policies and support systems are being created to make a positive later life a reality for us all.

The research has shown us where and how we – as individuals and as a society – can begin to change our approach. The report culminates with clear calls to action – steps that are needed to weave society back together and enable our population to live a good life from beginning to end.

This is McCarthy Stone's manifesto for change.



THERE IS ENORMOUS POTENTIAL FOR OUR SOCIETY TO ENJOY MORE YEARS OF HEALTH.

McCARTHY STONE'S MANIFESTO FOR CHANGE.

Tackling misrepresentation

RECOMMENDATION 1:

We ask the Government to appoint a dedicated Minister for Older People and implement a national strategy for ageing.

RECOMMENDATION 2:

We ask Ofcom and the UK media to introduce a media manifesto to promote fair representation of older communities in their coverage.

Rallying the later life talent pool and maintaining purpose in later life

RECOMMENDATION 3:

We ask the Government, business groups and other organisations to introduce a new requirement for Age Gap reporting, to ensure workforce diversity and implement programmes that maximise value and expertise of older people in the workplace.

RECOMMENDATION 4:

We ask the Government to introduce a Kickstart scheme for the over 65s, to incentivise businesses to (re)hire and retrain 'retired' people who wish to remain in or return to the workplace.

RECOMMENDATION 5:

We ask national and local Government to launch new digital education programmes and training, increase access to technology and build better intergenerational understanding and links, with more digital skills training for the most 'in need' groups.

RECOMMENDATION 6:

We ask local authorities and community and volunteering groups to rally the later life talent pool by creating a volunteer army of 1 million more older people to support all parts of society. This would complement the 3 million older people who already volunteer on a regular basis.

Creating a healthy later life

RECOMMENDATION 7:

We ask the NHS and health groups to play a greater role in promoting a 'Now Not Later' focus to preventative care, focusing on maintaining fitness and health in mid and later life.

RECOMMENDATION 8:

We ask the Government to urgently publish its long-awaited social care white paper and ensure a plan is in place to care for our ageing population.

RECOMMENDATION 9:

We ask the Government to establish a dedicated national preventative technology fund to encourage R&D in AI in support of personalised care in later life, and position the UK as a global pioneer in preventative technology.

Creating living environments that keep people independent

RECOMMENDATION 10:

We ask the Government to increase accessibility standards of new homes, fund the retrofitting of existing housing stock and encourage the delivery of more retirement communities and affordable housing options for older people.

Taken together, these changes would help to create a nation where we all look forward to later life, and a world in which this Vision for Later Life in Britain becomes a reality.



1. **THE UK POPULATION IS GETTING OLDER.**

This is to be celebrated; a positive picture that reflects our economic and social success as a nation.



UK POPULATION

2021 marks a pivotal year. A time to reset how we think and plan for later life in Britain, for the good of current and future older generations.

The UK population is getting older. This is to be celebrated; a positive picture that reflects our economic and social success as a nation.

But behind the numbers lie serious implications for our society's future – not least the increased pressure on our healthcare and social services, housing, the economy, and long-term policymaking.

The COVID-19 pandemic has brought these concerns into sharp focus. The UK clearly faces challenges in providing care and support for its older generations. The tragic numbers of older people who died from Coronavirus in care homes are testament to that.

In particular, the weaknesses in our social fabric and in our communities have been exposed. Especially how we view and treat our older generations. Over the years as a society we have become fixated on youth – and the gap between old and young has widened as a result.

This report finds that there is a stark perception gap between what younger people imagine old age to be and the reality experienced by those living in later life. And this gap underpins nationwide misconceptions about who older people are and what they need, as well as the infrastructure and societal constructs that are required to support them.

For the UK to emerge from the pandemic and genuinely 'Build Back Better', we must recognise this challenge and its impact on our socio-economic future. Because the problem with not understanding older

people's lives means failing to acknowledge and unlock the value we all can and do contribute to society as we get older – through sharing experience and skills.

There is no comprehensive strategy on supporting our ageing population. There is no consistency in the services, support and funding that is provided for older communities across the UK.

It should be a point of shame that Britain remains a low-ranking contender in the world's best places to grow old¹, according to the Age UK global list. Britain scores poorly across many of the best place to live metrics, including health, happiness and cost of living. This needs to change.

Everyone in the UK has a role and an interest in tackling this issue and driving change, in order to create a more balanced view of older people and enable a society in which they can thrive. A society that offers a new way of living for us all.

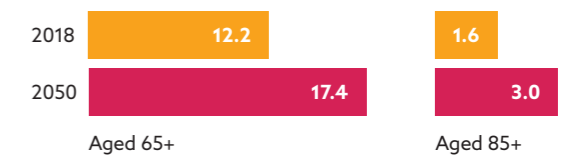
This is the purpose of this report. Founded in research that explores the gap between expectations and reality of later life, it identifies the scale and impact of misconceptions of life in older age and puts forward solutions to catalyse improvements.

Now is the time to act. To set in motion a nationwide reset on how we think about and plan for later life in Britain. To change our attitudes and our behaviours for the good of current and future older generations.



PROJECTED UK POPULATION GROWTH¹ (MILLIONS)

The Office of National Statistics estimates that by 2050 around a quarter of the entire population, some 20 million people, will be aged 65 and over¹ – an increase from approximately one in five, or 13 million, in 2019. Those aged 85 or over will rise from 1.6 million to 3 million over this period.



The best and worst countries for older people to live in 2020²

Finland	1	Austria	6	Czech Republic	11	Iceland	16
Denmark	2	Canada	7	Sweden	12	UK	17
Netherlands	3	Norway	8	Belgium	13	UAE	18
Switzerland	4	New Zealand	9	Qatar	14	Japan	19
Australia	5	Spain	10	Germany	15	France	20

1. www.ageukmobility.co.uk/mobility-news/article/what-is-the-best-country-to-live-for-older-people#table

1. www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/overviewoftheukpopulation/january2021
 2. www.ageukmobility.co.uk/mobility-news/article/what-is-the-best-country-to-live-for-older-people#table

**WE CELEBRATE,
CHAMPION
AND DEFEND
THE ROLE OF
OLDER PEOPLE
WITHIN SOCIETY.**

McCarthy Stone



2. **OUR PERCEPTIONS OF AGEING.**

In the UK there is a skewed perception of what later life is really like - and this is shaping an uncertain future.



Sir Muir Gray CBE, a public health expert, author and physician, has spent 50 years studying the reality of later life. His experience is that most of what happens to us as we live longer is not due to the ageing process itself, but as a result of other processes such as fitness, disease, and particularly negative thinking.

Our research suggests that negative thinking is fuelled in part by our misconceptions about what it is to grow older. The causes of these misconceptions are varied.

Caroline Abrahams, Director of Age UK, blames our tendency to take a divisive ‘Them and Us’ approach – which pits generations against each other and dwells on points of difference between demographics, rather than points of similarity.

“Unless you happen to have familiarity with older people through family, then younger people and other parts of society tend not to be terribly well joined up with older people,” she says.

It is a sentiment supported by David Sinclair, Director of the International Longevity Centre, who says the intergenerational conflict is partly fuelled by the media. “There is a narrative of young versus old which gets built up,” he says. “It’s undoubtedly true that social attitudes vary by age and we probably haven’t done enough to challenge that thinking.”

Perceptions of ageing are built throughout our lifetimes, so in order to understand how they are formed, our research led us to explore younger generations’ views of getting older and what they think ageing means. We then compared this data with insights from older generations who have real lived experience of later life

The results highlighted a significant gap in expectations and reality.

YOUNG PEOPLE’S PERCEPTIONS OF AGEING ARE NEGATIVE AND BASED ON FEAR

When thinking about ageing, many people under the age of 65 focus on what they perceive as the downsides. Their fears are not just about ill-health and resilience, but also rooted in the expectation that with older age comes a loss of identity and authority.

There is also a common worry that people’s views of someone who is getting older change for the worse. Nearly half (43%) of people under 65 have concerns that perceptions of them will change and they’ll be regarded as frail and somehow less important in older age. More than one in three (35%) believe ageing reduces personal confidence and resilience, and half (48%) think it means losing your looks.

These fears are perpetuated by both casual ageism, which manipulates ideals of physical and emotional confidence, and by a culture that tends to associate youth with vigour and power.

Mixed in with these ideas that older age equates to lacking confidence and prestige, is the belief that happiness isn’t a possibility for those in later life. Over a fifth of 18-24 year olds reported that they were currently in the period of their life where they would be the happiest (23%) – and that as they move further into their mid-30s and beyond their happiness will decrease (10%). In fact, 64 was deemed the last age at which happiness could be experienced by 18-24 year olds in the UK.

43% of people under 65 have concerns that perceptions of them will change and they’ll be regarded as frail and somehow less important in older age. 35% believe ageing reduces personal confidence and resilience, and 48% think it means losing your looks.¹

1. McCarthy Stone ‘Later Life in Britain’ research.





UK perceptions of the negatives of ageing¹

Negatives of ageing	Total	18-64s	65s +
Physical health decreasing	89%	84%	91%
Not being able to do the things I find enjoyable now, such as exercise or outdoor activities	67%	65%	67%
Losing loved ones	53%	60%	51%
Mental health deteriorating	51%	58%	48%
Fear of dying	48%	52%	45%
Losing certain freedoms, such as driving or living alone	41%	47%	39%
People changing their view of me, thinking I'm frail or less capable	39%	37%	40%
Having less confidence or resilience	29%	33%	28%
Losing my looks	28%	40%	23%
Financial insecurity or challenges	26%	35%	21%
The possibility of regrets	25%	31%	22%
The fear of being forgotten	19%	27%	16%
The possibility of moving out of my home	18%	16%	19%
Being bored	18%	21%	17%
Being less in control of your finances / time	13%	20%	10%
Other	2%	2%	2%

1. McCarthy Stone 'Later Life in Britain' research.

OUR NATIONAL INGRAINED APPREHENSION OF RETIREMENT ENHANCES CONCERNS ABOUT AGEING

Retirement is the most significant aspect of reaching older age, and in many countries is considered a mark of achievement.

However, in Britain, retiring is not perceived in the same way. Our research demonstrates a widespread, ingrained apprehension about retirement, which stops us from being able to look forward to getting older.

40% of the UK's non-retired population cannot picture what life in retirement would be like, and 43% say they are not thinking about it at all yet.

