

# THE NEW OLD AGE:

PERSPECTIVES ON INNOVATING  
OUR WAY TO THE GOOD LIFE  
FOR ALL

Edited by Geraldine Bedell and Rowena Young

「 「  
THE  
LAB 」 」

# AGE UNLIMITED

**T**he challenge of an ageing society will be one of the initial themes for NESTA's public services innovation Lab. This is our Age Unlimited programme.

The Lab will identify, test and demonstrate important new services we need for an ageing society. In particular, the Lab will focus on services that help to extend work and social participation for people aged 50 to 75.

## **Our work will have three main strands**

First, how individuals in their fifties can be helped to age well and exercise choice before these become too constrained. We call this age-readiness.

We will tap into user-centred innovation in order to increase the chances of understanding culture and behaviours well enough to change them. Our hypothesis is that participation will be key to finding new ways to engage this group.

Second, how employees can strike up very different kinds of negotiation with their employers. What models can help them plan candidly to balance more frequent and persistent health problems, changing motivations, and productive and valued work?

This strand of practical trials aims to crack open these processes of age management – there is a growing international body of experience – to fit them for widespread uptake in the UK. It will also help us build models of user-centred innovation.

Third, creating more stimulating alternatives to traditional paid employment, such as social entrepreneurship or community self-help.

This strand will utilise and develop incubation processes, advice, support and seed funding to systematically develop promising new ideas and bring the best to market.

The Lab will work with a wide range of decision-makers and organisations to spread proven methods of innovation.

# INTRODUCTION

**O**ne in three of us is now aged over 50. For the first time in our history, there are more people over 65 in the UK than there are young people.

We have known for some time that falling birth rates and increasing life expectancy are creating an ageing society. But we are only gradually realising the extent of this challenge.

By the 2020s the number of older people relying on community care services will rise by nearly 40 per cent to more than two million. At the same time, the ratio of the working-age population to retired people will halve over the next 40 years.

An ageing society will – and should – challenge everything. This collection of essays provides both personal and professional perspectives on this challenge and the new thinking we need in response.

Jennifer Jaynes from Blackpool Council explains how her authority is developing public services for an ageing society. Celia Hannon and Richard Reeves provide inspiration to innovators for the baby boomer market. Most fundamentally, Rosie Boycott challenges conventional ideas about ‘growing up’.

Traditionally, of course, old age means retirement. But, as David Brindle argues, retirement isn’t working. Our notion of retirement derives from Otto von Bismarck and the Prussian Army – hardly relevant to a 21st century in which one in four babies born today will live to 100.

Continued participation in the economy, community and culture is good for individuals and good for society. It keeps us active, healthy and happy. The research community calls this productive ageing, and Sarah Harper reviews the evidence for us.

This is well-known by those who do it – the ‘optimal agers’ who have the skills, knowledge, and good fortune to pursue new interests and even new careers in their 60s, 70s and beyond. They successfully negotiate the transitions that older age brings by being adaptable, creative, and resilient. Emine Saner’s interviews with artists like Paula

Rego, and Tom Schuller's meditation on time and meaning illustrate these age-friendly behaviours. Sam and May, the winning couple in Charlie Leadbeater's article, show that ageing well is within the reach of all of us.

Yet too few of us manage to cope – let alone thrive – as well as the optimal agers. Too many of us effectively disappear from society. We experience mandatory retirement as an abrupt and unwanted shock. Our health worsens and our world narrows.

For many people this happens well before pensionable age. Almost a third of people between 50 and the state pension age are unemployed. Almost half of recipients of Incapacity Benefit are between 50 and state pension age – some 1.2 million people. John Browne calls upon employers to play a leading role in changing this landscape.

The more we understand older age as a series of transitions that can be prepared for – as the optimal agers do – the better chance we have as a society of developing the new services and products that will help more people become optimal agers.

This will require us to re-think public services, housing, transport and personal finance. It will create new markets and transform existing ones, and could provide the spark for a new era of civic participation in voluntary groups and social enterprises. Heikke Raisanen reviews what we can learn from the Finnish government's experience, where the ageing spike has happened sooner.

Such new thinking requires us to recognise an ageing society as an opportunity as well as a threat. This means experimenting with new approaches and testing out new ideas. And it demands that, together, we develop a bold new vision for a society in which no-one is cast aside, forgotten or rejected on the basis of an arbitrary number.

Dr Michael Harris and Rowena Young

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# CONSIGNING RETIREMENT TO HISTORY?

Though our lives are lengthening at a faster rate than at any other time in history, we are leaving work sooner. It's time we reversed the trend, argues **David Brindle**.

**A**ctuaries are not known for their sense of humour. These days, though, they can conclude the driest of presentations on financial security and risk by assuring their audience that while they may have had to listen patiently for half an hour, the good news is that they will get eight minutes of it back through the improvement in life expectancy during that time.

Actually it's not quite as simple as that. But as a rhetorical device, it is a devastatingly effective way of bringing home to people the meaning of the astonishing growth in longevity being enjoyed by the UK and much of the western world. It is a rate of growth without any precedent and appears to be accelerating: between 1975 and 1995, actuaries were adding a month or six weeks to life expectancy calculations every year; now, they are adding more than three months.

According to the Office for National Statistics, which is notoriously conservative in its assumptions about improving mortality, a boy born in 2006 is likely to be able to expect to live to 88 and a girl to almost 92. Notwithstanding the unknown effects of a flu pandemic, which experts regard as inevitable, and the uncertain long-term impact of childhood obesity, we can safely say that the pensions industry will be working on figures that are higher still.

The implications for what we think of as retirement are profound. Since 1945, our whole approach to the period of life after work has been based a premise that it should last, on average, some 15 years. Yet we are now looking ahead at an average of 25 to 30 years, and far longer for some. By 2031, official projections suggest, there will be 57,000 people in the UK aged 100 or more.

Of course the government has acted to raise the state pension age. Between 2010 and 2020, for women this will increase in stages from 60

to 65, the same as for men. Between 2024 and 2046, the qualifying age for both men and women will rise from 65 to 68. But such is the dizzying pace of improvement in longevity that these changes are starting to look inadequate; moreover, the issue that should concern us is less the age of retirement, more what retirement ought to be about.

Why do we retire? Obviously there comes a point in life when, through physical and/or mental deterioration, we become ineffective workers. But the idea of a fixed retirement age was unknown until the mid-19th century: before then, people would work until they felt unable to continue, or until they dropped in harness, and the concept of old age was something in the mind of the individual and thereby something flexible.

There is a peculiar symmetry to the history of UK pensions policy that makes 2009 ripe for fresh thinking about retirement. In 1959, the top-up state pension based on earnings was introduced. In 1909, the first non-contributory state pension was paid. And in 1859, the Civil Service Superannuation Act brought in a civil service pension at 65 that set the benchmark for schemes introduced in both public and private sectors over the next 50 years.

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Quite why 65 was fixed so rigidly is not entirely clear. The Northcote-Trevelyan report on the civil service had recommended a retirement pension as a means of easing out older civil servants who were deemed inefficient. An associated report concluded that 65 was the age “at which bodily and mental vigour begin to decline”. But Pat

Thane, the leading academic authority on retirement, points out that the same report argued for a flexible age threshold, only for the idea to be rejected as administratively cumbersome.

Indeed, the clear preference of authority, big employers and trade unions for a universal threshold has been the main impediment to introduction of the much-vaunted flexible decade of retirement. This institutional opposition thwarted even Beveridge, the great welfare reformer, who wrote in 1942: “The capacity for work late in life varies from individual to individual. There is no reason to doubt the power of large numbers of people to go on working with advantage to the community and happiness to themselves after reaching the minimum pensionable age!”



Beveridge, note, saw 65 as a minimum retirement age. But it has become accepted as the maximum. Even today, workers can exceed it only at the discretion of their employer. Late last year, a test case brought by Heyday, the membership arm of Age Concern, failed to persuade the European Court of Justice that the UK was in breach of the European directive on age discrimination by retaining 65 as a default retirement age. The government has promised to review the position in 2011.

We find ourselves, then, in curious circumstances whereby we accept the imperative to end our working lives at an age that once – 150 years ago – was deemed the point at which the human body and mind begin to give out. Yet even then the great majority of older people remained in work. The 1881 Census, the first to capture relevant information, found that 73 per cent of all those aged 65 or over were in employment. By 1911, this had fallen to 56 per cent. By 1991, it was just 5 per cent.

The trend has reversed slightly in recent years and there are now an estimated 1.3 million workers of pensionable age (including many women aged 60–64) which represents some 12 per cent of all those in that bracket. Two in three work part-time. A few leading employers, most famously the B&Q do-it-yourself chain, have well-publicised policies to recruit older staff, but there remains strong resistance to the idea, and a dominant youth/energy equation in the culture of many job sectors, and it will be intriguing to see if these green shoots survive the recession in the economy. In a survey in October 2008, when the recession was still gathering, one in five employers said they intended to enforce a mandatory retirement age of 65 more rigorously.

But how many employees wish to work beyond the state pension threshold? According to the 2008 CBI /Pertemps employment trends survey, covering more than 500 employers, 31 per cent of workers reaching 65 ask to continue. Other surveys suggest, however, that some six in 10 workers have already retired by 65. And focus-group research conducted by the IPPR think-tank has suggested that many people regard their 60s as precious time to enjoy before the malign effects of old age kick in.

These focus groups, eight of which were held in four locations across England, found that people based their expectations very much on the experiences of family and friends, anticipating retirement at – or before – the age their parents or grandparents did and, despite longevity trends and improving general health, anticipating dependency and

death on similar timescales, too. Thus the years immediately after 65 were regarded as ‘protected time’ to enjoy in an active way before debilitation set in (it was assumed) after 70.

This is not a contradiction of the Saga-style take on retirement as a rewarding time of travelling, playing gentle sports, enjoying arts and crafts and learning new skills. Indeed, the concept of a ‘third age’ of healthy retirement and a ‘fourth age’ of dependency, as propounded by Peter Laslett and others in the 1990s, appears to have taken firm root. But there seems a popular view that the ‘third age’ is a relatively short opportunity that needs to be maximised, often by taking early retirement, and that should not be sullied by any form of work.

All this may of course not withstand the pensions crisis. If you lack the means to fund a comfortably leisured retirement, your attitude towards continuing to work is likely to change. But there is another factor, too, that means we must think more radically about how we use our later life.

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In 1948, just over 10 per cent of the UK population was 65 or older. By 2050, the proportion will be almost 25 per cent. For the first time, there are now more people of pensionable age than there are children under 16. Assuming the economy recovers from its current dip, and the government resumes its mission to have a record 80 per

cent of the working-age population in or seeking employment, it is extremely difficult to see how we shall be able to support and care for dependent older people in conventional ways. This is especially the case in light of the fracturing of the nuclear family and modern patterns of female employment, meaning that far fewer dependent older people will be looked after by dutiful daughters or sons.

Commentators have already warned of the impact on the existing pool of 1.5 million ‘informal’, unpaid carers aged 60 or more if employment rises in that age group. Any substantial expansion of caring within the family looks extremely unlikely. To bridge this looming care gap, we need to put in place extensive and imaginative schemes that will encourage people in retirement to support older friends, neighbours and strangers to enable them to continue living in the community.

What kinds of support are needed? Very often, quite simple things, characterised as ‘that little bit of help’: shopping, changing a light bulb, putting out the wheelie bin. In the past, such assistance might have been a natural part of good neighbourliness; today, and particularly given the scale we are talking about, it will need stimulating, organising – and rewarding.

This may mean payment, though that will presuppose a much more flexible approach to benefits and pension clawback. It will likely mean council tax credits, awarded by local authorities that would otherwise be funding formal care provision. It will certainly mean incentives, including reciprocal services arranged through local timebank-type schemes: in return for keeping an eye on 95-year-old Younis down the street, you can get someone else to trim your hedge or give you a Spanish lesson.

A cartoon in the *New Yorker* magazine a couple of years ago showed an adviser asking an evidently mature gentleman: “Have you given much thought to what kind of job you want after you retire?” As we contemplate spending possibly a third of our lives in ‘retirement’, this already seems a less perverse question. Many of us will continue after the pension age in some form of paid employment; many more will play a crucial role in our neighbourhoods in supporting other, less independent older people to remain out of residential care. Either way, the challenge will be to ensure that retirement does not lose its essential qualities as a time of just returns for a life well lived.

## ABOUT THE AUTHOR

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David Brindle is public services editor of the *Guardian*. He has won awards for his writing on social services, disability and nursing and was awarded the Social Care Association’s merit award for 2007. He is vice-chair of 2Care, a mental health services charity, and is a visiting fellow at the Centre for Citizen Participation, Brunel University.

# WHAT THE YOUNG OLD REALLY WANT

**Rosie Boycott** explains why she dreads the day she becomes all grown up, and why a life ‘without maps’ suits her generation just fine.

I grew up in a conventional household – conventional in that it was my father who went to work and earned the money while my mother (cleverer, more able) stayed at home and looked after the cooking, the housework and my sister and me. Even when we’d flown the coop – me at the age of 17, my sister when she went off to university and then married a Danish man, which meant she, literally, never returned home again, this pattern stayed the same. I’ve always thought that it was my mother’s life which spurred me, unconsciously at the time, into co-founding Spare Rib. The boredom, as I saw it, of her life, frightened me and I was determined that mine would be different. I used to wonder, and I still do, just what she did with her days once we’d gone off to school, my father to work, the housework done, the mending and washing taken care of. All I can recall is that she, like women of her generation and situation, took a nap in the afternoon. At the least, it got rid of that tedious bit of time between lunch and tea-time, although a cup of tea, drunk on your own, is hardly something to relish.

But once we’d gone – by which time my mum was in her early fifties – what happened then? Those days, which must have seemed long enough even when we were around, must have stretched into an eternity of boredom. Even the nap and the mandatory walking the dog can hardly have filled her energetic mind with much fodder for thought and discovery. So as I set out on my peripatetic life, I realised that I had to make it up for myself. Not just how I would be as a woman going out to work and earning her own living, but being a working (mostly single) mum and now – as a woman in her fifties – how to go on being engaged in the world without the demands and dynamics that rearing children inevitably brings with it. For my whole generation were, I think,

living without maps, unless you count a deep desire not to repeat my mother's life as a map of sorts, though one based on negatives, not on positive choices.

The results were mixed. I feel sadness that I didn't get to spend more time with my daughter while she was growing up. I look back on a failed marriage, which landed me up at 40 as a single mum with a mortgage to pay; I feel sad about that, too. Not that I'm sorry that I am no longer still married to her late father, more that she was denied the stability of a steady partnership in which she could grow and flourish. I wonder too if I didn't make work – which I found so fulfilling – too great a part of my life, one that meant that I wasn't around every evening to cook supper and help with homework. Did I let the pendulum swing too far in the other direction – from my mother's life of seeming sterility to my own, which has been so rich with experiences? But you can't put the clocks back. You live, hopefully you learn, and you do come to some conclusions. I've always been someone who tends to say 'yes' to whatever comes along and I don't regret that. It has led me, at times, into situations that have been scary and uncomfortable, but overall, I think one regrets most the things you didn't do, not the ones you did. So if someone asks me now what do I regret, the answer is – with the exception of not seeing enough of my daughter – very little. And today, in my mid-fifties, I find that the same impulses still govern my thinking – I tend to leap before I look, I take on too much work, I sign up to too many projects. At times I find myself overwhelmed with exhaustion, but nowadays, I relish taking to my bed on the rare afternoons when I can, snuggling up under my duvet with a novel – like my mum, passing the hours between lunch and tea, but with a sense of entitlement and bliss that I know she never shared.

