

HAVE YOUR SAY
– MAKE A DIFFERENCE!

Mature
conversations
on
Ageing

A report of the pilot study



EngAgeNet

EnglishAgeNetwork: the positive voice of older people

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First published in 2019 by EngAgeNet Publications

EngAgeNet Publications is an imprint of EngAgeNet Ltd (registered charity number: 1181215)

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Acknowledgments

We are grateful to the one hundred older people who participated in the eight *mature conversation* events held as part of this pilot study. All who took part did so as willing volunteers. Their insight into and understanding of the topics under discussion are evident in the accounts recorded in this report.

We are also grateful for the support received from Care and Repair England in structuring and facilitating the Housing events held in North West England and Yorkshire & The Humber.

The University of Brighton designed the *reflective analysis questionnaire* used in the evaluation of the pilot study.

Finally, we would like to thank the National Lottery Community Fund Awards for All Programme which provided the funding for the project.

Preface

EngAgeNet is a nationwide coalition of seven independent Regional Forums. Our mission is to promote the positive voice of older people and to ensure that this voice is listened to by Government, policy makers and the business community. We believe that better understanding of the views and needs of older people will lead to better policies and decision making and hence to better outcomes in terms of quality of life, health and well-being. One of our key aims is through our Regional networks to maintain a series of conversations about key age-related issues, ensuring both that the collective views of older people are taken into account, and that individuals are well informed about matters that may wish to express a view about.

EngAgeNet promotes a positive, anti-discriminatory and non-stereotyped view of ageing across society. How older people are perceived and the assumptions made about them are bound to influence society's response to ageing. Negative perceptions, particularly those commonly found in the media, result in older people being 'compartmentalised' and regarded as having little value. Continuing to see ageing as a social and economic problem gets in the way of creating the kind of change that would benefit people of all generations.

Talking to older people across the English Regions represented by EngAgeNet it is clear that they often feel themselves to be on the receiving end of negative attitudes towards ageing. However well intentioned, society's preoccupation with increased longevity and changing demography leads to older people being viewed as the cause of a range of social and economic problems. Popular beliefs about ageing include: the NHS crisis is simply the result of too many older people; welfare benefits are overly generous and demographic change will create unacceptable pressure on the public purse; there will be too many older people for the adult workforce to look after; older people contribute to the housing crisis by occupying homes that are larger than they need. No wonder society's attitudes towards older people are largely negative if its thinking is driven by this old narrative.

Older people in general have remained relatively silent about the regard in which they appear to be held and the assumption that they are a burden on the rest of society. Specifically, there appears to be little sense of them having rights concerning their care and support. Indeed, it is difficult to escape society's 'demographic time bomb' mindset that we really can't afford all these older people and they should be grateful for all the benefits they enjoy.

We believe that if society is better informed about the value and contribution of older people and hence more willing to draw on their experience and wisdom, there is a greater likelihood of much needed change in social policy and of a more 'age friendly' approach on the part of the business community.

EngAgeNet has developed a *new narrative* that aims to provide a template for a more positive view of ageing. Through this narrative we hope that the contribution made by older people and their value to society will become better understood. Not only is it a necessary attempt to change deeply embedded social attitudes and influence policy, it aims to help older people themselves

Preface

become more confident about their own personal ageing journey and their place in society. Our publication, **A New Narrative on Ageing**, is available as a paperback book or on-line at www.engagenet.org.uk.

This publication identifies the need for a *mature conversation* about those aspects of ageing that require a collective social response, recognising that older people are part of the solution as well as part of the problem. Older people are net contributors to society, they play an active role in their families and communities – they work; they are carers; they are volunteers; they are anchor points in families, providing stability and enabling family members to go out to work; they are citizens with an equal voice, and their views on how they would wish to be treated should they lose their independence or become incapacitated, need to be listened to.

The *New Narrative* calls for an **activist movement**, led by older people, that asserts their rights to equal citizenship and nondiscriminatory treatment across all aspects of society, from finance and business to health and social care. It is only through the assertion of such rights that older people will become more valued by society and less likely to be infantilised and disempowered.

The *Have Your Say – Make a Difference* project set out to pilot the use of *mature conversations* both as a way of engaging older people and also ensuring that their collective voice on important matters that affect their day to day lives is heard. The accounts of the eight *mature conversations* presented in this report provide substantive evidence that these aspirations were entirely realistic.

Finally, our approach is an important first step in older people, if not organising themselves as an activist movement, at least taking more control and having a much greater impact on policy and decision making.

Peter Dale
Vice-chair EngAgeNet

Executive Summary

The Project and its Implementation

In determining how society responds to demographic change, the voices of older people need to be heard the most, but are listened to the least. There are no routine formal consultation arrangements that access older people directly. Our project, therefore, aimed to engage older people across the country using a series of *mature conversations* focusing on four critical issues:

- social care – what older people want and their attitude to funding;
- housing – what people need to remain in their own homes;
- employment and retirement – what is needed to ensure age friendly employment practices;
- technology – establishing how it can benefit older people and influencing its development.

Eight *mature conversation* events were held across the country between October 2018 and February 2019, attended in total by one hundred older people. Small groups of older people were invited to take part through the local networks within each Region.

Each conversation was designed to discuss a number of *propositions* that were considered to reflect the key issues associated with the topic under discussion. These propositions were developed by the Regions in discussion with their core members. Based on a consistent scale used for each event, participants were given the opportunity to support or question these propositions. Using this scale facilitators were able to establish levels of consensus among participants for each proposition and to assess whether a collective view had emerged from discussions.

The Voice of Older People

The responses of older people participating in the eight *mature conversations* are summarised in the main body of report and set out in detail in Appendix 2. For the most part, these responses represent a *collective* view; opinion was divided on only a small number of issues. What has emerged is an informed and considered view, illustrating a later life perspective on four important matters that affect the day to day lives of older people. The key messages from older people are set out below:

Social care Older people are very clear that while they should contribute to the cost of their care, the current charging regime is unfair and needs to be overhauled. They have two important messages on charging:

- People's family homes should not be taken into account when assessing an individual's financial contribution
- There should be a cap on the amount of income and savings taken into account when assessing an individual's financial contribution

Executive Summary

They are equally clear in their preference to remain living in their own home and the need for alternative forms of provision when they can no longer do so. Importantly, they are clear that social care should be seen as a right not a benefit.

Employment Older people are calling for key changes in workplace policies and practices that recognise their value and contribution:

- An explicit multi-generational approach to employment recognising the scope for mutual support
- A commitment to mid-life reviews; perhaps a requirement for employers
- Flexibility in the workplace for all employees

Technology Older people are calling for:

- Free connection to the internet (low incomes and poverty among older people are a major barrier to engaging with technology)
- More organized and targeted support to achieve better overall understanding of digital technology and ways of accessing and using it
- Alternatives to on-line systems (on-line should never be the only way)

Housing Older people are calling for action and progress in these key areas:

- Establishment of a 'joined up' approach across housing, health and social care that recognises the benefit to individuals' health and well-being of being able to live independently in their own home
- One-stop shop information and advice on housing related matters, accessible to all key professionals working with older people
- Increased funding for Local Authorities and grants to homeowners and landlords to enable repairs and adaptations, and to fund home improvement services
- Regulatory commitment to and enforcement of a decent-homes standard
- Commitment to the achievement of lifetime home standards

A Model for Engagement and Next Steps

It is clear that the process described in this report has produced a series of key messages reflecting older people's concerns, experience and views about the topics under discussion. We believe that this report provides evidence of the effectiveness of this method of engaging older people and in enabling them to have a say on issues that directly affect them.

Based on the success of this pilot study, our aim is to create an infrastructure that will enable *mature conversations* routinely to take place across the country – reflecting current and topical issues and ensuring that the views of older people are both given prominence in the formulation of policies and taken account of in the decision making processes that have in the past habitually excluded them.

1 The proposed project

In determining how society responds to demographic change, the voices of older people need to be heard the most, but are listened to the least. There are no routine formal consultation arrangements that access older people directly. Older people are later life experts through their lived experience; policies and decisions about their lives must take account of their views and opinions. Our project was designed to create a structured process that would enable those views and opinions to be communicated as a coherent later life perspective. A recurrent theme is one of lack of engagement by Government departments, other statutory bodies and business. Many of the older people we talked to felt excluded and that their voice was either not heard or simply ignored.

Our project, therefore, aimed to engage older people across the country using a series of *mature conversations* focusing on four critical issues:

- social care – what older people want and their attitude to funding;
- housing – what people need to remain in their own homes;
- employment and retirement – what is needed to ensure age friendly employment practices;
- technology – establishing how it can benefit older people and influencing its development.

A *mature conversation* is an opportunity for groups of older people supported by a facilitator to formulate a collective later life view on an issue that is the subject of public concern. The project's central hypothesis is that the presentation of a clear and concise statement of the views and opinions of people in later life, based on structured and widespread discussion, will ensure that the voices of older people are listened to. The project was, therefore, seen as testing out a model process for involving older people and enabling them to respond to policies, proposals or decisions that may affect their lives.

We envisaged eight *mature conversation* events across England and our intention was that the collective views of participants would be synthesised and disseminated widely. At the end of the project period we planned to have created a template for a rigorous approach to engagement. Our long-term aim was to develop the capability to organise *mature conversations* across our seven Regions in response to any major current issue that has implications for older people and where the voice of older people needs to be heard.

We requested funding to:

- Identify a wide range of individuals and groups of older people locally to draw on for the planned events;
- Create a network data base for dissemination and further engagement events;
- Publicise and organise each event;

I The proposed project

- Produce and disseminate materials designed to project the perspective of older people on each of the critical issues;
- Organise a national launch event to publicise the project's 'findings'.

We envisaged that the project would create benefit for older people in the following ways:

1. *mature conversation* events by definition involve older people as active citizens working together to tackle key problems associated, making for stronger communities locally and providing a platform for a wider activist movement of older people;
2. the collective views of older people themselves on important social issues will challenge negative perceptions of ageing and begin to shape new and more positive attitudes. As society begins to understand this new narrative older people will experience responses that give them better chances in life;
3. this project not only has direct health and well-being benefits for participants as a result of their involvement in local events, it has the potential to influence society's response to ageing and older people generally. As the value and contribution of older people becomes more recognised, improvements in society's responses to their needs are likely to lead to wider health and well-being gains.

2 Project Implementation

Eight *mature conversation* events were held between October 2018 and February 2019, attended in total by one hundred older people:

Region	Location	Topic	Date held	Participants
East Midlands	Derby	Technology	21/11/2018	13 people were selected to reflect the geographical character of the East Midlands from urban/rural/large city locations. There was a balance of male and female participants and it was important to include participants who have a disability. 11 of the participants represented older people's forums across the Region.
London	Morley College, Lambeth	Social Care	21/10/2018	The group 11 included people from across London, with members from BAME communities, including Afro Caribbean and Asian participants. The group also represented people in their 50s, 60s, 70s and 80s.
North East	Newcastle	Technology	8/11/2018	15 older people attended, representing older people's groups and forums across the North East Region.
North West	Manchester	Housing	14/12/2018	The group included 6 older people representing both owner occupiers and the social housing sector.
South East	New Milton	Employment	21/1/2019	8 older people all aged over 60 participated.
South East	Slough	Social Care	15/11/2018	Three separate conversations took place in Slough involving a total of 24 older people.

2 Project Implementation

South West	Melksham, Wiltshire	Employment	7/2/2019	10 people participated including 7 representatives from local older people's forums (age range 60-84), as well as 3 people from the Wiltshire Users Group and a local housing association.
Yorkshire & The Humber	Leeds	Housing	10/12/2018	13 older people from a range of tenures participated

Each *mature conversation* was based on a common format:

[1] Small groups of older people were invited to take part through the local networks within each Region. The smallest group comprised six older people, the largest fifteen. Each event reflected an element of diversity: age ranging from people in their fifties to those in their eighties; a mix of rural and urban; in the housing events, owner occupiers and those renting; men and women; some with disability; BAME representatives in London and Slough; some representing local groups and forums, some attending as individuals. Participation was entirely voluntary and based on people's willingness to engage with the process; individuals' travel expenses were met by the Project if required. At this stage, in the context of a pilot project, we recognise that the collective views expressed by participants are not the product of a methodologically sound representative sample. However, we believe that there is sufficient consensus within the conversations to present the responses as an *illustration* of the voice of older people. Our long-term aim to hold regular *mature conversations* across the country will result in many more older people being engaged in the process and thus increase the level of representativeness.

[2] Each conversation was designed to discuss a small number of *propositions* (between seven and ten) that were considered to reflect the key issues associated with the topic under discussion. These propositions were developed by the Regions in discussion with their core members. Based on a consistent scale used for each event (see detailed reports in Appendix 2), participants were given the opportunity to support or question these propositions. Discussions were time limited – generally each *mature conversation* lasted around two hours – and led by an independent facilitator.

[3] Using the scale provided, facilitators were able to establish levels of consensus among participants for each proposition and to assess whether a collective view had emerged from discussions. The feedback reports from each event were based on the same format (see Appendix 2).

3 The Voice of Older People

The following is a summary of the responses that emerged from the *mature conversations* outlined above. A full account of the responses under each topic is available in Appendix 2 of this report. For the most part, these responses represent a *collective* view; opinion was divided on only a small number of issues. What has emerged, therefore, from these *mature conversations* is an informed and considered view, illustrating a later life perspective on four important matters that affect the day to day lives of older people.

Social Care

High on the social care policy agenda are: the sustainability of social care and by implication what social care should look like in the future; and the specific issue of how social care should be funded and what the financial contribution of individual older people should be. Both these issues – how much will social care cost and what kind of care will be available – are of critical concern to older people and it is important that their views feed into the policy making process.

The current social care charging regime presents a number of challenges for individual older people: those with limited financial means are likely to have restricted choice in terms the service they receive; on the other hand those with means face very high care costs, which will rapidly erode any savings and proceeds from the sale of the family home, while at the same they may well be receiving services that differ very little from those delivered to people with limited means.

