



Standing by pensioners

A manifesto for later life

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OUR PARTNERS:



FOREWORD

Later Life Ambitions brings together the collective voice of over a quarter of a million pensioners through our organisations – the National Federation of Occupational Pensioners, the Civil Service Pensioners’ Alliance, and the National Association of Retired Police Officers.

This manifesto sets out our vision for a better future not just for our members, but for the 11 million people in later life throughout the UK.

By 2030, there will be almost 13 million people in later life. They will have aspirations for themselves. The issues pensioners face today will also impact on future generations of pensioners, unless today’s policymakers are willing to confront the challenges now. This manifesto lays out our vision for a better deal for older people, and we urge you to join us in championing this vision.

This is our call for action.



Alan Lees
CEO
National Association of
Retired Police Officers



Eamonn Donaghy
CEO
National Federation of
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Sally Tsoukaris
General Secretary
Civil Service
Pensioners Alliance

OUR ASKS IN SUMMARY

We call for:

- **The UK Government to create an Older People and Ageing Commissioner for England and Scotland.**
- **A National Social Care Service integrated with a National Health Service that remains free at the point of delivery.**
- **The UK Government and the devolved administrations to combat digital technology's role in social exclusion and poverty.**
- **All political parties to make manifesto commitments to guarantee the State Pension triple lock for at least the duration of the next Parliament.**
- **All new homes to meet the Lifetime Homes standard with a national strategy for more adaptable, accessible homes across all tenures.**
- **Investment in local bus and rail services for uprated concessions and for improved accessibility and assistance for older people on all new bus and railway stock and facilities.**

OLDER PEOPLE'S COMMISSIONER

The support people need in later life from institutions like the NHS, social care and social security systems is critical, but no single government department can respond to these needs alone, especially as our population ages.

That is why we are joining other age sector organisations in calling for an Independent Commissioner for Older People and Ageing, as part of an overall strategy to tackle the challenges faced by older people now and in the future, and to offer those who need it advocacy and legal support.

In England, 90% of over-65s support establishing such an office, and a consensus statement calling for the creation of a Commissioner for Older People and Ageing has been signed by 70 charities and member-led bodies.

These include ageing, disability and health charities, as well as trade unions and care home providers. Our member organisations – the Civil Service Pensioners' Alliance (CSPA), the National

Association of Retired Police Officers (NARPO) and the National Federation of Occupational Pensioners (NFOP) – are all signatories to the statement.

In 2008, Wales became the first country in the world to appoint an independent Commissioner for Older People and Ageing, followed by Northern Ireland in 2011. These commissioners' statutory functions are to promote awareness of the rights and interests of older people, challenge discrimination, encourage best practice in their treatment, and to review the law affecting the interests of older people.

Older people must have a voice to ensure governments address the policy challenges they face in a way that best suits their needs. All too often, this is not the case; in 2022, Age Scotland found that 'only one in five older people feel valued for their contribution to society, while more than a third feel that life is getting worse for older people'.

Without a single, authoritative voice to speak up and advocate for older people, the issues faced by over-65s can easily be ignored or simply overlooked by decision-makers. Older people in England and Scotland need a commissioner.

We call for:

Following examples set by Northern Ireland and Wales, for the UK Government to create a Commissioner for Older People and Ageing for England and Scotland. The Commissioner would hold the UK and Scottish governments to account, and provide a voice for older people.

An Older People's Commissioner in Action

An older people's commissioner speaks for those in later life and brings them tangible benefits.

In Northern Ireland, Older People's Commissioner Eddie Lynch recently secured a landmark legal win for older people.

The Commissioner took the case of 75-year-old quadriplegic man, who lives with multiple sclerosis and other complex healthcare needs, to the High Court. Under the Continuing Healthcare Policy, the man had been self-funding his healthcare in a care home; in Northern Ireland, under the Continuing Healthcare Policy, older people with assets worth more than £23,250 must pay for their social care. Those with fewer assets instead receive treatment in hospital, free of charge.

Considering the case, a judge ruled that the man was unfairly refused free hospital treatment, and called on the Northern Ireland Department of Health to adopt a revised policy that determines whether care should be provided in a hospital or care home based on need, not money.

