

Official

Notes from:	<b>UK Advisory Forum on Ageing 11 June 2014</b>
<p><b>Chair:</b></p> <p><b>Ministers attending:</b></p> <p><b>Members:</b></p> <p><b>Observing:</b></p> <p><b>Officials:</b></p> <p><b>Apologies:</b></p>	<p>Justin Russell/Andrew Latto, Department for Work &amp; Pensions (DWP)</p> <p>Steve Webb, Minister of State for Pensions Norman Lamb, Minister of State for Care and Support</p> <p>Philip Hayes, Department for Communities &amp; Local Government (DCLG) Claire Keating, Commissioner for Older People for Northern Ireland Nancy Davies, representing Strategy for Older People, Welsh Assembly Iwan Williams, representing Sarah Rochira, Older People's Commissioner for Wales Michael Bond, East of England Forum Barry Wilford, East Midlands Forum Ellen Lebethe, London Forum Norman Jemison, North East Forum Kevan Larkin, North West Forum Jean Gaston-Parry, South East Forum Jackie Allen, South West Forum Anne Bailey, West Midlands Forum John Welham, Yorkshire &amp; Humberside Forum Tom Berney, Scottish Older People's Assembly Phyllis Preece, National Partnership Forum for Older People, Wales John Vincent, Welsh Senate of Older People Caroline Abrahams, Age UK Steve Robinson, Beth Johnson Foundation Nat Lievesley, representing Gilly Crosby, Centre for Policy on Ageing (CPA) Howard Lewis, representing ChangeAGENTS Network UK Limited Alan Beazley, Employers Network for Equality &amp; Inclusion (ENEI) Raj Jogia, Kensington &amp; Chelsea Forum for Older Residents Kevin Halden, Local Government Association (LGA) Prof. Stephen McNair, National Institute of Adult Continuing Education (NIACE) Dot Gibson, National Pensioners Convention (NPC) Tony Watts, AGENDA</p> <p>Peter Coleing, Chair, East of England Forum Susannah Harris, Future East Mervyn Eastman, Positive Ageing in London (PAiL) Bill Ions, Years Ahead Shelagh Marshall, Chair, Yorkshire &amp; Humberside Forum Steve Smith, Royal Vountary Service (RVS) Chris Clarke, Department of Health (DH) Mellissa Naylor, Department of Health (DH) James Calverley, Department for Work &amp; Pensions (DWP) Denise Cunningham, Department for Work &amp; Pensions (DWP) Carole Hesketh, Department for Work &amp; Pensions (DWP) Jyoti Patel, Department for Work &amp; Pensions (DWP)</p> <p>Yasna Hawksley, Department for Work &amp; Pensions (DWP) Gary Arnold, Department of Health (DH)</p> <p>Audrey Roy, Department for Environment, Food &amp; Rural Affairs (DEFRA) Paul Carnie, Office of Deputy First Minister, representing Junior Ministers Jennifer McCann and Jonathan Bell David Hamilton, Scottish Government</p>

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<b>Apologies:</b>	Michael Monaghan, Northern Ireland Pensioners Parliament Emily Holzhausen, Carers UK Baroness Sally Greengross, International Longevity Centre – UK (ILC-UK) Brian Warwick, South West Seniors Network
<b>Speakers:</b>	Gordon Deuchars, Positive Ageing in London (PAiL) Ben Donovan, Positive Ageing in London (PAiL) Asoke Dutta, Positive Ageing in London (PAiL) Sharon Tynan, Positive Ageing in London (PAiL)
<b>Secretariat:</b>	Gwen Wolf, Department for Work & Pensions (DWP) Ken Cooper, Department for Work & Pensions (DWP)
<b>Meeting Support:</b>	Helen Dimmock, Department for Work and Pensions (DWP) Simon Wilkinson, Department for Work & Pensions (DWP)