How to balance collective and individual financial responsibility for social care is an issue on which the voice of older people needs to be heard.

However, the preoccupation with funding does overshadow another important issue, namely: is the current model of social care for older people ‘fit for purpose’ in the 21st century? Are we doing enough to prevent the need for older people to be admitted to residential care? Where people do need intensive long-term care, are there more appropriate models for delivering such care?

If we were to invest in a more creative range of low level, preventive care services would we be more successful in avoiding expensive home care packages or the need for residential care? Most older people want to remain at home, so what does it take to enable them to fulfil this ambition? Where might technology fit in in terms of supporting people at home or creating a risk-free environment? What do older people want in terms of maintaining their independence and well-being?

3 The Voice of Older People

We asked people in London and the South East of England to consider the following propositions:

Proposition 1: Society has a responsibility to provide social care for those people who need it but who cannot afford to pay the full cost of this care.

There was almost unanimous agreement across all participants that society has a responsibility to provide social care for those who cannot afford it. This proposition may seem self-evident but this important notion of social obligation is in danger of being undermined by the pre-occupation with the overall cost to the public purse of providing this care.

Proposition 2: We should expect people to contribute to the cost of their care according to their means.

There was general agreement to the principle that people should contribute to the cost of their care according to their means. The participants in London unanimously agreed that in principle all care should be provided free at the point of delivery in the same way as health care. However, it was recognised that such an approach is unlikely to be affordable. A number of participants made the point that there should be no difference in the standard of care for people who are financially supported and those who are self-funding.

Proposition 3: When assessing someone's ability to contribute to the cost of his or her care, we should take account of income, savings and the value of property/other capital assets

There was general agreement to the proposition that an individual's income and savings should be taken into account when assessing the level of financial contribution. However, there was strong disagreement on the part of the South East participants to the principle that the family home should be included in the assessment.

Proposition 4: For people assessed to contribute, the amount of their contribution should be limited in some way.

There was strong agreement (unanimous in the South East) that the amount of contribution should be limited. Participants identified the need for a cap on savings and capital assets.

Proposition 5: People should pay the same for the same service irrespective of whether they are self-funding or supported by the local authority.

There was strong agreement with this proposition. It was felt that as a matter of principle residents in the same care home should receive the same service. It was recognised that care homes are under pressure as a result of local authority funding constraints, but participants were clear that there should not be a two-tier system. A corollary of this of course is that self-funders should not be used to subsidise supported residents where exactly the same service is being provided.

Proposition 6: Practical support to enable people to remain in their own homes should be more widely available and be offered at an earlier stage as people begin to face challenges in their day to day lives.

There was strong agreement to the provision of early practical support to enable people to remain in their own homes. The groups confirmed that the preference of older people is to continue to live independently for as long as possible. The need for homes to be suitable for people with physical or cognitive difficulties was highlighted. Importantly, the need for older people to be 'anchored' in their local community was identified as crucial to enabling people to remain at home.

Proposition 7: Where people can no longer manage at home, non-institutional alternatives to residential care should be more widely available.

There was strong agreement to the need for non-institutional alternatives to residential care. Social care co-operatives and extra care housing models were identified as options for people no longer able to manage at home; these provide a strong sense of having one's own 'front door', while at the same time enabling access to care.

Proposition 8: Benefits such as winter fuel allowance and bus passes should be means tested.

This proposition was considered by participants in the South East who *unanimously* disagreed with it.

Proposition 9: People should be encouraged to take active control of maintaining and improving their own physical, mental and cognitive health, with support provided for those who cannot afford otherwise to be involved.

This proposition was considered by the London group; participants strongly agreed. Investment is needed in delivering inclusive communities where older people can access appropriate facilities and amenities, as well as information and advice. Such investment needs also to cover the fostering and support of community networks where needs and resources can be identified and matched.

Proposition 10: The NHS should be funded to provide integrated social care as part of its health remit.

This proposition was also considered by the London group which agreed that an integrated approach by a team of health professionals and community outreach and care workers would produce significant benefit for individuals and families.

The voice of older people on Social Care: a summary

Older people are very clear that while they should contribute to the cost of their care, the current charging regime is unfair and needs to be overhauled. They have two important messages on charging:

- People's family homes should not be taken into account when assessing an individual's financial contribution
- There should be a cap on the amount of income and savings taken into account when assessing an individual's financial contribution

They are equally clear in their preference to remain living in their own home and the need for alternative forms of provision when they can no longer do so. Importantly, they are clear that social care should be seen as a right not a benefit.

Their priorities for more effective social care include:

- Better publicity and promotion of options for adapting homes and the financial support available
- The provision of alternative housing-based models of long-term care, such as extra care housing, for those older people unable to remain at home
- Greater investment in practical help for people living at home
- Investment in the development of inclusive communities where older people can feel anchored and where they have access to the facilities, amenities, advice and information that will enable them to remain active citizens within their community

Employment and retirement: what is needed to ensure age friendly employment practices

Ageism is the most commonly experienced form of workplace discrimination. According to the Centre for Research into the Older Workforce, one in five people over 50 have experienced age discrimination in the workplace.

Many employers do value their existing older employees because of their positive attributes such as reliability, experience and expertise, communication skills, empathy and good customer relationships, and ability to share their knowledge with younger colleagues.

However, this positive attitude to existing employees often does not translate into recruitment practices. In part this reflects negative expectations about older workers who are not known to employers: concerns about health and productivity in particular. It also reflects recruitment processes which, in particular, use qualifications as a sifting mechanism rather than knowledge and skills.

There is a need for more effective 'age management' within organisations. In many respects what this means is simply good management. But there are issues specific to older workers such as the need to balance work and caring responsibilities for elderly relatives, stress and health issues arising from this requirement for juggling and/or from decades of hard work, and many people's desire to move gradually into retirement rather than fall off a cliff edge.

We asked older people in the South East and the South West of England to consider the following propositions:

Proposition 1: People often want, or need, to work beyond the traditional retirement age

Both groups strongly agreed that people want or need to work beyond traditional retirement age. For some it may be a financial necessity, while for others it may be a conscious choice to continue working. However, in some cases, for example, where people can no longer keep pace with the physical demands of the job, such a choice may not be available. Many older people currently face economic pressures which require them to continue working thus removing any choice about retirement, while at the same time those who want to continue working face pressures, such as inflexible working practices or discrimination, which make it difficult for them to do so.

Proposition 2: Employers do value their existing older employees' abilities and experience

There was a mixed response to this proposition. Both groups felt that employers cut costs by taking on younger people. While some participants had experienced 'age friendly' employers, there was a view that generally employers attribute negative values to ageing and that youth is seen to represent *dynamism* while older workers are regarded as 'dinosaurs'.

Proposition 3: Employers are not ageist in their recruitment policies

Both groups disagreed with this proposition. Participants generally felt that it is difficult to get a job after 50.

Proposition 4: Employers don't do enough to help their older employees:

- **work flexibly (e.g., when they have caring responsibilities)**
- **plan for the future**
- **phase their retirement**

There was general agreement with this proposition. There is a need for better management, but not just in relation to older workers; *all age* management was seen as a key building block. The workforce generally will benefit from a flexible approach, whether workers with young families, those with caring responsibilities or those with long-term conditions. Helping older workers to plan their future or phase their retirement requires forward thinking HR policies and practices.

Proposition 5: Younger employees are happy to work with older ones and learn from them

Both groups agreed that generally younger employees are happy to work with older ones. However, a number of participants felt that this proposition is better considered by younger people. Participants provided examples of beneficial teamwork and learning across generations. It was felt that a multi-generational workforce provides an environment where older workers can pass on their experience and expertise or fulfil a mentoring role, while younger people can offer support in understanding new technology.

Proposition 6: If you are made redundant aged over 50 it is very difficult to get back into work

Both groups strongly agreed with this proposition. Even where it may be possible to get back into work, often low skilled, low pay work is the only option available.

Proposition 7: Self-employment is an important option for people over the age of fifty and there is sufficient support to enable them to do this

Both groups strongly agreed that self-employment is an important option but strongly disagreed that there is sufficient support for this.

Proposition 8: People in middle age would benefit from a 'mid-life review' with their employer to help them plan the years leading up to retirement in a way to meet the needs of both employer and employee

There was strong agreement that workers would benefit from a mid-life review and it was felt that this should be standard practice in the workplace.

Proposition 9: When people retire, they often need a new sense of purpose and opportunities for personal fulfilment

There was strong agreement with the proposition that people need a sense of purpose in retirement. It was felt that this could be better planned for as part of the retirement process. While all the benefits of a purposeful, active life following retirement were recognised, there was a concern that for some people with low incomes their options may be limited.

The voice of older people on Employment and Retirement: a summary

Older people are calling for key changes in workplace policies and practices that recognise their value and contribution:

- An explicit multi-generational approach to employment recognising the scope for mutual support: older employees sharing experience and expertise, and being enabled to adopt mentoring roles; younger employees offering support on technology
- A commitment to mid-life reviews; perhaps a requirement for employers
- Flexibility in the workplace for all employees
- A 'toolkit' for employers to challenge assumptions about ageing and older people and to demonstrate the value of older workers

Technology

Information and communication technology (ICT), in particular the internet, has become an integral part of 21st century life. The internet is now central to our economic, cultural and everyday lives. The technology is available for all to use should we choose to embrace it.

There is no doubt that using ICT enables people to access an ever-increasing range of information, goods, services, entertainment/leisure, educational and social networking opportunities. ICT can help those with lived experience to maintain independence, whether through adaptations to keep safe at home or enable us to be socially connected to family and friends. It can give us a sense of worth and enhance our quality of life in so many ways. Health provision has embraced the technological world that we live in and many patients monitor their health at home.

However, it is well known that people in later life are significantly less likely to have access to the internet than those who are under pension age.

For some it is hard to keep up with the pace of change; for others there are very real barriers to the extent and ease with which they can embrace this change. Indeed, it can be argued that the increasing dominance of technology in our everyday lives comes at a high price for many people. Every day new technology is being developed. It sometimes seems that the needs of those who have lived experience are discounted by those who develop the tools and yet older people are one of the largest groups of consumers of goods and services. In the face of the inexorable growth of technology we need to hear the voice of older people concerning the extent to which it brings benefits or creates challenges for them.

We asked older people in the East Midlands and the North East of England to consider the following propositions:

Proposition 1: It is vital that all older people are digitally enabled.

The groups were divided in their response to this proposition. While the benefits of technology were recognised, there was resistance to the notion that all older people **should be** digitally enabled. Most participants felt that there should be a choice about using technology. However, it was observed that alternative approaches appear to be thin on the ground.

Proposition 2: The community has a role to play in ensuring that everyone is digitally included.

There was general agreement with the proposition that the community has a role in ensuring that everyone **who wants to be** is digitally included. Alongside this, participants in the North East agreed strongly that the community also has a responsibility to ensure that 'side by side' systems exist for those who are unable to use or access digital technology.

Proposition 3: Increasingly on-line access to goods and services is becoming the 'default' position. Technology is making our day to day lives easier.

The groups **unanimously** agreed that on-line access to goods and services is becoming the default position. They disagreed, however, that this was necessarily making their lives better. Where technology is the only option day to day life can be difficult for older people who do not have access to it. Systems for housing benefit and universal credit were cited as examples. Both groups observed that technology driving such systems as on-line retail and automated check outs limit older people's opportunities for social contact.

Proposition 4: Everyone needs to have access to some form of modern technology and the support to feel confident to use it.

Both groups agreed with this proposition. However, they felt it should be a matter of choice. Both groups observed that there is little support available to older people.

Proposition 5: The designers and producers of modern technology should listen to what older people want, so that they produce user friendly equipment tailored to suit individual's needs, e.g., to assist people who have visual impairment; hearing loss; early onset dementia.

There was **unanimous** agreement with this proposition. Technology has the potential to help older people who face a range of physical or cognitive limitations, but there is little evidence of this happening on a significant scale.

Proposition 6: Older people are scared of going on-line because of security and privacy concerns, and fear of being the victim of a 'scam'.

Both groups **unanimously** agreed with this proposition. However, it was emphasised that we should resist seeing this exclusively as a problem of ageing and thus reinforcing negative stereotypes of older people; scams affect people of all ages.

Proposition 7: Digital technology increases social isolation.

The groups were divided in their response to this proposition. On the one hand, an automated society with fewer people employed to deliver services leads to fewer social encounters (and not just for older people); on the other, technology can provide the means by which people living on their own are able to communicate with family and friends who may be far away.

The voice of older people on Technology: a summary

Older people have lived through and accommodated massive change so it should not be assumed that any concerns about the widespread use of technology are simply the result of being stuck in the old ways and unwilling to change. Older people are clear that there are some very real barriers to embracing digital technology, some of which are cross generational. Perhaps also they have a clearer sense of the negative impact technology can have on society as a whole: the growth of digital technology has significantly affected the labour market and social structures such as the 'high street'.

So older people have two main concerns. First, they want to overcome some of the barriers that they face as individuals in terms of using and accessing technology. Secondly, and perhaps more importantly, they want to ensure that technology does not become a straightjacket where in everyday life there is no alternative to its use.

So, they are calling for:

- Free connection to the internet (low incomes and poverty among older people are a major barrier to engaging with technology)
- More organized and targeted support to achieve better overall understanding of digital technology and ways of accessing and using it
- Alternatives to on-line systems (on-line should never be the only way)
- A dialogue between older people and the business community so that there is better understanding of the needs and capabilities of older people, particularly on the part of technology companies

Housing

Decent housing standards are critical to a person's health and well-being. The ability to remain in one's own home as long as practicable is also a factor in avoiding loneliness and social isolation as people grow older and circumstances change. Individuals age better if they can remain rooted in their communities with access to existing social networks and to a range of services. What is needed to help people remain living independently at home, and what kind of home environment will continue to support good health and well-being?