I don't feel like a 'grown up'. Its not an expression I think I even understand. When I was growing up, I used to imagine that I would end up as a married woman in the country, driving a Volvo on the school run with a couple of dogs creating mayhem in the back. That was my idea of being grown up, and I think I imagined that you knew you were grown up when you were settled into the groove in which life would run from there until the grave. Had my life actually ever become like that, it would have meant I'd given up looking for the new, the unexpected and the surprising. My emotional sea-saw, of love, fears, anxieties and just sheer excitement, would have settled down into just getting on with it. How wrong could I be?

I'm lucky in that I am healthy and reasonably fit. I do yoga a couple of times a week. Five years ago I started a farm – a project I was hopelessly ill-equipped to take on, but somehow, it's still going, and it brought me back in touch with the joys of nature and – more importantly – to where I am now: working for the Mayor of London as Chair of the London Food Board. Now my days are full of meetings with people from allotment societies, helping work towards a sustainable Olympics, fulfilling a role on the edge of politics which, after a lifetime spent in the media, is proving fascinating and extraordinarily rewarding. I feel, in short, very blessed that at a time when most people are thinking about hanging up their clogs and planning six month trips to New Zealand, I still feel in the thick of it, with something to contribute to society. I've realised too, that money – while it is horrible and scary to be without it – isn't the driver of my life. Interest and intellectual stimulation are and, in truth, there's nothing I really need and new handbags leave me feeling pretty cold, whereas discovering a new writer or learning more about my new career keeps my spirits singing.

I've learned, too, that while the old adage 'everything passes' is certainly true and brilliant for helping you through a tricky time, it's also true that time is the most precious commodity we have and for me, the sense of wasting it feels almost criminal. I've learned to count my blessings in an imperfect world and I know how lucky I am that my phone still rings, my email box is always full and that I never seem to arrive at a moment when there is nothing to do (and that includes the laundry, or sorting out a birthday present for someone).

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I hate the fact that too many women of my generation are passed over for jobs on the grounds that their looks are fading or that their very presence somehow sends out a signal that the company they are working for is in some way 'out of touch'. It's not just that that's mean, it's also stupid and short-

sighted. Experience, of any sort, isn't something you can acquire like a quick course in how to operate Quark. In just the same way as you can't suddenly acquire an 'old friend', you can't learn how to ride the highs and lows of life until you've been there – and many more times than just once. In my life, I've been blessed with being friends with women who were years older than me. Martha Gellhorn, in particular, who I knew from the age of 21 until she died when I was 49, was a virtual surrogate mother to me. From her, I learned, one, that you must never give up,

and two, that the world is constantly full of surprises provided you stay open and willing to receive them. I keep a picture of her on my study wall and when I'm in a quandary as to what to do, I try and guess what her answer to my question might be. Invariably, it's 'go for it'.

I know that our friendship – and I was just one of Martha's friends who were 30 or 40 years younger than she was – was important to her. She knew that if you don't keep yourself in touch with the younger generation then your mind – like those ageing bones – will start to ossify, so I now find myself doing the same. Mental stimulation, more than anything else, keeps your world spinning round, keeps you wondering what tomorrow will bring and keeps you on your toes. It seems to me that there is still plenty of time ahead to decide whether – if ever – I want to turn those occasional afternoon naps into events that govern my days. When that happens, maybe I will have become a 'grown up'. It's a situation I anticipate with dread.

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## ABOUT THE AUTHOR

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Rosie Boycott was the co-founder of Spare Rib and Virago and Editor of Esquire, the Independent on Sunday, the Independent and the Daily Express. She regularly broadcasts on radio and television, and is currently Chair of the London Food Board and the Mayor's Food Advisor and is the author of *A Nice Girl Like Me* and *Spotted Pigs and Green Tomatoes* – a year in the life of a small holding.

# PRODUCTIVE AGEING: WHAT DO WE KNOW?

At worst, we see older people as a burden, at best we fail to notice them. But international experience tells us they are often net contributors, and mature societies ignore them at their peril, says **Sarah Harper**

**F**ollowing the World Assembly on Ageing in Madrid in 2002, the concept of ‘productive ageing’ has become commonplace. The World Health Organisation talks similarly of ‘active ageing’, involving “opportunities for health, participation and security, in order to enhance the quality of life as people age”. In this essay, I want to look at the components of a productive or active older age and ask what we currently know about the constituents of the good life for older people.

Demographic patterns mean we can look forward to far greater numbers of old people in the years to come, providing the opportunity for different generations to live and work alongside each other in a way that has never really been possible before. Part of the challenge will be to foster the contributions of the older generations, and to value and make use of their expertise.

Mental capacity does not necessarily decline with age, and for most adults, not until late old age. Research suggests that fluid intelligence (ability to carry out higher level cognitive functions) may decline from the mid-60s, though not at a standard rate, while crystallised intelligence (acquisition of new skills through education) continues to grow throughout adulthood. It may be that an apparent decline in mental capacity is partly due to lack of use, and that an absence of new mental opportunities and activities and a lack of focused training and educational opportunities is an extremely important factor in mental decline.

Few physical capacity changes are directly related to age. Most are heavily influenced by environment and lifestyle. Those that are age-related, such as sensory change, can be adapted for through aids (declining eyesight and glasses etc.); and others through a change in the physical environment, such as the provision of hand rails, or



improvements in transport to help those who no longer wish to drive at night. There are thus few intrinsic changes that need deter an individual from taking part in and benefiting from productive activities throughout their lives.

In this overview of productive ageing I want to discuss the four main ways in which older people currently undertake active contributory roles in society – through work, care, volunteering, and education – and look at what we know about how best to foster those activities.

## **Work**

While it is true that the majority of people aged 60 and over around the world are not in paid employment, there are nevertheless substantial numbers who do continue to work. Globally speaking, 11 per cent of those in their 70s have some form of paid work, and one-third of those in their 60s, rising to nearly one-half in the mature economies of North America and Europe.

Oxford's Global Ageing Survey revealed significant differences between the developed countries in the proportions of people working in the three oldest age groups. France, for example, has relatively low numbers of older workers: 67 per cent of those in their 50s, 9 per cent of those in their 60s and just 1 per cent of those in their 70s. In the United States, by contrast, nearly one-fifth of those in their 70s are still in work. These differences reflect both government and employer policies, such as the availability of early retirement schemes, as well as the different health status of the cohorts in different regions of the world.

Early retirement schemes were introduced in developed countries in the 1970s and 80s as a response to massive youth unemployment with the intention of making room in companies for younger workers. Early retirement has since become an embedded part of the culture and of people's expectations, but there is evidence that many who retired early have regretted it and that subsequent generations are slowly beginning to reject it as an option. The notion of retirement moved during the second half of the 20th century from one of Rest, to Reward, to Right. Many people – in government, employers and workers themselves – are now questioning the Right of healthy active men and women to withdraw prematurely from the labour market and rely on others to work to support them. Personal responsibility appears to be a growing factor in the decision to retire, or rather, not.

That said, one of the key determinants of whether an old person can stay within the labour market is whether they are able to retrain and upgrade their skills. While some argue that the requirement for new skills – particularly familiarity with information and communication technologies – increasingly excludes older workers, it is also clear that technological innovation and flexible working patterns could easily increase opportunities for older workers, if we chose to make use of them in that way. The need constantly to retrain to meet the demands of new technology means that future cohorts of older workers will have had experience of continual training and skills updating throughout their lives. There is no reason why this shouldn't continue as they age.

This does mean, though, that attitudes will have to change, with governments giving greater priority to vocational and life-long learning, adult education and training. Whether they will be willing to make this commitment will depend partly on the demands of the world economy and its need for skilled labour. But if they do take a positive approach, a focus on training for older cohorts will have the dual benefit of significantly enhancing the employability of older people and addressing potential national skills shortages.

It is clear that Europe is now moving into a period of redefining late-life work as governments, employers and workers come to terms with the implications of demographic changes and their far reaching implications both for institutions and individuals. There is now a growing incentive to recruit, retain and retrain that generation of men and women in their 50s and 60s who are increasingly being seen as essential to retaining Europe's economic competitiveness as the upcoming skills shortage washes across the region. Governments and institutions are likely to compete with one another to attract and retain this group, which will be more and more seen as capable of contributing to their communities and economies through their labour and their taxes.

## **Care**

Around the world, there are more people between 60 and 79 giving money, support and care to families and friends than are receiving it. This support by older people is of three main kinds: financial, in the form of gifts or loans; practical help in the home, with cleaning, shopping, cooking and other everyday tasks; and personal care, such as helping someone to bathe or dress, or nursing them. It is estimated that in the UK alone, people over 60 contribute up to £50 billion per year,

over 3 per cent of GDP, in unpaid family care. The main recipients of practical help are children, spouse/partner and, among the younger old, their parents.

According to estimates by the Oxford Institute of Ageing, the UK provision of informal care by people aged 50 and over amounted to between £19 billion and £75 billion in 2006, or between 1.51 and 5.83 per cent of GDP. For people aged 60 and over, total costs amounted to between £11 billion and £50 billion or between 0.9 and 3.9 per cent of GDP, depending on costing convention – i.e. whether the value of care is assumed to correspond to the minimum wage (currently £5.35 per hour), to average unit costs in formal home care (currently £9.40 per hour) or to the average hourly wages for males and females (currently £12.11 and £14.62, respectively). There is also a grey area concerning stated hours and whether these are equal to those that would otherwise have to be provided from the formal sector, or should be seen to include periods of ‘non-care but accompaniment’ by family carer.

But whichever way the figures are calibrated, the contribution of older people is clearly considerable. The labour they provide comes on top of substantial financial transfers from older to younger people within families and households. The Global Ageing Survey suggested that around the world, 44 per cent of those in their 60s and 70s provide financial support to children, and 16 per cent of those in their 60s and nearly one-third of those in their 70s provide financial support to grandchildren.

### **Volunteering**

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Although people over 60 are often seen to be a burden, in reality they are making a considerable contribution to communities, societies and economies

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Although people over 60 are often seen to be a burden, in reality they are making a considerable contribution to communities, societies and economies through their productivity, contributing billions of dollars to the global economy in voluntary work – in the US alone some US\$18.9 billion.

In the mature economies, voluntary work is a good indication of how engaged a person is in the community. In English-speaking countries, voluntary organisations are often referred to as the ‘third sector’, complementing the public and private sectors in providing welfare support. In economies with more comprehensive welfare systems, such as the Scandinavian countries, volunteerism may seem an anomaly – yet it flourishes because the welfare provision

provided by the public sector has allowed older people to develop and maintain the health, ability and resources to volunteer to help others, and freed up the time they would otherwise have had to spend on looking after themselves and their families.

Of all those surveyed in the Global Ageing Survey, around a third of people over 60 currently or previously have volunteered, and there is only a slight decline in voluntary work with age. Of those who do volunteer, over 50 per cent give half a day each week. In the UK, the over-60s contribute around 18 million hours per week, or approximately 792 million per year. At the UK's current minimum wage of £5.35 per hour, their work is worth £4.2 billion each year. In the US, they provide 3.67 billion hours per year of voluntary work at the Federal minimum wage of \$5.15 per hour: in other words, US\$18.9 billion. In the UK, it is the case that the older the group, the greater the proportion of volunteers: people aged 50-74 are more likely to volunteer than younger adults. The type of voluntary work in the UK also varies with age: older groups tend to take part in social-humanitarian activities, such as helping other old people or disabled adults and children, whereas the younger ones tend to focus on activities that relate to their children, such as joining school organisations, or related to leisure activities, such as youth football clubs.

## **Education**

Education is a key factor in promoting and sustaining productive ageing. Not only does it help maintain the skills required both to work and live in the modern world, but it also enhances mental capacity and social networking, which are known to enhance healthy life expectancy and so productivity. As people age, they accumulate a wealth of experience, knowledge, skills, memories, wisdom and creativity. We need to find ways for this wealth to be distributed throughout our society.

Since there is evidence that lifelong learning has a significant effect on health and wellbeing, we may need to move towards envisaging education across the life span as a social responsibility. Beyond the formative education of young people, there are different reasons for embarking on education, and each of these is likely to become increasingly imperative. Education may be a lifestyle choice; may be undertaken to enhance employment prospects; may be embarked on in order to enable full citizenship; or may be a public health initiative.

These incentives to seek education are of course not mutually exclusive. As new technology blurs leisure and education, learning is liable to become more of a lifestyle choice, offering both mental enhancement

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As new technology blurs leisure and education, learning is liable to become more of a lifestyle choice, offering both mental enhancement and enjoyment

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and enjoyment; and as the relationship between mental capacity and physical health becomes clearer, education is likely to be seen as an aspect of personal enhancement. As we have already hinted, education is likely also to be increasingly vital to employment prospects, and in that case is more likely to focus on language, life skills, and the global arena to enable full mobility of highly skilled

individuals in an increasingly open international labour market. It is important that such education and training is targeted, builds on previous experiences and skills and is properly evaluated, so trainers will need to become supporters and enablers, particularly when dealing with an older, more experienced workforce. There will also be a growing role for Human Resources to move to employee-dialogue approach, whereby the employee is positively encouraged to identify training and skills updating needs.

Modern complex democratic societies will not be able to function without well educated individuals at their centres. New inequalities will arise between those who are educated in a way that fits them for modern living, and those who do not have the skills, knowledge or capacity to cope with new demands and ways of interacting, contributing and behaving. Finally, productive age is closely linked with health, and education is a key public health initiative, particularly for older adults. Research indicates that mental development, brain capacity, and longevity are closely associated, so education contributes to an active healthy life. It is now widely accepted that keeping the mind active is as important to health and wellbeing as physical activity. The role that education may play in keeping down national health costs, especially in older age groups, will increasingly come to the fore.

Will we be up to providing the kind of lifelong learning that is needed for all the reasons above? Societies that want to be pro-ageing will have to invest heavily in education if they are to avoid their ageing populations becoming more isolated and burdensome, with implications both for individuals who will find their lives moving further and further from the mainstream, and for society at large, which will have to deal with heavy problems of degenerative populations.

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Today's over-50s already hold 60 per cent of the UK's savings, represent about 80 per cent of the UK's disposable wealth and are responsible for 40 per cent of the consumer demand in this country

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## Conclusion

Mature societies are not doomed to be societies of old people, burdened by the need to provide health and social care to frail elders. They have the opportunity to comprise communities of active experienced older men and women who are contributing and consuming alongside younger adults. Indeed, today's over-50s already hold 60 per cent of the UK's savings, represent about 80

per cent of the UK's disposable wealth and are responsible for 40 per cent of the consumer demand in this country, spending some £200 billion per year. They are aware of new technology and increasingly use it in their daily lives. Around half of those in their 50s regularly shop on eBay, and more shop online than the under-30s. Advertisers are beginning to recognise the over-50s as creative consumers, who respond to attractive relevant marketing propositions.