<b>Welcome, Introductions and Update Justin Russell, Ageing Society and State Pensions Director, DWP</b>
<p>Justin welcomed everyone to the meeting and outlined the agenda for the day; he then asked Helen to update members on the activity of the Age Action Alliance.</p> <p>Helen advised that :</p> <ul style="list-style-type: none"> <li>➤ The Alliance now has over 613 members, with 15 themed groups, and over 3,000 Twitter followers.</li> <li>➤ Since the last UKAFA meeting the Communications, Older Peoples Day, Excluded Lives, and Transport Working Groups; and the Partnership Development Group have all met.</li> <li>➤ The South West Age Action Alliance also met in April.</li> <li>➤ The Alliance has supported: “Isn’t it time to be optimistic about living longer?” and is helping to prepare the “First Contact Seminar” which will take place on 30<sup>th</sup> June.</li> <li>➤ The Alliance “All About Ageing” Photo competition sponsored by Ostrich Care has been very successful. The Alliance website now has a Gallery page displaying the photographs, which member organisations are able to use to promote positive images of ageing. Since the Gallery went live there has been a lot of interest and requests to use the images. There will be an award ceremony for the competition winners on 26<sup>th</sup> June hosted by the Calouste Gulbenkian Foundation. The subsequent exhibition “No Negative”, also sponsored by Ostrich Care, will be available for Alliance members to display at their own events.</li> </ul> <p>Helen also advised members that due to resource constraints the UKAFA Secretariat</p>

would no longer be sending out weekly information e-mails. Recipients of the information e-mails, who did not already receive them, would be added to the Age Action Alliance Monday update and the monthly Later Life Newsletter mailing lists.

### **Update and Opportunity for Questions Minister of State for Pensions, Steve Webb**

The Minister of State for Pensions attended the meeting and gave a brief update on a few key issues:

- The Minister encouraged members to look into the opportunities offered through the State Pension top up, suggesting this could be particularly attractive for women.
- The tax rules mean that most people will not withdraw all their retirement savings, but will take money out year by year. It is important that the guidance provided as a result of the Guidance Guarantee is delivered from an independent source, although how it is delivered, e.g. online, by telephone, face to face, may vary.
- It is a priority to ensure that the first five cohorts to receive the new State Pension, receive the right information on their pension statement, and personal, tailored statements will be made available to all of those in this group who request it.

The Minister then responded to members questions;

#### **Guidance Guarantee**

- The Guidance Guarantee will not be product specific, although ISAs are likely to be an option. The Minister added that he hoped new options will be opened up as a result of pension flexibilities.
- The Guidance Guarantee will be paid for by the industry, currently between 4000,000 and 500,000 people buy an annuity every year and this will increase with auto-enrolment. The guidance will be free at point of access, and, at present, we are considering how it will be delivered.

#### **New State Pension**

- The Minister agreed that there is a huge communications job to be tackled in helping people to understand their entitlement to the new State Pension; the old system was complicated but you need to understand that to understand why changes have been made. However in five to seven years time just over half of those people reaching State Pension age will qualify for the full rate, or above full rate, of new State Pension.
- The changes to State Pension are fair across generations, as the cost to Government is the same and both will be up-rated under the “triple lock”.

#### **State Pension Top Up**

- The State Pension top up is index linked and will be included in calculating survivor’s benefit. The Minister said that in some cases the market return could be half of that being offered here, and to give you more detail:
  - Index linking – up-rated by CPI, as existing additional pension;
  - Inheritability – a minimum of 50% to surviving spouse or civil partner on a

rising scale to 100% (same rules as SERPS);

- On the whole rates compare favourably with other returns, in some cases twice the return available elsewhere. (Individual circumstances play a large part in an individual's return. Factors such as whether an individual is single, married/in a civil partnership; a couple's relative ages; general health and potential life expectancy; tax rates; variations in rates between annuity providers will all have an impact.)
- Individuals should seek advice when considering State Pension top up.

#### ***Pension Flexibilities***

- Annuities are a contract between the individual and the provider and, being based on averages, cannot be changed once signed.
- Flexibilities are about trusting individuals with their money, and we should be encouraging people of all ages to spend wisely, rather than offering incentives to pensioners to purchase particular products.

#### ***Mid-Life Review***

- The Minister was sympathetic to the idea of a mid-life career/life review, but could not guarantee that funding would be available.
- Any review would need to strike the right balance to support saving, life-style changes, etc., and not scare people so they bury their head in the sand and do nothing.
- Auto-enrolment engages people in saving for a pension at an early stage; response to the NIACE midlife career review has been positive; and the Guidance Guarantee is also part of this process.