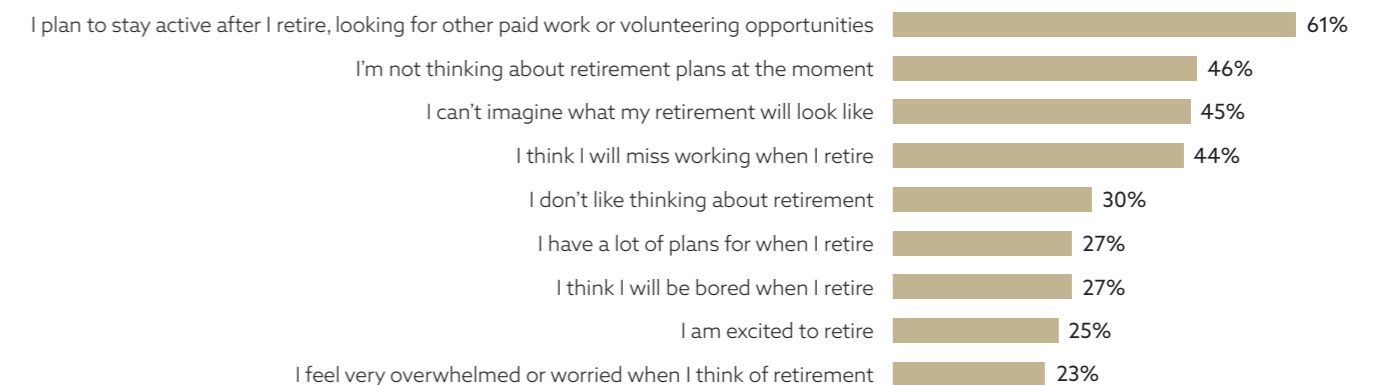
Almost half (49%) think they will miss working, while more than 60% say they would probably look for other paid work or volunteering opportunities to keep themselves occupied.



These negative attitudes are built up throughout our working lives and create a growing sense of tension and fear about what will happen to us when the moment of retirement comes. It is unsurprising then that only a quarter (24%) of non-retirees say they are excited about the prospect of finishing work, and a fifth (20%) confess to feeling very overwhelmed even thinking about it.

To build a more positive view of ageing we will need to address our national attitudes to retirement.

Non-retired people's attitudes to retirement¹



1. McCarthy Stone 'Later Life in Britain' research.

YET OLDER PEOPLE'S LIVED EXPERIENCE OF OLDER AGE IS BETTER THAN EXPECTED

In sharp contrast to the pessimistic expectations of younger generations, those living in their later years report that they feel generally happy and fulfilled. They recognise a range of positive benefits that come with advancing years – and particularly from retirement.

In fact, feedback from our research suggests the lived experience of later life is far more positive than anticipated. Almost half (48%) of those who have retired say retirement is better than they had thought it would be, compared to just 13% who disagreed. Some 58% report they have been able to do more of what they wanted since they retired and 41% think it's the start of an exciting new chapter. Contradicting the perceptions held by many younger generations, more than half (51%) of over 65s say they feel more confident and resilient in older age.

Famous faces leading the charge have undoubtedly helped boost later life confidence – a prime example being the now globally famous Captain Sir Tom Moore's recent demonstration of strength in his sponsored walk at the age of 100.

Experts in later life believe more needs to be done to champion these positive views of ageing and retiring. Anna Dixon MBE is CEO of Centre for Ageing Better, a charity that shares McCarthy Stone's goal of creating a positive and fulfilling later life for all. She says many older adults are fit, active, and don't need support, and that we need to change the notion that disability and decline are an inevitable consequence of ageing.

"They [older people] are actually the ones likely to be giving support, caring for family members, volunteering, and helping in community organisations.

"There is no cross-Government strategy on ageing. They haven't set out how every part of Government should be addressing the challenge and the opportunity of an ageing society.

"The current state of housing is shocking in terms of both the lack of accessibility and adaptability. We also need a significant improvement in the availability of much better designed products for the home," says Anna.

Sir Muir Gray CBE echoes this sentiment, noting that far from being a burden, older people – especially those in retirement – are making a substantial contribution to society. He believes we need greater emphasis on what people in their 70s, 80s, and 90s give back to their community and empower them to do even more.

"If these people stopped helping their families and neighbours, the NHS would collapse tomorrow," he says.



Captain Sir Tom Moore receiving the Knight Bachelor from Her Majesty The Queen at Windsor Castle in July 2020



IN OLDER AGE THERE IS MORE TIME TO DO WHAT WE LOVE – AND TO GIVE BACK TO SOCIETY

1. McCarthy Stone 'Later Life in Britain' research.

2. data.ncvo.org.uk/volunteering/demographics

3. www.theguardian.com/society/2021/feb/28/volunteer-lockdown-army-helps-to-make-britain-brighter

Delving deeper into the positives of ageing, our research found that many over 65s report feeling happy with a strong sense of purpose – and they revel in having more time to do what they love.

More than half (56%) of the over 65s in our research believe they have more control over their finances and their time. Two thirds (67%) say reaching old age has given them more time to get away, while 65% are pleased with having more opportunity to pursue their hobbies. Just 23% reported feeling bored in old age.

Any prior concerns about life after retirement have been quashed, with only one in four (26%) saying

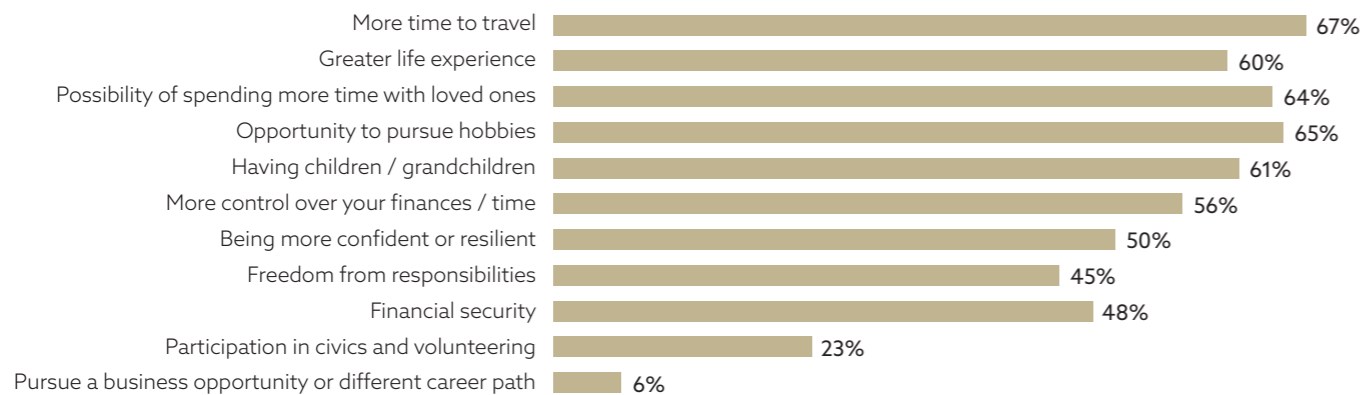
that they miss working. Nearly 60% have said they've been able to do much more of what they really want since leaving the workplace, and over two-fifths (45%) are enjoying their freedom from responsibilities.¹

In evidence of how older people 'give back' to society, many of our research participants help out in their local communities or with a range of charities. In fact, people aged between 65 and 74 are the most likely people in the UK to volunteer on a regular basis.² The National Council for Voluntary Organisations notes that more than a quarter (28%) of those aged between 65 and 74 volunteer once a month.³

A large portion of the 12.4 million adults³ who offered their services as volunteers during the pandemic were also from the older generation.

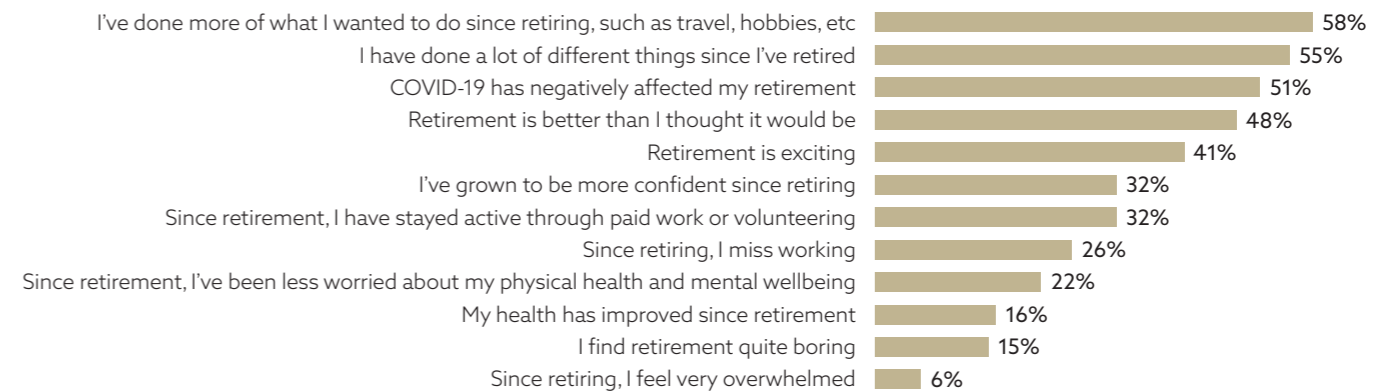


Over 65s' views of the positives of ageing¹



1. McCarthy Stone 'Later Life in Britain' research.

Retired people's experience of retirement¹



BUT THESE LATER LIFE ADVANTAGES ARE NOT SHARED BY ALL

When examining the experiences of older people, it's important to note that many have lives that are limited by failing physical or mental health and disability. They are often the 'older old', those with particular medical conditions, or those from more disadvantaged backgrounds.

Our research found that many people fear the decline of physical health in older age and worry they won't be able to do the things they could in youth. While later life experts warn these fears are often exaggerated and

play into the unhelpful narrative that equates ageing with the notion of care, it is important to appreciate the unavoidable connection between the two for large segments of our older communities.

We need to ensure we can offer the best and most effective care and support services to all who need them, no matter where they live or how old they may be. This is perhaps the most fundamental challenge with later life that our society faces.

For many, a positive experience of later life depends on good health and wealth and, indeed, on where in the country you live. This University College London graphic of the Jubilee Line on the London Underground shows how life expectancy changes depending on the area you live in and the social advantages you have. Between getting on at Green Park and departing at Canning Town, a 30-minute journey, one loses 10 years. More needs to be done to enable positive experiences of ageing and later life for all.



Cheshire, J. 2012. Lives on the Line: Mapping Life Expectancy Along the London Tube Network. Environment and Planning A. 44 (7). Doi: 10.1068/a45341.