SOCIAL CARE

Many of us will require some level of care when we get older. Life expectancy has plateaued, and there are a growing number of people spending their later lives in poor or failing health. Within the next decade, the number of older people will have increased to 13 million, nearly a quarter of the population. Meanwhile, the number of years we can expect to spend in good health, without a disabling illness, continues to decline; this is now 62.4 years for men and 60.9 years for women. The need for better, more comprehensive care in later life continues to deepen.

We call for:

A National Social Care Service integrated with a National Health Service that remains free at the point of delivery.

Funding

Millions of older people don't know how they will be cared for in old age. An Ipsos report found that the majority of the UK public were unaware that individuals are often responsible for paying for all or most of their own care.

People who do not qualify for publicly funded social care must pay all of their care costs themselves. This has led to 143,000 older people facing 'catastrophic lifetime costs' of £100,000 or more. This is not sustainable or fair, so we are calling for the UK Government to increase spending on adult social care in proportion to total public expenditure. We are also calling for a 10-year minimum spending commitment from the UK Government to meet the cost of social care, with a pledge to increase real terms expenditure significantly across this period.

In 2021, the UK Government announced the introduction of a long-awaited lifetime cap on social care costs, to be introduced in October 2023. However, with the postponement of this initiative to October 2025, there are fears that the cap may be dropped altogether, causing uncertainty for millions of care users and their loved ones who risk financial ruin. Nevertheless, we continue to campaign for an integrated care service free at the point of use.

Staffing

Even if you have the money to pay for care, there is no guarantee that anyone will be there to provide it. There are currently an estimated 165,000 staff vacancies across the adult social care sector, driven by staff pay which is barely above the national living wage. And this is for staff expected to work long shifts, often at unsociable hours, a quarter of whom are having to endure the uncertainty of zero hours contracts.

There is an urgent need for a comprehensive plan to be brought forward urgently to address the chronic workforce issues in the social care sector.

Integration

Workforce capacity issues in health and social care organisations make it difficult to discharge older patients from hospital effectively. In addition, while hospitals are financially incentivised to reduce discharge delays, there is no similar incentive for community health services and local authorities to improve the rate patients are discharged from hospital.

There needs to be closer working between health and social care services to relieve the financial burden on the NHS and ensure that patients receive the most appropriate care. This must be in conjunction with an increase in social care funding to increase places for older people outside of hospital.



DIGITAL EXCLUSION

The race to digitalise society threatens to leave older people behind, in particular with respect to banking and financial services. ATM closures have accelerated with the increased digitalisation of banking, with 13,679 ATMs closing between 2018 and 2022. In the South East, there are just 6.7 ATMs per 10,000 residents. Vulnerable older people, particularly those on lower incomes, are likely to be most significantly affected by any reductions in access to cash, with just over a quarter of older people not using card payments at all. It is therefore imperative that there is access to free cash withdrawals for all.

The closure of bank branches negatively impacts older people as banks are easier to access than an online platform and staff at bank branches may be more likely to identify fraud or financial abuse, especially if an older person is exhibiting cognitive impairment. Despite this, thousands of communities have already been left without a bank on their high street. Now that the Campaign for Community Banking Service has closed, there are few organisations fighting for banks in high streets and in rural communities.

To counter this, we are calling for banks and other businesses to have comprehensive vulnerable client policies and procedures in place, to ensure these customers can access the services that they require. In line with Age UK, we are calling for the Lending Standards Board and Financial Conduct Authority to be given greater powers to prevent banks closing branches.

But we can go further. Government should encourage and drive best practice within the financial services sector regarding vulnerable clients. We support the establishment of a sector wide code for consumer protection and accessibility, stipulating minimum standards that individual businesses and firms should adhere to.

As digital proliferation increases we call for banks and businesses to find more innovative ways for pensioners to access safe banking, including by offering workshops, adopting more easily accessible platforms and providing local banking hubs.

A photograph showing a woman in a yellow top standing and smiling as she assists an elderly couple. The woman is leaning over a laptop that is open on the lap of an elderly man with a long white beard and a white turban. An elderly woman with white hair is sitting next to him, looking at the laptop. They are sitting on a blue sofa in a living room setting. A teal text box is overlaid on the right side of the image.

**We call for:
The UK Government and the devolved
administrations to combat digital technology's
role in social exclusion and poverty by maintaining
long-term access to cash and free cash withdrawal
services, and by providing increased support for
banks and businesses to develop more accessible
tools as we move into a digital world.**

STATE PENSION

The last two decades have seen sweeping changes in pension policy and provision which are having a negative impact on the standard of living of current and future pensioners. More needs to be done to make sure that those working now can plan for the prosperous and fulfilling retirement that they so rightly deserve.