We asked older people in the North West of England and Yorkshire & The Humber to consider the following propositions:

Proposition 1: Every homeowner should have easy access to information and advice about the range of housing and care options, including adaptations and repairs to make it easier to stay in their current home.

Both groups **unanimously** agreed with this proposition. Information and advice need to be in a range of formats and because of the range of options, a *one-stop shop* approach with links to health and social care would be beneficial.

Proposition 2: Advice and information should also cover the availability of financial assistance, equity release and the full range of other housing options, e.g., accessible housing, extra-care housing or sheltered housing.

There was strong agreement to this proposition, with concerns expressed concerning the downside of equity release schemes which need to be explained more clearly.

Proposition 3: There should be greater recognition by both local and national government of the value to the individual and wider society of maintaining independent living as long as possible and the role and suitability/quality of the home.

Both groups agreed that greater focus is needed on ensuring the suitability of an individual's accommodation as a critical element in maintaining independent living. Greater attention is needed on a range of issues, from simple practical help through handyman services and home repairs, to the development of housing models such as: modular provision in more inter-generational settings and extra care housing.

Proposition 4: The provision of housing measures and help should be readily available to all who need such aids, repairs and modifications, for example, damp proofing, heating, etc.

The groups agreed that help should be available to older householders where their ability to remain living independently is being compromised. Issues range from simple maintenance to adaptations or modifications to accommodate people, for example, in wheelchairs or with mobility scooters. All have significant cost implications for older people on low incomes and particularly for those older people in the private rented sector, whose landlords may be disinclined to undertake repairs or modifications.

Proposition 5: We should expect people to contribute to the cost of their housing provision according to their means.

Both groups strongly agreed that older people should contribute according to their means to the cost of any housing related provision designed to maintain their independence. However, it was recognised that means testing does run the risk of people who need help slipping through the net.

Proposition 6: Central government should provide ring-fenced funds to all local authorities to bring homes in the private sector to a 'decent homes standard' with the facility to reclaim those costs at a later date.

Both groups strongly agreed with this proposition. There is a need, however, to be clear about what the 'decent homes standard' is. The regulatory enforcement of this standard also needs teeth.

Proposition 7: All new homes should be built to a minimum of lifetime homes standards so that they are well designed and accessible.

Both groups strongly agreed that all new homes should be built to a minimum of lifetime home standards. This does, however, require common agreement on what those standards are and they in turn need to be built into building regulations and planning legislation.

The voice of older people on Housing: a summary

There is clear collective support for all seven propositions. Older people are calling for action and progress in these key areas:

- Establishment of a 'joined up' approach across housing, health and social care that recognises the benefit to individuals' health and well-being of being able to live independently in their own home
- One-stop information and advice on housing related matters, accessible to all key professionals working with older people and to older people themselves
- Increased funding for Local Authorities and grants to homeowners and landlords to enable repairs and adaptations and to fund home improvement services
- Regulatory commitment to and enforcement of a decent homes standard
- Commitment to the achievement of lifetime home standards

Housing is important across all generations and needs will vary from individual to individual; it is not simply an age-related problem where a one size fits all response will do. It is important, therefore, not to make assumptions about what sort of housing is appropriate for older people. What is important is that older people are enabled to be part of their community, not isolated or excluded. Where the support they may need can only be provided in a 'specialised' environment, e.g., extra care housing, physical and social links with the surrounding community need to be developed.

4 A Model for Engagement and Next Steps

It is clear that the process described in this report has produced a series of key messages reflecting older people's concerns, experience and views about the topics under discussion. There is every reason to suppose that given this approach a coherent and considered later life perspective is possible in relation to any matter that has relevance for older people.

Following the conclusion of the *mature conversation* events, it was recognised that, while the richness of the views of those taking part was sufficient evidence of the value of the outcome of the approach, little attention had been paid to any evaluation of the process itself – that is, whether the design and structure of the *mature conversation* model contributed positively to older people being able to have their say on the key issues under discussion.

We, therefore, approached the University of Brighton which devised a *reflective analysis questionnaire* (see Appendix 1) designed to examine how participants experienced the process itself. The delay in implementing this piece of evaluation has meant that we do not yet have responses from the one hundred older people who took part in the mature conversation events. We have, however, trialled the questionnaire with the facilitators of the events and have captured responses relating to five of the eight *mature conversations*. Based on such a small sample, we recognise that any findings can only be indicative at best. However, there was a general sense that the process had worked well and had succeeded in enabling older people to have their say about important issues. The following is a brief summary of the facilitators' responses:

What did I like about the discussion group? What went well

- The event provided structure and focus
- Everyone had the opportunity to contribute
- Discussion was free-flowing
- Participants were very engaged with the process
- Having a specific task (to agree/disagree with explicit propositions) kept the discussion on track

What did you learn? What will you take away from the event?

- The importance of professionals, and those who make policy and take decisions about older people's lives, needing to hear what older people are saying
- Older people are individuals and there is no 'one size fits all' option
- What affects older people is also likely to be an issue for wider society

4 A Model for Engagement and Next Steps

- Older people sometimes don't have pieces of vital information that would inform their views about key issues

What didn't you like about the discussion group? What didn't go well?

- Some of the discussion groups were too small to ensure diversity of participants and their views
- In spite of structure, there was some overlap across the propositions
- Some propositions could have benefited from longer discussion

Suggestions for how to make mature conversations better in future

- Greater inclusion both geographically within each Region as well as backgrounds of participants
- Some flexibility around propositions where groups identify other key issues relating to the topic under discussion
- Ensure that groups have a large enough number of participants; some fell below the target of twelve to fifteen people

In terms of whether this process is effective in terms of ease of replication, engagement, and representativeness, anecdotal evidence from facilitators and participants suggests the following:

- The eight pilot *mature conversation* events proved easy to organise; in terms of the logistics there were minimal requirements: a venue capable of seating a maximum of fifteen people; the provision of light refreshments. Each *mature conversation* was governed by a simple structure for which detailed documentation had been produced. Facilitation, therefore, was straightforward and most events were able to be led by volunteers from within the Regions. In some cases, however, there was a need for a paid facilitator and for future events it should not be assumed that volunteers will be available to lead the discussions. Recording the mature conversations was also straightforward; a model approach had been provided to each facilitator as part of the documentation and the discussion structure of establishing a scale of agreement/disagreement with a set of propositions lent itself to a consistent approach to feedback. The experience from the eight pilot events clearly points to an approach that can easily be replicated and up-scaled.
- The pilot events all demonstrated a high level of participation and engagement in the topics under discussion. This is perhaps not surprising since the participants were likely to be involved in local groups and used to taking part in discussions about ageing. However, it was clear that the structure of the process allowed all group members to have their say. Even if they were not at the centre of the discussion about a particular proposition, they were able to record their level of agreement or disagreement, and thus their views and opinions had equal weight to those who may have been more dominant in discussions. The size of the groups and the existence of a defined and clear structure also appeared to provide a **safe environment** for people to contribute. This suggests that for future events, were we able to secure funding to develop the Regional networks and thus identify more *hard to reach* older people as participants, we could be confident of achieving a much broader level of engagement.
- The identification of participants for the purposes of this pilot study was straightforward. Each Regional Forum has a network of members (individuals and local groups of older people) which

4 A Model for Engagement and Next Steps

it was possible to draw on. Inevitably, however, participants in the main were those who were among the most active, committed and willing network members. As outlined in Section 2 of this report, some diversity was achieved across participants in terms of age, gender, ethnicity, urban/rural, housing tenure and disability. Indeed, the fact that the pilot study took place across seven Regions ensured a spread of views and opinions: participants from London and Slough for example are likely to be different from those from the New Forest or rural North East England; the life experience of participants in the South West of England are likely to be different from those in, say, the East Midlands.

Based on the success of this pilot study, our aim is to develop an ongoing series of *mature conversations* capable of responding to current and topical issues as well as providing a genuine consultation process involving older people themselves rather than just the usual suspects!

However, it remains a challenge to ensure that such large-scale implementation of this process should reflect as wide a range of interests as possible in order that any collective message can be seen as truly representative of what older people are thinking. Meeting this challenge will require EngAgeNet to establish an infrastructure that is capable of: supporting the logistical arrangements associated with mounting a *mature conversation* event; developing Regional networks so that a more representative cross section of potential participants can be identified (this will involve the establishment and maintenance of a network database); and, ensuring effective dissemination and promotion of the messages emerging from each *mature conversation*.

Appendix 1
Reflective Analysis
Questionnaire

My thoughts about the Mature Conversations discussion group

I took part in:

I am:

A member of the discussion group

A discussion facilitator

A project partner

on:

(please tick one box)

What did I like about the discussion group? What went well?

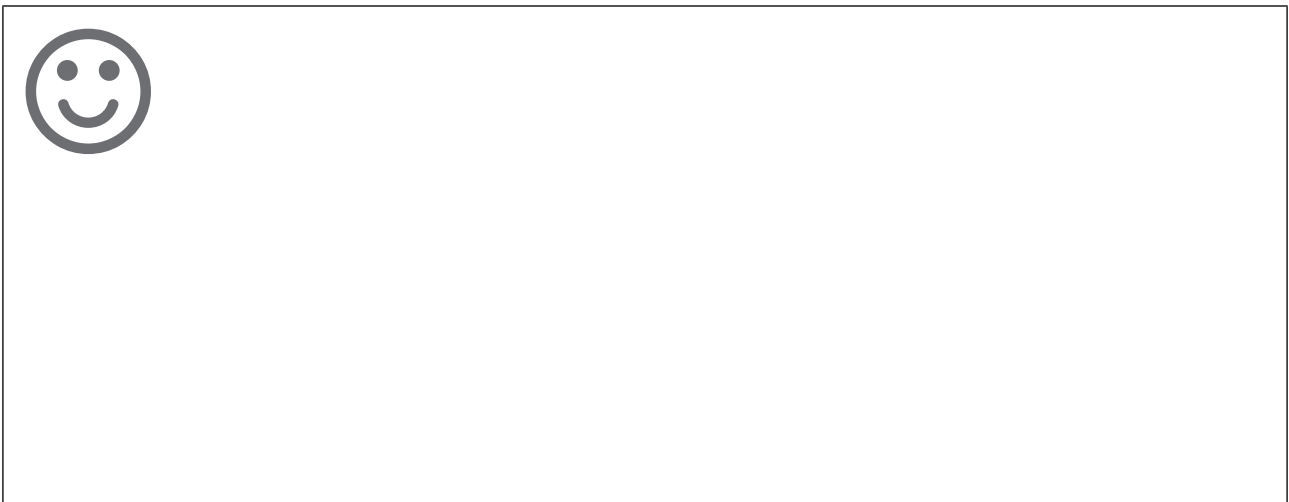


Appendix I Reflective Analysis Questionnaire

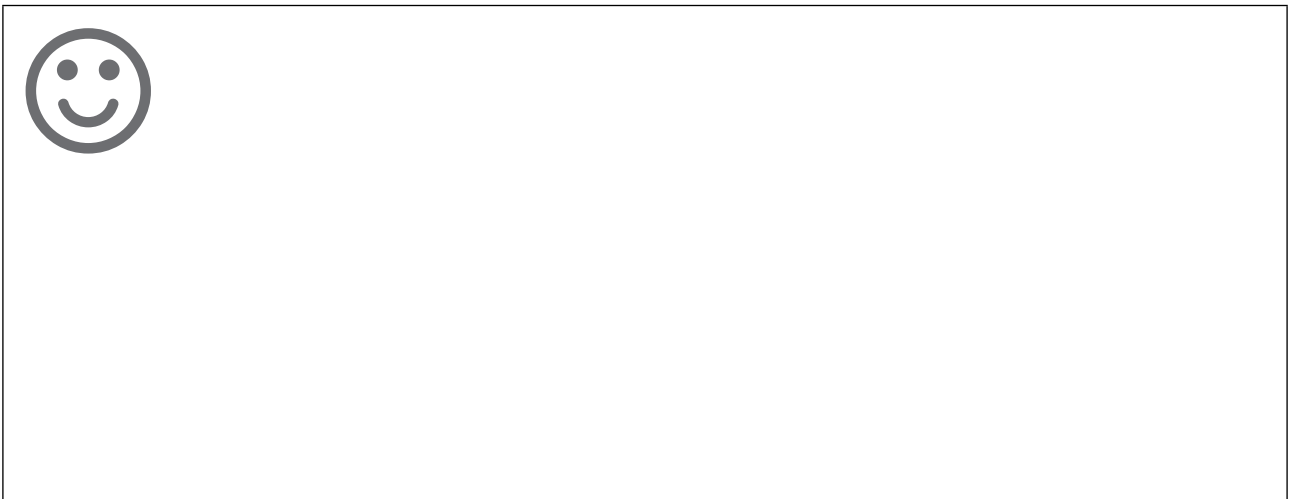
What did you enjoy most?



What do you think you contributed?



What did you learn / what will you take away from the event?



What didn't I like about the discussion group? What did not go well?



My suggestions for how to make Mature Conversations better in the future:



Appendix 2

Framework used for the eight mature conversation and detailed reports of the topic discussions

Each *mature conversation* event was based on a consistent set of documentation. Participants received both a brief introduction to the topic under discussion and a set of propositions intended to focus discussion. Facilitators each employed the same framework to explore the groups' response to the propositions and thereby to draw out a later life perspective on the topic in question.

The documentation used and the detailed reports based on the facilitators' application of the guidelines are set out below.

Report of the *Mature Conversations* on Social Care held in London and South East England

1 Introduction for participants

What is a mature conversation?

A *mature conversation* is an opportunity to formulate a collective later life view on an issue that is the subject of public concern. The ability to present a clear and concise statement of the views and opinions of people in later life, based on structured and widespread discussion, will enable EngAgeNet to ensure that the voice of older people is listened to.

Our aim is to facilitate as many conversations as possible across our network, using local forums, or small groups of older people who are in a position to come together for a face to face discussion. The outcome of these conversations will be summarised and fed into all the appropriate communication channels.