As mature societies provide the first opportunity we have seen for multiple generations to live and work alongside each other, there will be challenges, but also opportunities. There is no reason why older people should not feel that they are contributing their experiences and expertise to the general good. But in order for them to do that, we will need a more holistic policy framework to plan for the ageing population. We will need to pay attention to what has worked around the world, and to the evidence that shows that assumptions about what older people can or cannot do are often misleading, and are more often based on lack of opportunity than lack of ability. As people go through their lives, they accumulate a wealth of experience, knowledge, skills, memories, wisdom and creativity. Encouraging productive ageing enables this wealth, in its fullest definition, to be distributed throughout our society.

## ABOUT THE AUTHOR

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Sarah Harper is Professor of Gerontology at Oxford University and Director of the Oxford Institute of Ageing, a multi-disciplinary research unit concerned with the implications of population ageing. Her research concerns globalisation and global ageing, and the impact of population change, in particular the implications at the global, societal and individual level of the shift in population ages from predominantly young to predominantly older societies.

# AGEING WELL

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## TIME OF THEIR LIVES

**Tom Schuller** looks at life after work, and the corrosive impact of time deserts. Public services need to bring meaning to people's lives, not just help them fix problems, he argues.

**'Life is a sexually transmitted disease with a 100 per cent mortality rate.'**

**R**.D. Laing's typically mordant turn of phrase reminds us where we are all headed. But it is harder and harder to specify the remission time. Ninety per cent of us live to the current State Pension Age of 65 (as compared to less than 50 per cent when pensions were introduced early in the 20th century). Rapidly increasing numbers are living 20-30 years beyond that. A not insignificant minority will make it to three figures, so much so that the congratulatory telegrams will look strange for marking an exceptional event, and not only because hardly anyone in the whole population will know what a telegram looks like. How well will we prepare for this enormous gift of time?

Ageing is surprisingly stealthy, as a demographic trend as well as a personal experience. The curves (in the former case; maybe more bulges in the latter) have been there for a long time, though modified by inward and outward migration. We have been able to predict for many years the shift in the shape of the population, not quite as precisely as we as individuals can predict our next big birthday but not far off. Yet the collective we have done little to prepare for. Even actuaries, paid well to peer ahead and crunch the numbers, seem to have their calculations undermined remarkably quickly. Despite a clutch of Inquiries, Foresight exercises and widespread personal evidence of ageing in the family, we have mostly been behind the curve, at least until the Turner Report came along with a wake-up call. In addition

individuals do not believe that the average life expectancy figures will apply to them. They consistently (and perhaps wisely) think that they won't last as long as the average – so don't need to worry.

And now a recession is with us of dimensions which put all economic projections back into the melting pot, and with them quite a lot of our social planning. And talking of pots, pension pots will yield a lot less in the light of the financial crisis, which means that most of us will need to work longer; not new as a message, but with a new bite to it. And yet one prediction is a good deal more solid than most icebergs are these days; we are going to see unemployment levels which will take us back at least to the 1980s. They may even continue back to the 1930s. To find some possible insights into how to tackle these challenges, let's take the nearer date, since the current demographics were already recognisable then. Social innovation may be the 'development of new ideas to meet new problems'; but 'new' ideas are often seeded in the soil of the past.

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### Large numbers of older people were dumped out of work, with no ceremony, little compensation and no prospects

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From the early 1970s until the mid 1990s there was a large-scale expulsion of older men from the workforce. Employment rates for men aged 50-64 plunged from 85 per cent to 65 per cent. The trend for women was quite different. In the 1970s their employment was around 60 per cent whether they were under or over 50. But in

the next 25 years the employment rate of women under 50 rose to 70 per cent while for women over 50 it stood still at 60 per cent (I'll come back to the gender issue, and the age specification, later). 'Expulsion' was not always how it seemed: many were glad to go, if they could afford it, exhausted after a long life of fulltime employment – long, because so many had gone straight into work from school and, especially the men, never left it. But others, even where they agreed to go, perhaps because of a relatively good redundancy deal, felt excluded from the business of life. And large numbers of older people were dumped out of work, with no ceremony, little compensation and no prospects.

The expulsion was made ideologically easier by a simplistic and unfounded rationale: that the way to handle economic restructuring was automatically to move out the older workers and make space for the young. The waste of youth was presented as a self-evident tragedy

in a way that the waste of experience never seemed. It was time for the older generation to move over, so that young people could get a decent start in life. (And who knows what social problems youths with time on their hands might cause?) The fact that older people left but were rarely replaced as projected by their younger counterparts made little impact. There was a kind of convenient intergenerational compact between government, employers and unions, whose costs and effects were rarely examined. France, for example, rushed into a national early retirement scheme, levering out millions over 55; some benefited handsomely in the short term, but very few young people got jobs as a result. The financial costs of this are now all too evident in the yawning pension deficits, and the social costs of working lives which came to a sad and premature end are hardly recorded.

### **Time and work**

I come in a moment to the lessons we might learn. First, though, some insights from a study Michael Young and I made during that period, focussed on men and women aged 50-65 who had left full-time employment. Our primary interest was how they managed (or not) to structure their time, once the tent-pegs of employment were knocked away. This – to continue the historical glance – had been the subject of Marie Jahoda's classic 1930s study of Marienthal, an Austrian village devastated by unemployment. She described how the men's sense of time collapsed, so that they slid into aimlessness and though without any occupation were usually late even for the few appointments they had, such as a midday meal. We aimed to see how the departure from employment affected people 50 years on, and interviewed 149 who had in the previous two years left full-time work.

Some did very well. They busied themselves with civic affairs, or with grandchildren. For the men, close contact with young family members was not something that their work, or the traditional social division of domestic labour, had allowed, and some were able to enjoy it for the first time, without much responsibility. Mr Stephen, a retired foreman, found his schedule almost entirely shaped around his grandson Peter, fetching him from his daughter's to take him to playschool, then from playschool for lunch and so on. Asked whether he had got used to having free time he replied 'I haven't had much yet', but without a tinge of regret. Mr Savoy's day was even fuller, with great diversity: a local councillor with problems to solve, he also prepared meals for his still-working wife and enjoyed snooker and crosswords.

Others were stranded in a desert of time. We asked our interviewees to fill in a diary for a couple of days. Mr Sawyer's showed him drinking three cups of tea between 7.15am and 9.15am; then hoovering between 9.30am and 11.30am, when he allowed himself a treacle sandwich in what must have been a spotless house. Cigarettes marked the passage of time – one every two hours. He had some contact with others, via a visit to the social club in the afternoon. But from 3.45pm it was sleep and television. For Mr West, only the dogs got him out of bed. Mr Aziz had a large Pakistani family around him, but his only recorded activity was to make himself a cup of tea, if he was on his own.

These flattened, featureless cases were all, it should be said, men; women, however unhappy some of them were from the loss of a valued job, all had other things to occupy them, and greater experience at switching from one rhythm of life to another. Mother of three Mrs Bright had no problem in adjusting; leaving work was 'like being in the delivery room – my God it's a relief. Then it was the beginning of another traumatic life, but with this there's no catch to it'. As the patterns of male and female working lives converge, this difference will of course continue to shrink.

In Mr Sawyer's circumstances, the gift of time was not much of a present, more a coating of poisonous aspic. In the current employment climate we are in danger of seeing a gelatinous avalanche which will sweep millions of older people out of work and into a prolonged period of semi-frozen stasis. Even in the recent salad years of full employment, and despite legislation, discrimination against older people was rife. It has been hard to regain employment after a certain age, and not easy, at most levels, to maintain and improve the skills needed (training participation falls off particularly sharply from the 50s onwards, so that opportunities to retrain with employer or government financial support are very limited). How much worse that will become as unemployment shoots up to 3 million and more.

### **Forward from the age trap**

The context has of course changed significantly in the intervening period. In LAW we described the Age Trap: people who were out of work, but who were discouraged from even looking for work because of their age. They could not yet claim a pension. So they were neither 'unemployed' nor 'retired', but in a limbo of society's making.

These days, the trap is different. The pensions and welfare officers tell us we should mostly go on working longer than before, as increased

longevity means we cannot collectively afford to pay the pensions and we are anyway physically healthier (true enough). But as they enthusiastically disseminate this message, the jobs have been slow to appear. And the message will surely now be stifled, to keep down the dole figures.

So the current challenge is for innovative developments which will enable people to stay in work if they want, but to exercise as much personal control over the structure and shape of their lives.

### **Innovative developments**

#### **75: the new 65**

The first change would be hugely symbolic: remove the chronological age of 60/65 as the endpoint of most official data collection. Either we believe that working longer is genuinely a significant issue or we do not; we cannot both say it and then behave in all our official data collection and presentation as if it doesn't matter, and 'real' working lives finish at 65. The 'dependency ratio' is still calculated damagingly in this way, relating over-65s to the 'active' population. It damages both because of its connotations, and because it is inappropriate.

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One of the best suggestions never acted upon was for a regular shifting of the retirement age to reflect population age

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One of the best suggestions never acted upon was for a regular shifting of the retirement age to reflect population age, at least in part. A quinquennial or decennial review would have sufficed to keep things in proportion, shifting the age slightly upwards – not the full distance to match increased longevity but enough to avoid the huge gap

which has now opened up. It would have balanced the distribution of additional time between work and leisure. But we cannot do such a regular adjustment for data, so it will have to be a big jump at longer intervals.

One candidate might be suggested: 68 being the new pension age. But this won't do: it's not a big enough jump, it's not a good round number, and, most importantly, we want to break the link between pension and work.

So 75 is my suggested outer age limit; or possibly take a staged and long-term view and say 70 from 2010 and 75 from 2025. If all official statistics on employment were based on this, it would send a powerful signal that the labour market had changed.

A further step would be to cluster employment – and other – data routinely on the following basis, around three poles: under 25, 25-50 and 50-75. This division into First, Second and Third Ages is so simple it will provoke instant suspicion and horror. But it makes sociological, political and psychological sense.

### Third Age birthday present: a learning entitlement

The Third Age resists chronological definition. But let's trade these sensibilities for an entitlement at 50 which will kickstart or boost Third Agers' learning opportunities. It's quite likely that we shall have some form of Individual Learning Accounts, despite the fiasco of a few years ago. In Scotland they have already revived them, with £500 annually available for all those in households below £18,000 income. Here the proposal is that everyone (or, if too expensive, all those below a certain income level, or without a degree) receives on their 50th birthday a signal that they are entitled to a quantum of personal education or training, to be taken sometime over the next five years, plus an invitation to an interview with the new AACs to give them guidance on what is available. The components of this have been around for a while – NIACE (National Institute for Adult and Continuing Education) has suggested a 'skills healthcheck'.

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**Learning will help people stay in, and enjoy, work, as well as sustaining an active life outside and beyond work**

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This is not just a personal benefit. As the recent Foresight exercise on Mental Capital and Wellbeing pointed out, addressing cognitive decline should be a high public priority. Learning will help people stay in, and enjoy, work, as well as sustaining an active life outside and beyond work. It will

save the state, communities and families hugely, which is why it should be seen as a social investment not a private one. Engaging in some form of learning matters much more than what form of learning it is. But social forms will also help to strengthen the personal networks and therefore wellbeing.

### Local learning mutuals/exchanges

Let's extend the previous point. Entitlements as vouchers are fine. But we can do better by going beyond the simplistic model of individual choice, and bridge the producer-consumer divide. Web-based but local information systems could be set up to link together people who are interested in learning, and perhaps also teaching. The University of the

Third Age is of course an outstanding example of this kind of interchange. But it could be extended and made more flexible, allowing both the direct exchange or bartering of skills and the pooling of entitlements to enable some form of paid teaching or training to be bought in, under local control. FE colleges would be the natural hosting places for such operations, but there is plenty of room for variety.

### **Granddads: plugging men back in**

A straight steal from Sweden – ‘new’ ideas in one country being old elsewhere. The initiative is designed to help older men who are either unemployed or early retired play a part in schools. Many Swedish children have low levels of contact with adult males, because of large numbers of single parent families and high feminisation of the teaching force. ‘Granddads’ provide a male presence in schools. This gives the students an adult figure to chat to; helps discipline in the schools, and therefore the teachers; and gives the granddads a role in society, and a little extra income above the basic benefit. It’s a win-win-win initiative. The Swedes have even extended it to a few grandmums.

More ambitiously, the principle could be extended to a wider range of volunteering activities, enabling older people to continue to deploy their experience. This kind of thing has been discussed under the umbrella of a Gray Peace Corps in the US or schemes for retired executives on both sides of the Atlantic, but its scope is potentially very large. The financial crisis will raise both supply of and demand for such expertise in the third sector.

Some of these, especially the first, go against the spirit of Life After Work, which argued for the discarding of chronological age wherever possible, including in national statistics. I am a little older and if not wiser, more pragmatic; my co-author is, sadly, no longer alive to argue the case. But he would certainly have agreed that trying, failing and failing better is an innate part of innovation.

## ABOUT THE AUTHOR

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Tom is head of the Centre for Educational Research and Innovation and director of the Commission of Inquiry into the Future of Lifelong Learning.

Previously Tom has spent over 20 years working and researching around the education of adults in Scotland and England, with roles including the Dean of the Faculty of Birkbeck, University of London, and co-director of the Research Centre on the Wider Benefits of Learning. In 2003 Tom joined the Organisation for Economic Co-Operation and Development (OECD) in Paris to head up the Centre for Educational Research and Innovation conducting international comparative policy research on education in its economic and social context.

Tom has authored a number of books including *Understanding the Social Outcomes of Learning* (OECD, 2007), *Evidence in Education: Linking Research and Policy* (OECD, 2007), and *the Benefits of Learning* (Routledge Falmer, 2004).





## AGE SHALL NOT WITHER HER

Some things get better with age, and some things help you age better too. A clutch of artists at the top of their game demonstrate the value of productive work and leisure for older people. **By Emine Saner**

**S**ome of the most exciting artists working today are women over 60. They talk about the persistence of inspiration and the desire to keep working, in a piece by Guardian journalist Emine Saner, originally commissioned by the artist Natalie d'Arbeloff, who adds a postscript.

Working in her studio for up to 12 hours a day, six days a week, Paula Rego's creative drive is as intense as ever. "Even if I'm tired when I start working, by the end I have a lot of energy", she says. "It's very important for women to keep working." At the age of 73, she has never considered retiring. "Hopefully [my life] will end at my easel - I'll just fall down sideways." Then she adds mischievously: "Either that or in a drunken stupor."