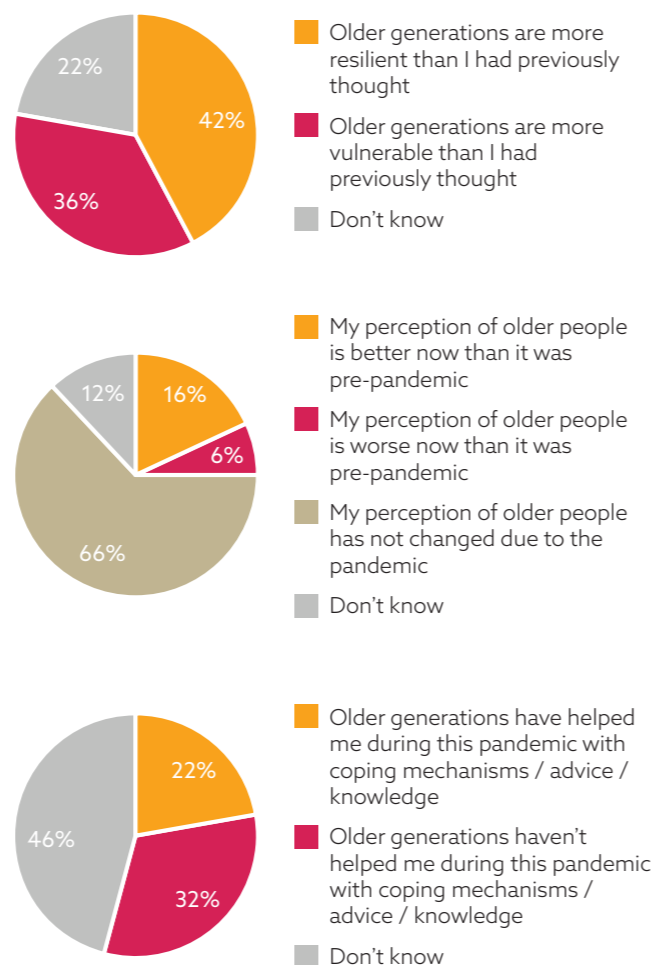
THE COVID-19 PANDEMIC HAS MAGNIFIED FOCUS ON AGEING AND OLDER POPULATIONS

The COVID-19 pandemic has touched every aspect of our lives over the past 12 months and driven greater awareness of the needs of older generations and the power of community support.

Since March last year, 20% of people say their perceptions of over 65s are now better than before, while almost half (46%) believe the elderly have proved themselves to be more resilient than previously thought. In fact, a fifth (20%) of those surveyed even went so far as to say that older people helped them cope with the pandemic, for example through sharing advice and coping mechanisms.

The pandemic also helped to uncover social inadequacies especially for older people, with a health and housing system that is unable to cope with the strain. According to third-party data, 90% of all COVID-19 deaths in the UK were people aged 65 and over.¹ A report by The Health Foundation², an independent charity promoting better health and health care, found that housing conditions such as overcrowding and high density fuelled the spread of COVID-19, and people have had to spend more time in homes that are overcrowded, damp or unsafe.

How the COVID-19 pandemic has affected views of the over 65s³



1. www.telegraph.co.uk/news/2021/01/16/ageism-blame-britains-high-covid-death-toll-age-uk-boss-suggests1
 2. www.health.org.uk/publications/long-reads/better-housing-is-crucial-for-our-health-and-the-covid-19-recovery
 3. McCarthy Stone 'Later Life in Britain' research.



SINCE MARCH LAST YEAR, 20% OF PEOPLE SAY THEIR PERCEPTIONS OF OVER 65s ARE NOW BETTER THAN BEFORE.

DIGITAL CONNECTIVITY ALSO PLAYED A CRITICAL ROLE IN LOCKDOWN

Concerns about the digital divide during the COVID-19 pandemic were also noted by several of the experts we interviewed. The internet and digital devices played a crucial role in enabling access to advice and services, including virtual medical appointments, and to stay in touch with friends and family¹.

The lockdown helped innovation to flourish, creating new ways to interact and communicate with each other, shop, and get healthcare support. Certainly, many of the McCarthy Stone homeowners interviewed reported they had become more familiar with technology due to the social restrictions, with 55% of over 65s saying they have spent more time online than pre-pandemic².

1. post.parliament.uk/covid-19-and-the-digital-divide

2. McCarthy Stone Covid Vaccinations research, January 2021.





MISPERCEPTIONS OF AGEING ALSO OVERLOOK THE PURPOSE AND POTENTIAL IN LATER LIFE AND RETIREMENT

According to the experts interviewed in our research, one way in which society could reset its perceptions of ageing is to recalibrate our national mindset to equate later life with years of purpose.

It has long been reported that a strong sense of purpose has a number of personal benefits – including a positive impact on our health, increasing longevity, and protecting against a range of ailments. Those in later life with that sense of purpose tend to be happier, take better care of themselves, and lead healthier lifestyles.¹

Experts stressed that as a nation we should be looking to follow the lead of other countries to unlock more of this potential and purpose in our older communities – and that doing so would deliver significant benefits for our wider society.

Japan and Germany are often considered to be two of the countries with the most holistic policies relating to older people, with a culture and funding system that delivers effective support for older generations. Indeed in Japan, they have no equivalent word for ‘retirement’.

“They’ve looked properly at the relationship between the individual, the family, and the state and they’ve come to different conclusions than the ones we have,” says Age UK’s Caroline Abrahams. “They’ve shifted some of the burden off individuals, so it’s more equally shared with the state and sometimes with families as well.”

1. news.harvard.edu/gazette/story/2017/04/over-nearly-80-years-harvard-study-has-been-showing-how-to-live-a-healthy-and-happy-life



AN IKIGAI CULTURE OF PURPOSE

In Japan, the success of the older generation in living happy and healthy lives is attributed to the culture of Ikigai. It is a concept that encourages life to be viewed as a whole, rather than in different age-related segments. Ikigai marks the intersection of work, passion, health, and aspiration, and helps to unlock a deep sense of purpose, promoting a sense of accomplishment and fulfilment.

Journalist and author Baroness Camilla Cavendish references Ikigai in her book, 'Extra Time'. She writes "Many of us struggle to translate Ikigai properly, because it seems so at odds with Western hedonism. For many Japanese, it represents a fusion of the

spiritual and practical. It connects work, family, duty and passions – it doesn't separate them... at the intersection, you find inner peace."

In essence, those who have a purpose in later life – be it volunteering, travel, artistic or culinary creativity, or even supporting grandchildren – often derive deep contentment and find a new meaning to life. And society benefits as a whole. Community initiatives and support groups are often driven by older people looking to help others and make a positive contribution to the world around them.



WE CAN EMPOWER LATER LIFE PURPOSE THROUGH A LATER LIFE TALENT POOL

To truly maximise the value and purpose of our older communities, it's important to consider older generations not as retirees but as a later life talent pool. Many older people have rich life experience and skills that do not just switch off when they hit 'old age'. There's an imperative to draw out and use this talent and experience for the good of us all. This could be achieved by adopting a national volunteer scheme to channel and apply the energies and talents of older people.

Volunteering is just one way in which older generations can bring value to their later years – and it's a popular choice for many. Our research revealed that of those who have already retired, 24% are using their time by volunteering and participating in civic duties. Many older people are carers to their loved ones, which eases pressure and costs on social services.

Sir Muir Gray CBE is very supportive of this, saying that volunteering is "one of the ways that we can

recognise the contribution that older people are already making and encourage an increased participation of older people in voluntary groups and helping one another."

All of this is evidence that the supporting roles that older people play in their communities are critical in supporting socio-economic growth. As the UK moves into life after lockdown, older people will also be instrumental in helping to bolster the battered economy, revitalising local communities and breathing new life into high streets.

At McCarthy Stone we want to play our role in driving his forward, and have recently launched the McCarthy Stone Charitable Foundation, which as well as raising funds for local causes around the UK, will help our employees volunteer for local organisations and support groups, as well as in our developments.



3. **A CULTURE OF AGEISM.**

Everyday ageism is fuelling these misconceptions and discrimination against older communities.



“AGEISM IS THE LAST ACCEPTABLE FORM OF DISCRIMINATION IN THE UK.”

Deborah Alsina MBE, Independent Age

The previous chapter highlighted the flawed expectations of getting old that young people have and how this expectation differs from the reality of many in later life, which is often much more positive. This chapter shows how these misconceptions in turn fuel ageism that has sadly become deeply embedded – and accepted – in our society.

Deborah Alsina MBE, CEO of Independent Age, a charity that tackles the inequalities that exist in older age, is one of those who believes that the unconscious bias of ageism is endemic.

“Ageism is the last acceptable form of discrimination in the UK”, she says.

Such a deep-rooted problem affects our perceptions and has a significant impact on the lives of many older people.

For them, it can lead to poor and undignified treatment in hospitals, care homes or even in their own home. It can cause discrimination in the workplace,

despite the legislation to prevent it. And it affects mortgages, travel and car insurance, and more.

The World Health Organisation’s recently published Global Report on Ageism¹ affirms that “ageism damages our health and wellbeing and is a major barrier to enacting effective policies and taking action on healthy ageing.”

The experts in later life living we interviewed in forming this report widely believe that ageism is a fundamental issue affecting older generations in the UK. They view the problem as a ubiquitous issue, with the discrimination being systematic within institutions, rampant in the media, and perpetuated through societal interactions.

Not only does it influence the perceptions we build, but it also creates unnecessary tension between young and old, limiting our ability to benefit from what we can all contribute. It can also have far-reaching economic consequences.

1. www.who.int/teams/social-determinants-of-health/demographic-change-and-healthy-ageing/combating-ageism/global-report-on-ageism



**“DON’T TREAT US LIKE
OLDIES JUST BECAUSE
WE LOOK IT. YOU
CAN’T SEE OUR
MENTAL AGE. I’M A
TEENAGER.”**

Peter Hall, McCarthy Stone homeowner



UNDERSTANDING AGEISM

We wanted to explore this further, in particular to understand the role that ageism plays in generational misrepresentation. Our research has unveiled the extent to which ageist attitudes serve to widen the gap between expectation and reality when it comes to ageing in the UK. It has created a binary ‘Them and Us’ mentality that hampers the prospect of positive change and ignores the fact that our attitudes evolve as we age.

Nearly two thirds (60%) of those we surveyed believe ageism is a significant issue in the UK and needs to be tackled. This view was consistent across all age ranges. Indeed, it appears to be a wide-spread issue with an

impact on a substantial portion of the population. Some 28% of those surveyed – equivalent to more than 14 million people – claimed they had been a victim of ageism at least once during their lifetime.

Ageism takes an obvious form in the use of familiar derogatory terms, jokes and even in birthday cards. It becomes more subtle in areas such as representation in the media, advertising and marketing, and the portrayal of age on stage and screen. If we changed the context to race, sexuality, religion or ethnicity, would these jokes still be acceptable? The answer is no.

THE LANGUAGE OF AGEISM

But ageism is not something that only affects the older end of our population. The age groups most likely to consider themselves victims are 18-24 year olds (38%), and those aged 55-64 (27%).

It is the younger group, for example, that is likely to feel most aggrieved when the word ‘snowflake’ is used to imply that anyone under 24 years old shares an inflated sense of entitlement, is too emotional, or is unable to deal with opposing opinions. Ironically, the increasing use of the term ‘woke’ is another familiar trigger.

At the other end of the scale come the traditional terms that serve to distort the perceived frailties, weakness, and mental decline of older people. ‘Pensioners’, ‘old

fogey’, ‘codger’, and ‘duffer’ are unfortunate staples, along with terms such as ‘old lady’ or ‘old dear’.