Focusing on Social Care

The Government is working on the preparation of a Green Paper on social care. High on its agenda is the issue of how social care should be funded and what the financial contribution of individual older people should be. In addition, it will look at the sustainability of social care and by implication what social care should look like in the future. Both these issues – how much will social care cost and what kind of care will be available – are of critical concern to older people and it is important that your views feed into the policy making process.

Currently, the provision of social care through the local authority is means tested; income and savings are taken into account. In the case of home care the individual's contribution is calculated according to the local authority's charging system. This can vary across the country; in some local authority areas an individual may end up contributing even if they have limited means. As far as residential care is concerned the means testing process will take account of any property owned in assessing an individual's savings. In such cases, individuals are required to meet the full cost of their care, if necessary using the proceeds from the sale of their home.

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People are of course free to arrange their own care without the intervention of the local authority. Providers of home care and residential care are regulated but as private businesses they are able to operate in a care market place and determine their own charges. Home care charges vary widely, but average around £20 per hour; an individual purchasing their own care package of, say two hours help per day, might therefore expect to pay £280 a week or £1,200 a calendar month. Residential care costs also vary widely with purpose built, high end provision costing well over £1,000 a week. Average costs across the country are £600 a week or over £30,000 a year; in London and the south east these costs are considerably higher.

The current charging regime presents a number of challenges for individual older people: those with limited financial means are likely to have restricted choice in terms the service they receive (local authorities will have a maximum fee level) while still having to contribute to their care – an individual solely dependent upon state benefit will lose all their income on admission to residential care except for a personal allowance of £24.90 per week; on the other hand those with means face very high care costs, which will rapidly erode any savings and the proceeds of selling the family home, while at the same they may well be receiving services that differ very little from those delivered to people with limited means. **How to balance collective and individual financial responsibility for social care is an issue on which the voice of older people needs to be heard.**

However, the preoccupation with funding does overshadow another important issue, namely: is the current model of social care for older people ‘fit for purpose’ in the 21st century? Are we doing enough to prevent the need for older people to be admitted to residential care? Where people do need intensive long-term care, are there more appropriate models for delivering such care?

If we were to invest in a more creative range of low level, preventive care services would we be more successful in avoiding expensive home care packages or the need for residential care? Most older people want to remain at home, so what does it take to enable them to fulfil this ambition? Where might technology fit in in terms of supporting people at home or creating a risk-free environment? What do older people want in terms of maintaining their independence and well-being?

The propositions to be discussed as part of this mature conversation on social care are an opportunity to express your views on these questions.

2 The propositions

1. Society has a responsibility to provide social care for those people who need it but who cannot afford to pay the full cost of this care.
2. We should expect people to contribute to the cost of their care according to their means.
3. When assessing someone’s ability to contribute to the cost of his or her care, we should take account of:
 - i. Income
 - ii. Savings
 - iii. Value of property/other capital assets

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4. For people assessed to contribute, the amount of their contribution should be limited in some way.
5. People should pay the same for the same service irrespective of whether they are self-funding or supported by the local authority.
6. Benefits such as winter fuel allowance and bus passes should be means tested¹.
7. Practical support to enable people to remain in their own homes should be more widely available and be offered at an earlier stage as people begin to face challenges in their day to day lives. This should be available to social housing tenants and owner occupiers. Ideas/suggestions?
8. Where people can no longer manage at home, non-institutional alternatives to residential care should be more widely available. Ideas/suggestions?
9. People should be encouraged to take active control of maintaining and improving their own physical, mental and cognitive health, with support provided for those who cannot afford otherwise to be involved. Ideas/ suggestions²
10. The NHS should be funded to provide integrated social care as part of its health remit³.

The following framework was used by facilitators to explore the above propositions:

For each proposition which of the responses below most closely reflects the collective view of the group:

- Strongly agree
- Agree
- Slightly agree
- Slightly disagree
- Disagree
- Strongly disagree.

Note whether opinion is united or divided, and for each proposition say whether the it represents:

- The unanimous (or close) view of the group
- A significant majority of the group
- A small majority of the group.

Where the group is divided and cannot reach a decision about agreeing or disagreeing with a proposition, please note this.

Where there is strong or significant disagreement to a proposition, please note any alternative propositions that may have been formulated.

¹ Discussed at the SE England Mature Conversation event
² Discussed at the London Mature Conversation event
³ Ditto

3 Conclusions

3.1 London

Positive Ageing in London held a focus group on behalf of EngAgeNet Mature Conversations on the topic of Social Care on 22nd October held at Morley College. This focus group comprised of 11 individuals and took place at the end of our conference on Wellbeing. We held the focus group discussion for over an hour where we gave out the Facilitators briefing notes and then asked everyone to discuss and then enter their score next to each of the propositions. The groups included people from across London, with members from BAME communities, including Afro Caribbean and Asian participants. The group also represented people from different age groups within the 50+ demographics, from those in their 50s, 60s, 70s and 80s. They were also from different socio – economic categories, so we felt that this was a representative sample of the diverse groups making up the population of older Londoners. Note that all scores that were made on their individual papers that they then submitted to the facilitator were confidential.

	Proposition	Response	Comment
1	Society has a responsibility to provide social care for those people who need it but who cannot afford to pay the full cost of this care.	Unanimous strong agreement	■ All 11 participants in the this focus group agreed fully with this proposition
2	We should expect people to contribute to the cost of their care according to their means.	General agreement: 8 people (3 strongly) agreed; 2 slightly agreed and one person did not agree.	■ This was also agreed by all participants but with varying degrees of agreement. This proposition was amended to read ‘in the current circumstances’ as it was nearly unanimously agreed that in principle all care should be provided free at the point of delivery – similar to the provision of the NHS. It was suggested with majority agreement that that this should be funded by progressive general taxation. ■ However, one member said that taxation was already progressive and that we needed to operate within the current budgetary constraints. It was generally agreed that while in principle the idea of social care which is free for all and paid for from general taxation is good, in reality it is unlikely to be affordable and put into practice any time in the near future.
3	When assessing someone’s ability to contribute to the cost of his or her care, we should take account of: Income Savings Value of property/other capital assets	Unanimous agreement: 4 people strongly agreed; 3 people agreed; 3 slightly agreed; 1 person agreed but wanted higher taxation to pay for this.	■ This was also agreed in general and in principle ‘in the current circumstances’ There was a debate about whether money should be paid up front or after death (through the sale of assets) Also whether money should be paid in instalments, but everyone agreed if that was the case then there has to be a maximum price.

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4	For people assessed to contribute, the amount of their contribution should be limited in some way.	<p>General agreement:</p> <p>5 people strongly agreed; 2 people agreed; 3 slightly agreed and 1 person slightly disagreed</p>	<ul style="list-style-type: none"> ■ There was little enthusiasm for the suggestion that there should be a minimum amount left from their house and savings when those in care died. ■ It was recognised that there are differences between the amount to be paid by the wealthy and the amount paid by those with limited housing and savings wealth.
5	People should pay the same for the same service irrespective of whether they are self-funding or supported by the local authority.	<p>General agreement:</p> <p>9 people strongly agreed; 1 person agreed and 1 person disagreed.</p>	<ul style="list-style-type: none"> ■ This was agreed by nearly everyone and everyone felt that residents in the same care home should receive the same service, food and care. ■ However, it was suggested, with no one disagreeing, that those with greater wealth should have the freedom to choose a higher quality care home offering better food and services, if they paid for it. ■ There was a concern raised however that we should try to ensure that everyone receives a basic care package which provides in full for their needs. No one wants to see a 2 tier system of care. This worry was raised when talking about the closures of care homes, of hedge fund and other corporate owners closing down care homes and converting them to other use / residential developments etc or refusing to accept local authority clients. The reduction in the amount of money which central government is allowing local government to spend on individuals care and the impact of severe government cuts to local authority on their ability to properly fund such care was a matter of general concern
6	Benefits such as winter fuel allowance and bus passes should be means tested		<ul style="list-style-type: none"> ■ Not discussed

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7	<p>Practical support to enable people to remain in their own homes should be more widely available and be offered at an earlier stage as people begin to face challenges in their day to day lives. This should be available to social housing tenants and owner occupiers. Ideas/ suggestions?</p>	<p>Unanimous agreement with all but 2 people strongly agreeing.</p>	<ul style="list-style-type: none"> ■ This was agreed by all participants. Having heard from experts earlier in the day talking about real life examples about the problems of getting home adaptations, and the alternatives to social care, there was an informed discussion around ways to help people stay out of care homes for as long as possible. ■ These included greater publicity and promotion of the options of adapting your own home and the financial support and advice available to help people do so. It was agreed that those tenants in former council housing who had bought their own home should be given more information and assistance and subsidies about how to adapt their own homes, particularly those on low incomes / pensions, but just above the current levels of income that entitle people to receive this support as part of their benefits. The active promotion and support for adaptations for council and other social housing tenants who were in need of these was also discussed. What was a matter of concern was that in the face of cuts to local government which impacted on the councils' ability to provide universal support for adaptations there seemed to be very short-term thinking, putting the immediate cost implications before the longer term costs of placing people into social care homes when they neither wanted nor needed to go into care. The plight of those older people in private rented accommodation – often in poor condition and / or with limited long-term security – was also raised as a matter of concern. There need to be more housing options to choose from for people wishing to move to other accommodation. ■ Also discussed were ways in which older residents could be encouraged to stay at home and become more active socially and physically thus reducing the need for people to be placed in care earlier than could be required, with more inter communication between health and allied workers (e.g. Occupational Therapists) in the community and between the NHS practitioners and those working in the community
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Report of the Mature Conversations on Social Care held in London and South East England

8	Where people can no longer manage at home, non-institutional alternatives to residential care should be more widely available. Ideas/ suggestions?	Unanimous agreement with all but 2 people strongly agreeing.	<ul style="list-style-type: none"> ■ The discussion included references to the positive options of co-operative social care housing, following a presentation by women who were members of a social care co-operative in Barnet. There should also be better joined up support coming from community health and social care providers, including community nurses, OTs, nutritionists etc that were client focused and took into account the desires and needs of patients and their families to ensure that care was, where possible, maintained in people's homes
9	People should be encouraged to take active control of maintaining and improving their own physical, mental and cognitive health, with support provided for those who cannot afford otherwise to be involved. Ideas/ suggestions	Unanimous agreement with all but 2 people strongly agreeing.	<ul style="list-style-type: none"> ■ This discussion was also informed by the presentations by experts earlier in the day including becoming active participants in mental and cognitive self help using such online testing and support as offered by My Cognition. In addition, it was agreed that there should be more promotion and active recruitment of older people, particularly for 'hard to reach groups' about the free or cheap subsidised sports and leisure activities available locally through councils and voluntary / community services – including walks, dance, swimming, and subsidised gym membership. The fact that some GPs were able to offer subsidised gym membership for those who were older and in need of regular exercise was something that participants thought should be extended and promoted. It was also noted that there were many opportunities to continue life long learning, through such organisations as the self-run local Universities of the 3rd Age, plus community college and University courses, which were deemed useful in both promoting mental health, combatting dementia and breaking down social isolation
10	The NHS should be funded to provide integrated social care as part of its health remit.	Unanimous agreement with all but 3 people strongly agreeing	<ul style="list-style-type: none"> ■ This was generally agreed but with a big proviso that there had to be sufficient money put into the HNS and Social Care budgets to make this feasible. If not, it was feared that this would be an additional burden on the already underfunded NHS. However, in general it was agreed that this would be beneficial as long as the process involved an integrated approach by a team of health professionals, including both relevant hospital and GP staff and community outreach and care workers, which focused on the needs of both the patient and their families as well as looking for the most economically efficient use of resources

3.2 South East England

The South England Mature Conversation on social care was hosted by the Slough Older People’s Forum and comprised three separate discussion groups.

Feedback from Discussion Group 1

	Proposition	Response	Comment
1	Society has a responsibility to provide social care for those people who need it but who cannot afford to pay the full cost of this care.	Strongly Agree Most of the group	<ul style="list-style-type: none"> ■ The group strongly agreed as they share Most of us have all worked really hard, we have not had it easy. We have worked from very young into our later days. We have always lived here or since a young child (England) and have paid into the various systems.
2	We should expect people to contribute to the cost of their care according to their means	Agree	<ul style="list-style-type: none"> ■ The group agreed If people have the means then they should contribute a portion according to their needs. ■ We should also think about how means work for peoples families as we have worked hard so what about our children and grandchildren as we are working to provide for them also. ■ The group discussed that some people “get rid” of their assets so that their children can benefit and then rely on the Authorities to help them. Some people feel that this is cheating the system and where this happens a cost should be put on family members to provide for care.
3	When assessing someone’s ability to contribute to the cost of his or her care, we should take account of: Income, Savings, Value of property.	<p>The Group requested to split there responses as arears are different and can not agree as one area.</p> <p>Income – Agree Unanimous</p> <p>Savings – Agree Most of the group</p> <p>Value of property/ other capital assets Disagree Unanimous</p>	<ul style="list-style-type: none"> ■ Income: The group was clear that if they have worked that income should come into play. ■ Savings: The group agreed through strongly agree and slightly agree that savings should come into play but that some kind of cap should work alongside. The group was not sure how much but shared some people save more than others. ■ Property: The group disagreed with the majority of people strongly disagreeing as property can be something that you have worked very hard for, you may have been lucky with area change or you may have worked very hard to get a property and the group discussed that the area and funds from property has too many elements from tax to maintenance so it was unfair to take property into account with just a value without knowing all the circumstances e.g another family member may live in the property, may have put money in, it may be a family home.
4	For people assessed to contribute the amount of their contribution should be limited in some way	Agree Unanimous	<ul style="list-style-type: none"> ■ The group agreed that a cap would need to come into play and that should be at maybe 100k. ■ The group discussed that we need to remember that not everyone has the same income coming in so this makes a cap quite difficult.