Women artists have long laboured in the shadow of their male peers, and this has been particularly true of older women artists, whose later work has often been rendered invisible. When people refer to a creative energy that lasts over a lifetime, they tend to point to Picasso, who lived to 91, or Matisse, who lived to 84. Recently, though, a string of exhibitions has challenged the invisibility of older women artists. A Bridget Riley retrospective, which opened last week at the Museum of Modern Art in Paris, reveals that the 77 year old artist's recent work is just as vital as ever. And one of the thrills of the recent Louise Bourgeois retrospective at London's Tate Modern was in seeing her latest work in the context of her life as a whole. At 96, Bourgeois has carried on creating with a stark, uncowed intensity.

I spoke to a number of well-established women artists, and found that age certainly does not seem to have had a detrimental effect on their creativity - indeed, for many, their later years have been among their most productive. At 65, the painter and sculptor Ana Maria Pacheco, for

instance, has no time for looking back. “When I look at the work I did, I think, ‘God, I don’t know how I did it,’” she says. “It feels alien to me. I’m not interested [in the old work]. It belongs to the past and should stay there.”

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**With the difficulties of life, humans tend to be rather sad, but I have always refused to take that path**

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One of the dangers of ageing and continuing to work, she says, is “in repeating yourself and finding formulas. You have to make a conscious attempt not to do that... People say my work is very sombre but I don’t think so. They say, ‘You must have had a terrible childhood’, but I had a wonderful childhood.

With the difficulties of life, humans tend to be rather sad, but I have always refused to take that path. Notions of mortality come to us all, but when you are so engaged in creating something, you tend not to think about that”. I wonder whether one of the benefits of getting older is being able to shrug off criticism, but Pacheco replies that she has “never really cared much what people think”.

I ask the abstract painter Gillian Ayres, 78, how she feels about ageing. “Old age is a bastard really”, she says, “but it’s only when you see a photograph of yourself that it is the most awful thing. I don’t feel any different to how I did when I was 15. I would like the time again – I would just paint.” Does she feel she has achieved everything she can? “No, I don’t know if an artist ever feels that, I don’t think it’s possible to in art. You can be pleased with your work, but I don’t think you can judge how good you are.” The physical restraints of older age have limited Ayres’ work in that she is no longer climbing up ladders and throwing heavy cans of paint around, but her pictures still buzz with the same energy. She can’t imagine retiring. “I wouldn’t know what to do”, she says. The suggestion that creativity diminishes with age is dismissed. “I hope it increases all one’s life”, she says. “One can never have enough. Your art does change over the years – you’re still trying to find out things. I know that I won’t be here in another 78 years. I think that does come with a slight pressure, but I just carry on. I’ve always just wanted to paint and work.”

Many of those I speak to, women who have kept up their creative momentum through middle age and beyond, never had children or a traditional family. “I love solitude”, says Pacheco. “I have wonderful friends and family, so I do go out, but the activity of making my work means I need to be on my own.” She says she doesn’t regret not having

children and points out that women's position in society has changed so much now that her single lifestyle is not considered unusual. "In the past, it would have been difficult to live on my own. Society would have thought it very strange." How does she work? "I always have a deadline. At the minute, I'm trying to finish a large piece. The idea that you can get up in the morning and go to your studio and get on with your work is very idealistic. If you're as obsessed with your work as I am, you will work whenever you can to get it done." This often means toiling through the night, before moving on immediately to the next piece.

The Austrian artist Maria Lassnig, 89, whose recent London exhibition attracted enormous praise, has never married or had children. "My mother thought I would be very lucky if I had a husband and became a housewife and mother", says Lassnig. "When I was young, I was clever enough to know that if I got married or had children, I would be eaten. I would be sick if I couldn't paint, and I would be schizophrenic because I would have wanted to do both [paint and have a family]. So I renounced it. I don't understand young women who have a big family and want to make art. I don't think it is possible." Relationships were, however, important to Lassnig. "When you are young, you have time. You can waste your time with a lover", she says. Her lovers often served as her models – was this so she could be with them while continuing to work? "Yes", she says, laughing. Were they supportive? "Some were jealous a little bit, they didn't admire me so much. There was too much jealousy, although the jealousy came more from my colleagues, not my lovers."

Lassnig says she hopes her creativity "is growing all the time. For me, the most important thing is to have time to paint. When I'm getting inside the painting, it goes well and I'm very fast. The thinking [part of the process] is the whole of the rest of my life, but when I get to the work, it's very intensive but it doesn't last very long. I can't paint for longer than two hours – I get exhausted." She has always worked like this – her quick, powerful brushstrokes attest to it – although in more recent years, because of a bad back caused by years of running, it has become more difficult. "I have the same energy... [but] I am sick very often, that is a pity." Does she feel that time is running out? "Of course. I've wasted my time when I wasn't painting."

Rego, meanwhile, bucks the idea that children are an obstacle for women artists, saying that one of the most productive periods of her career was when she was pregnant with the second of her three

children. “I worked like a maniac, the work came and came”, she says. “If you have a child, all you do is open your legs and it comes out. You don’t need an idea behind it. To do a picture, you have to have an idea and then you struggle over it. Having children never got in the way of my work.”

In Rego’s lifetime the art establishment’s attitude towards women artists has become more positive, although nobody would say that female artists are now on an equal footing with men. “When I first went to art school, I think the women there were picked on whether they would make good wives for the male artists, whether they would have an understanding of the troubled males”, she says. “Women were good either for going to bed with or making good wives – particularly if they came with their own money and could support the men.”

Living through a huge range of experiences has enabled Rego to produce some of her best work. Her paintings and drawings, often dark and disturbing – shot through with suppressed violence and turmoil – have dealt with subjects that include her time spent caring for her husband, the artist Victor Willing, who had multiple sclerosis, and her intense grief after his death in 1988. The arrival of her five granddaughters allowed her to revisit childhood stories and fairy tales, which found their way into her work.

Does she feel that she is running out of time, that she may not be able to create everything she would like? “That you do. I work harder now than ever. But you also have more desire to do it. You do it because that is what you do. I feel better when I draw. I haven’t even begun to learn how to draw – I practise and practise. Eventually”, says Rego, “I will be able to draw”.

# PORTRAIT OF THE ARTIST

Natalie d'Arbeloff

As far as I'm concerned, age goes like this: first, you're a baby. Then you're a kid, you're a kid, you're a kid. Then, suddenly, people are offering you their seat on the bus. How and why this happens is one of the mysteries of the universe which will never be solved unless science comes up with proof that age is an illusion, confirming what artists, female and male, have known all along.

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Choosing art as a career means that you have permission to be a child forever, a child with the benefit of experience but preferably without its burdens

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From childhood onwards, I never doubted that I was an artist and always would be. Drawing, painting and making things gave me freedom to be simultaneously involved with and separate from the adult world. Choosing art as a career means that you have permission to be a child forever, a child with the benefit of experience but preferably without its burdens. Picasso said: "It took me four years to paint like Raphael, but a lifetime

to paint like a child." For me, a major struggle has been to retain that childlike art-freedom while caught up in the various degrees of inner and outer upheaval that adult life brings.

Being an older-than-thou artist myself I thought it would be enlightening to interview some of the female creators who, like me, ignore the antiquated concept of retirement and believe that their best work is yet to come. In my own journey, obsessively documented in journals and – since my conversion to all things digital – a graphic novel-in-progress, I have always been absorbed by this question: why does life, specifically emotional life, so often interfere with the making of art, much more so for female artists than for our male counterparts? Admittedly, gender conditioning, child-rearing and/or mate-maintenance all play a part, but emotional involvement in itself undeniably soaks up art-making energy for many female artists, and can divert it. Of course this doesn't apply to all; I wanted to know how those who are the exception managed to focus their creative elan consistently and continuously throughout a long career.

## ABOUT THE AUTHORS

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Emine Saner lives in London and writes for the Guardian. Although it is still quite a long way off, she can only hope she will be as energetic, funny and productive in older age as the artists she interviewed for this piece.



'Myself in 2009' by Natalie d'Arbeloff.  
Oil on canvas. [www.nataliedarbeloff.com](http://www.nataliedarbeloff.com)

A painter, cartoonist and book artist, Natalie d'Arbeloff was born in Paris to Russian and French parents and grew up in South America, the USA and Europe. She now lives in London and also teaches in adult education and says: "It is my conviction, supported by experience, that every individual regardless of age, background or education, has some unique creative ability which can be encouraged, developed and in some cases, become the driving force in their lives."

# POLICY RESPONSES – THE CASE OF FINLAND

**Heikki Raisanen** compares the choices governments make.

**A**geing populations present challenges to all European economies, but Finland has so far faced the sharpest effects of the phenomenon. While the country's population is not the oldest in Europe in absolute terms, it is ageing the most rapidly and dramatically, thanks to the size of its post-war baby boomer cohorts compared to those that have followed.

The ageing of a society has various implications – cultural, economic and social – as well as important micro-level effects on the everyday lives of the citizens. It is not, for example, self-evident in an ageing society who takes care of you when you are old, who pays your pension and who keeps the economy running. This article discusses what Finland has learned to date, and examines the attempts the country has made to mitigate the disadvantages of an ageing population, focusing especially on the country's employment policy.

While the current economic crisis inevitably distracts us from the more structural developments going on in our societies, the difficulties posed by ageing populations are clearly not going to disappear, even if some of their effects may be postponed by a couple of years because of the world recession.

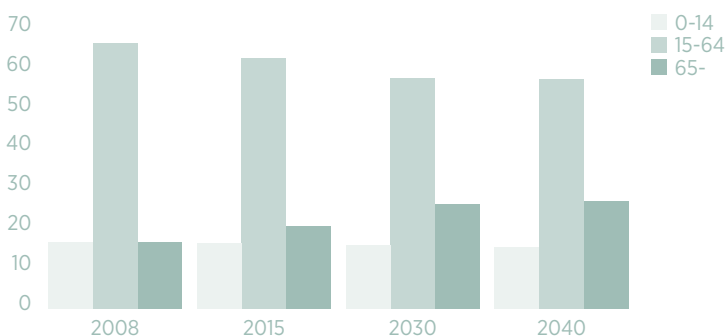
Finland seems to offer useful lessons in how to cope with the ageing society. Its experience suggests decision-makers should abandon any 'wait and see' attitude that still exists, and start preparations for ageing, the sooner, the better. Finland has had areas both of success and failure, but it is possible to learn from both.

Finland has a population of 5.3 million people with a very low population density: an average of 17.4 persons per square km. Regional disparities are large. Life expectancy at birth is 76 years for males and 83 years for females. Finland is a modern service economy with some



highly developed industrial branches, like telecommunications, forestry, metal and chemical industries.<sup>1</sup> Figure 1 demonstrates the rapid change in the age structure of the population. As already mentioned, the change is not caused by a low birth rate, which on the contrary is quite high in Finland, but by the rapid increase in the proportion and absolute number of persons over 65 years of age. The reason for this is that the post-war baby boom cohorts are relatively much larger than others. The changes caused by this post-war bulge will affect the country until 2030 at least.

Figure 1. Population projection by age for Finland in 2008-2040 (Source: Statistics Finland)



Finland is at the top of the European list as regards the rapidity of ageing of its population. While some societies, such as Sweden, have a more aged population, these societies tend to have greater balance between generations. In Finland, the younger cohorts are significantly smaller than the older, and it is this that causes adaptation problems, but which has also been the key to policy development: the change has been so huge in Finland that it has been impossible to ignore.

What happened in Finland is that, in the 1990s, there was first public discussion and an attempt at education and training of employers and public bodies, such as those involved with occupational health, in dealing with the issues of an ageing society. This attempt to shift attitudes mainly took the form of written material and forums. The policy changes came as a second wave only after this first wave of attitudinal work. The Work Ability programme (designed to foster the capacity to work among older people) found that it was possible to increase opportunities to work later in life, but quite quickly concluded that policy changes had to be directed not only at the aged, but also at younger people. The

1. Many people in Britain today read their morning news printed on a Finnish paper and use mobile phones which are developed and made in Finland.

timing of entry into work from education and the high participation rate for people in their thirties and forties have to be taken into account in any attempt to manage the overall composition of the workforce.

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The greater life expectancy of the population at large over the last century can be considered an exceptional achievement of a modern society

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### **Employment policy responses**

The greater life expectancy of the population at large over the last century can be considered an exceptional achievement of a modern society. Better nutrition, health care and a safer and, for most people, physically less demanding work have brought about these developments. As people live longer, they also tend to study longer. This then

raises the issue of economic sustainability and puts pressure on individuals who are already in work to remain working longer.

From a labour market policy point of view, comparing the numbers of people who will soon leave the labour market for retirement with those entering it is important, because while young people are often not substitutes at the individual or job level, a numerical imbalance in the age cohorts in the labour market affects the welfare of the whole population. An ageing population is not necessarily a problem as such; the difficulties are caused chiefly by having different sizes of various generations, meaning that some people have to take greater responsibility for the care of larger numbers of people than did their predecessors. In financing health services and pensions for the aged, if the working age population shrinks, the pension burden on those in work tends to rise.

If various cohorts are clearly of different sizes, this can cause difficult problems in terms of recruitment: where are we to find the new employees to replace those reaching pensionable age? The imbalance can also be problematic for the education system, because different sizes of cohorts require different numbers of teachers and support staff. Education is widely regarded as important in Finland, which attained the highest scores in the OECD PISA study, measuring educational attainment and application of knowledge among young people, and this is an area of excellence the country wishes to protect and promote. But protracted involvement in education is liable to retard the entry of young people to the workforce and is a disadvantage when trying to balance the working and retired populations.

### **Economic policy, taxation and social security**

Finnish employment policies are based on the co-ordination of economic policies and more strictly targeted labour market policy measures. In recent years, fiscal policies have remained relatively stable (the current economic revival measures are not discussed here), while changes in labour taxation and social security have been increasingly based on employment policy considerations.

Taxation of labour has been continually eased since the recession years of the 1990s. The overall tax to GDP ratio is still one of the highest among the EU27 countries, some 43 per cent, but the tax wedge on earned income is not much higher than the EU average, especially for the average worker (indirect taxes are high). Social security reforms since 1996 have also had an effect on the labour market, especially in creating incentives to work and in easing employers' contributions in the most depressed regions of the country. Evidence of the employment effects of taxation is scarce and at least partially inconsistent: for example, the incentive reforms of the 1990s seem to have fostered participation in the labour market, but the regional employer tax exemption experiment did not prove to have produced any employment effects.

A major pension reform started at the beginning of 2005, providing a flexible pensionable age for all employees between the ages of 62 and 67, supported by high economic incentives for remaining longer in employment. In addition, pension rates have been adapted to be sustainable in conditions in which people live longer. This means in practice that pensions will be lower for younger people in relation to their wages than for pensioners today. This is an important cross-generational welfare decision but, despite this fact, it has not been discussed much in Finland. Currently, one can get a full pension at the age of 63. The benefit is lower if one leaves earlier, and vice versa, so the incentive to continue working is economically relatively high in terms of the future pension one receives. The fundamental idea is to foster longer working careers.