#### ***Auto-enrolment***

- The legal minimum contribution rate is unlikely to provide sufficient pension for some people, but increasing participation for the two thirds of people having no pension at all is the first step. The next parliament may decide to introduce auto-escalation.

### **Update and Opportunity for Questions Minister of State for Care and Support, Norman Lamb**

The Minister of State for Care & Support reminded members of the first meeting he attended in November 2012, and the significant changes that had been made since then. There is now a Care Act that will be the foundation of a new care and support system, and now it's time to turn that vision into a reality for service users.

The Minister made the point that the Care Act enshrines the principle of individual wellbeing into law, and places an emphasis on prevention rather than reaction to crises. And he highlighted some examples where local authorities and the NHS are already working together to design and deliver better care:

- the Leeds Neighbourhood Network Schemes have established community based, locally led organisations which enable older people to participate in their own communities by providing services which reduce social isolation;

- the Well Connected Programme in Worcestershire is co-ordinating health and care more effectively to help older people to stay healthy, and to recover quickly following illness; and
- in Cumbria, the local authority and the Clinical Commissioning Group (CCG) have jointly commissioned a scheme to help people retain their independence and maintain control over their lives.

The Minister added that he wanted to see these innovative models of care as the norm, and the Care Act will give local authorities and the NHS the power and freedom to design and deliver smarter, more effective ways of caring for people.

The Care Act also included a number of other landmark reforms including changes to how people pay for their care, so that they will receive more support from the state than ever before and are protected from catastrophic care costs; and the introduction of a minimum eligibility threshold that will apply across England. The key to getting the delivery of these changes right will be the regulations and guidance and the Minister encouraged members to take part and respond to the consultation exercise. (The link to the consultation exercise <http://careandsupportregs.dh.gov.uk/> was sent to members on 12 June 2014. The consultation closed on 15 August 2014.)

The Care Act is the result of a uniquely collaborative process involving the experts, those who know most about the care and support sector, and the people who use it; at every stage this involvement improved the reforms and that collaboration must continue. Organisations like yours that directly represent the needs of older people must play a major role in shaping our society and the place older people have in it.

Responding to member's questions the Minister advised:

- **Data sharing difficulties** - There are technical and bureaucratic issues relating to sharing of information between organisations, but there is now a clear plan to digitise health service data; and new guidance will make it a duty to share information.
- **Local authority funding for social care** - The financial challenges are tough, the solution has to be, like in the Leeds example, to ensure better collaboration and real partnership between the system and the voluntary sector.
- **Negative presentation of older people in society** – Important to recognise that older people have an important role in our society and make positive contributions in countless ways.
- **Difficulty for individuals/families to seek recourse when things go wrong in the care sector** – From this autumn there will be a statutory duty, a duty of candour, to inform when things go wrong.
- **The importance and value of exercise, particularly in falls prevention** – The evidence is very clear that a small investment in strengthening muscles and building confidence can mean very big savings for the NHS in the medium and longer term.
- **A Commissioner, or Minister, for Older People; or a cross-cutting strategy would help to draw together work on health, care, housing, fuel poverty** – It is certainly important to find ways to make the system more efficient, but also

have to consider very carefully the impact of taking money out to use for services that aren't about direct delivery. This is a real dilemma.

### **Health & Wellbeing Boards (UKAFA November 2013) DH response**

At the meeting in November 2013 members raised a concern regarding the level of engagement with Health and Wellbeing Boards.

DH have advised: The Department of Health and its Ministers are not able to issue an edict or recommendation to Health and Wellbeing Boards that they appoint a specific older person to their board. The Department has not highlighted any care group or area of need over another as this would risk undermining the role of Health and Wellbeing Boards and the purpose of joint strategic needs assessments as being objective, comprehensive and most importantly – locally owned. However, Health and Wellbeing Boards, and the Joint Strategic Needs Analysis (JSNA) process that they oversee, offer valuable opportunities to address the needs of older people locally and we encourage you to continue to engage with your local Health and Wellbeing Board.

### **Unemployed volunteers DWP response**

Discussion with the Minister of State for Care & Support raised the suggestion that the requirement to conform to certain conditions in order to receive Jobseekers Allowance (JSA) made it difficult to recruit and keep younger volunteers.