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5	People should pay the same for the same service irrespective of whether they are self-funding or supported by the local authority.	Agree Unanimous	<ul style="list-style-type: none"> ■ The group discussed that the cost should be the same for everyone. ■ some views and experiences some people believe that: <ul style="list-style-type: none"> ■ if you are self-funding you get a better service e.g if the council come in or you pay for a private company you will get a better service from the private company ■ You get what you pay for so the higher the price the better the service. ■ It depends on council/ Local Authority as it makes the difference in the area that you live in and the council who are running/responsible for services. ■ My experience of my mums care home ■ (Langley Haven) is that it doesn't matter if you pay privately self-fund or through the council as all residents are treated in the same way.
6	Benefits such as winter fuel allowance and bus passes should be means tested		Not discussed

Feedback from Discussion Group 2

	Proposition	Response	Comment
1	Society has a responsibility to provide social care for those people who need it but who cannot afford to pay the full cost of this care.	Strongly agree Unanimous	<ul style="list-style-type: none"> ■ Feel 'society' is all of us, not just government. Particular attention should be given to those with no family or friends nearby. They felt this particularly so for those who require care at home and that it is vital that waiting lists are reduced. However, everyone has a responsibility to look out for their neighbour
2	We should expect people to contribute to the cost of their care according to their means.	Strongly agree Unanimous	<ul style="list-style-type: none"> ■ The group strongly agreed but felt there was injustice in the current system – there was a general feeling that care fees are too high and that some of the care companies are 'profiteering' at the expense of clients and care workers The whole group agreed that there should be no difference between the standard of care provided to those who are self funding and those who are funded by the local authority
3	When assessing someone's ability to contribute to the cost of his or her care, we should take account of: Income Savings Value of property/other capital assets	Most Agreed Small minority disagreed	<ul style="list-style-type: none"> ■ A significant majority of the group felt that income should be taken into account when assessing contributions to care payment. A small minority disagreed ■ Similarly a significant majority felt that savings should be included in the financial assessment for care, while a small minority strongly disagreed. ■ Those that disagreed gave examples of losing home and savings after the long term care of loved ones ■ Most of the group were aware of the threshold for paying for care but very unsure about what the financial assessment comprised in terms of income, including state pension, occupational pensions and benefits – means tested and non means tested.

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4	For people assessed to contribute, the amount of their contribution should be limited in some way.	Strongly agree Unanimous	<ul style="list-style-type: none"> ■ Those who agreed that property and other assets should be assessed, felt that there should be a cap on the amount of savings taken into account. They could not reach agreement on a specific figure. With regard to property, the whole group felt that a cap should be geographically specific, due to value differential across the country. ■ The group were unanimous in that the standard of care should be reviewed and improved across the board. There was a slight majority who felt that there should be cross party working to achieve this, while others felt it was the duty of elected representatives to direct appropriate resources
5	People should pay the same for the same service irrespective of whether they are self-funding or supported by the local authority		<ul style="list-style-type: none"> ■ Not discussed
6	Benefits such as winter fuel allowance and bus passes should be means tested.	Unanimous disagreement	<ul style="list-style-type: none"> ■ The group felt that this would put a disproportionate strain on the benefit system to calculate. Some believed that wealthier people often donate their winter fuel payment to charities, anyway. ■ However, all agreed that, once someone has elected to live abroad, in EU countries or otherwise, the winter fuel allowance should cease. ■ The entire group were very protective of bus passes as they felt that they are essential for many to avoid social isolation. However, rather than means testing, the group felt that a small fee – nominally £10 per annum – should be paid by all.
			<p>Other points made</p> <ul style="list-style-type: none"> ■ Health and social care services should work much more closely together but their funding should remain separate to avoid domiciliary care being subsumed by the health service. ■ Consultation of older people should be much more widespread – this session was much appreciated.

Feedback from Discussion Group 3

	Proposition	Response	Comment
1	Society has a responsibility to provide social care for those people who need it but who cannot afford to pay the full cost of this care.	Strongly agree Unanimous	<ul style="list-style-type: none"> ■ Particular attention should be given to those with no family or friends nearby. They felt this particularly so for those who require care to help them to stay in their own homes and communities.
2	We should expect people to contribute to the cost of their care according to their means.	7 Strongly agree 1 Disagreed	<ul style="list-style-type: none"> ■ Everyone agreed the standard of care whether self- funding or supported should be of the same quality.

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3	When assessing someone's ability to contribute to the cost of his or her care, we should take account of: Income Savings Value of property/other capital assets	Most Agreed Small minority disagreed 3 Disagree with property being included.	<ul style="list-style-type: none"> ■ A significant majority of the group felt that income should be taken into account when assessing contributions to care payment. A small minority disagreed ■ Similarly a significant majority felt that savings should be included in the financial assessment for care, while a small minority strongly disagreed. ■ Those that disagreed gave examples of losing home and savings after the long term care of loved ones. ■ Most of the group were aware of the threshold for paying for care but very unsure about what the financial assessment comprised in terms of income, including state pension, occupational pensions and benefits – means tested and non means tested.
4	For people assessed to contribute, the amount of their contribution should be limited in some way.	Strongly agree Unanimous	<ul style="list-style-type: none"> ■ Those who agreed that property and other assets should be assessed, felt that there should be a cap on the amount of savings taken into account. They could not reach agreement on a specific figure. With regard to property, the whole group felt that a cap should be geographically specific, due to value differential across the country.
5	People should pay the same for the same service irrespective of whether they are self-funding or supported by the local authority	Agree Unanimous	<ul style="list-style-type: none"> ■ No one should pay more unless receiving an enhanced level of care
6	Benefits such as winter fuel allowance and bus passes should be means tested.	Bus Pass & Winter fuel allowance. 5 Agreed. 3 Disagreed	<ul style="list-style-type: none"> ■ The entire group were very protective of bus passes as they felt that they are essential for many to avoid social isolation.
7	Practical support to enable people to remain in their own homes should be more widely available and be offered at an earlier stage as people begin to face challenges in their day to day lives	Strongly Agree	<ul style="list-style-type: none"> ■ Low level help with everyday tasks, help to shop and referral to local services should be offered as soon as someone shows signs of struggling.
			<p>Other points made</p> <ul style="list-style-type: none"> ■ Health and social care services should work much more closely together so there is a co-ordinated approach to a package of care and one assessment. ■ All new housing should be suitable for all ages and abilities:- wider doorways, downstairs cloakrooms, level access to pavement and gardens. ■ New housing estates should have activities and amenities nearby. ■ More extra care housing with carers on site would enable people to maintain a private 'own space' while having access to care when needed. ■ Consultation of older people should be much more widespread – this session was much appreciated.

Feedback from discussion involving all three groups

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	Proposition	Response	Comment
7	<p>Practical support to enable people to remain in their own homes should be more widely available and be offered at an earlier stage as people begin to face challenges in their day to day lives. Ideas/ Suggestions.</p>		<ul style="list-style-type: none"> ■ When people are in their own homes they are more comfortable and more happy. ■ We should build houses for everyone to grow with people e.g wider doorways to accommodate a wheel chair ■ There should be more community Estates for the over 55's to provide more of a community for older people as it creates a network where we all look out for each other and can support each other. ■ People should be allowed to stay in their own environments as long as they are safe and it's the assistance and support that is required if they are not safe. ■ The new developments especially in Slough are not building for the older people. Everything is about cross rail and bringing in the young people but what about the older people. What happens when the older people get old. Why aren't homes being designed for everyone. ■ All new homes should be able to cater for adaptations including stair lift, hand rails, wider door access, ramps etc. ■ Sometimes it's just a conversation to sit and ask people what they need and what they would like help with to help them to remain in their homes. ■ If we had a better system to be looking at the older people so that they can highlight or share with a company that they may need or need help this will help to create a plan. We all need to work together. ■ Everyone will get old at some stage and its like we forget that. Support and information don't cost lots of money we just need people to come together to help share it and get people to access it.
8	<p>Where people can no longer manage at home, non – institutional alternatives to residential care should be more widely available. Ideas/suggestions.</p>		<ul style="list-style-type: none"> ■ Older people are all very different and we all require different things so a variety is good. ■ Support at home sometimes you just need a bit more information to see why they cannot manage at home and then put something in place ■ Residential care – good residential care – Outstanding residential care ■ Care homes – available costs – more activities – adaptations – ■ Care homes like Langley Haven ■ Care homes with activity coordinator, chef, activities ■ Activity coordinator to be available in the community ■ Mini bus to take them out ■ Live in care ■ Student schemes ■ Residential schemes with nursery children

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		<p>Other discussions/Comments</p> <ul style="list-style-type: none"> ■ Rich people know the system and how to hide assets or give them to family members this should be looked in to. ■ The NHS system people abuse this as they come here just for health care and this is wrong because they just want to get it for free, ■ Means testing should include all assets for the rich. ■ Its good coming to groups like this as you get lots of information ■ This has been a really good session as everyone has had the opportunity to say something. ■ I really enjoyed the session.
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Report of the *Mature Conversations* on Employment and Retirement held in South West England and South East England

1 Introduction for participants

What is a mature conversation?

A *mature conversation* is an opportunity to formulate a collective later life view on an issue that is the subject of public concern. The ability to present a clear and concise statement of the views and opinions of people in later life, based on structured and widespread discussion, will enable EngAgeNet to ensure that the voice of older people is listened to.

Our aim is to facilitate as many conversations as possible across our network, using local forums, or small groups of older people who are in a position to come together for a face to face discussion. The outcome of these conversations will be summarised and fed into all the appropriate communication channels.

Focusing on employment and retirement

The propositions to be discussed as part of this mature conversation on employment and retirement are an opportunity to express your views on these issues.

Ageism is the most commonly experienced form of workplace discrimination. According to the Centre for Research into the Older Workforce, one in five people over 50 have experienced age discrimination in the workplace.

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Many employers do value their existing older employees because of their positive attributes such as reliability, experience and expertise, communication skills, empathy and good customer relationships, and ability to share their knowledge with younger colleagues.

However, this positive attitude to existing employees often does not translate into recruitment practices. In part this reflects negative expectations about older workers who are not known to employers: concerns about health and productivity in particular. It also reflects recruitment processes which, in particular, use qualifications as a sifting mechanism rather than knowledge and skills.

There is a need for more effective 'age management' within organisations. In many respects what this means is simply good management. But there are issues specific to older workers such as the need to balance work and caring responsibilities for elderly relatives, stress and health issues arising from this requirement for juggling and/or from decades of hard work, and many people's desire to move gradually into retirement rather than fall off a cliff edge.

The Centre for Ageing Better has said that: 'As more of us live longer, we need to take action earlier in life to enable us to stay healthier, work for longer, and save more if we are to enjoy our later lives. And yet people in mid-life face many issues that compete for their time and attention. Many are juggling work and caring responsibilities with little time to look after their own health and wellbeing People in mid-life could benefit from better access to information and advice to plan and prepare for their later lives.'

In government 'action research' led by the Institute for Learning and Work, nearly 3,000 people had Mid Life Career Reviews. These covered employment, training, financial planning and health issues, particularly focussed on people out of work, facing redundancy, or wanting to adapt to a new way of working. More than 8 in 10 people felt their self-confidence and belief in their skills and experience were boosted, along with other positive outcomes. As a result:

- 1 in 3 took action as a direct result of their review;
- 1 in 5 found work after being unemployed;
- 1 in 3 felt motivated to find work, change career, or take up learning; and
- almost half felt they knew more about possible work or career opportunities.

2 The Propositions

1. People often want, or need, to work beyond the traditional retirement age
2. Employers do value their existing older employees' abilities and experience
3. Employers are not ageist in their recruitment policies
4. Employers don't do enough to help their older employees:
 - work flexibly (e.g., when they have caring responsibilities)
 - plan for the future
 - phase their retirement

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5. Younger employees are happy to work with older ones and learn from them
6. If you are made redundant aged over 50 it is very difficult to get back into work
7. Self-employment is an important option for people over the age of fifty and there is sufficient support to enable them to do this
8. People in middle age would benefit from a 'mid life review' with their employer to help them plan the years leading up to retirement in a way to meet the needs of both employer and employee
9. When people retire, they often need a new sense of purpose and opportunities for personal fulfilment

The following framework was used by facilitators to explore the above propositions:

For each proposition which of the responses below most closely reflects the collective view of the group:

- Strongly agree
- Agree
- Slightly agree
- Slightly disagree
- Disagree
- Strongly disagree.

Note whether opinion is united or divided, and for each proposition say whether the it represents:

- The unanimous (or close) view of the group
- A significant majority of the group
- A small majority of the group.

Where the group is divided and cannot reach a decision about agreeing or disagreeing with a proposition, please note this.

Where there is strong or significant disagreement to a proposition, please note any alternative propositions that may have been formulated.

3 Conclusions

3.1 South West England

	Proposition	Response	Comment
1	People often want, or need, to work beyond the traditional retirement age	Strong agreement	<ul style="list-style-type: none"> ■ Financial pressures for many – some find their pension value is reducing over time, while working longer means you can defer your pensions – which means more income in future years. ■ Maintains a sense of sense of social purpose, fulfilment and relevance. Some people define themselves by their role. ■ Where the job is demanding and have poor health, people may need to retire sooner but can't really afford to do so ■ Some sectors registering shortage of skills – so the benefits can work both ways. ■ People age at different rates – some are active into their 80s and beyond, others struggling to hold down a job at 50. ■ Let's do away with the term "retirement age" - yes, there's a State Pension Age, but really no such thing any more as a "retirement age".
2	Employers do value their existing older employees' abilities and experience	Slightly agree	<ul style="list-style-type: none"> ■ Depends on the organisation and the sector – and what skills you can offer... and how difficult it is for employers to find those skills elsewhere. ■ Employers cut costs by taking on younger people. ■ My employer appreciated my IT skills and that I needed to work from home and enabled it to happen. ■ Others' employers had enabled them to reduce hours. ■ Some employers seem keen to replace older workers with younger models. ■ Voluntary sector often relies on older people and recognise that offering them flexibility is important to retain them ■ Housing Associations often have very diverse workforce with some working there for a very long time ■ Not all employers will be empathetic and supportive when people suffer health setbacks – not giving them time to ease their way back into work, eg. after chemotherapy or asking people with early onset dementia to leave.