Finnish citizens seem to be generally in favour of this kind of system of individual flexibility. What really is a radical innovation is that employees themselves choose when to leave for a pension, if within set limits. This puts pressure on the employer to discuss with employees their plans to continue working or to leave, and to invest more in the quality of the work and the working environment in order to retain their staff. One of

the difficulties in Finland as well as in the other Nordic countries, is that work-related health problems are relatively common. But the work ethic in Finland is very strong, and it is much an ‘on-off work society’: one either continues in full-time work or leaves the labour market totally. It would be preferable if people could use part-time pensions to continue working, but more flexibly.

### **Labour market policy and unemployment**

Some three people in 100 in the labour force participate in active labour market policy measures – training and subsidised employment. As many of the programmes are of relatively short duration, the total figures participating in these programmes during one year are much higher. The main idea of these programmes is to help some groups of job-seekers to cope better. These groups include the long-term unemployed, young people, immigrants and people with disabilities. Helping employers to recruit has also become more and more important.

Finnish labour market policy relies quite heavily on training measures, with employment subsidies and direct-job-creation the other major planks of the programme.

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### Unemployment among elderly people is very different in character from unemployment among the young

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Unemployment among elderly people is very different in character from unemployment among the young. Unfortunately, there hasn’t been much success in decreasing the number of elderly unemployed people, although the labour market situation of young people has been improving significantly for a number of

years. As the numbers of older people staying on in work have greatly improved in Finland, this has exacerbated the difference between them and their unemployed contemporaries, who are not likely to find new jobs. The success in reducing unemployment in younger groups has come about mostly because of the improved general labour market situation and young people’s better qualifications, both from the regular education system and various job training measures.

### **Employment or pension for the elderly?**

In the 1980s it was usual for Finns to leave the labour market as early as possible. One reason was the fact that work-related health problems are very common in the Nordic countries. All kinds of individual reasons for entering early retirement were common and, as a rule, dismissals

were heavily targeted at the elderly, who were also relatively willing to leave working life. That was seen as sensible at the time, since there were plenty of younger people waiting to enter the world of work.

Change became necessary once the numerical balance of the generations began its shift. Finns have historically been flexible about finding new solutions to economic challenges, such as the recession of the 1990s. Once the ageing of the population became apparent, the practice of leaving work and taking a pension before the age of 60 had to be changed. Citizens were receptive to a shift in attitudes, because people were healthier than 20 years ago at the same age, so more willing to continue in work. Employers also started to see benefits in keeping people in work longer.

From 1994 to 2006, the employment rate for the 55-64 year old population increased by 21 percentage points in Finland. Within the elderly workforce, younger cohorts are more widely employed than the preceding generations at the same age, which gives grounds to believe that employment rates for the elderly will further increase in the coming years.

The main reasons for this development are probably changes in working life, along with the capability, educational attainments and health of the elderly population. Policy changes may also have an effect: the benefit system for the elderly unemployed has been changed to make unemployment less attractive; early retirement systems have become stricter to enter in general; and the old-age pension system has been reformed, with high economic incentives to stay in work.

For the elderly unemployed in Finland, it is possible to receive earnings-related unemployment insurance benefits without the limit of the regular maximum duration of 500 benefit days. But the lower age limit to enter this so-called 'unemployment tunnel' has been raised twice and this has clearly decreased the appeal of unemployment.

In February 2009, the Finnish government decided that the general pensionable age should be raised to 65. This change should have taken place during a 12-year transition starting in 2011, with each year adding two months to the age limit. However, this decision was not accepted by the Finnish population; the trade unions and the opposition were strictly opposed to it. In response to heavy pressure, the government decided within a fortnight to abandon the original decision and to start

joint discussions with the social partners (employers' groups in the private, state, municipal sectors and the church, plus the three trades union central bodies) with the target of prolonging working careers for three additional years. So the pension age limit change was abandoned.

One important factor in fostering longer working careers was a recent report on ageing from the country's Economic Council, which argues that the ageing population will put pressure on health and social care services. This may be mitigated somewhat by a decline in demand for education services, but the report also pointed out that the key to good welfare provision is productivity, and since that depends very much on the use of technology and levels of education, we cannot afford to be complacent about an assumed decrease in education budgets.

### **Entry into the labour market**

Entry into the labour market of course comes at the other end of the lifespan, but is relevant to the issue of ageing. Young people experienced high levels of unemployment in the recession years of the 1990s, but the recovery created new job opportunities for them. From 1994 to 2007, the employment rate for the 15-64 year old population increased by 3.2 percentage points (reaching 75.1 per cent in 2007); for the age group of 15-19, the increase was 7.5 percentage points; for 20-24 it was 10.3 percentage points and for 25-29, 3.7 percentage points. Young people are more flexible in their work patterns than other age groups. They can also make trade-offs between education and work, so that when they are in tertiary education, some six out of ten students also have a job, which may be part-time. Lowered labour taxation plus benefit levels that have failed to rise have also created better economic incentives to work for young people, not least since Finns tend to take their tertiary degrees late compared to other Europeans – at an average age of 27 years, having taken eight years between leaving high school and taking a degree.

More young people than before now take degrees, and the educational attainment of the population and labour force is increasing. But the late age of taking a degree retards entry into the labour market (at a high level, other than in part-time work) and puts further pressure on others to continue working longer. The selection system to enter the universities is to be changed in order to speed up the studies of new students.

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## Ageing has broad effects throughout the whole of society – economic, social, cultural and political

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### **Policy conclusions**

Ageing has broad effects throughout the whole of society – economic, social, cultural and political. There are effects on the dependency ratio, and on the costs of social and health care, as well as on pensions.

Those people who are physically and mentally able to work will have to be employed as long as possible if welfare is to be properly funded, meaning that the number of years people spend as part of the labour force are likely to have to increase.

Ageing has effects on citizens' consumption patterns, on the environment, on housing, mobility and the supply of services. So for example, private consumption is at its highest when a person is in his or her late 50s and decreases subsequently; new forms of sheltered housing are required for people who cannot live alone; labour market mobility decreases as the population ages.

Preparation for the changing age structure is probably better in Finland than in most other countries. The consensus in the country is that without first changing attitudes, it would not have been possible to make the policy changes, certainly not without generating resentment. As it is, public debt has been decreased; the pension system has been reformed; the funding of future pensions has been increased; and there is a longer-term target to increase the rate of return on pension fund investments. The Finnish government's report on future issues for Parliament is unique by international standards and large companies are well aware of the coming tightness in the labour market. However, the preparations so far have not been enough, not least because they have been considered quite often solely from an economic point of view; other effects have been given less consideration. Public debate is not very lively on these issues, which may partially explain why economists dominate the discussions.

Immigration could play a role in easing the labour shortage in Finland, but is generally believed to be unlikely to solve the problems of ageing completely. In Finland it is often assumed that suitable immigrant labour can be found, but this may not be the case. The language barrier is quite difficult to overcome.

The recent pension reforms are likely to be highly significant. The Commission and Council of the European Union have estimated that the economic sustainability of the Finnish pension system is good. But

further reforms still are needed: exiting too early to retirement should be further decreased and there should be even more flexibility in part-time pensions.

Finland and other societies are not at the mercy of demographic change. Active preparation in terms of fostering economic growth and making structural reforms early enough can meet the challenges of ageing. Multiple policies have been tried in Finland and some have been more successful than others. Those that can be considered to have had good effects include a far-reaching healthcare at work system, education and life-long learning. In an ageing society, education and life-long learning can intensify adaptability, improve innovation potential and make transitions in the labour market possible.

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What is more difficult to judge as yet is the effect of the large-scale pension reforms introduced in 2005. There is only short-term evidence of the earlier policy changes so far. One hoped-for outcome has not happened: the reintegration of the elderly unemployed into work. The general improvement in employment opportunities for the elderly has been achieved by continuation in work, not re-integrating those outside of work who

still struggle to find new jobs. Meanwhile, Finns, like many others in developed countries, consider that the main drawbacks to working life are hurry, pressure and the decreased meaningfulness of work.

The current economic crisis hits a small, open and export-dependent economy like Finland heavily, even if domestic factors are in good shape. Ageing is a common phenomenon in Europe, even if it is likely to take longer in other countries than is happening in Finland. Both these crises affect many countries, and need broad, coordinated responses both within societies and between different economies. They also need the consent of citizens if they are to achieve results.

### **Where could Europeans learn from?**

There may be some additional lessons for European countries to be learned from Japan, the world leader in ageing.

One of the most well-known Japanese practices is the life-time employment system, which has been implemented since WWII in large companies. New employees are recruited once a year (Spring



recruitment); they start from the bottom and proceed according to seniority. This system results in an expensive elderly workforce and has led to employers selecting those who can continue working after reaching pensionable age. However, the continued employment of the elderly population is really impressive in Japan. Small enterprises tend to recruit more mid-careerists than do large, but they also keep their elderly employees, as they cannot attract the young.

Comparative work with my colleague Haruhiko Hori suggested that Japanese experts believe that the country's pension system needs reform if it is to be sustainable in the future. The main potential labour reserve in Japan is the female population, followed by the elderly and young people. In contrast with Europe, the number of unemployed people is low. The Japanese do, however, face similar problems to many European economies in integrating young people without sufficient education or training into the labour market and the world of work. Immigration currently plays an extremely limited role in Japan and there is clearly potential for growth here.

### Reference:

This article is mainly based on the following study: Heikki Raisanen – Haruhiko Hori: Employment Policies in Two Ageing Societies: Japan and Finland Compared (2008). Government Institute for Economic Research, Helsinki ([www.vatt.fi](http://www.vatt.fi)) (published in Japanese at the Japan Institute for Labour Policy and Training, Tokyo (<http://www.jil.go.jp/institute/chosa/2009/09-052.htm>)).

### ABOUT THE AUTHOR

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# THE ROLE FOR INNOVATION

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# SILVER STAFFERS: THE NEW FRONTIER FOR CORPORATE RENEWAL

Businesses of all kinds need innovation in the workforce if they are to be winners in an aged society, says

**John Browne.**

**B**ritain, like many countries in the developed world, is an ageing nation. The average Briton is 39 years old (up from 37 a decade ago) and, for the first time, there are more pensioners than there are children. The post-war baby boomers are beginning to enter retirement, and the Office of National Statistics (ONS) notes that the fastest growing demographic group is the over 80s.

The impact of ageing on policy appears obvious – increased strain on public services and a concentration of the tax burden on fewer working adults – but the cultural impact is less clear. Some fear that an ageing population foreshadows a divided society marked by intergenerational friction. Alternatively, the changes in Britain's demography could force politicians and businesses to ask searching questions about how they treat older workers.

In the UK, the official retirement age is set at 65 for men and 60 for women – a system which has experienced little change since the 1920s. The government has plans to increase the retirement age to 68 for both sexes but the process is slow and won't be completed until the middle of the century. In the meantime, the economy is being deprived of many able workers in their 60s – a situation which no longer makes sense.

There are two reasons why the sexagenarian workforce will be increasingly important.

First, it is vital that people continue working for longer if we are to avoid a public services crisis in the near future. Pension systems vary considerably from one country to another – but all of them fundamentally depend on the continued creation of wealth. To sustain a fair and just society, the balance between those in work and those who are in one way or another dependent on them, has to be maintained.

ONS statistics show that there are currently 3.3 workers to every person of pensionable age, but that this is projected to fall to 1.8 workers per pensioner by 2080. Clearly we cannot afford to sustain the idea that everyone will retire at a fixed age – a system that was put in place at a time when the majority of men started work at 13 and it was exceptional to live beyond 70.

When Lloyd George's government first introduced the state pension in 1908, they were acting in the spirit of decency and humanity. But the world of work has changed a lot since then. In the course of my lifetime alone, improvements in public health and medical science have boosted life expectancy in the UK by ten years. At the other end of the age scale, more young people are moving into higher and further education, thus postponing their entry into the job market.

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**Businesses that persist with rigid retirement ages will increasingly find that there are fewer replacements for their older workers**

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The significance of these demographic trends – increased longevity and more time spent in education – is that the period in which an adult is available to work has changed significantly. Businesses that persist with rigid retirement ages will increasingly find that there are fewer replacements for their older workers.

The second reason why the older workforce has become more important is the changing nature of the economy. More than 70 per cent of the European economy is now based on services, rather than manufacturing. Many of the jobs involved in the services sector are based on knowledge gathered through experience. That is true in business, but it is also true in the health service, in education at all levels, and in many other activities. When experience is so important to businesses, they can ill-afford the inefficiencies involved in neglecting it – especially in the tough economic climate of a recession.

It is striking that in the United States there is no formal retirement age and people commonly work beyond sixty. Maybe it isn't a coincidence that as populations have aged on both sides of the Atlantic, US productivity levels leapt ahead of Europe's in the mid-1990s and continue to increase more rapidly.

In American public life, many prominent figures defy the ageing stereotype. In the 2008 US elections, John McCain became the oldest person ever to win a presidential nomination at the age of seventy-two,

while ex-Federal Reserve Chairman Paul Volcker has taken up his latest job in Obama's treasury team at the age of eighty-one. These famous older workers set an example which businesses would do well to heed: as long as a person feels physically fit, they can make a useful contribution well beyond an arbitrary retirement age.

This lesson will be very important to businesses which rely on skills that are increasingly concentrated in the older workforce. In key disciplines such as engineering, a disproportionate share of the workforce is over 45, and indeed over 50. With fewer students taking A-level maths and fewer engineering graduates entering industry, there are simply not enough young people coming through to replace those due for retirement.

The simple fact is that there is a shortage of engineers in many industries, and businesses have every incentive to encourage as many as possible to stay on longer than would previously have been the case. I suspect the same is true in other businesses and professions.

If the problem is not to become chronic, companies must respond to the changing times and give their staff as wide, and as flexible, a choice as possible. Workers should have the chance to stay on, either on a full-time basis, or where it is practicable, to work part-time, combining paid income with some income from their pension. They should be able to phase out of work or to change their role, becoming advisors rather than managers, for instance. At BP, we made good use of our former employees by retaining their services as advisors so that they could work as coaches and sources of wisdom and experience for the younger generation.

Businesses should also be more flexible when recruiting people from outside whose former careers have come to an end, sometimes because other organisations have rigid retirement ages. Businesses will find that this group increasingly has a lot to offer. Of course, some people will want to move on earlier than 60 or 65. Businesses should help to make that possible as well, for instance by ensuring that accumulated pension entitlements can be transferred without a discount penalty.

These are the practical and economic reasons why we need to rethink the idea of a rigid retirement age. But beyond these arguments there is a moral case to be made for employing older workers.

In the UK we have long recognised the need for a civilised society to overcome prejudice in all its forms. Slowly and imperfectly we have come to accept over the last few decades that it is a matter of prejudice to judge someone simply on the basis of their gender, their religion or the colour of their skin. But too many people seem to think that it is still acceptable to discriminate on the grounds of a person's age.

As with all forms of prejudice, attitudes to age run very deep. They are reinforced by a culture in which the word 'young' is synonymous with vitality, energy and the future; and in which the word 'old' is synonymous with the past, the slow, and the failed. Except where applied to works of art or bottles of alcohol, the word 'old' has become a pejorative term.