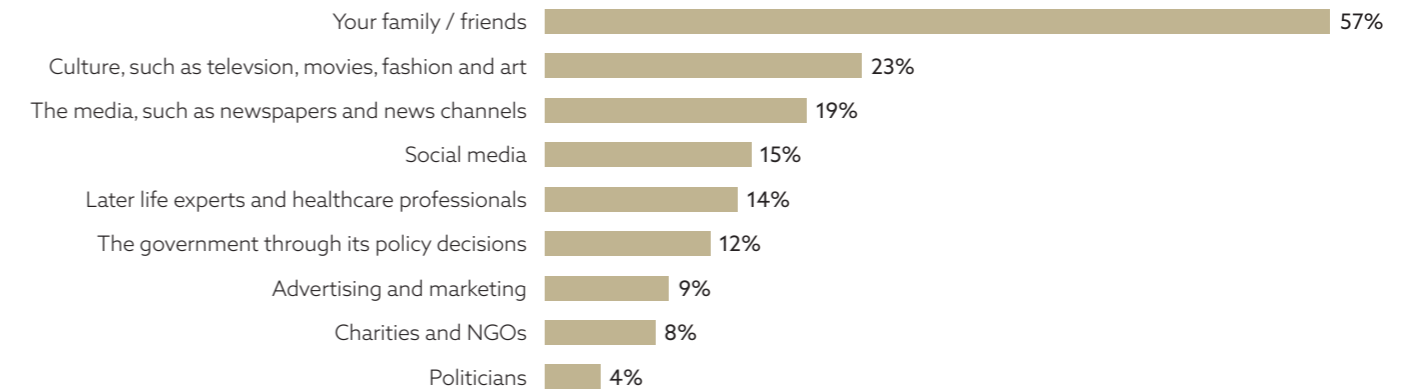
Almost half (47%) of all respondents said they experienced this form of verbal ageism themselves. More than two thirds (69%) of those aged 65 and older felt there was negative intent involved in such comments.

The impact of this ageism on people throughout their lives is significant – and whether against older people or against younger people, it is helping to perpetuate misrepresentation of who we are as people and what our society looks like. It’s unfortunate that such casual ageism is driving more negative perceptions of older generations than the wider population.

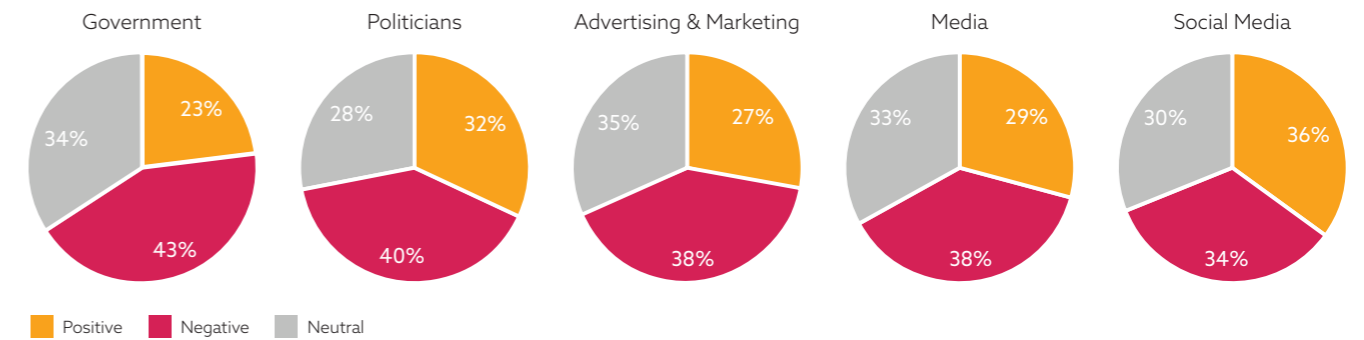
THE DRIVERS OF AGEISM

Our research reports that the UK's ageist attitudes are driven and reinforced by politicians, the media, and the advertising and entertainment industries.

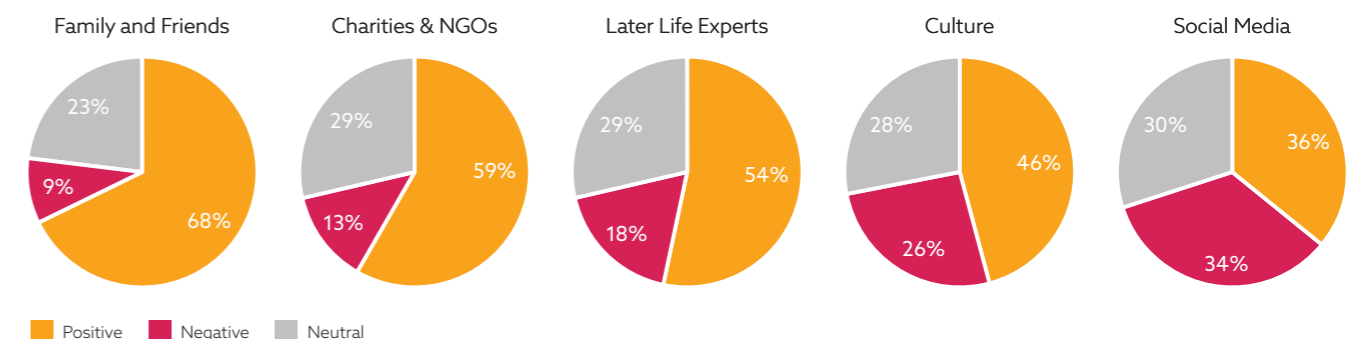
The driving forces of the UK's perceptions of over 65s¹



The driving forces of negative perceptions of over 65s¹



The driving forces of positive perceptions of over 65s¹



1. McCarthy Stone 'Later Life in Britain' research. Please note, in some instances due to rounding up, some percentages may not add up to 100%

POLITICIANS

It is politicians who are held to be most responsible for driving ageist opinions, with 53% of all those surveyed citing them as the leading cause of negative perceptions of older people. It is a view shared by the experts we interviewed, who noted several ways in which the Government was hindering the country's ability to create a more fair and accurate depiction of our older population.

Caroline Abrahams from Age UK is concerned the problem is made worse by a lack of adequate representation, particularly in Government.

"The views of older people are not well represented in Government or official structures," she says. "There's no commissioner for older people, there's no plan."

As context, the median age of those working in the civil service is 46, while 60% are under the age of 50¹ and only 9% are over 60. Most MPs are between 50 and 60², while the average age of the Cabinet is 47.³ Without that crucial first-hand insight into the likes, dislikes and needs of our oldest populations, policymakers struggle to design the type of policies and welfare strategies that best support them – and that will allow us all to live longer, healthier, independent lives with the dignity we deserve.

THE MEDIA

The media is seen as particularly guilty in driving harmful misconceptions of older generations, often using images and language that are considered unacceptable. One in five (21%) Brits say what we see in the news determines our view of older people,

and 42% – equivalent to 27.5 million people – believe the media is driving negative views of ageing.⁴

In fact, half of the UK (48%) believes the media fails to present an accurate portrayal of those over 65. A report⁵ by the Centre for Ageing Better found older people, especially women, were under-represented across media platforms and in advertising. But when they did appear, the imagery and tone served to build on the idea of older people as frail, dependent and 'more of a burden than a benefit.'

This is reflected in many of the metaphors used to describe the ageing population in the media, particularly in print. Terms such as 'grey tsunami', 'demographic cliff' and 'demographic timebomb' pepper the commentary. It is worth noting that the Centre for Ageing Better has recently launched a library of age-positive imagery⁶ to help address the imbalance and phase out the number of 'wrinkled hands' shots.

Analysis of social media⁵ shows a similar trend. While social media has increased the speed and access of communication, the language on platforms, such as Facebook and Twitter tend to reinforce the stereotype of older people being disempowered, vulnerable and a homogeneous group. It depicts old age as a problem and something that needs to be resisted, slowed or disguised.

Those over 65 tend to engage most with broadcast media (74%), but younger generations turn to Facebook (60%), Instagram (32%), and Twitter (22%) to inform their views.

1. www.instituteforGovernment.org.uk/explainers/age-civil-service#references

2. commonslibrary.parliament.uk/house-of-commons-trends-the-age-of-mps

3. www.telegraph.co.uk/politics/2020/02/13/cabinet-reshuffle-boris-johnson-assembles-youngest-ever-post

4. Exploring representations of old age and ageing www.ageing-better.org.uk/publications

5. www.cambridge.org/core/journals/ageing-and-society/article/abs/ageing-old-age-and-older-adults-a-social-media-analysis-of-dominant-topics-and-discourses/EFFB02B8EFFBE26E67A806689506B590

6. www.ageing-better.org.uk/news/age-positive-image-library-launched



ADVERTISING AND CULTURE

The advertising industry is an interesting sector to consider. Granted, the very role of advertising firms is to produce highly targeted content at set demographics. Yet the tropes we so commonly see in ad campaigns work against the concept of ageing and begs the question of how accountable these campaigns should be for driving our opinions. As an example, 'anti-ageing' products designed to disguise our hard-earned wrinkles are a staple of cosmetic industry advertising, as if there is a battle against ageing that must be won. Perhaps this is why almost half (49%) of those in our research blame the advertising industry, second to politicians, for encouraging negative perceptions about getting older.

Culture, fashion and art also play their part and one in four (23%) say their views of older age are shaped by TV programmes, films, fashion and works of art. While there has been a shift towards the use of older models of late, the fact this is still considered the exception rather than the norm shows how far the industry has to move to offer fair representation. And the interconnectivity between art, culture and social media isn't helping. Platforms such as Instagram, with its dizzying array of filters, are helping to perpetuate a beauty ideal rooted in unblemished youth. This is all the more concerning given those who spend the most on consumer goods are those aged 65 or over.

SOCIETY

Whether accidental or not, society itself is playing a role in fuelling ageism. Most of those aged between 18 and 34 say they care more about people their own age than they do about older generations, while 29% of 18-24-year-olds and 28% of those aged 25-34 admit to among the most ageist in the country.

Almost half of those admitting to being ageist say they actively strive not to be, but often fall into the trap of stereotyping. Naturally, over 65s are more averse to ageism, with a minority saying they'd consider themselves being ageist, and two-thirds saying they strive not to be.



COMBATting AGEISM

The antidote seems to come largely from building more contact between generations. Family and friends are the simplest route in and 69% say they are the biggest drivers of positive perceptions of older age.

Broader personal connections with older people – such as through neighbourly exchanges, passing conversations on the high street and mutual membership at hobby clubs – can also help drive a more balanced view of ageing, with more than half (55%) saying their perceptions are shaped by these kinds of interactions.