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3	Employers are not ageist in their recruitment policies	Disagree	<ul style="list-style-type: none"> ■ Not supposed to be – but candidates feel pressure and have had largely negative experiences. ■ While age is not on the form, it's easy for selection panels to work out someone's age ■ One participant's father had taken 10 years off his age – and got the job. ■ Not all places of work are suitable for someone with restricted mobility / disabilities. ■ “When I recruit, I'm not interested in a person's age – just what they can do for us” ■ Can depend on the industry ■ Younger people can suffer from ageist attitudes too – assumptions that they can't handle a job because of their age. ■ Ideal workforce has a mix of ages and genders – each bringing complementary things to the workplace: multi-generational workplace
4	Employers don't do enough to help their older employees: work flexibly (e.g. when they have caring responsibilities) plan for the future phase their retirement	Agree	<ul style="list-style-type: none"> ■ It depends on the individual manager as much as the organisation or industry – their personality and attitudes. Identical policies can be applied in different ways... ■ A good, strategic, forward thinking HR team will recognise they may not get the best people if they aren't flexible enough – currently skills shortage emerging from reduced immigration and shifting demographics. ■ “Not enough B&Qs.” ■ Employers have to give reasons for refusing more flexible approach – some will simply insist their workplace can't operate flexibly. But have they tried? ■ Many people, not just older ones, would want to have time to care / better work/life balance, more me time. This is – again – not just about older people.
5	Younger employees are happy to work with older ones and learn from them	Agree	<ul style="list-style-type: none"> ■ (Participant formerly in nursing) In nursing, older staff are generally calmer and not tend to panic as they've seen it all before. Younger nurses appreciate being able to go to them ■ (Participant formerly in IT) In IT, it can also work like that ironically, as we've seen everything along the way and can usually sort a problem out. ■ (Participant formerly in the Police) Younger police recruits buddy up with older officers to learn from them – especially handling people skills.
6	If you are made redundant aged over 50 it is very difficult to get back into work	Strong agreement	<ul style="list-style-type: none"> ■ Often the only choice is to take lower skilled work at lower pay ■ If 50 people are going for same job, some employers will choose someone who is younger / fitter, with more recent qualifications ■ You need to retain key skills as you get older – and refresh them to keep up. Need to invest some of your own time sometimes to achieve this as not all employers will do it for you. Can be costly. ■ (Participant formerly in IT) I had constantly to refresh my skills and knowledge as technology evolved ■ Many people don't have the time or money to retrain or refresh their skills

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7	Self-employment is an important option for people over the age of 50 and there is sufficient support to enable them to do this	Strong agreement about self employment being an option. Strong disagreement that there is sufficient support	<ul style="list-style-type: none"> ■ Doesn't work for everyone – not everyone has skills / resources / experience to set up ■ Worrying if you have been wage-dependent – income open to fluctuations ■ Fine when you're healthy – but you can't afford to take time off for illness ■ Lots of bureaucracy surrounding self-employment – VAT, Tax etc.
8	People in middle age would benefit from a 'mid life review' with their employer to help them plan the years leading up to retirement in a way to meet the needs of both employer and employee	Strong agreement	<ul style="list-style-type: none"> ■ Very important for those whose personal circumstances change – deteriorating health, caring responsibilities. ■ One's circumstances are constantly changing, so while this is a good idea, why shouldn't everyone have regular reviews – perhaps every 10 years. ■ Helpful to achieve the right work/life balance ■ Need an ongoing conversation – as you go through parenthood – get ill – partner made redundant so you need to work more hours. Should always be an open office door. ■ Technology is helping employers offer more flexible approach – logging in from home and working there. ■ Chance to check that your current role is right for you – including skills that your employer is not harnessing. ■ "I would have worked longer if my employer had been more empathetic". ■ Chance for employee to be more effective – employer wins too. ■ Can be easier for larger companies to offer flexibility than smaller ones. ■ Once again, this is not just about age – this could be helpful for employees of ALL ages to get the best out of them and their skills. ■ Flexibility in the workplace is just good HR practice.
9	When people retire, they often need a new sense of purpose and opportunities for personal fulfilment	Strong agreement	<ul style="list-style-type: none"> ■ "I now feel more fulfilled in my voluntary roles than I ever did in work." ■ "I'd hate to be sat at home." ■ "This is a chance to put my knowledge and experience to good use." ■ Opportunity for older people to act as sounding boards for services – really important resource for organisations like Healthwatch and local support networks. ■ "Nice that you can say no." ■ "It's a chance to stay 'current'." ■ Grandchildren can often provide a source of fulfilment – not everyone has them though. ■ Many older people enjoying good health – but not all. ■ Not everyone in a position to lead active lives – poverty a big issue for many.

Report of the Mature Conversations on Employment and Retirement held in South West England and South East England

			<p>Other points made</p> <ul style="list-style-type: none"> ■ Taxation can be a problem for older people when they are in receipt of a pension and keep on working – prohibitive rates of tax: “Would be helpful if I could spread the tax I pay on the income I earn over a longer period – like a self-employed person. You can lose 67p in every pound you earn.” ■ Volunteers can also be caught out by expenses which are seen as a benefit / income. ■ Government not encouraging service user involvement sufficiently – this is where they could really tap into older people’s experience and knowledge – but again things like mileage for expenses are limited – although I COULD charge my taxi fare. ■ Many of the discussions concluded that age is that by making changes / changing attitudes to help older people you could help people of all ages.
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3.2 South East England

	Proposition	Response	Comment
1	People often want, or need, to work beyond the traditional retirement age	Strong agreement	<ul style="list-style-type: none"> ■ There could be financial reasons to keep working. There was strong feeling that women have been misinformed e.g. about the married women’s stamp or the expected retirement age meaning they cannot afford to retire ■ Where the job is physically or emotionally demanding people may need to retire sooner ■ Choice is important depending upon individual circumstances
2	Employers do value their existing older employees’ abilities and experience	Disagree (with exceptions)	<ul style="list-style-type: none"> ■ Employers cut costs by taking on younger people more cheaply e.g. NHS ■ Organisations attribute negative values to an ageing workforce e.g. Age UK ■ Employers’ attitudes to ageing can be that youthfulness equates to dynamism and age equates to being a dinosaur ■ Some organisations value their older employees for their abilities and experience, but these are in the minority ■ Some (often older) customers have an age preference and older workers’ empathy communication skills can be valued by all ages ■ There may be things we can do individually to show employers that older people are worth employing (through our behaviour, presentation and self belief)
3	Employers are not ageist in their recruitment policies	Strongly disagree	<ul style="list-style-type: none"> ■ Strong feeling that it is very difficult to get a job after 50 ■ Even where good recruitment policies are in place employers can work out from CVs the age of the applicant ■ Use of qualifications in initial sifting of job applications disadvantages older applicants ■ How to apply for jobs has changed (writing CVs, posting on line etc). This also disadvantages older applicants ■ There are things we can do to counteract ageist recruitment policies (through our behaviour, presentation and self belief): older job applicants need to be entrepreneurial

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4	Employers don't do enough to help their older employees: work flexibly (e.g. when they have caring responsibilities) plan for the future phase their retirement	Strongly agree (with exceptions)	<ul style="list-style-type: none"> ■ Size of organisation may affect how well this is done (some larger organisations may do better) ■ Good (all age) management is key ■ Participants gave examples of bad experience e.g. early retirement due to ill health could have been averted by better communication and management flexibility ■ One participant felt 'scrap heaped' after redundancy ■ Management need better understanding of the impact of the menopause ■ There was strong agreement that training is vital for all ages ■ There was strong agreement that phasing retirement is a good idea ■ The point was made that there is onus on the individual to make clear what they need
5	Younger employees are happy to work with older ones and learn from them	Don't know/ agree NB participants felt unable to answer this question definitively and that it should be directed to younger people	<ul style="list-style-type: none"> ■ In theory, yes this is the case. We had lots of examples of beneficial teamwork and learning across generations. ■ However, we know that in practice age is a barrier to positive working relationships due to negative attitudes to ageing ■ Technology is an area where differences show up (but training and support to change practice should be given) ■ There is scope for mutual support: older employees sharing experience and mentoring, younger employees offering support on technology
6	If you are made redundant aged over 50 it is very difficult to get back into work	Strong agreement	See comments in relation to other propositions
7	Self-employment is an important option for people over the age of 50 and there is sufficient support to enable them to do this	Strong agreement about self employment being an option. Strong disagreement that there is sufficient support	<ul style="list-style-type: none"> ■ Wealth of experience gained in employment doesn't need to be wasted and could be used when self employed ■ There are risks though in starting up, particularly where capital investment is required ■ We were not aware of any financial support or training for self employment ■ Job Centre staff expect you to take a job and not become self employed ■ Night school and small business incentives or support has been withdrawn
8	People in middle age would benefit from a 'mid life review' with their employer to help them plan the years leading up to retirement in a way to meet the needs of both employer and employee	Strong agreement	<ul style="list-style-type: none"> ■ Participants agreed that it was good to think and plan ahead ■ Some participants believed it should not be left to employers and should be a government responsibility to make provision ■ Apart from the facilitator, none of the participants were aware of the (all age) National Carers Service: this should be better publicised ■ Exit interviews should always be done by employers

Report of the Mature Conversations on Employment and Retirement held in South West England and South East England

9	When people retire, they often need a new sense of purpose and opportunities for personal fulfilment	Strong agreement	<ul style="list-style-type: none"> ■ Information is important e.g. what is available in the community ■ Gradual tapering off should be a better understood option ■ How much retirement income is available a very important factor ■ Transferable skills can be used e.g. experience of family caring responsibilities could lead to a job in the care industry
			<p>Other points made</p> <ul style="list-style-type: none"> ■ We must not make assumptions about what people want ■ All people are individuals and different from each other

Report of the *Mature Conversations* on Technology held in the East Midlands and North East England

1 Introduction for participants

What is a mature conversation?

A *mature conversation* is an opportunity to formulate a collective later life view on an issue that is the subject of public concern. It is particularly apposite where Government may be considering the introduction of a green or white paper, where current policies may be under review, or where there is a consultation process under way. The ability to present a clear and concise statement of the views and opinions of people in later life, based on structured and widespread discussion, will enable EngAgeNet to ensure that the voice of older people is listened to.

Our aim is to facilitate as many conversations as possible across our network, using local forums, or small groups of older people who are in a position to come together for a face to face discussion. The outcome of these conversations will be summarised and fed into all the appropriate communication channels.

Focusing on Technology

Information and communication technology (ICT), in particular the internet, has become an integral part of 21st century life. The internet is now central to our economic, cultural and everyday lives. The technology is available for all to use should we choose to embrace it.

It is well known that people in later life are significantly less likely to have access to the internet than those who are under pension age.

Report of the Mature Conversations on Technology held in the East Midlands and North East England

Recent statistics from the *Office of National Statistics* state the following:

- In 2018, 8.4% of adults had never used the internet. Of the 4.5 Million adults who had never used the internet in 2018, more than half (2.6 million) were aged 75 years and over.
- Men are more likely to use the internet than women, at 91% and 89% respectively. The difference in recent internet use between men and women was larger in the older age groups. Of those adults aged 65-74 years, 82% of men and 79% of women were recent internet users.
- 51% of men aged 75 years and over were recent internet users compared with 38% of women in this age group.

Using ICT enables people to access an ever-increasing range of information, goods, services, entertainment/leisure, educational and social networking opportunities.

ICT can help those with lived experience to maintain independence, whether through adaptations to keep safe at home or enable us to be socially connected to family and friends. It can give us a sense of worth and enhance our quality of life in so many ways. Health provision has embraced the technological world that we live in and many patients monitor their health at home.

It is hard to keep up with the pace of change. Every day new technology is being developed. It sometimes seems that the needs of those who have lived experience are discounted by those who develop the tools and yet older people are one of the largest groups of consumers of goods and services.

2 The Propositions

1. It is vital that all older people are digitally enabled.
2. The community has a role to play in ensuring that everyone is digitally included.
3. Digital by default means many goods and services can only be accessed on-line.
Examples include:
 - i. Some State benefits
 - ii. Health & Social Care services
 - iii. Purchases – financial savings to be made by ordering online
4. Everyone needs to have access to some form of modern technology and the support to feel confident to use it.
5. The designers and producers of modern technology should listen to what older people want, so that they produce user friendly equipment tailored to suit individual's needs, eg. To assist people who have visual impairment; hearing loss; early onset of dementia.
6. Everyone needs to have access to some form of modern technology and the support to feel confident to use it
7. Older people are scared of going on-line because of security and privacy concerns, and fear of being the victim of a 'scam'.
8. Digital technology increases social isolation.

The following framework was used by facilitators to explore the above propositions:

For each proposition which of the responses below most closely reflects the collective view of the group:

- Strongly agree
- Agree
- Slightly agree
- Slightly disagree
- Disagree
- Strongly disagree.

Note whether opinion is united or divided, and for each proposition say whether the it represents:

- The unanimous (or close) view of the group
- A significant majority of the group
- A small majority of the group.

Where the group is divided and cannot reach a decision about agreeing or disagreeing with a proposition, please note this.

Where there is strong or significant disagreement to a proposition, please note any alternative propositions that may have been formulated.