It is important that businesses recognise that, as with all forms of prejudice, ageism harms their interests. People who might otherwise choose to continue working have their careers brought to an abrupt halt by a rigid adherence to the belief that at 61 they are worth less than they were at 59. The waste is shocking and the prejudice is intolerable. While businesses might be unsure about the economic benefits of employing individual older workers, they should be in no doubt that they act in self-interest when they work to break down prejudices.

In fact, once we rid ourselves of the distorting effect of perceiving age through social prejudice, we can see that the issue has been incorrectly formulated. Populations are getting older, but they are also becoming healthier. By excluding perfectly healthy older people from the workforce, the issues associated with ageing take on the appearance of a self-fulfilling prophecy.

If we are to avoid this trap of our own making we must encourage businesses to retain their older workers for longer. The current retirement ages are unhelpful anachronisms that threaten business performance. Overcoming the deep-seated prejudices of employers will be challenging, but we should draw comfort from the fact that employing more older workers is both good for the economy and in accord with the highest moral principles.

## ABOUT THE AUTHOR

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Lord Browne of Madingley joined BP in 1966 and rose to become Group Chief Executive, a post he held until May 2007. He is currently Managing Director and Managing Partner (Europe) of Riverstone Holdings LLC. He is President of the Royal Academy of Engineering; a Fellow of the Royal Society; and Chair of the Trustees of the Tate Gallery. He has held numerous non-executive positions and was voted most admired CEO by Management Today from 1999-2002. Knighted in 1998, he was made a life peer in 2001.

# SAM AND MAY'S RECIPE: A LIFETIME OF CONSUMING IS NO PREPARATION FOR OLD AGE

Most old people do not want a public service that cares for them; they want a way to be able to manage their own lives. This is the innovation goal for an ageing society, says **Charlie Leadbeater**.

**S**am and May met dancing in 1937. They carried on dancing for the next 60 years, until their failing eyesight meant that they could no longer see their dance instructor setting out the steps.

Lively and alert, healthy and happy, Sam and May are in a sense innovators in their own right: they are entering largely unknown territory, living the kind of life that was beyond most working-class people until very recently, remaining fit and well into their late eighties. Over the next two decades, people living beyond the age of 75 will be the fastest-growing group in the population. These people will have to innovate new ways to live – new ways to age well – or otherwise, the apparent miracle of vastly-extended life spans could create millions of private nightmares: a recipe not for hope but instead for quiet despair and mounting anxiety on a mass scale.

Sam and May's sense of wellbeing as they sit together in their neat, modest, light second floor flat in a sheltered housing complex on the outskirts of Welwyn Garden City is evident. They are relaxed and at ease with their life together. After more than 60 years of marriage, they still like being with one another.

The key to the source of this wellbeing doesn't lie in their material wealth. They are not rich in any conventional sense. Their flat is comfortable and tidy and but not in the least bit showy: everything does its job. Sam and May have enough, no more, to live in the way they wish – together, within their means, without worrying about money. Sam spent his life in the building trade. May devoted herself to her family. They have never owned a home. They always rented from the council because it seemed to make more sense, gave them more



freedom to do what they most loved – being with their family and dancing. Income and wealth are not the keys to Sam and May's wellbeing. More money would not make them happier.

They also count themselves lucky to be fit and healthy. Declining health, which restricts mobility and capability, is a major cause of distress for older people, often leaving them dependent, housebound and severely limited in what they can do. Sam and May's failing eyesight has set them back in the last few years. When they shop, they now have to stay within five metres or they quickly lose one another. As they have grown older, they have become even more dependent upon one another, almost like Siamese twins. Sam says that when things change – like the layout of the cash machine at their local bank – it throws them. They are anxious and easily spooked and so have grown more fearful of going into town. They complain, without making a big song and dance about it, that young people have become more rude and unruly. Yet thanks to all their dancing, Sam and May are fit and well, albeit living a more restricted and confined life than they would like.

It is not what Sam and May own that makes them happy, but how they live. Two features of their lifestyle stand out, both of which are central to living well in old age, and neither of which depends on money nor on the direct provision of services to them.

The first is that Sam and May are participants, not just consumers. Dancing gave them a purpose in life for six decades, sustaining them in a way that work or shopping never could. Right until the end, they were learning new dance styles, testing their bodies and their minds, finding ways to dance even when they felt frail and slow. Dancing got them out of the house. They planned their lives around their commitments to dancing. Most importantly, dancing was not something done to them, delivered by a service, it was something in which they took part: they made it happen. Were policymakers to follow Sam and May's recipe for a satisfied older life they would encourage mass participation in leisure activities that promote learning. One thing is for sure: a lifetime consuming does not prepare one well for a good old age. A lifetime with an active hobby which is intellectually engaging might be much more valuable.

The second ingredient in the Sam and May recipe is their relationships. Dancing is an inherently social activity. Over the years, Sam and May made scores of friends in clubs and competitions. In their eighties they were still attending classes together to learn with others and to have a

laugh. When their children and grandchildren took up dancing, that created another layer of friendships among fellow-parents. Sam and May are lucky that their daughter, a semi-professional tap dancer, lives close by. She organises most of the day-to-day care they need but cannot provide for themselves. The sheltered housing complex where Sam and May live has a daily programme of activities in which they can get involved, from group walks to quizzes and slide shows. If policymakers were to follow Sam and May's recipe, they would realise that it is wrong to think that basic care needs – personal hygiene, cleaning, cooking – come first, and the need for relationships second. In many respects, it is the other way around. Relationships provide people with access to the basic care they need. Sam and May do not need formal, public care services, because they can rely on friends and family. They are cared for, supported, made to feel significant by these relationships with family and close friends.

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**If our rapidly-ageing population is to have a richer old age we should focus on participation and relationships rather than just services or income**

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The Sam and May recipe is clear: if our rapidly-ageing population is to have a richer old age we should focus on participation and relationships rather than just services or income. A reliable, sustainable income and good health are vital. But more money and even greater levels of fitness do not make people happier. It is opportunity to participate in activities of various kinds and

to be involved in relationships that really sustains wellbeing in later life. We should focus on expanding older people's opportunities to contribute and to connect.

The UK, along with many other developed world societies, faces a huge challenge of social and economic innovation to adapt to an ageing population. Over the next 25 years, the number of children will increase by 11 per cent and the number of working age adults by 15 per cent, while the number of older people will rise by 32 per cent, with number aged 75 and over increasing by 76 per cent. By 2031 there will be 15 million older people in the UK, a 4 million increase on 2008. The oldest old, who tend to be the most frail – those aged 85 and over – will more than double.

People in this group are likely to be among the most vulnerable in society: often living by themselves, sometimes going days without having a proper conversation with someone. Chronic loneliness is a

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## People age well when they have relationships and activities that engage them

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significant issue among old people, especially those whose spouse has died. One-third of all older people say they are lonely. Two-thirds of older people living alone say they are lonely. The most effective

strategies to reconnect older people to relationships are not services that deliver something to them and then leave, but small, peer-to-peer group activities in which they can engage. People age well when they have relationships and activities that engage them. Older people prefer to remain independent and want to be able to feel useful, giving something to a reciprocal relationship. Their esteem often rests on being able still to contribute as well as receive.

The most important question with any innovation, whether social or commercial, is how the challenge is framed. Everything turns on that. Or to put it another way: the question you ask will determine much of the answer you get.

So, if we were to frame the challenge of ageing primarily as a question of how better to organise care services for elderly and dependent people, we might come up with plans to reform public services, increase funding, introduce personal budgets or bring in the private sector. If we framed the challenge of ageing as primarily one of raising incomes among the elderly so they could then buy whatever services they needed, then we would explore taxation, pensions and earnings from employment among the old.

If we frame the challenge as how to promote participation and relationships, contribution and connection – because those usually provide the route to other goods and services people need, including opportunities to work – where would that take us?

At Participle, the public service design agency, we have spent the last two years working in partnership with Southwark Council, Sky Television and the Department for Work and Pensions to devise answers to that question. The challenge for Southwark, as for most localities, is not just how to reorganise public care services, which reach only a small minority of the elderly population. Improvements to public care services would affect perhaps the 10 per cent of the population who are eligible, but leave the 90 per cent who are not untouched. For Southwark to improve the quality of life of all older people, it needs to address the 90 per cent who do not access public services.

Most old people do not want a public service that cares for them; they want a way to be able to manage their own lives, in their own homes, with a degree of dignity, which means controlling who comes in and out. Above all, perhaps, for as long as possible, they do not want to be made to feel old.

The challenge for Southwark, as for other local authorities, is to lead a wider process of social and economic development in order to create a diverse range of new opportunities for older people to participate, socialise and help one another. Better services, public and private, delivering solutions to waiting consumers, are necessary; but they are not on their own the answer. The goal must be to develop a new kind of social economy in which older people can find opportunities to work, take leisure, learn, socialise and contribute. It is a challenge of social and economic development rather than just of redesigning services.

What might that involve? With our partners in Southwark, we came up with more than 50 ideas that might be taken up by either the public sector (new kinds of day-care centres that would promote self-help), the private sector (new home-based services delivered by television), or mutual and informal solutions (social networks to link adult children to their elderly parents). Making Southwark a good place to grow old will require changes to public services well beyond care: making public transport cheap, safe and flexible; providing new kinds of mobile services for people at home; ensuring public places feel safe for older people. There is also unmet demand for private services – for leisure, learning, socialising – particularly in what we call the daytime, 10am – 3pm economy.

We concluded that new kinds of social infrastructure will be needed, based on mutual and self-help organisations. In 2009, we launched a new membership mutual, Southwark Circle, by going door-to-door, street-by-street, to recruit people who would both contribute time and effort to help others and receive services in return. We hope Southwark Circle will create a model social enterprise that could go to national scale, offering older people a new way to meet their needs and remain active contributors to life in their neighbourhoods. In Westminster, after intensive work with lonely and isolated people, we are also piloting a service called Meet Up which connects isolated older people together over the phone and then makes it easy for them to meet face-to-face by providing a flexible shared transport service, so that, for example, they will be able to hire scooters for the elderly when they need them.

Many older people, we have found, want help to make relatively short journeys – to the shops, round the corner to see a friend, for a walk in the park. Our Meet Up service's motto is 'no journey too small'.

Our approach in Southwark and Westminster has been based on the idea that older people want:

- A much wider range of local activities they can engage in, ideally within walking distance of home, which encourage them to be active and to learn. There is huge scope to expand the 10am – 3pm economy, when children have gone to school or playgroups, most adults are at work, and before schools break up. In the past decade, cities, retailers, bars and clubs have focused on the 24-hour, night-time economy. We now need a similar focus on the daytime economy of activities for older people.
- Activities which are aspirational and fun, rather than those that condemn them to be recipients of care. The goal has to be to promote wellbeing in later life, building on capabilities and aspirations, rather than assuming that older people have deficits, failings and needs which services need to make good. Start from what people want to do and get involved in rather than assessing their needs and shortcomings.

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### Treating older people as if they are necessarily dependent and needy is completely the wrong approach

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- Opportunities to contribute, to feel useful, to give to others, as they did when their children were at home or they worked. Having something valuable to give makes people feel wanted and young. Treating older people as if they are necessarily dependent and needy is completely the wrong approach. Expanding opportunities

for part-time and informal voluntary work, mentoring and teaching will be vital.

- Ways to socialise, especially to maintain relationships with family and friends. Policy tends to focus on individuals in need, but in reality, the unit of success in older age is a social network, a set of relationships. People who have significant social relationships are far more likely to be happier, healthy, and less dependent on public services than people who are isolated and lonely. We should not assess individuals' needs and resources in isolation. We should examine first the kind of relationships they have. The more that solutions can work with

existing relationships or by developing relationships – providing care for people at home with their family rather than shipping people to day-care centres – the better. Southwark Circle aims to help people not just because it will provide useful services but also because as a mutual it will encourage people to socialise.

- Solutions that work in society rather than by cutting people off in entirely separate institutions. Taking an older person to a day-care centre, for example, means taking them out of their homes, detaching them from their everyday relationships and belongings, ferrying them in special transport, condemning them to socialise exclusively with other people like them. A different approach would start from the assumption that people are better off in the long run if they are in their own homes, with relationships than can support them, drawing on resources – shops, libraries, buses, leisure centres – which are also used by the rest of the population. Effective solutions in future will be distributed – they will operate ‘out there’ in society – rather than pulling people into special institutions.
- Older people are often happier to have a bit of technology in their homes to help them look after themselves than a person coming in to do a job. My elderly parents now have a stair lift, an oxygen canister, a special seat in the shower, and hearing aids. Older people are more averse to strangers coming into their home than new technology that they can use easily.

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## The key to living successfully in your late 60s to late 80s is to stay active, engaged and connected

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Wellbeing in later life depends on promoting participation and relationships, contribution and connection. Income, health, social care all matter. But the key to living successfully in your late 60s to late 80s is to stay active, engaged and connected.

Shifting the focus from care to wellbeing, income to participation, consumption to relationships will require innovation across the board. Older people will need to contribute through work and volunteering, will need to learn and stay active, maintain and form relationships, help and support one another, and find solutions that keep them in their homes as part of the flow of life in their communities, rather than cutting them off. It will also require new approaches to funding and resources. There will have to be more scope for social enterprise to provide services that are paid for by older people, either through individual budgets allocated by councils or from their own pockets.

Southwark Circle is being built with investment from Southwark Council to become a self-sustaining social enterprise, with paid-for services as well as unpaid mutual self-help. Public funding needs to be more integrated, rather than focusing on social care as the main service for older people; local authorities charged with improving the wellbeing of their older populations will have to find ways to bring together budgets from transport, leisure, adult services, education and housing to promote services that make it easier for older people to remain as active as possible for as long as possible. There will have to be more emphasis on the long-term pay offs from prevention. Reaching people earlier in their lives, in their sixties and early seventies, so they build up the habits, social connections and hobbies that will sustain them in later life will be critical. One possibility would be for councils and the voluntary sector to provide coaching and life-skills programmes, to show people how vital it will be for those who might have devoted their lives to work, for example, to find other ways to be active and to foster relationships. The more that older people can be encouraged to take up lifestyles like Sam and May's, the lower the call on public resources later.

So the main challenge is not to reform public care services designed for the elderly, to raise incomes, or to provide better access to health services, though all these matter. The main challenge is for communities to mobilise the resources, informal and formal, public and private, that can create a new and fulfilling stage of life, one that has not been lived before by millions of people together. That will require collective social and economic innovation on a grand scale, in which millions of private decisions, like those taken by Sam and May, create a vast public good.

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## ABOUT THE AUTHOR



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# BOOM TO BUST? INNOVATIONS FOR WHEN BABY BOOMERS AGE...

**Richard Reeves and Celia Hannon** give their starters for ten on innovations for a new generation of older people.

[The baby boomers] are trying to rob our children and grandchildren... On one of the great issues of our time, the social and economic costs of our retirement, we have adopted a policy of selfish silence.