The triple lock

The first step is to guarantee the long term future of the State Pension triple lock.

What is the triple lock?

The triple lock is a guarantee that the State Pension will be increased by the greater of the rate of inflation, increase in average earnings or 2.5%. The triple lock ensures that pensioners' income is not eroded by the gradual increases in the cost of living, and thus must be protected in the long term.

The triple lock was introduced to make up for the many years in which the value of the State Pension was eroded, which had left many pensioners struggling to cope with the cost of living. It is only after several years of the triple lock, that some pensioners are now provided with the means to live with financial security as they get older, while many more continue to live in poverty. This is why we welcome the UK Government's November 2022 commitment to restore the triple lock. Removing the triple lock permanently would risk reversing this good work and may even cost the Treasury more in the long run through rises in health and social care costs if pensioners are pushed further back into poverty.

We call for:

All political parties to make manifesto commitments to guarantee the State Pension triple lock for at least the duration of the next Parliament.

Uprating of allowances and bonuses

The Government is not bound to increase supplementary benefits such as Pension Credit – on which some of the poorest retirees in society rely – by the same amount as the State Pension.

Our current system of pensions allowances and bonuses is a relic from a bygone era, introduced before many of today's retirees were even of working age. The £10 Christmas bonus was first introduced in 1972 and made permanent in 1979, yet has never kept pace with inflation. Had it done so, the allowance would now be worth over £100. Likewise, the 25p weekly allowance for over-80s introduced in 1971 is no longer fit for purpose, and should be uprated in line with inflation. Uprating these two allowances to allow for inflation would equate to over £250 for elderly pensioners, a potential lifeline for the thousands of pensioners living in poverty.

Life expectancy

We welcome the UK Government's recent decision to delay the increase in the state pension age to 68 to at least 2044. Regular reviews to inform State Pension age should look at differences in life expectancy and healthy life expectancy between different groups in order to ensure those in poor health or living with disabilities are properly accommodated. There must be sufficient notice of any future changes to enable people to make alternative plans.

We call for:

The UK Government to maintain the State Pension triple lock, and to commit to protecting the State Pension age by tying it to healthy life expectancy rates. The Department for Work and Pensions must further uprate all pensions allowances – as well as uprating Pension Credit in line with the State Pension – to reflect current and future costs of living more equitably.



HOUSING

Whatever your age, where you live matters. The UK is facing a housing crisis, with many struggling to get their foot on the first step of the housing ladder. Those in later life are also facing housing problems, often linked inextricably to ageing. It is time that we re-imagine the future for housing in later life.

A lack of suitable housing

There is a chronic shortage of available, suitable housing in the UK for those in later life as housebuilding rates continue to fail to meet UK Government targets, with only 216,000 new homes supplied in 2020-21 against targets of 300,000. Meanwhile, specialist retirement housing accounts for just 2.6% of the UK's housing stock, with a shortage of nearly half a million older people's housing units. This means that many older people are in accommodation that is no longer suitable for their needs, which not only impacts their quality of life but also their friends, children and grandchildren, who cannot themselves access the family homes they need due to lack of supply.

At the same time, many older people would like to stay in their own homes, but often these homes are not fit for purpose. We are therefore calling for all new homes to meet Lifetime Homes Standards, thoughtfully designed to provide better living environments for everyone, including those coping with illness or reduced mobility in later life.

The Lifetime Homes Standard

The Lifetime Homes Standard was developed in 1991 by the Joseph Rowntree Foundation and Habinteg Housing Association, identifying 16 design criteria intended to make homes adaptable at a minimum cost as their inhabitants' needs and requirements change with ageing. The UK Government previously wanted to see all new homes built to the Standard. Since 2015, however, adaptability requirements have been optional for house builders.



Better planning policy

Provision of specific, specialised housing for those in later life has suffered from a clear lack of direction from the UK Government. This must change if we are to reduce the 335,000 older people who have falls or the 1.5 million people who suffer from loneliness due to unsuitable and isolating housing.