3 Conclusions

3.1 East Midlands

	Proposition	Response	Comment
1	It is vital that all older people are digitally enabled.	Majority of the group slightly disagreed	<ul style="list-style-type: none"> ■ 8 out of the 12 disagreed with the wording 'vital' and 'all' ■ Some thought it was 'big brotherism' we should have the right to say no. ■ Older people may not be able to keep in step and have a different mind-set and do not like the pace of change. ■ Some older people are disadvantaged and reliant on others. ■ "I agree that older people are disadvantaged – I use it for what I want and don't let it use me."
2	The Community has a role to play in ensuring that everyone is digitally included.	Group were divided	<ul style="list-style-type: none"> ■ Several people didn't like the word 'ensuring' and thought 'enable' would be a better word. ■ It was mentioned that the State had a responsibility through Lifelong Learning to enable those who wanted to be digitally enabled. ■ It was felt that digital inclusion contributes to social cohesion

Report of the Mature Conversations on Technology held in the East Midlands and North East England

3	Increasingly, on-line access to goods and services is becoming the 'default' position.	Strongly agree - unanimous	<ul style="list-style-type: none"> ■ Technology is for people who are busy – it's a convenience. ■ Some benefits can only be accessed online, Housing Benefit and Universal Credit ■ It's better for older people to go to the shops as this gets them out of the house.
4	Technology is making our day to day lives easier.	Group were divided between strongly agreeing and disagreeing	<ul style="list-style-type: none"> ■ For some people, but not others. ■ Fewer visitors as people engage online and know you are safe ■ High Street shops are closing because everyone is going on-line. ■ Having everything on-line could be dangerous – pressing the wrong button. ■ Smart Health – mixed feelings. Interventions are more rapid but privacy disappears. ■ Personal safety increases. ■ Technology makes life so much easier – time to do other things.
5	Everyone needs to have access to some form of modern technology and the support to feel confident to use it.	Majority of the group strongly agreed	<ul style="list-style-type: none"> ■ Support is the important word, but you have to pay sometimes. ■ Support is not always available in the home. ■ Peer support is helpful ■ Support needs to be adapted to the user. Some people do not have confidence. ■ There needs to be a support service for those less able.
6	The designers and producers of modern technology should listen to what older people want, so that they produce user friendly equipment tailored to suit individual's needs. eg. To assist people who have visual impairment; hearing loss; early onset dementia.	Strongly agree - unanimous	<ul style="list-style-type: none"> ■ There needs to be assistive technology and software programmes for special needs to enable people to be connected to the digital world. ■ Designers should not just listen to what older people want but act on what they hear.
7	Older people are scared of going on-line because of security and privacy concerns and fear of being the victim of a scam.	Strongly agree - unanimous	<ul style="list-style-type: none"> ■ This was universally agreed and virtually everyone in the group had knowledge of scams.
8	Digital technology increases social isolation	Majority of the group strongly agreed	<ul style="list-style-type: none"> ■ You can be connected to the internet, but still be socially isolated. ■ There was a suggestion to change the word "social" to "personal" isolation. ■ Some of the group thought that it can decrease social isolation and that they can have access to groups and forums on-line.

3.2 North East England

	Proposition	Response	Comment
1	It is vital that all older people are digitally enabled	General agreement to the proposition as it stands but clear disagreement that it should be a requirement that older people are digitally enabled.	<ul style="list-style-type: none"> ■ The group was divided in its response to this proposition. The importance of being 'digitally enabled' was recognised and indeed there was a clear acknowledgment that without access to or understanding of digital technology, older people are likely to face disadvantage and even additional expense. However, there was resistance to the notion that this proposition implies that all older people should be digitally enabled. ■ Older people (as any group in the population) should be able to choose the extent to which they engage with technology, and the barriers that some people face should be taken into account: the cost of using or accessing technology; physical barriers such as visual, hearing, or physical impairment; lack of support (what do older people living on their own do when things go wrong?). ■ Technology affects all aspects of our day to day lives and its ubiquity appears to be based on an assumption that people will simply accept the requirements it imposes. There seems to be no room for alternative approaches and the onus of responsibility is placed firmly on individuals to equip themselves to be digitally enabled.
2	The community has a role to play in ensuring that everyone is digitally included.	Unanimous agreement	<ul style="list-style-type: none"> ■ There was unanimous agreement that society has a role to play in creating opportunities for those older people who wish to engage with technology to be able to do so. However, it also has a responsibility to ensure that 'side by side' systems exist for those people who are unable to use or access digital technology. There needs to be more investment in training and support for older people; this could be provided by third sector organisations if resources were made available. In some cases, cost will be a barrier for older people and arguably free wi-fi should be as much a priority as free local transport.

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3	Increasingly on-line access to goods and services is becoming the 'default' position. Technology is making our day to day lives easier.	Unanimous disagreement	<ul style="list-style-type: none"> ■ The group unanimously disagreed that technology is making our day to day lives easier. It was recognised that technology brings certain benefits, but only to those who are in a position to engage with it. For many older people, society's increasingly comprehensive use of technology creates barriers, leading to disadvantage and exclusion. Where on-line access to goods and services is the only option, or where alternative options are convoluted or obscure, day to day life becomes very difficult for the older person who does not have access to the appropriate technology. ■ More generally, the widespread deployment of technology and automated systems has an impact on how our day to day lives are shaped. On-line retail has had a significant impact on the high street, and while this may produce a benefit for those housebound older people who have access to digital technology, for many mobile older people, it restricts their options to access goods and services while at the same time, limiting their opportunity for social contact. Automated check-out systems of course have the same effect; as does the limited number of bank branches and post offices. ■ Older people experience the large scale development of digital technology as part of an economic imperative; automation reduces the need for labour and hence saves money. The impact of technology on traditional employment is an issue for older people: for a group of people who are likely to place a high value on social interaction the non-availability of a 'real person' to interact with is a significant threat to the maintenance of well-being and quality of life.
4	Everyone needs to have access to some form of modern technology and the support to feel confident to use it.	General agreement	<ul style="list-style-type: none"> ■ The group broadly agreed with this proposition but emphasised the need for choice. Access to modern technology should not be compulsory; other options need to be available. There is no doubt that developments in technology bring about huge benefit for society; older people do understand that, and indeed have lived through and accepted enormous change during their lifetimes. ■ Perhaps the difference in terms of the impact of digital technology is the fact that it requires a more active participation on the part of the individual than previous forms of technological advancement. For those people for whom the digital world is an alien and scary place, accessing and using modern technology is inevitably a challenge; they do need support to acquire the knowledge and skills to engage with it. Such support seems systemically in short supply and an inclusive approach is needed to ensure that those who can and wish to are enabled to take advantage of the benefits that technology offers. Having said that, the group identified cost as a barrier, both in terms of providing or accessing support, as well as the cost of purchasing hardware and software and the ongoing cost of on-line access.

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5	The designers and producers of modern technology should listen to what older people want, so that they produce user friendly equipment tailored to suit individual's needs, e.g., to assist people who have visual impairment; hearing loss; early onset dementia.	Unanimous agreement	<ul style="list-style-type: none"> ■ The group unanimously agreed that designers and producers of modern technology should listen to what older people want. The limited provision of goods and services designed with older people in mind suggests that they don't. Technology has the potential to help older people facing a range of physical or cognitive limitations. Indeed, much of the technology to do so already exists but appears not be targeted at the older market. One explanation is that this market is not seen as profitable; another is that it is not understood. Of greater concern is the possibility that it simply reflects wider social attitudes about ageing and the lack of interest in or priority given to older people (is business naturally 'youth centric?'). ■ Business needs to be better informed about the needs of older people and there needs to be a dialogue between the two. Older people need to engage with technology companies in particular and to 'make a noise' about the kind of developments that would benefit them and hence for which there would be a significant market.
6	Older people are scared of going on-line because of security and privacy concerns, and fear of being the victim of a 'scam'.	Unanimous agreement	<ul style="list-style-type: none"> ■ The group unanimously agreed with this proposition, although it was recognised that people are becoming more aware of the potential dangers of going on-line. An important part of the support and education that we all need in terms of accessing and using on-line technology is information about how to protect ourselves from security breaches and scams. While, arguably, older people may be inclined to trust others and perhaps overly respectful towards people they perceive to be in authority, this should not be perceived as a problem of ageing as it simply reinforces negative stereotypes of older people.
7	Digital technology increases social isolation.	Both agreement and disagreement	<ul style="list-style-type: none"> ■ The group both agreed and disagreed with this proposition. An automated society with fewer people employed to deliver services inevitably results in fewer social encounters and, therefore, will lead to increased social isolation. However, it is important not to see this simply as an issue affecting older people. Large sections of society are affected by the widespread use of technology: children and young people, for example, are spending a significant proportion of their leisure time on their own engaging with some form of technology. ■ On the other hand, technology provides the means by which people living on their own, particularly those who are unable to get out, can communicate with family and friends through applications such as Skype and Facebook.

Summary

The following is a summary of the key themes that emerged from the discussion.

Today's older people have lived through more change than any other generation. Those aged over 90 were born at a time when, for example, commercial air travel was in its infancy and the first talking picture had just been released. Technological change has long been a feature of society and while there may have been some nostalgia for the 'old ways', generally speaking people have always made adjustments and accommodated the 'new ways'. Mostly the new ways brought significant benefit and were readily accepted.

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So, older people are not inherently resistant to change, even though there may be some nostalgia for the old ways that may be more familiar to them. However, modern digital technology and its rapid growth represents a different kind of change; it imposes demands on the individual that previous change did not. These demands require individuals to develop a specific set of skills and knowledge and to acquire the means and resources in order to accommodate this change. Not only does it make these demands, it shuts the door on the option - that might have been available in response to previous technological change - of sticking to the 'old ways'. Without the necessary skills and knowledge or means and resources, individuals are, therefore, disadvantaged and excluded.

A new cultural or social norm is being created as a result of large sections of the population embracing modern digital technology (motivated by perceived benefits). But little allowance is made for those groups unable (or possibly unwilling, motivated by perceived dis-benefits) to conform to these social norms

We need to avoid the narrative that digital technology poses a problem for older people simply because they can't keep up with technological progress – that they're too slow, too set in their ways, somehow it's their fault.

The growth of digital technology has significantly affected both the labour market (creating an environment where automated systems mean there is limited opportunity to engage with a person), and social structures such as the high street, all of which have had a major and disproportionate impact on older people.

There are significant costs associated with accessing digital technology which are a barrier for those older people who have limited incomes. At the same time, there are costs associated with not engaging, such as: the additional cost of paper bills; the fact that it is often more expensive if goods or services are purchased through more traditional methods; people may miss out on on-line offers or be unaware of the existence of cheaper tariffs.

Older people are calling for:

- **Free connection to the internet**
- **More organised and targeted support to achieve better overall understanding of digital technology and appropriate ways of accessing and using it**
- **Alternatives to on-line systems (on-line should never be the only way)**
- **A dialogue between older people and the business community so that there is better understanding of the needs and capabilities of older people, particularly on the part of technology companies.**

Report of the *Mature Conversations* on Housing held in North West England and Yorkshire & The Humber

1 Introduction for participants

What is a mature conversation?

A *mature conversation* is an opportunity to formulate a collective later life view on an issue that is the subject of public concern. It is particularly apposite where Government may be considering the introduction of a green or white paper, where current policies may be under review, or where there is a consultation process under way. The ability to present a clear and concise statement of the views and opinions of people in later life, based on structured and widespread discussion, will enable EngAgeNet to ensure that the voice of older people is listened to.

Our aim is to facilitate as many conversations as possible across our network, using local forums, or small groups of older people who are in a position to come together for a face to face discussion. The outcome of these conversations will be summarised and fed into all the appropriate communication channels.

Focusing on Housing

Decent housing standards are critical to a person's health and well-being. The ability to remain in one's own home as long as practicable is also a factor in avoiding loneliness and social isolation as one grows older and circumstances change. Individuals age better if they can remain rooted in their communities with access to existing social networks and to a range of services. It is demonstrably cost effective to provide the necessary aids and adaptations to facilitate this.

Greater attention needs to be paid to the poor housing conditions among home-owners in poverty, particularly older outright owners. Fixing homes that are cold, dangerous or in poor repair should enable older people to stay in their homes for longer, and avoid homes becoming a potential cause of ill-health.

2 The Propositions

1. Every homeowner should have easy access to information and advice about the range of housing and care options, including adaptations to make it easier to stay in their current home.
2. Advice and information should also cover the availability of financial assistance, equity release and the full range of other housing options, e.g., Homeshare, extra-care housing or sheltered housing.
3. There should be greater recognition by both local and national government of the value to the individual and wider society of maintaining independent living as long as possible.
4. The provision of, for example, damp proofing, heating, etc, should be readily available to all who need such aids and adaptations.
5. We should expect people to contribute to the cost of their housing provision according to their means.
6. Central government should provide ring-fenced funds to all local authorities to bring homes in the private sector to a 'decent homes standard' with the facility to claw back those costs at a later date.
7. All new homes should be built to a minimum of lifetime homes standards so that they are well designed and accessible.

The following framework was used by facilitators to explore the above propositions:

For each proposition which of the responses below most closely reflects the collective view of the group:

- Strongly agree
- Agree
- Slightly agree
- Slightly disagree
- Disagree
- Strongly disagree.

Note whether opinion is united or divided, and for each proposition say whether the it represents:

- The unanimous (or close) view of the group
- A significant majority of the group
- A small majority of the group.

Where the group is divided and cannot reach a decision about agreeing or disagreeing with a proposition, please note this.

Where there is strong or significant disagreement to a proposition, please note any alternative propositions that may have been formulated.