Robert J. Samuelson,<sup>1</sup> *The Washington Post*

**T**he baby boomers are an extraordinary generation: big, bold and powerful. In the UK they number around 17 million, making up approximately 29 per cent of the total population. These individuals make up one of the most controversial and most closely watched cohorts in history. Do they remain the liberal trailblazers they once had a reputation for being or are they now greedily entrenched in positions of power, wielding a disproportionate share of the nation's wealth? Either way, we can be sure they will not go quietly and quiescently into their dotage. Just as they have driven innovation in youth and middle age, so the boomers are likely to change the face of ageing.

Educated, independent-minded and well-travelled, the boomers have been pioneers of change: within the family, education system, labour market and beyond. From the liberalisation of social attitudes and questioning of political legitimacies, through to the invention of 'youth culture' and the escalation of consumerism, the baby boomers have transformed every life station they have passed through. Yet as they



move beyond middle age there could be an unpleasant surprise in store for them – their aspirations about ageing look likely to clash with the reality of growing old in the UK today.

For one thing, social attitudes towards older people have not changed as much as they have for other groups. “Age discrimination is still ingrained into the fabric of society”, according to research from the Joseph Rowntree Foundation. “And the ageing of the population is often portrayed in negative terms in the media and at a policy level.”<sup>2</sup>

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There is a danger that intergenerational conflict could rise, just when intergenerational collaboration is most needed

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At the same time, the ageing of the boomers will put new strains on public services, pension schemes, the welfare system, the workplace and family relations. Martin Amis, a man never knowingly understated, has warned of a ‘civil war’ between the generations. Certainly there is a danger that intergenerational conflict could rise, just

when intergenerational collaboration is most needed.

Baby boomers will bring many of the values characterising their generation to the next stage of their lifecycle, not least a strongly independent streak – and desire for highly personalised and responsive services. The boomers wanted it all (and often got it). They are likely to want a full, active, healthy Third Age and both demand and drive innovations to help them achieve it.

Our ten boomer innovations are based on aspects of the life they are likely to need: work, home, health, politics, connections, community, play, love, adventure and money.

### **1) Work** **‘Elderpreneurship’**

The government’s targets for extending working lives after retirement age look much tougher in 2009 than they did a year ago. But standard employment is not the only way forward – the government could be doing more to support older entrepreneurs.

While there is already a patchwork of services available (PRIME, a business club and support network connected to Age Concern, aims to support older people who wish to become self-employed)<sup>3</sup> there is little to rival the financial support offered to younger entrepreneurs. Last year, the Prince’s Trust supported around 40,000 young people.<sup>4</sup>

'Elderpreneurs' could be supported by making micro-credit loans available to them and an 'Elder Credits Guarantee Scheme' introduced to underwrite some of the financial risk involved in launching a new venture.<sup>5</sup>

Yet promoting innovation in this field is unlikely to be a quick win: unexpectedly low uptake for pre-existing schemes indicates that the challenge will not simply be one of building a more sophisticated infrastructure, it will also be a question of stimulating demand. To start targeting potential entrepreneurs in the 50+ age bracket, Local Authorities could offer an outreach programme of training for older people with ideas for new business ventures. At the grassroots level, well-networked baby boomers could become 'community enterprise champions'. These mentors would be key players in identifying and encouraging fellow entrepreneurs. From sharing local business knowledge to signposting people on to more structured services, such individuals could help the boomers to translate unrealised ambitions into profitable enterprises in later life.

## **2) Home**

### **MySpace: making 'Extra Care Housing' available to all**

While their aspirations may be complex in many respects, one thing is clear; the baby boomers are certain to want to remain in their own home for as long as they possibly can. Research for Communities and Local Government indicates that they have very high attachment levels to their homes.<sup>6</sup>

The challenge is twofold: enabling boomers to adapt their existing homes and opening up innovative opportunities to design new models of housing. One new approach, 'extra care housing', is already gaining momentum.<sup>7</sup> This type of accommodation is designed around the needs of frailer people, with facilities such as walk-in showers, wheelchair access, raised electric sockets and 24-hour care staff. The main appeal is that such housing means individuals can avoid having to enter full residential care when health deteriorates. Telecare and ever more sophisticated assistive technologies mean that the baby boomers may not have to relinquish their desire to live independent lives in their own homes.

Since 2004 the Department of Health has approved funding for 86 extra care housing schemes in England. Earlier this year, it announced an extra £80 million funding to support the creation of extra care

housing, including £3.5 million for a second development in Milton Keynes.<sup>8</sup> Unfortunately such schemes are still beyond the reach of most people in the UK – new strategies will be needed to connect it with mainstream housing provision.

Social Care could represent an ideal testing ground; individual budget holders could come together to jointly commission Extra Care Housing – friends, partners, or people with similar needs and disabilities could pool their money and their ideas together to design homes for themselves. However, as these schemes grow in popularity we need to be wary of the emergence of ‘grey ghettos’; while specially designed communities bring benefits, they may also be accompanied by isolation and stigma.

### **3) Health**

#### **Cross-generation running: staying healthy and socially connected**

Two of the biggest challenges facing baby boomers will be building social capital in their areas and staying healthy. One in ten Britons in the 55-64 age group are completely inactive; and only 5 per cent over 65 belong to a gym.<sup>9</sup> Baby boomers are also more detached from social networks in their local areas than both generations below and above them; only 33.5 per cent of baby boomers agree with the statement that they ‘are part of several networks of people who communicate and do things together’, compared with 39 per cent of the older and 51.5 per cent of the younger generations.<sup>10</sup> It is now recognised that one of the most important ways of sustaining active lifestyles is being part of social networks which encourage exercise. Obesity will be a particular threat to physical wellbeing in a way that it has not for previous elderly cohorts.

Ivor Gormley’s ‘Good Gym’, which won first prize at the Social Innovation Camp in 2008, combines building social capital and promoting physical activity. The project will establish a framework for people to integrate brief visits to isolated older people into their exercise routines. This idea aims to connect a runner who needs some motivation with one of the nearly half a million pensioners who only leave their houses once a week (a further 300,000 are entirely housebound). By unlocking existing social capital and blending it with exercise, this initiative has the right starting point – and there is no reason why older people shouldn’t be doing the visiting too.

Nevertheless to have a sustainable impact on the health of the boomers we need to look to strategies which are as sustainable as possible; designed to be ‘two way’ interactions.

The Beth Johnson Foundation initiated ‘Active in Age’ to encourage physical activity in older adults, training people to guide workouts targeted at the capabilities of the older generation. It is aimed at motivating older adults to achieve a healthier and more independent view of their physical and social wellbeing. Staffordshire Council have worked with the Foundation to offer an accredited peer mentor training programme which aims to enable older people to lead gentle exercise sessions in community settings. Active in Age is one of several social innovations which acknowledge the key role played by peer mentors. Exercise should be an important pillar of any effective ageing strategy, building social connections as well as supporting healthier living.

#### **4) Politics**

##### **Grey radicalism**

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### **The baby boomers could bring their experience of political activism to generate a truly citizen-led movement**

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Unlike the US, where the AARP, with 40 million members,<sup>11</sup> wields considerable lobbying power, the UK has yet to see the emergence of a coherent ‘grey’ politics. This is all the more surprising given the range of potential rallying points from pensions to transport – and the fact that older citizens

are twice as likely to vote as the under-25s. While strong charities and lobby groups have done much to ensure that the concerns of older people have risen up the political agenda, the baby boomers could bring their experience of political activism to generate a truly citizen-led movement.

In the UK, the evidence is growing that as the boomers grow older, they are unlikely to be as predictable a voting block as the ‘elderly’ have conventionally been. Voting preference has long been closely correlated with age, and to a large extent it remains a strong predictor of political affiliation; in the 2005 general election 41 per cent of the over 65s voted Conservative and only 35 per cent voted Labour. This contrasts with the 18-24 cohort where only 28 per cent voted Conservative.<sup>12</sup> But one recent report from Age Concern suggests that the preference of older voters for the Conservative Party may be shifting: “the baby boom generation are now much more likely to ‘swing’ than their parents”.<sup>13</sup>

This would move the UK closer into line with the US where older people vote Democrat or Republican in roughly the same proportions as other age-groups.

These shifting trends in voting hint at the emergence of a grey politics which is less tribal and more fluid – creating opportunities for new alliances to be forged. Indeed, there is no reason why such a politics needs to be defined by a myopic preoccupation with pensions and healthcare. It could be both progressive and radical, and inclusive of a range of interest groups. From lifelong learning to the quality of local green space, there is a raft of issues which could appeal to older voters across the political spectrum.

Politicians could, and indeed should, do more to mobilise these voters in an imaginative fashion. To make their voices heard politically at the national level, the boomers will have to contend with a culture in which older people are less visible. Digital tools, which enable individuals to start their own campaigns, could be particularly appealing to a generation that cut their political teeth in the activism of the late 60s. Online video has already proved itself to be a valuable campaigning strategy in the American elections; these technologies could be harnessed by older age groups to push their concerns up the political agenda.

## **5) Connections**

### **An online freedom pass**

When the baby boomers start collecting their pension they are issued a freedom transport pass, but being mobile online – perhaps using an ‘online freedom pass’ – could be as important for their wellbeing. If every retired person were eligible for a free one-off taster IT lesson and an internet connection, many might have the confidence to experiment with the web.<sup>14</sup> Meanwhile ‘digital buddy schemes’ could find ways to match people who are able to exchange help and advice. A recent Demos report<sup>15</sup> found that engaged older users of the web used it for a range of purposes: researching family history, using genealogy sites, staying in touch with geographically dispersed family, accessing information about health, pursuing career interests in retirement, shopping and price comparison websites.

Younger baby boomers have been enthusiastic adopters of technologies such as mobile phones over the past 20 years, and recent developments suggest they are entering into social networking in ever

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## For many of today's old, technology has only served to compound existing social exclusion

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greater numbers: a new social network 'Saga Zone' has been set up specifically to target older users and one study found that US visitors to MySpace and Facebook aged 55+ accounted for 11 per cent and 7.6 per cent respectively of all users.<sup>16</sup> Despite this, younger generations continue to outpace

their older counterparts in terms of digital skills and for many of today's old, technology has only served to compound existing social exclusion.

In 2004 the Digital Inclusion Panel reported that around 78 per cent of people over 65 were digitally unengaged with moderate or low access to the internet.<sup>17</sup> This is particularly worrying given that the use of information and communication technology (ICT) is increasingly implicated in what it means to be 'socially, economically, culturally and politically involved in 21st century society'.<sup>18</sup> The 'digital dimension' of all innovations to support active ageing will need to be carefully scrutinised to ensure that technology has an inclusive impact rather than a divisive one.

### 6) Community

#### Mobility in the built environment: 'space for age' audits

The baby boomers have been an extraordinarily mobile generation; they live further from their families and travel more than the generations before them. As they age, and are possibly less able to drive or travel far, they may struggle to reconcile their declining mobility with their desire to maintain sociability and contact with the community. Technology will undoubtedly play a growing role in keeping the boomers in touch with friends and family, but how will we ensure that leaving the house remains within reach even in extreme old age?

We are already developing a more sophisticated understanding of how the built environment shapes our behaviour. Public space professionals are becoming increasingly interested in 'obesogenic' environments which are more likely to make people fat. For example, one study which focused on the pre-Baby Boom/early-Baby Boom generations (ages 50-75) was conducted in Portland, Oregon by scientists at Oregon Research Institute. It found that neighbourhoods with lower mixed-land use and higher densities of fast-food outlets were more likely to have residents who were overweight.<sup>19</sup> In the long-term new communities being developed for older residents will need to draw on this learning about design principles and human behaviour.

On a more practical level, the majority of the town centres and streets remain woefully inadequate when it comes to the needs of older users. Local Authorities need to work closely with older citizens to undertake audits of public spaces to identify the factors which stand in their way; such as an absence of public toilets and poor lighting. CABE have already developed a public engagement tool which could make this possible – the Space Shaper.<sup>20</sup> This collaborative process of auditing captures the views of professionals as well as users of a space. Facilitated workshops discuss the results, design quality and how the space works for different people.

Responsibility does not only rest with Local Authorities; in town centres, much of the so-called ‘public’ space is now owned and managed privately. All too often, these areas are designed around the needs of so-called ‘ideal’ consumers, who tend to fall into the 18–55 age bracket. As a result, many older people find commercial environments alienating – loud music is just one of the reasons many older people avoid shopping entirely. An implicit hierarchy of users has emerged, which the boomer generation (many of them with high levels of disposable income) may find themselves wishing to challenge directly.

Age audits of the built environment should help to promote what Help the Aged has termed ‘age equality’ in the design of public spaces.<sup>21</sup> Truly accessible local environments need to be safe and look safe too (fear of crime can inhibit older users as much as experience of crime). Residential and commercial areas need to be connected by transport systems which are easy to navigate and close attention needs to be paid to the details of design which impact disproportionately on older users – from an abundance of public seating to ensuring that pavements are in good repair.

## **7) Play**

### **Intergenerational play spaces**

We are never too old to play; playful behaviour is key to human culture in all generations. Brian Sutton-Smith has argued that “the opposite of play isn’t work. It’s depression. To play is to act out and be wilful, exultant and committed, as if one is assured of one’s prospects”.<sup>22</sup> Older people’s need for this form of activity is often neglected and they rarely get to experience it with people of all ages; which is why intergenerational play spaces should be a crucial strand of our local and national strategies on public space.

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## Research has shown that contact between the generations is exceptionally low in the UK

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Research has shown that contact between the generations is exceptionally low in the UK.<sup>23</sup> Research for the Joseph Rowntree Foundation found that an initiative where people from different communities and generations collaboratively debated issues around play and public space broke down

divisions and fostered trust.<sup>24</sup> Welcome investment in playgrounds over recent years means that we are in a position to provide better facilities for younger generations, but these models still tend to rely on fencing children in from the outside world.

Harnessing the power of good design will enable us to break the mould and shape better spaces for all ages. Even the smallest of parks can accommodate the needs of people of all ages. When Spa Fields in Clerkenwell in London was re-designed by Park Life,<sup>25</sup> the landscape architects preserved the rose garden used by older residents and incorporated it into a design which had play spaces for very young children and a 'hang out' area for older youth. Contrary to popular belief, the needs of older people and children are not always mutually exclusive. In fact sociable, welcoming spaces which work for children often meet the needs of older people too.

Of course, playgrounds are not appropriate for all age groups; instead investment should be made in outdoor gyms, grassed areas which are free from ball games and comfortable areas for sitting. And why stop at parks? Homezones<sup>26</sup> are a Dutch model of street re-design which prioritises the needs of the pedestrian over the car, promoting the street as social space. While Homezones are most commonly talked of in relation to children and young people; they can have a positive impact on quality of life for older residents too.

As they move closer to retirement, many of the boomers are likely to find themselves supporting their children by caring for grandchildren on a regular basis. Playful spaces which make this not only possible, but enjoyable, should be an investment priority.