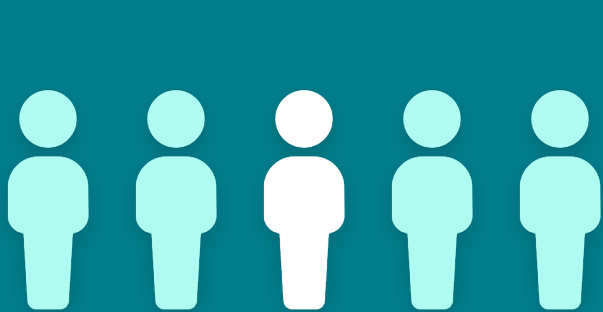
Later life housing delivers the most benefits when it is at the heart of the community, near to shops, community centres and transport and health hubs. However, these prime sites face competition and are often lost to other developers, including supermarket chains and other retailers. This discourages development of later life homes, making it harder to re-size.

We are therefore proposing a national strategy on encouraging housing adaptable to the needs of later life throughout the whole of the UK.

In line with the Local Government Association (LGA), we would like the UK Government to action this through a specialist 'Task Force on Housing for Older People.' We would also like to see local authorities given greater powers to compel developers to meet minimum standards, which meet local needs.

Lastly, it should be mandatory for private landlords to give permission for, and co-operate with, the installation of adaptations unless there are exceptional circumstances.

We are calling for the Lifetime Homes Standard to be strengthened into a National Housing Strategy, to provide accessible and affordable homes that can adapt to the changing needs of later life throughout the whole of the UK.



**ONE IN FIVE OLDER
PEOPLE'S HOMES FAIL THE
DECENT HOMES TEST**



**ONLY 7% OF HOMES HAVE THE
FOUR ESSENTIAL FEATURES
FOR ACCESSIBILITY**



**£1.4 BILLION IS THE
ESTIMATED COST TO THE
NHS OF POOR HOUSING**

The scale of the housing crisis for older people, according to Age UK.

TRANSPORT

Decent and affordable public transport is a vital line of support for older people, enabling them to retain their independence. Yet lack of access to public transport can have a significant impact on an older person's quality of life. Two in three older people cannot reach a hospital within 30 minutes by public transport, while in England alone 27% of bus routes, measured by mileage, have disappeared in the last ten years with a total of 5,000 routes closing altogether. A further 2,160 services were lost in 2022-23.

We welcome measures contained in the National Bus Strategy to improve services; however, we also want to see buses made more accessible to all. Evidence from the Campaign for Better Transport suggests that the average concessionary bus pass is used over 100 times a year, with the consultancy KPMG finding that each £1 spent on concessionary bus fares for older and disabled people generates £3.80 in economic benefits. In alignment with Age UK, we are calling for the bus concession schemes in England, Northern Ireland, Scotland and Wales to remain free and universal for older people.

We would also like local authorities to have a statutory requirement to provide and maintain minimum standards of accessibility for older people to a supported bus network, in addition to adequate assistance for older people on buses, trains and at stations.

Wider accessibility of railway services is also an issue. We believe a digital-first approach to ticketing is wrong, and oppose the closure of railway station ticket offices. Closure would have huge consequences for those who cannot get online to buy a train ticket, discriminating against them by removing their access to travel, or their ability to benefit from better priced ticket deals.

Simplicity and ease of use is a key consideration for older people. In England, the concessionary bus pass can only be used on local buses with limited concessions allowing travel to locations across borders. In contrast, the bus passes issued in Northern Ireland, Scotland and Wales generally allow full access to public transport across the country. We want a transition to a nationally administered travel pass system for pensioners, which can be used on

all forms of public transport – buses, coaches, rail and tram, as part of the Inclusive Transport Strategy.

These policies would incentivise older people to travel, both locally and nationwide. Travel provides social benefits, allowing older people to attend medical appointments, access shops, and meet with friends and family, thereby combatting loneliness. Travel further brings economic benefits to the UK economy.

Local transport authorities and decision makers should work with transport operators and providers to improve the physical accessibility, safety and reliability of journeys as a whole. This must cover infrastructure including railway and bus stations, as well as rolling stock and bus fleets. Older people should be able to travel from their homes to their destination using accessible public transport.

**We call for:
Increased investment in local bus and rail services,
for uprated concessions, and for improved
accessibility and assistance for older people on all
new bus and railway stock and facilities.**





This manifesto was produced by Connect on behalf of Later Life Ambitions.

 @laterlives

 laterlifeambitions.co.uk