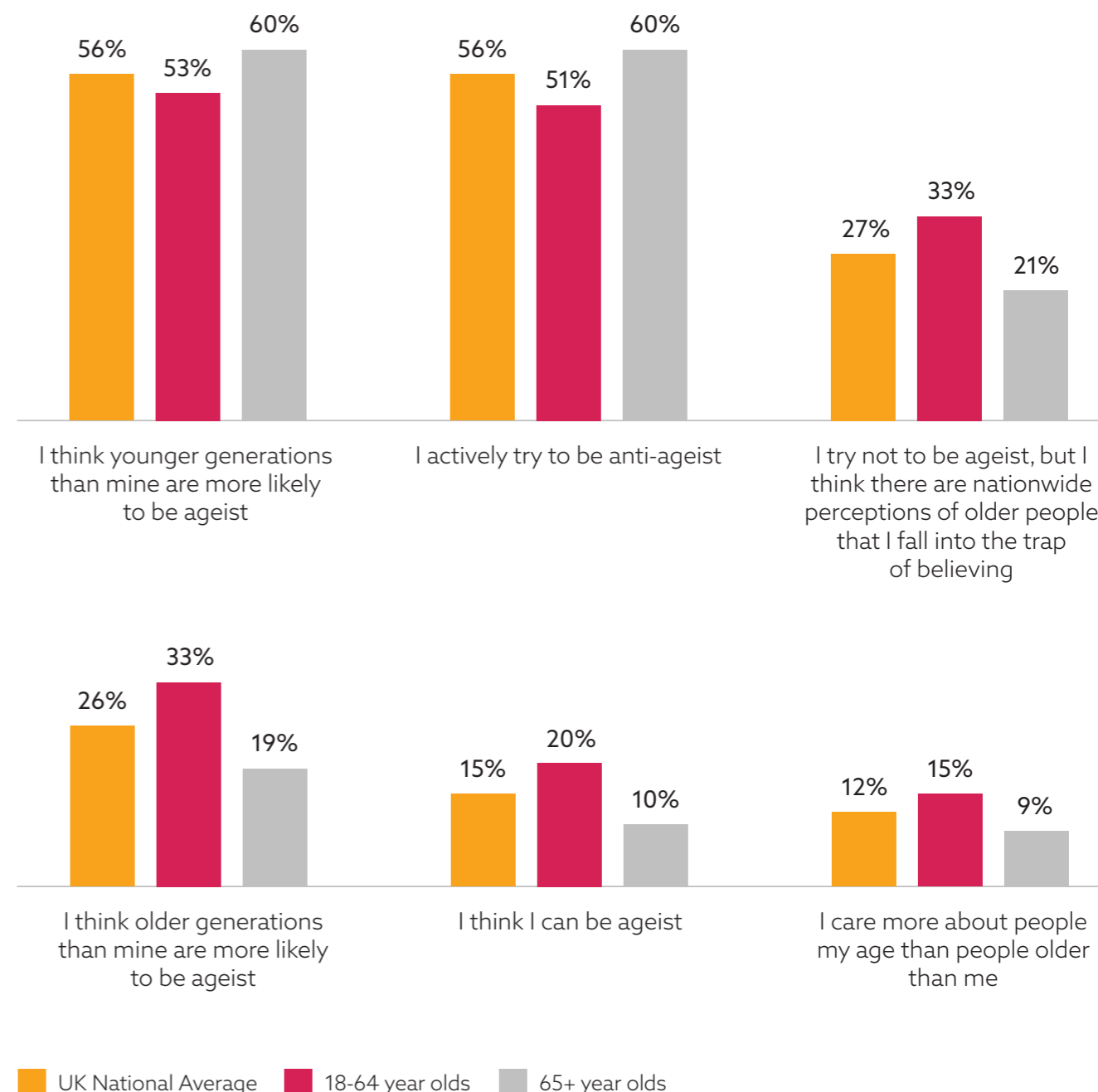
Experts in ageing populations and later life living – including academics and researchers – are also a strong influence when it comes to encouraging a more positive view. We have highlighted many of the helpful insights put forward by these individuals in this report, and we’re certain that greater recognition of their work would be hugely beneficial for us all. They offer an authoritative and informed view, and more than half (53%) of those who took part in our research said they were influenced by affirmative views on ageing from those they trust. Politicians should take more note of their recommendations.

There has been public praise in particular for those commentators who have taken a refreshing and honest look at ageing. This included Anna Dixon’s ‘The Age of Ageing Better?’ which demonstrates how thinking differently about age can help society thrive, ‘Sod 70’ by Sir Muir Gray CBE, which offers a practical and uplifting approach to living longer and better, and Camilla Cavendish’s book ‘Extra Time’, which offers ten lessons for an ageing world.

Like us, none of these experts believe there is a ‘quick fix’ to addressing ageist views and creating a more balanced society for all. They believe a multi-pronged approach would most help to combat ageism in the UK, touching most aspects of life and every generation. Potential ideas discussed included intergenerational programmes to increase exposure across age groups, and policy introductions to establish media content standards and guidelines.

AGE GROUP AGREEMENT WITH THE STATEMENT “I CAN BE AGEIST”				
18-24	25-34	35-44	45-54	55-64
29%	28%	21%	15%	11%

The UK’s attitudes to ageism¹




1. McCarthy Stone ‘Later Life in Britain’ research.

4. **HEALTH & HAPPINESS.**

A holistic approach to social support and healthcare is needed to ensure we can all enjoy the benefits of later life for longer.





42% of the over 65s we spoke to believe Government policies don't actually give them what they need.

The ageism underpinning our misconceptions about later life living is having a direct impact on the quality of life we can expect in our later years.

Our health, wealth, and ultimately our happiness, are all influenced by how well we are supported and by having the right long-term strategic frameworks and policies in place.

But if our society and our political decision makers don't understand what we really need as we age, then the policies and support services that are set up to help us aren't going to be right. This is a primary factor in Britain's poor placing in the list of the best countries in which to grow old.

The threat of this impact is felt keenly by our research participants. More than half (55%) fear misrepresentation and believe that existing policies are flawed because of the lack of awareness of older people's needs. Two-fifths (42%) of the over 65s we spoke to believe Government policies don't actually give them what they need.

Like the later life experts we interviewed, we actively support the Government's commitment to ensuring that by 2035 we all have an extra five healthy, independent years. But there is a long way to go for this to become a reality.

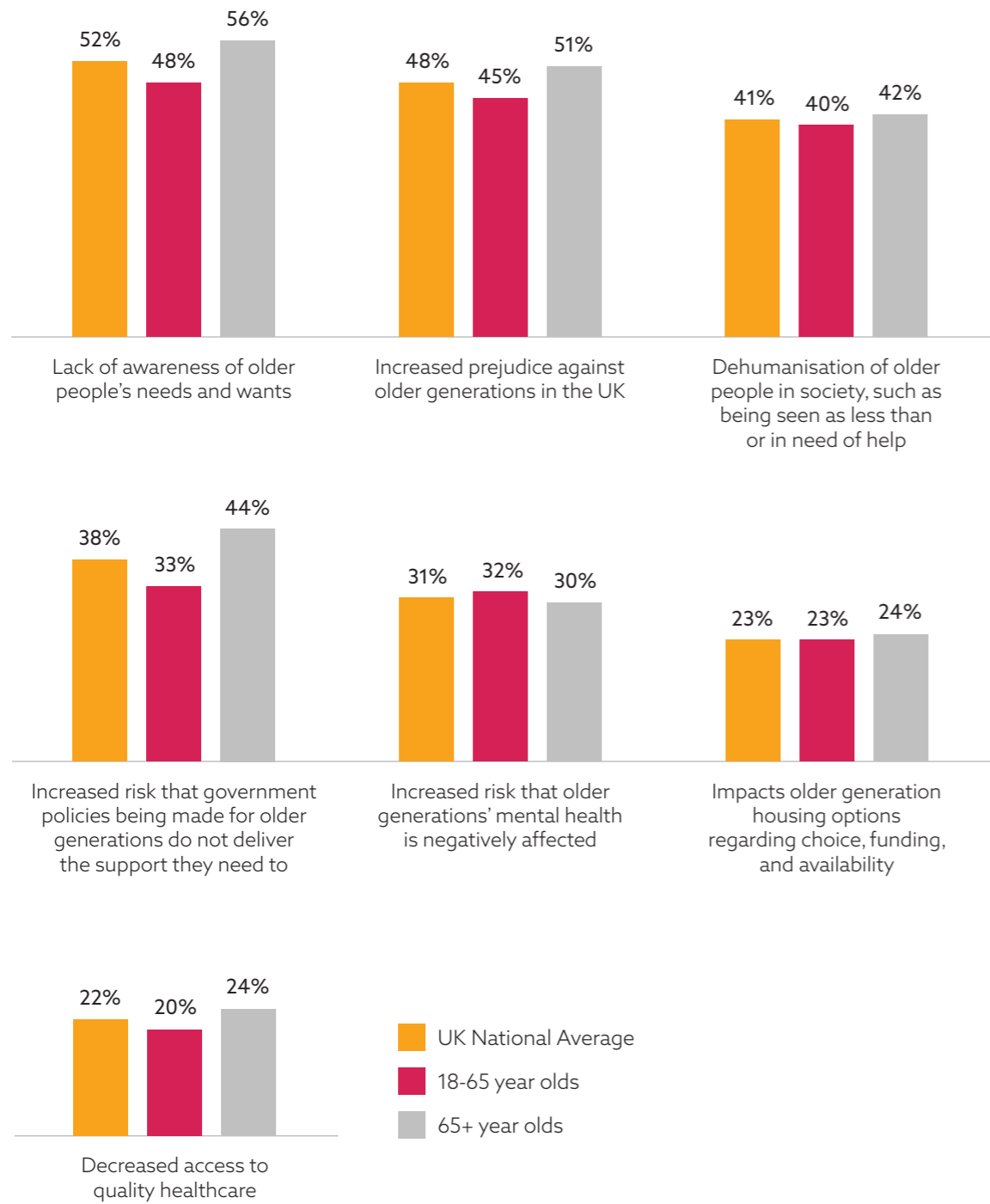
We need to set up the right housing, improve care services and give more older people access to better support. Experts say it's time for action and for the Government to create a long-term, holistic strategy for ageing.

Anna Dixon MBE, of the Centre for Ageing Better, says: "There is no cross-Government strategy on ageing. They haven't set out how every part of Government should be addressing the challenge and the opportunity of an ageing society."

Deborah Alsina MBE, CEO of Independent Age, says we need to revise our approach. "We need to understand what people need rather than what we think we should deliver," she says. "There needs to be a mixture of options, almost like a drop-down menu of choice. There are some wonderful services being provided around the UK but they are not necessarily consistently available or funded sustainably."

Conversations with these experts revealed four clear areas to address, focusing on healthcare, workplace, housing and technology.

The impact of misrepresentation of over 65s¹



1. McCarthy Stone 'Later Life in Britain' research.



PREVENTATIVE HEALTHCARE MUST BE A PRIORITY

Experts agree that perhaps the biggest priority is to do more in support of preventative healthcare.