### **8) Love**

#### **Boomer, 60, WLTM: relationship support in the Third Age**

Transitions put intimate relationships under pressure – having a new baby and moving house are well known sources of tension for most couples. We often speak of growing old in terms of the disruption it



causes individuals, but it also presents challenges to couples. The evidence indicates that the baby boomers are finding it especially so – there were 13,678 divorces last year among over-60s compared with 12,636 in 2006 and 9,052 in 1997. This was the only age group where the divorce rate rose among both men and women.<sup>27</sup>

Relationship support in the UK is generally geared towards interventions at the point of crisis, and it has traditionally been focused on younger couples. A renewed emphasis on older couples in relationship counselling might halt or slow the rise in divorces. One or two sessions could be a universal offer for couples who have both reached retirement age, and could focus on issues such as ‘empty nest syndrome’, sex and physical health, communication and negotiating decisions about money and future care needs. For those who are already divorced, re-partnering should become as culturally accepted and encouraged as it is at other ages. The Innovation Exchange is exploring a partnership with a dating agency for people with learning disabilities called Stars in the Sky,<sup>28</sup> and there are already agencies for older groups such as ‘Senior Dating Online UK’<sup>29</sup> although few cater directly for the older age groups (whose needs may be quite different from younger groups).

## **9) Adventure**

### **Grey gap years**

Baby boomers could be forgiven for feeling distinctly envious as they find themselves financing and supporting their children’s gap year between school and university. A mainstream trend today, this option was not on the table when the baby boomers were graduating. Some pioneers have already recognised that a gap year later in life offers a valuable way to volunteer abroad and contribute professional skills acquired over decades in the workplace. There are an estimated 200,000 pre-retirement ‘gappers’ in the UK. They spend around £5,000 per trip, totalling an impressive £1 billion per year.<sup>30</sup>

While for some older people a gap year is another tourist experience, for an increasing number it is also about giving something back. A growing number volunteer abroad with the VSO, and donate their professional skills to contribute in developing countries. Such charities are now making a concerted effort to appeal to this cohort. In the US ‘Encorps’<sup>31</sup> has been established for those that want to repeat their Peace Corps experience of volunteering.

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## Grey gap years could also be a novel way for boomers to reinvigorate themselves before returning to the workforce for a final stretch

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Grey gap years could also be a novel way for boomers to reinvigorate themselves before returning to the workforce for a final stretch, and need not hinge on the idea of travelling abroad. Indeed, for those with commitments that tie them to the UK, or reservations about the environmental impact of such travel, international volunteering may not be

the right choice. Without leaving home, the baby boomers could take a year out to revisit an old hobby, or learn a new skill. Some may wish to undertake a period of volunteering in their own community.

### **10) Money**

#### **Financial products to support ‘inheritance skipping’**

The boomers are a rich generation – they have benefited from a flourishing property market and free (or cheap) higher education. The most fortunate want to enjoy their resources. But many also want pass on their assets to their descendants. One emerging innovative approach to legacies is to skip a generation and pass money on, in some case via trusts, to grandchildren, many of whom are incurring or struggling to pay off student debt. In some cases, it can represent their only hope of getting a foot on the property ladder. The new phenomenon of ‘inheritance skipping’ is emerging, with £4 billion in legacies being passed directly to grandchildren.

The government could consider a more generous tax treatment for money that skips a generation, encouraging the boomers to start considering the practice. While such strategies do little to spread the wealth beyond the family itself (and could even entrench privilege for some) there is no reason why ‘inheritance skipping’ should be the preserve of the very wealthy. Even boomers on comparatively modest incomes will be keen to put their resources to the best use.

It is likely that the baby boomers’ grandchildren will be making a living in economically uncertain times, and will be very much in favour of ways of ensuring greater parity between generations. Meanwhile, the boomers are actively searching for ways to satisfy their desire to provide for their extended family. More innovative financial products are urgently needed so they can manage their money in ways that address questions of inter-generational justice and match our changing life cycles.

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## CELEBRATING AGE

**Jennifer Jaynes** reports from Blackpool, where creative responses to an ageing society just keep coming.

“When you meet Blackpool’s older citizens you will find that they are direct, witty, supportive, angry, contentious, frightened, adventurous and challenging. Some of them may be frail or incapacitated by disability or illness but most of them will not be. In short, they are the same as any other diverse group in the town and they deserve to have the same respect, quality of life and opportunities as anyone else. Aged 50 to 100+, they span three generations, with a wealth of experience and knowledge.”

**T**hese words open Blackpool’s Corporate Strategy for Older People, in which the hopes and aspirations of the older citizens in the town are laid down as a challenge to the Council and local statutory services over the next ten years. Emerging from Blackpool’s Senior Voice Forum – a self selected, independent group of over 200 older people living in Blackpool – the vision of local older people asks that:

- The diverse needs of older people are recognised and responded to by listening to our views and involving us in local developments.
- We feel safe and respected wherever we go in Blackpool.
- We have a public transport system that gets us where we want to go, appropriate and safe car parks, and streets that are safe, clean and accessible.

- We can live in a safe, close-knit community with a range of housing options that meet individual needs and which are within easy walking distance of local shops, social facilities and good transport links to the rest of the town.
- We have increased choice, opportunity and access to community leisure, learning and back-to-work programmes.
- We have access to high-quality local community-based services that meet our health and social care needs, and prevent deterioration in ways that enable us to continue to take our place within and contribute to the wider community.

This document led to a turning point within the Council, as ‘safety’, ‘access’ and ‘sense of community’ took the agenda for older citizens way beyond the narrow remit of health and social care. In a community in which the retired population is predicted to increase significantly by 2012 from a starting point already significantly above the average for England; where life expectancy is low and the incidence of long-term illness is high, this presented a unique challenge. It could only be addressed by creating new links between services and agencies, and in partnership with older people themselves.

Less than two years after the launch of our Corporate Strategy for Older People, what progress has been made? The Senior Voice Forum, which laid down the original challenge, report that they are now actively engaged in discussing transport, community safety, equality, diversity and health and social care. They believe they are able to influence some decisions and they feel their voice is being slowly heard. They have linked up with The Young People’s Council in the town and organised three annual conferences featuring local speakers on issues they wish to highlight, including the regeneration of the town, local heritage, and health services. At this point, we in the Council think it is fair to say that we have moved beyond consultation to engagement, and are now in a position to offer wider participation still. We hope that we are beginning to erode long-established stereotypes.

The Council’s 2008 Corporate Performance Plan establishes the following values for a sustainable community:

- We put our citizens’ needs first, delivering quality today and improvements for the future.

- We respect everyone's differences and look to meet individuals' needs.
- We aim to work together better.
- We want continually to improve our services and deliver quality and value for money.
- We aim to share the information to do the job right.

By working together and sharing information, we believe we have now begun to deliver services that are 'joined up'. Our aim is to ensure that older citizens only need to ask us for assistance once, thereby making 'seamless services' a reality.

The Council's Home Improvement Agency is now based in the Adult Social Care and Housing Department, and has broadened its agenda to encompass not only repairs and grants, but home adaptations for individuals with disabilities; delivery of equipment; falls prevention; fire safety; energy efficiency; welfare benefits checks; smoking cessation; healthy living, and more. Its unique approach, based on knowledge of the correlation between housing, health, poverty and safety, has created partnerships with local third sector agencies, the Fire and Rescue Service, NHS Blackpool, and the Blackpool, Fylde and Wyre NHS Trust. Taking services out to the population and ensuring that signposting to other available services is central to what it does, the agency has been recognised as a centre of national best practice. (Ref: 'Don't Stop Me Now', Audit Commission 2008). Central to its approach is a policy of 'future-proofing' any work it undertakes in order that citizens do not need to ask for help again as their needs change through ageing. ('Lifetime Homes, Lifetime Neighbourhoods', Department of Work and Pensions February 2008).

The Council's former Community Alarm Service has been remodelled and expanded to work alongside Age Concern, NHS Blackpool, The North West Ambulance Service, Sheltered Housing, Registered Social landlords, and Council-wide services. Delivering a 24/7 personal response service, the service delivers a range of Telecare and Telehealth provision targeted at individuals with chronic illness, disability and frailty, while also providing basic safety features for socially isolated older people. Working through community groups with an active marketing strategy, this service also aims to ensure that older people only have to ask once in order to get a wide range of their needs met. (Ref 'Don't Stop Me Now', Audit Commission 2008).



By locating the Home Improvement Agency within a unified Department of Adult Social Care and Housing, and Adult Social Care and NHS staff in a shared office, we have been able to break down traditional boundaries and service silos. Lifestyle Facilitators – NHS staff appointed to educate on healthy lifestyles – work with other health promotion staff, general practitioners and Council employees to ensure the provision of a range of domiciliary and community-based services, providing information on self-care of long-term conditions, exercise programmes, and interventions for sufferers of coronary heart disease or pulmonary disorders. Leisure services and the NHS work through a ‘Sports, Nutrition and Physical Activity Alliance’ to ensure that physical and leisure activities are not just the province of the young and able.

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**As memories flowed and music played, a fresh sense of pride and identity was generated**

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These programmes are also deliberately designed to create a sense of belonging and identity for many of the participants. Annual forums are created to bring the attendees together socially and to plan for new initiatives. One such initiative, jointly designed between Leisure Services, Adult

Social Care, Age Concern, NHS Blackpool and The Fire and Rescue Service, brought together over 700 older people at the iconic Blackpool Tower Ballroom. As memories flowed and music played, a fresh sense of pride and identity was generated, while information was made available on some of the key services outlined above. This forum has since become an annual event, an opportunity to bring information to the audience on issues as diverse as a new volunteer shopping service and flu vaccinations.

Partnerships, such as those outlined, have enabled Blackpool to move some way towards the delivery of preventative services. This has required a re-evaluation of priorities and of the formerly strict eligibility criteria for services. While some ‘high level’ social care services do remain subject to eligibility decisions, there is a growing recognition that ‘low level’ services are often experienced by older people as more critical to their sense of safety, mental health and social inclusion. Shopping services are now provided through a self-sustaining social enterprise, following pump-priming funding from the Council. Gardening is provided through the Home Improvement Agency, while there is growing recognition of the need to provide bereavement and loss counselling and, above all, accessible information. Third sector agencies including Age Concern, Advice Link and the newly established

third sector Forum are proving to be critical in assisting statutory agencies meet the challenge of improving information and access to available services.

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**This approach aims to remove some of the age and eligibility barriers that hamper current services**

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Current capital developments are seen as a further opportunity to create community-based points of access to information and universal services. Community campuses are being created around two new extra care housing developments, providing homes for life, and access to on-site services for the

local communities. Similarly, a Centre for Independent Living for people with disabilities due to open this spring aims to provide an answer to any question which may be posed by any caller. A Social Enterprise Café and an information service, the latter both computer-based and interview-based, will aim to maximise access to any information required concerning disability. With ageing and disability often being inextricably linked, this centre will bring together third sector services, a retail equipment service, NHS Blackpool and wider Council services under one roof. Once again, this approach aims to remove some of the age and eligibility barriers that hamper current services, and to work with citizens as co-producers of services, thus improving visibility, timely access and the availability of information.

The Council has also expanded volunteering amongst the older population. Initially driven by service needs rather than the needs of older people themselves, volunteering is now fostered as a way of capitalising on their skills and knowledge in a range of roles. Volunteers teach other older people computer skills, provide befriending and carer respite, mentor individuals with learning difficulties and provide escorts on local transport of vulnerable individuals. Volunteering, however, remains fragmented across the town and needs to be harnessed to further skill development and employment opportunities for older people. The possibility of utilising the skills and experience of older people in training younger generations has still to be fully exploited. Opportunities are currently being developed as part of the town's Heritage Strategy, bringing younger and older people together to record the history of the town as a beach resort and capturing oral history through modern technology, (Blackpool Heritage Strategy 2006-10).

While the voices of older people in the town are increasingly being sought and heard, and linkages between local services and agencies have helped to improve information, opportunities and access, attitudes towards ageing have not always kept in step. Skills of specialist staff have been broadened in line with national agendas in areas such as equality and diversity, dementia, assessment for equipment and basic nursing tasks, but more is still to be done in changing attitudes towards ageing. The increase in the number of employees seeking to stay in work beyond retirement age, and the increasing engagement of older people in local planning and service development will both make a valuable contribution to this process of gradual attitude change.

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**It is now understood that a sense of insecurity is often influenced by what older people see around them such as vandalism and graffiti**

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The vision of local older people expressed by the Senior Voice Forum makes frequent reference to feeling and being safe. The views of older people have been incorporated into the second of the goals of the Council's Sustainable Community Strategy, which states the ambition to 'Develop a Safe, Clean and Pleasant Place to

Live, Work and Visit' and, as part of the effort to fulfil this ambition, an approach known locally as 'Reassurance Plus' has been developed. This involves multi-agency teams drawing members from the Fire and Rescue Service, Police, Council and NHS, holding regular meetings with local residents and community groups. The meetings focus on specific issues and public events and identify priorities, invite comments and promote participation with the aim of making the area more comfortable and safer-feeling. The teams also work closely with residents in the more deprived areas of the town to tackle problems of insecurity quickly and directly. Volunteer members of the public work alongside the teams to help create the links with communities. It is now understood that a sense of insecurity is often influenced by what older people see around them such as vandalism and graffiti, and dealing with these issues has become a key objective for the Council. Regular meetings between the Council's officer on Community Safety and Senior Voice Forum members help to provide feedback and track progress.

Blackpool Council's progress to date has undoubtedly been assisted by the fact that it covers the same area as NHS Blackpool, but the two bodies alone could not guarantee improvement. The town has high levels of need and pockets of deprivation, and these are best tackled in

conjunction with the widest possible range of agencies – statutory, third sector, and Council. The inter-relationships between health, housing, income, achievement and vulnerability are evident, and there has been a realisation that the agenda can only be tackled through multiple partnerships. That said, coordinating all these agencies does require strong leadership and a shared ethos of ‘public service’.

As the Council has increasingly engaged with older people and appreciated their perspective, a greater impetus has been given to making services understandable, accessible and interlocking. Reviews of the various services on offer have been undertaken from the customer’s perspective, with the expectation that the organisations’ systems and behaviour will need to change to reflect their perceptions.

The examples above illustrate progress, but many challenges remain. There are particular difficulties in opening up employment opportunities to older people at a time of rising unemployment. Stereotypes of ageing abound, and the dialogue between different generations in the town needs to be increased. Volunteering is growing, but remains fragmented; it could and should be further developed to retain and share the skills of older citizens. Above all, the dialogue with older people needs to be maintained and enhanced, in order to assess whether what we are delivering is making a real difference to their lives.

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## ABOUT THE AUTHOR

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Jennifer Jaynes is Assistant Director, Integrated Care Services, with Blackpool Council, where she has held similar roles in Adult and Older Adult Services since 2003. She began her career as a psychiatric social worker, worked for 28 years in a variety of roles for Worcestershire Council and has an MA in Public Sector Management.



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# THE LAB: INNOVATING PUBLIC SERVICES

The Lab is NESTA's response to the need for bold new ideas in the face of major economic and social challenges. By bringing together experience and ingenuity from across the public, private and third sectors, and drawing on the insights of citizens and consumers, the Lab plays a vital role in making public services fit for the 21st century.

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The Lab is not a physical space or an institution – it's a series of practical projects, informed by research and delivered in partnership with those that run and use our public services. It shares lessons about what works – and what doesn't – and creates opportunities for people to solve problems together.

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