3 Conclusions

3.1 North West England⁴

	Proposition	Response	Comment
1	Every homeowner should have easy access to information and advice about the range of housing and care options, including adaptations to make it easier to stay in their current home.	Agreed unanimously	<ul style="list-style-type: none"> ■ There were concerns about the definition of “Homeowners”. It was considered more appropriate to use the term “Householders” to reflect the people taken part. This was agreed. ■ Owner occupiers <ul style="list-style-type: none"> ■ Independent advice and information should be available for all about where to go to get the information required. Owner occupiers, present, continually looked after their own property. ■ Using local plumbers to get a bath taken out and a shower put in – Drs has LPA so shorted this out. Only use a trusted trader. ■ Don’t put off repairs any more – even small things like draft-proofing. Use friends for advice. ■ Housing Association <ul style="list-style-type: none"> ■ Not very good at maintaining face to face contact with older residents. ■ Ways in which we operate with older residents in general needs housing may be missed unless they ask for help. They will try to work more with partners and commission project to consult with older residents. ■ These cannot be seen in isolation. Sceptical about salesmen trying to sell you things unnecessarily. Only using health professionals and councils for advice.
2	Advice and information should also cover the availability of financial assistance, equity release and the full range of other housing options, e.g., Homeshare, extra-care housing or sheltered housing.	Strongly agree	<ul style="list-style-type: none"> ■ Owner occupiers <ul style="list-style-type: none"> ■ People with long-term conditions can get some financial assistance. ■ Equity release is not well explained-there are too many horror stories. ■ Small mortgages are available AS LONG AS THEY ARE PAID OFF BEFORE YOU ARE 80 YEARS OLD. ■ Good legal advice is required for both options. ■ PARK HOMES – there is an issue with them not being insulated underneath and sometimes residents cannot buy the cheapest gas because they are tied into a contract when they purchased the home. ■ Housing Association <ul style="list-style-type: none"> ■ They have in house surveyors for adaptations and will carry out the necessary work.

⁴ Responses from owner occupiers and housing association residents have been presented separately

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3	There should be greater recognition by both local and national government of the value to the individual and wider society of maintaining independent living as long as possible.	Agree	<ul style="list-style-type: none"> ■ Owner occupiers <ul style="list-style-type: none"> ■ Cutting budgets has had a negative impact- especially handyman services- home improvement agencies- home repair assistance. ■ The government need to understand the issue and what will help sustain our independence – and the savings that it will bring. ■ Links between health care and housing are not always appreciated. ■ Housing Association <ul style="list-style-type: none"> ■ Insufficient education about the impact of Universal Credit is having on the population in general.
4	The provision of, for example, damp proofing, heating, etc, should be readily available to all who need such aids and adaptations.	Agree	<ul style="list-style-type: none"> ■ Owner occupiers <ul style="list-style-type: none"> ■ There needs to be an understanding of what makes a decent home. Home insurers are interested in some aspects but seldom look at the condition of the house. ■ Do not want to spend the “Kids Inheritance” ■ If we neglect our homes and ourselves it will fall to our children.
5	We should expect people to contribute to the cost of their housing provision according to their means.	Strongly agree	<ul style="list-style-type: none"> ■ Owner occupiers <ul style="list-style-type: none"> ■ Would have to pay anyway. ■ Housing Association <ul style="list-style-type: none"> ■ The landlords are responsible for any repair’s verses wear and tear. ■ Means testing of support could mean there is a cost (means tested disability could mean that adaptations are not fitted because they cannot pay). Implications for Universal Credit.
6	Central government should provide ring-fenced funds to all local authorities to bring homes in the private sector to a ‘decent homes standard’ with the facility to claw back those costs at a later date.	Strongly agree	<ul style="list-style-type: none"> ■ Money should be ring-fenced by central government and local authorities to bring homes the private sector up to the decent home standard (costs could be reclaimed at a later). This is sadly lacking. ■ Houses should not be on a common water supply (terraced streets). ■ People could extend their mortgages. ■ Very good idea- areas of housing renewal should be identified and targeted activity undertaken. ■ Retro fitting older properties to bring them up to standard. ■ If Solar Panels are installed- who owns them? ■ Ground rent- legal argument over leasehold and freehold arrangements.
7	All new homes should be built to a minimum of lifetime homes standards so that they are well designed and accessible.	Strongly agree	<ul style="list-style-type: none"> ■ Building regulations and planning need to be altered to make this happen. (Builder in London and Liverpool this is the norm and has been for the last 7 years). There is lack of support for this. ■ Lifetime homes should add value to the home. ■ Things that need to be taken into consideration are: level thresholds, WC and drainage on ground floor, accessibility/circulation space on ground floor.

3.2 Yorkshire and Humberside

	Proposition	Response	Comment
1	Every homeowner should have easy access to information and advice about the range of housing and care options, including adaptations to make it easier to stay in their current home.	Agreed unanimously	<ul style="list-style-type: none"> ■ The group expressed concerns about the definition of “homeowner”. It would be more appropriate to refer to “householder” to reflect the range of tenures. This was accepted. ■ It is essential that independent information and advice is available in a range of formats- online, face to face and in hard copy. Choice was key. Advice should also cover finance issues, for example small loans, charges on property and equity release. ■ Also important that such advice was available covering a range of tenures including the private rented sector and owner occupiers. The majority of older people live in their owner occupied properties which are often large and in disrepair. ■ Some concerns were expressed that, whilst they have expertise, council based advice may not be impartial and that individuals were happier with advice from the voluntary/ community sector. ■ Adult Social Care, health and housing services/ advice are best delivered in tandem rather than separately because of the clear interdependency. ■ Would be useful to have an online one stop shop for, for example, GP’s and other professionals to access information and advice when social prescribing. Lonely and socially isolated people are more likely to visit a GP so that avenue is a useful means to signpost their older patients to the provision of housing related I &A. ■ Consider need for local “Trusted Trader” accreditation schemes to help to minimize scams. ■ CABs are already inundated with Universal Credit related work so the scope for them to take on a housing I & A advisory role is severely limited and some of their current information and advice services are already being cut. ■ Suggestion that there should be a Trading Standards review of equity release schemes.
2	Advice and information should also cover the availability of financial assistance, equity release and the full range of other housing options, e.g., Homeshare, extra-care housing or sheltered housing.	Strongly agree	<ul style="list-style-type: none"> ■ Lot of response to this proposition is already covered above. Largely applies to owner occupied properties. ■ Concerns about the independence and reliability of equity release information from vested interests. ■ Evidence that it can cost around £2000 in legal, search fees and admin fees to simply arrange the equity release before any capital is released so not suitable for everyone if only a small sum is required. ■ There was a suggestion that Credit Unions might provide small loans but others said that some Credit Unions were now folding as not enough money was now coming in from their savers. ■ You have to be a saver before you can be a borrower ■ Not only is sound impartial advice needed but also support to take actions to achieve what they need. ■ Not everyone has a support network.

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3	There should be greater recognition by both local and national government of the value to the individual and wider society of maintaining independent living as long as possible.	Agree	<ul style="list-style-type: none"> ■ There is a need to recognize different diversity needs, for example the housing needs of the older LGBT community, who can feel worried and concerned about mainstream care provision. ■ There needs to be more inter-generational housing developments with bungalows being provided amongst family houses. ■ The aspirations for accessible homes from council planning officers are often quite short- sighted and unambitious (reference the recent CfAB letter to the HBF). ■ Need for greater clarity on what is actually meant by the term “independent living”. ■ Reference made to the flexibility of a Joseph Rowntree Housing Trust development at Derwenthorpe⁵ ■ Local authorities and private developers should explore the growing range of modular homes that are now coming on stream. These could potentially respond to a range of needs.
4	The provision of, for example, damp proofing, heating, etc, should be readily available to all who need such aids and adaptations.	Agree	<ul style="list-style-type: none"> ■ Often no suitable storage space for mobility scooters and having to use a wheelchair as a result of deteriorating health can very often lead to the need to move home and away from a community environment. This needs to be addressed. ■ Perhaps revisit the Parker Morris space standards. ■ There was a suggestion that there is a shortage of reliable tradespeople who can carry out minor and often emergency repairs required because of a deterioration in health. ■ In terms of those living in the private rented sector it was often the case that with a short term let the landlord would not allow adaptations to be made. ■ Consider the reinstatement, by central government, of LA grants for private sector housing renewal. ■ Very often modest expenditure to carry out minor repairs and improvements to owner occupied dwellings can lead to considerable savings to the NHS, for example by preventing falls.

⁵ See www.jrht.org.uk/Community/derwenthorpe-York

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5	We should expect people to contribute to the cost of their housing provision according to their means.	Strongly agree	<ul style="list-style-type: none"> ■ This proposition was strongly agreed after a brief discussion about what was meant by “housing provision”. It was agreed that what was meant was the necessary provision of aids and adaptations and not the home itself. ■ Leeds social housing residents were particularly grateful that the Council takes seriously the maintenance and upkeep of its properties and have a group called VOLT: Valuing Older Leeds Tenants, which is chaired by a “Retirement Living” scheme tenant. (the Chair attended this Mature Conversation). It is unclear whether other LA housing departments are as focused as Leeds. ■ Something more imaginative is needed beyond equity release for owner occupiers. ■ Reference made to the “lottery” relating to support dependent on an individual’s health needs versus care needs and how such decisions were made. This was perceived as unfair. ■ Means testing could put people off having housing repair and improvement work done. If the health and well being risk is increased by not doing something then it should be possible to bypass the means test because of the possible cost to other services (ASC and Health). ■ It should be possible for individuals to pay back modest grants of up to £2k later if they so choose. ■ Private landlords should be treated as homeowners and have the same access to funds. ■ The Better Care Fund needs to be used more flexibly, imaginatively and creatively. It exists in its present form until 2020 and a review of its future form is now underway.
6	Central government should provide ring-fenced funds to all local authorities to bring homes in the private sector to a ‘decent homes standard’ with the facility to claw back those costs at a later date.	Strongly agree	<ul style="list-style-type: none"> ■ Ring fencing is the key. ■ Lack of clarity of what “decent home” means. The decent homes standard has not been updated. ■ LAs need the teeth to enforce and the necessary funds to deliver. ■ There is no statutory liability to bring homes up to a decent standard. It should be mandatory in the regulations.
7	All new homes should be built to a minimum of lifetime homes standards so that they are well designed and accessible.	Strongly agree	<ul style="list-style-type: none"> ■ “Lifetime homes” needs to be clearly defined. Wendy indicated that there is a HABINTEG definition. See also www.lifetimehomes.org.uk ■ LAs need to be more ambitious in setting targets for accessible homes and whatever targets are eventually agreed should be closely monitored to ensure their delivery.

About EngAgeNet

EngAgeNet is a nationwide coalition of seven independent English Regional Forums. Its mission is to promote the positive voice of older people and to ensure that this voice is listened to by Government, policy makers and the business community. We believe that better understanding of the views and needs of older people will lead to better policies and decision making and hence to better outcomes in terms of quality of life, health and well-being.

The seven Forums listed below while remaining autonomous organisations, form part of the governance structure of EngAgeNet:

- East Midlands Later Life Forum
- PAIL (Positive Ageing in London): London Regional Forum on Ageing
- North East Regional Forum on Ageing
- North West Regional Forum on Ageing
- South East England Forum on Ageing (SEEFA)
- South West Forum on Ageing (SWFoA)
- Future Years: Yorkshire & Humber Regional Forum on Ageing

EngAgeNet is committed to driving a new narrative on ageing that will:

- challenge the perception that ageing and longevity is a socio-economic problem and that people in later life are a burden on the rest of society;
- celebrate the ageing process, the contribution made by older people and the achievements that have resulted in more of us living longer and healthier lives;
- confront the negative portrayal of older people and the underlying ageism within wider society;
- contribute to a better understanding of the real implications of an ageing population in a changing society, recognising that ageing and longevity are intergenerational issues, with younger and older people needing to develop a shared vision of ageing well.

To this end it has published *A New Narrative on Ageing*. This publication aims to provide a template for a more positive view of ageing. Through this narrative we hope that the contribution made by older people and their value to society will become better understood. Not only is it a necessary attempt to change deeply embedded social attitudes and influence policy, it aims to help older people themselves become more confident about their own personal ageing journey and their place in society. Across all generations we need to recognise that a debate on ageing is also a debate about our own futures and to consider how we all prepare well for longer and more valued lives.

Have your say – make a difference! is an expression of this new narrative aiming as it does to empower older people, to ensure that their voice is heard, and to provide an opportunity for them to be part of the solution to the so-called problems of ageing.

Have your say – make a difference!

Mature conversations on ageing: A report of the pilot study

In determining how society responds to demographic change, the voices of older people need to be heard the most, but are listened to the least. In spite of the fact that they are later life experts through their lived experience, there are no routine formal consultation arrangements that access older people directly. This lack of engagement by Government departments, other statutory bodies and business means that the views and opinions of older people are not taken into account when formulating policies or taking decisions that may have significant impact on their lives.

Have your say – make a difference! was designed to create a structured process that would enable those views and opinions to be communicated as a coherent later life perspective – **a mature conversation**. A *mature conversation* is an opportunity for groups of older people supported by a facilitator to formulate a collective later life view on an issue that is the subject of public concern. The project's central hypothesis is that the presentation of a clear and concise statement of the views and opinions of people in later life, based on structured and widespread discussion, will ensure that the voices of older people are listened to. The project was, therefore, seen as testing out a model process for involving older people and enabling them to respond to policies, proposals or decisions that may affect their lives.

Eight *mature conversations* were held across seven English regions. Two conversations were held on each of four key issues that were identified as currently being of concern for older people:

- social care – what older people want and their attitude to funding;
- housing – what people need to remain in their own homes;
- employment and retirement – what is needed to ensure age friendly employment practices;
- technology – establishing how it can benefit older people and influencing its development.

This report clearly demonstrates the effectiveness of this approach in enabling older people to have their say and to produce key insights into policy issues. One hundred older people participated in the *mature conversation* events from which a collective view emerged on each of the four key issues. The **messages** from older people are loud and clear and anyone involved in making policy or taking decisions relating to the four key issues that were the subject of our *mature conversations* needs to read this report.

Have your say – make a difference! further demonstrates the potential for a *mature conversation* to be a vehicle for: capturing the collective views and opinions of older people across the country on any current and topical issue that may directly affect their lives; and ensuring that such views and opinions are given prominence in the formulation of policies and taken account of in the decision making processes that have in the past habitually excluded them.