Implicit in this is a drive for greater physical and mental activity. Feeling happy and enjoying life promotes healthy ageing. Research suggests that happier people live longer and have a reduced incidence of serious illness.¹ While income and wealth are important contributors to wellbeing, living in a happy, safe, and clean environment plays a significant role, too.

Activities such as walking and cycling, or even being part of a book club, can have a significant positive impact on our health and wellbeing.² Benefits include everything from sleep quality to reduced anxiety to improved memory. Encouraging us to cut down on drinking and smoking and eating a healthier diet is vital too.

Sir Muir Gray is a leading voice in the calls for a preventative approach and says that encouraging us all to boost our daily activity would have a dramatic impact.

“I believe we can help people drop a decade,” he says. “That would mean the average 86-year-old in the future could become like the average 76-year-old today.

We can compress the period of morbidity at the end of life and reduce the incidence of dementia and frailty by increasing activity – and that activity is cognitive and emotional, not just physical.”

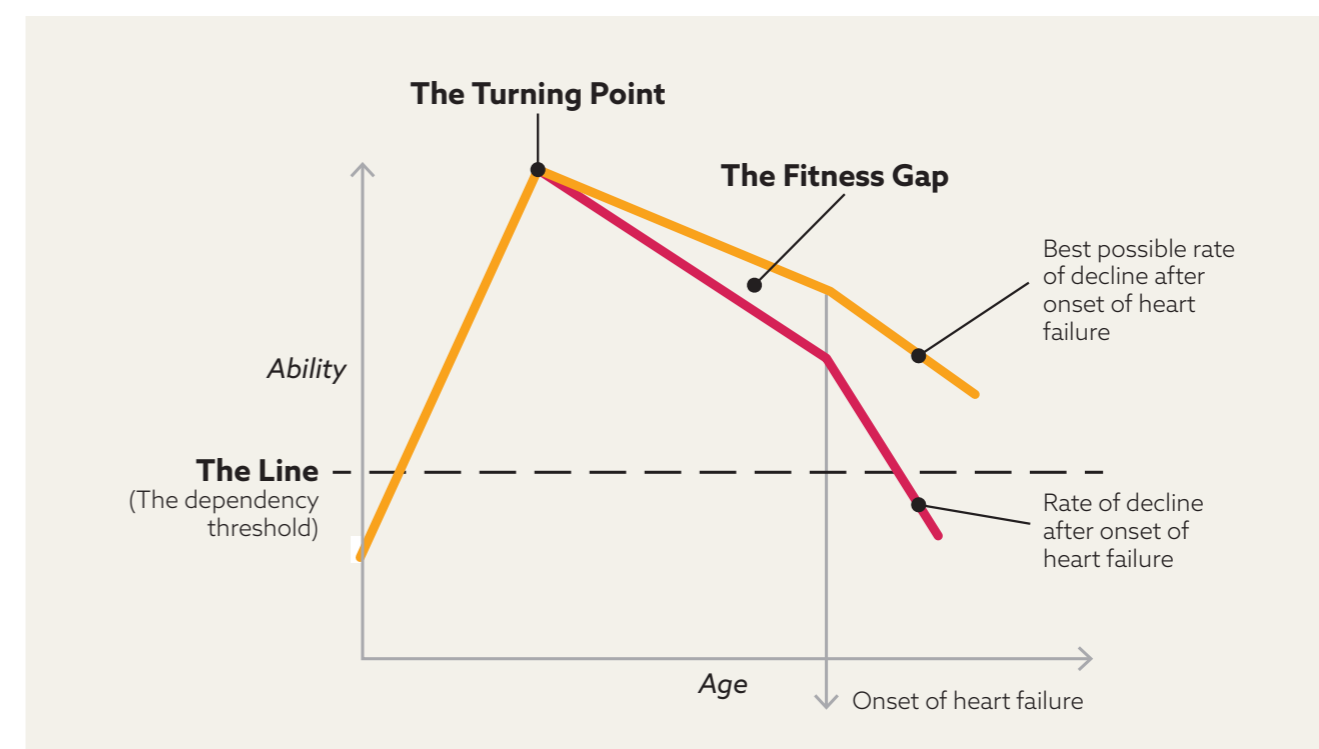
The concept is explained in Sir Muir’s graphic on the potential fitness gap and its implications in later life, which can create an older age where we are dependent on support and the health service. The gap can be narrowed with relatively small adjustments to our exercise and eating habits.

The UK public supports a health-focused approach to improving the ageing process. Two-thirds want society to prioritise tackling health-related illnesses and chronic illnesses sooner, while 80% want the Government to do more to support our physical health.

One way to do so is through regular health checks, like personal MOTs. John Galvin, CEO of the Elderly Accommodation Counsel, which advises older people about housing and care needs, suggests that one health check every 10 years for people aged over 50 would help improve our health enormously, giving us a chance to fix problems before they even arise.

The Government and the NHS could expand its implementation of regular proactive health checks for those over 50. In particular, the programme needs to go beyond the present checks which focus only on heart health.

Sir Muir Gray fitness gap diagram³



UK agreement on healthcare areas to address	Total	18-64s	65s and over
Society should address health-related issues, such as chronic illness, as a priority	61%	58%	63%
Government should address physical health / care as a priority	82%	77%	88%

1. www.cmaj.ca/content/186/4/E150

2. www.who.int/en/news-room/fact-sheets/detail/physical-activity

3. www.local.gov.uk/sites/default/files/documents/Professor%20Sir%20Muir%20Gray%20-%20The%20Optimal%20Ageing%20Programme.pdf

LATER LIFE PURPOSE MUST BE SUPPORTED IN PROFESSIONAL AND PERSONAL SETTINGS

Earlier in this report we have explored the importance of a sense of purpose in maintaining happiness and self-identity.

We know that voluntary activities provide a creative outlet for retirees to 'give back' in their later years, and many older people are relishing the opportunity to volunteer in their local communities. But there are many people in the UK who would prefer to stay in work for longer, and there must be more opportunities for this to become a reality.

The onus is on workplaces and organisations to create more age-friendly and inclusive cultures and environments that give older employees a sense of belonging. As well as building a more balanced workforce with better representation across all parts of the age spectrum, encouraging more later life employees would also deliver significant benefit to companies and the national economy.

New Zealand is considered a leader in this endeavour. An economic report exploring workforce value to the different nations found that the OECD could achieve a \$3.5 trillion boost to GDP in the long-term if countries raised their employment rates of those aged over 55 to match New Zealand levels. For the UK the potential gain could be around £182 billion¹.

1. PWC Golden Age Index - www.pwc.co.uk/services/economics/insights/golden-age-index.html





WE NEED TO ENHANCE LATER LIFE INDEPENDENCE WITH SPACES THAT EMPOWER OLDER PEOPLE

Independence and independent living, supported by timely wellbeing initiatives, is a goal shared by all.

Yet there are concerns we are missing opportunities for earlier intervention to enable more independence and reduce later life health needs.

Three-quarters (74%) of our research participants believe society's top priority should be to empower people to maintain their independence into older age (82% of over 65s specified this as their top area for address). Maintaining mobility in older age was confirmed as an important part of this ambition.

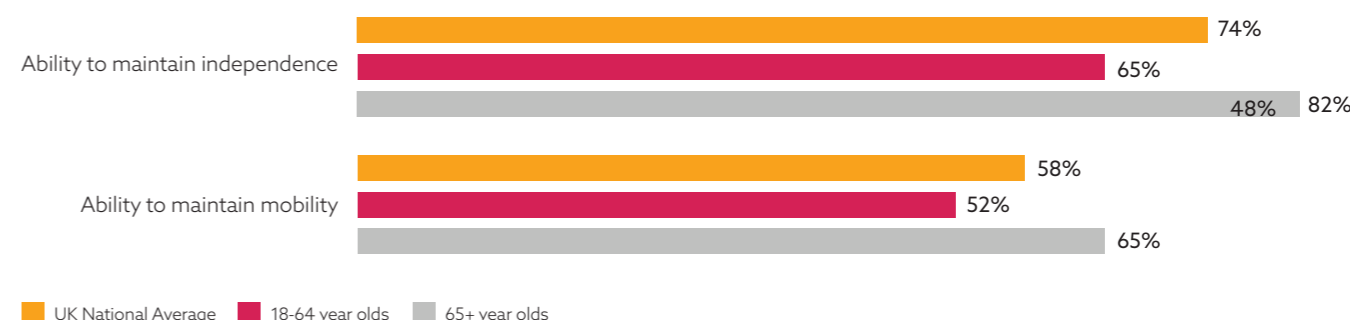
Sir Muir Gray CBE believes that shifting the focus around older age lifestyles away from a culture of care, to one of empowerment, is a fundamental change that would bring rapid benefits. So, instead of doing things *for* people, we should seek to empower and enable people to do things for themselves, fuelling a sense of greater personal purpose.

Where and how we live plays a crucial role in our ability to flourish, no matter how old we may be. Enabling us all to benefit from safe and independent living requires access to flexible, diverse accommodation designed to support us as we age. Yet the most recent English Housing Survey suggests only 9%¹ of homes in the country are visitable by people with accessibility needs, including wheelchair users.

Anna Dixon MBE, CEO of the Centre for Ageing Better, has been one of the key voices in calling on the Government to support greater accessibility.

“The current state of housing is shocking in terms of both the lack of accessibility and adaptability,” she says. “We also need a significant improvement in the availability of much better designed products for the home.”

Issues affecting over 65s the UK wants society to address¹



1. Homes for Later Living, Healthier and Happier - <https://www.hbf.co.uk/documents/8931/Healthier-and-Happier-Final-Report-.pdf>

Caroline Abrahams, Director of Age UK, believes we also need more affordable options. “Generally speaking,” she says, “people with more assets have obviously a lot more choice and better opportunities, so there’s a particular lack of good, affordable supported accommodation for people.”

She is also concerned about the need for more Extra Care housing, specifically created for older people, which is in short supply compared to other countries around the world. Her views are echoed in our research. Most of those aged 65 or over in the UK live in the mainstream housing market. The majority of those aged 65 or over feel they lack access to the right housing options, while just 27% felt they did. Dedicated retirement housing provides a useful solution, both in enabling independence and a sense of purpose. In fact, research from the Homes for Later Living Group found that homeowners in specialist retirement housing feel as good as someone 10 years younger.

Yet supply of this type of accommodation is significantly lacking. The UK builds only c. 8,000 new retirement properties a year – far short of the c. 30,000 required to accommodate our ageing population.

Housing for older people that is well-designed can also help to reduce the pressure on adult social care and demand on NHS services. Building 30,000 more retirement dwellings every year for the next 10 years would generate fiscal savings across the NHS and social services of £2.1bn per year. That equates to £3,500 savings for local councils each year.¹

The role of these dedicated retirement communities in supporting local economies is another important point to note. Another study found that retirement communities create more local economic value and more local jobs than any other type of development. Residents of each retirement development generate c. £550,000 of spending per year – and almost two-thirds of this is spent on local high streets.¹

Enabling the development of more retirement communities in town centres would give elderly residents more of a connection to their local area and help increase intergenerational engagement, whilst also delivering significant benefit for local communities.

McCarthy Stone’s homeowners and experts believe that community spaces must be developed in a thoughtful manner, with socialisation and activity at the centre. Spaces such as cafes and shared community halls, for example, could offer employment and purpose, and help people mix with the public, while day-care and after-school activities would facilitate intergenerational engagement. Not only will this help to facilitate active and fulfilled lives, but also reduce ageism and discrimination.

The Government’s ambitious target for 300,000 new homes to be built each year is welcome, but these homes need to be fit for the needs of Britain’s older population. And they must be more than bricks and mortar. It is essential that they are properly accessible, that new housing for older people is affordable, and there is a need for more consistency in local and national funding to help more older people access the benefits of better housing in later life.



WHERE AND HOW WE LIVE PLAYS A CRUCIAL ROLE IN OUR ABILITY TO FLOURISH, NO MATTER HOW OLD WE MAY BE.

1. Homes for Later Living, Healthier and Happier - <https://www.hbf.co.uk/documents/8931/Healthier-and-Happier-Final-Report-.pdf>



REFORMING SOCIAL CARE

The adult social care system is also fundamental to maintaining the independence of older people. The ageing population has led to growing numbers of those in later life with long term care needs and the social care sector needs reform and additional funding to cope with these changes to our population. The Local Government Association states that the funding gap is likely to be £3.5 billion by 2025.

There is the need for more and better care that can be provided in people's homes, and the need for more funding for those who run residential and nursing care homes. But recent cuts to local authority budgets have made the provision of care unviable for many local care agencies and care homes and, while family members work hard to fill the gap, they are not the long-term solution.

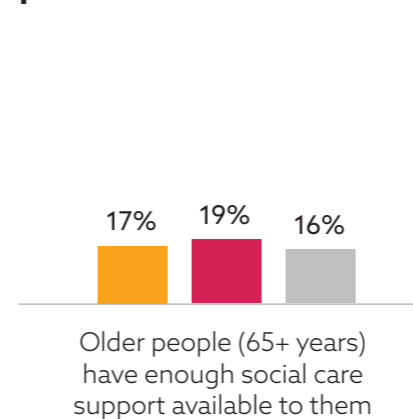
A lot has been written on this topic and there are several options open to Government to explore. These include more state funding, whether centrally or through a higher Council Tax precept for social

care, and better support for family carers, either through workplace schemes that allow carers more flexibility to take time off to care for a loved one, or by better valuing carers through the state benefit system.

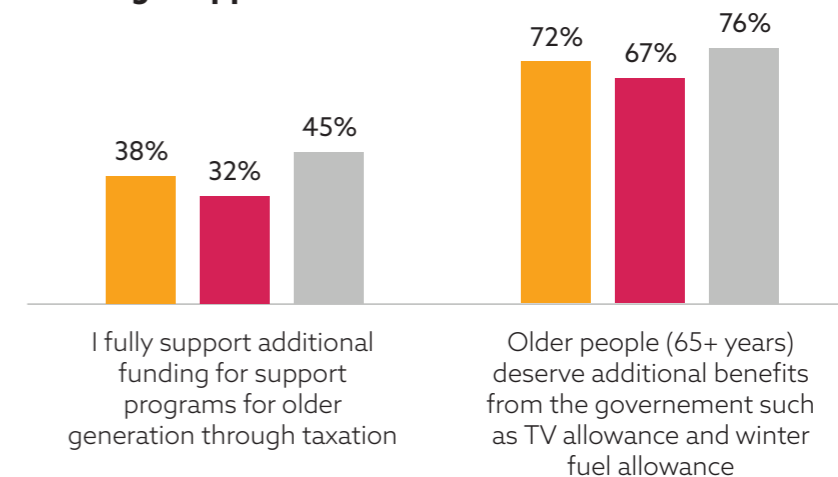
One option that should be explored is the introduction of a new social care insurance scheme, which can be taken out from mid-life onwards and can be used to fund future social care needs in later life. As Anna Dixon MBE notes, this option has been compulsory in Germany since 1995 and has led to an overall reduction in state spending.

Along with a preventative approach, which as noted in this report should include better housing and a better focus on fitness and health earlier in life, all of these options should be explored. However, there is currently no plan, and the Government's long-delayed social care white paper is still awaited. It is essential this is published quickly to start addressing these challenges.

UK opinion on provision of social care¹



Funding for older age support¹



■ UK National Average ■ 18-64 year olds ■ 65+ year olds

1. McCarthy Stone 'Later Life in Britain' research.

INCREASE INNOVATION IN PREVENTATIVE CARE MEASURES

Technology also presents an opportunity to support our ageing population, and our social system.

Primarily, as a tool to facilitate intergenerational connectivity, to break down the common 'Us and Them' mentality and promote better understanding of the diversity of our older communities.

As Deborah Alsina MBE, of Independent Age says: "There's a bit of a tendency to 'other' older people... and on the whole, older people often tend not to be terribly well joined up to other bits of society. And that's partly exacerbated by the digital divide and the way in which technology has come to dominate a lot of the ways younger people live."

Secondly, technology should be used to enhance care and support services – to make them personalised and meet the needs of the community on a constituency rather than national basis.

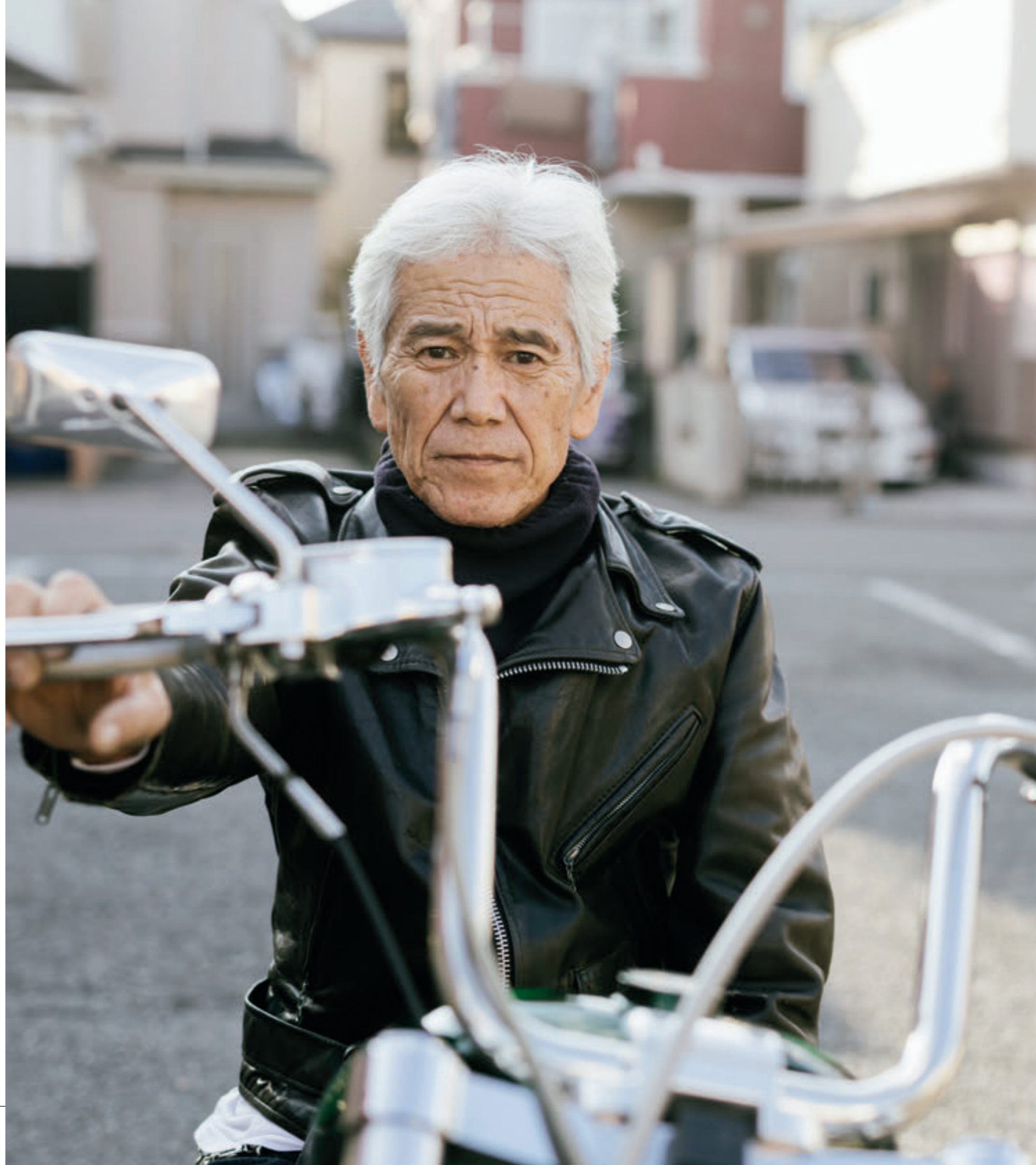
Anna Dixon MBE told us that there are "all sorts of tech innovations that can help people live independently" but that the real challenge is how to fund these innovations so that more people have access to them. Whether it is innovative hospice and at-home care, dementia-friendly communities or other age-friendly communities that are working to create more seamless ageing experiences – we need to make innovation for later life services more consistently available across the country.

There should be an effort to unlock greater creativity in the services older people can use and provide more personalised products and services to better accommodate the diverse needs of older generations. A dedicated preventative technology fund could encourage R&D in AI in support of personalised care in later life and position the UK as a global pioneer in preventative technology.



5. **DRIVING POSITIVE CHANGE.**

This report has shown that, despite its position as one of the richest countries in the world, Britain lags in 17th place when it comes to being one of the best countries in which to grow old. This needs to change.



OUR VISION FOR LATER LIFE IN BRITAIN CALLS TO ACTION.

TACKLING MISREPRESENTATION

Many aspects of society are holding Britain back from moving up this table – from a deep misunderstanding of what it means to be old, to embedded ageism, to a general lack of focus and understanding of what older people really need. In turn, this impacts the quality of life of many older people, including their health and happiness. Action is needed by everyone to address this, including policymakers, individuals, the media and society.

And it is possible to address these challenges. The following recommendations show how this can be achieved and are based on the findings and research in this report. Taken together, they would make a significant contribution to knitting society back together, unlocking purpose and value in later life and fuelling a social boom of fuller living at both ends of the age spectrum.

As we emerge from the constraints of a global pandemic with a clearer view of the real needs of an ageing population, now is the time for action.

This is McCarthy Stone's manifesto.

RECOMMENDATION 1

This report has shown that misrepresentation of later life and ageism is rife. This bias must be eradicated and older people deserve to have their voices heard and be fairly represented.

A dedicated Minister for Older People would help address this by ensuring policies are developed and delivered that benefit our ageing population. They would make sure the interests of older people are prioritised at every turn, promoting a more holistic viewpoint and a vital sense check of policies to ensure they serve the needs of those in later life.

This would follow the successful precedent already set by the appointment of a dedicated Minister for Older People in the Scottish Government and an Older People's Commissioner for Wales.

WE ASK THE GOVERNMENT TO:

Appoint a dedicated Minister for Older People and implement a national strategy for ageing.

RECOMMENDATION 2

This report has also shown that ageism is rife in the media, which is partly responsible for the attitudes held in society. A manifesto, led by Ofcom, the media regulator, which all media outlets would be encouraged to sign, could create a new promise for change in how older people and 'older people's issues' are reported in the media.

This media manifesto would agree to ban derogatory descriptions of over 65s, commit to non-biased reporting on perceived 'elderly' issues, promise to reset the balance of coverage on stories pertaining to elderly life, and introduce a new language to describe older people.

RALLYING THE LATER LIFE TALENT POOL AND MAINTAINING PURPOSE IN LATER LIFE

WE ASK OFCOM AND THE UK MEDIA TO:

Introduce a media manifesto to promote fair representation of older communities in their coverage.

RECOMMENDATION 3

This report has shown that later life can be a time of purpose, where older people can use their talents and experience to support society as a whole, from volunteering, to helping care for loved ones, to taking up new hobbies. Many older people have rich life experience and skills that do not just switch off when they hit 'old age'. There's an imperative to ensure everyone in later life has this opportunity and to draw out and use this talent and experience for the good of us all.

Older employees should be encouraged to continue to provide their expertise and knowledge at work. The growing focus on the make-up of today's workforces presents an opportunity for the UK to create a more inclusive environment for everyone. So, alongside Gender Pay Gap reporting, there should also be a legal requirement for UK businesses to present annual Age Gap reports showing the ways in which they are encouraging equal opportunities, fair pay and fair treatment across all staff age groups – and the way in which they are harnessing workforce value from older age groups.

WE ASK THE GOVERNMENT, BUSINESS GROUPS AND OTHER ORGANISATIONS TO:

Introduce a new requirement for Age Gap reporting to ensure workforce diversity to implement programmes that maximise the value and expertise of older people in the workplace.

RECOMMENDATION 4

Empowering more older people to feel recognised and valued in the later stages of their careers would help reset perceptions of older people as 'past their prime'. The loss of older workers is often a 'brain drain' as they

hold many years of experience and hold significant knowledge. There is a pressing need to do more to maximise and harness the expertise of older people in the workplace and unlock purpose from the later life talent pool.

In terms of employment, there could also be a national 'KickStart' scheme for older generations, modelled on the successful KickStart scheme for 18-25 year olds to incentivise businesses to hire more older 'retired' people and be rewarded for doing so through National Insurance Contributions (NIC) rebates. Employers could also offer mid to later life 'workplace MOTs' for employees to ensure their work life is fit for purpose.

WE ASK THE GOVERNMENT TO:

Introduce a Kickstart scheme for the over 65s, to incentivise businesses to (re)hire and retrain 'retired' people who wish to remain in or return to the workplace.

RECOMMENDATION 5

We have seen the value of new digital and IT systems through the COVID-19 pandemic, with many older people locked down but still able to communicate with their loved ones through video conferencing. Yet not all older people have access to this technology, and some even fear it. Enhancing digital skills and access for older generations can help them play a more active role in society and equip them with the skills and competences to return to the workplace in later life, and contribute more widely to society. It can also play a key role in bringing generations together, as seen during the recent COVID-19 pandemic lockdowns.

WE ASK NATIONAL AND LOCAL GOVERNMENT TO:

Launch new digital education programmes and training, increase access to technology and build better intergenerational understanding and links, with more digital skills training for the most 'in need' groups.

RECOMMENDATION 6

Finding ways to utilise the energy and talent of an older talent pool would not only bring more purpose and meaning to people in their later year, it would be a wider force for good for everyone. By rallying the later life talent pool, we can more successfully bridge the gap between generations, providing mutual learnings for both generations and break the 'us' and 'them' mindset.



CREATING A HEALTHY, LATER LIFE

WE ASK LOCAL AUTHORITIES AND COMMUNITY AND VOLUNTEERING GROUPS TO:

Rally the later life talent pool by creating a volunteer army of 1 million more older people to support all parts of society. This would complement the 3 million older people who already volunteer on a regular basis.

RECOMMENDATION 7

This report has shown that fitness typically drops off in later life, but this doesn't need to be the case if the recommendations of Sir Muir Gray CBE are followed. Five more years of independent living for all older people could be achieved with a far-reaching preventative approach to health planning for later life and all it brings.

This can start with the establishment of a national 'Now Not Later' focus on prevention, not just cure, that uses the ideas of Sir Muir Gray CBE and stimulates behavioural change much earlier on in life to reduce the likelihood of medical and social care needs when people reach older age.

This includes focus on prevention of common age-related issues such as fitness and obesity. Exercise is the single most important factor to ageing well, so authorities should focus on driving up activity, aiming for 150 minutes of moderate activity a week, where possible, and supporting small positive changes to fitness regimes in later life.

WE ASK THE NHS AND HEALTH GROUPS TO:

Play a greater role in promoting a 'Now Not Later' focus to preventative care, focusing on maintaining fitness and health in mid and later life.

RECOMMENDATION 8

Social care policy has also been a focus in recent years. It is recognised that resource is stretched, but the fact there is no plan in place compounds the problem. It is essential the long awaited adult social care white paper is published quickly or the situation will deteriorate further.

There are many good ideas that should be included in this white paper, from regular health checks as recommended by the Elderly Accommodation Counsel, to bringing in more support for family carers where they help older people needing care (perhaps as part of the volunteering army older people), for instance by requiring employers to provide time off from work, similar to paternity or maternity leave.

We also support a more detailed investigation of insurance options for people as they enter mid to later life, to fund any future social care need, as has been rolled out in Japan and Germany.

WE ASK THE GOVERNMENT TO:

Urgently publish its long-awaited social care white paper and ensure a plan is in place to care for our ageing population.

RECOMMENDATION 9

Technology presents a critical opportunity to support our ageing population. First as a tool to facilitate intergenerational connectivity, to break down the common 'us and them' mentality and promote better understanding of the diversity of our older communities. And secondly, to enhance care and support services – to make them personalised and meet the needs of the community on a constituency rather than national basis.

Britain is already a world-leading pioneer of preventative technology, with modern advancements in technology and AI playing a key role in supporting our personalised caring needs in later life.

The establishment of a dedicated preventative technology fund would encourage research and innovation – and unlock funding in support of technology unicorns who have the potential to become tomorrow's leaders in this space.

WE ASK THE GOVERNMENT TO:

Establish a dedicated national preventative technology fund to encourage R&D in AI in support of personalised care in later life and position the UK as a global pioneer in preventative technology.





CREATING LIVING ENVIRONMENTS THAT KEEP PEOPLE INDEPENDENT

This report has also shown the need to ensure that our homes, towns and cities are age friendly and older people should be allowed to ‘age in place’ to maintain their independence. Yet too often the only option is to live in a house unsuited to ageing, or move to a care home, which is no choice at all.

As Government looks to rebuild and reimagine the high street, there is an unprecedented opportunity to ensure our town centres are fit for older people, who can be central to their revitalisation, providing a shopping and entertainment-based environment that works for older people, areas to sit and relax, and spaces to socialise.

Increasingly, high streets are relying on the ‘grey pound’ as older people use shops and local facilities more than other age groups. At the same time, organisations which rely on volunteers such as libraries, charity shops and community centres also benefit from having more people with free time to get involved.

Our housing stock must be suitable for our ageing population. More accessible housing is needed and the Government’s recent consultation on raising accessibility standards in this area is welcome.

There is also the need for more bungalows and specialist accommodation for older people like retirement communities.

The introduction of a ‘Help to Downsize’ package, modelled on the successful ‘Help to Buy’ scheme, could prove a successful way of financially incentivising older people to rightsize. This could include a stamp duty exemption for people moving into a retirement community, more funding for the Government’s housing delivery agency, Homes England, to fund affordable housing options for older people, and a public information campaign to promote the wider societal benefits of rightsizing and its value to later life financial security.

RECOMMENDATION 10 **WE ASK THE GOVERNMENT TO:**

Increase accessibility standards of new homes, fund the retrofitting of existing housing stock and encourage the delivery of more retirement communities and affordable housing options for older people.

6. **CONCLUSION.**

We want everyone to have a future to look forward to, where our voices are heard and our talents are seen.



THROUGHOUT THIS REPORT THERE IS EVIDENCE OF SIGNIFICANT OPPORTUNITIES FOR OLDER GENERATIONS TO LIVE A HEALTHY, HAPPY AND FULFILLING LIFE

To enjoy later years filled with adventure and independence, a sense of purpose and peace of mind.

Britain is one of the richest nations in the world, and we should have a socio-economic environment that not only supports our older generations, but enables them to thrive.

However, as our research has made clear, the way we currently support our older communities is missing the mark. People don't truly understand what ageing and older age is like – nor what people need in their later years. Most people in younger and mid-life can't imagine being older or retiring, and the small number who can have largely negative expectations of what their life would be.

These negative perceptions of ageism are a problem because they are inaccurate. In fact, many older generations have deemed their later years and retirement a period of renewed opportunities and purpose.

But more damaging than the perception gap related to ageing, is the impact these misconceptions have on the way in which older people are treated and cared for. Policies and social constructs that have been set up to help the over 65s are built on misguided views of what they need – so they're not effective in delivering what they were intended to deliver.

Without the right support and infrastructure, older generations are unable to live the lifestyles they otherwise could – the lifestyles they want (and deserve) to lead.

At McCarthy Stone we are committed to making a change. We want everyone to have a future to look forward to, where our voices are heard and our talents are seen. We want those in later life to be recognised, represented and supported.

Through our calls to action we want to galvanise government, businesses and wider society to reset perceptions of older communities and help make the UK a better place to grow old in. For our grandparents, our parents, our children and ourselves.

We invite you to join us in pushing for change, and you can contribute your views on our policy recommendations on our website:

www.mccarthyStone.co.uk/vision-report

Together, we can make our Vision for Later Life in Britain a reality.



**“THIS IS
THE TIME-OF
MY-LIFE-STAGE.”**

Sarah, McCarthy Stone homeowner



ABOUT THE RESEARCH.

This research was conducted in partnership with research consultancy Vitreous World. We obtained quantitative data through canvassing the views of 5,000 people from across the UK. Half were aged 18-64 and half were aged 65 and over. In this report we have considered these two age groups to form the view of the younger and older generations respectively.

Supporting this was qualitative research, compiled through in-depth interviews with a group of experts in later living along with a selection of McCarthy Stone's homeowners.

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