DWP has advised: If JSA claimants choose to take up voluntary work they must be engaged in active work search and must be available for work. Provided these two conditions are met (and provided they are not working for a family member and are unpaid - apart from reasonable expenses) there is no restriction on the voluntary work a claimant can be engaged in. They can volunteer in any kind of organisation - public, private or voluntary sector - for as many hours as they wish.

We don't take account of volunteering in setting the work a claimant must be available for, but we do make adjustments to give them longer than other claimants to take up work (reflecting that they need time to withdraw from their voluntary commitments). Availability can be accepted providing the claimant is willing and able to:

- attend a job interview on being given 48 hours notice; or

- start work on being given a weeks notice; or
- rearrange or give up their volunteering to start a job if it overlaps with their pattern of availability ; or
- attend an interview in connection with their jobsearch

Claimants must also continue to take all the action they can reasonably be expected to have to take in each week during this period to look for work. This should be reviewed regularly, and the claimant and their adviser should also agree the action it would be reasonable for the claimant to undertake outside of the volunteering period. For example, if the volunteering is between 10am and 3pm, what action would it be reasonable for the claimant to undertake between 3pm and 10am, taking account of:

- the means of conducting jobsearch activity available during that period; and
- how much of that period it would be reasonable to expect the claimant to spend looking for work.

### **The role and function of the Commissioner and current priorities Commissioner for Older People for Northern Ireland, Claire Keatinge**

Claire talked the meeting through an interesting presentation which made it clear that the decision to establish the office of the Commissioner for Older People in Northern Ireland had been the culmination of a concerted campaign by older people which received positive political support from the Northern Ireland Assembly.

Claire also explained the extent of the role's legal duties and legal powers before outlining the Commissioner's Coporate Plan: *Hope, Confidence, Certainty 2013 - 2015* and talking through progress on her Strategic Priorities for 2014-15.

Finally Claire gave members an insight into the casework undertaken by the Commissioner's office in response to concerns raised by older people.

A copy of Claire's presentation is attached with these notes.

### **Impact of welfare reforms on older Londoners - presentation of early research findings and opportunity to contribute Positive Ageing in London (PAiL), Asoke Dutta, Ben Donovan, Gordon Deuchars, Mervyn Eastman, Sharon Tynan**

Representatives from Positive Ageing in London gave a brief presentation on the

early findings from their recent research “Impact of welfare reforms on older Londoners”, explaining the background to the research and highlighting two case studies. A copy of this presentation is attached with these notes.

Members were asked to discuss and feedback to the meeting on two key questions to further inform the next stage of the research. The outcomes of these discussions are included at Annex A.

The meeting took the view that there should be a cross government group tasked with looking at the impact of welfare reform on older people, although some questioned the commitment of the Government to listen to their concerns.

**Creating better housing for an ageing population - introduction to strategy proposals and opportunity to contribute  
Older People’s Housing Champions Network, Tony Watts**

Tony reminded members of the role and purpose of the Network and explained that they believe the current approach to meeting the housing needs of older people is uncoordinated and ineffective. It is inefficient in terms of using national as well as personal resources and all too often impacts negatively on the health and wellbeing of older people. Tony then talked the meeting through a short presentation, outlining a number of key facts, and highlighting the Network’s strategy proposals. A copy of this presentation is attached with these notes.

Tony then opened the meeting to a plenary discussion of the proposals giving members the opportunity to add their views and experience. This discussion raised the following points:

- Housing needs have to be recognised as part of the health and care agenda. Why isn’t housing part of the Better Care?
- A key focus has to be older people living in homes that are not adapted to their needs, unhealthy, unsafe, poorly insulated, badly heated, in poor repair.
- The negative impacts of poor housing are a continual drain on the NHS; investment in improving and maintaining the housing stock will reap future rewards.
- Why does the Lifetime Homes standard only apply in London? All new homes should be built to this standard.
- Must understand that not all older people want to live in retirement communities of specialist housing (older people’s ghettos), but want to remain in their own community near family and friends of all ages.
- While it is important that housing is properly insulated to reduce heat loss and keep winter heating costs down, it is also important to recognise the need to keep cool during summer heatwaves.
- Planning has to be about long-term communities.



- Developers and builders are only interested in making a profit.
- The housing market is broken, and only working for a very few.
- New town developments, e.g. Ebbsfleet, should be built for integrated communities, with housing that will enable people to live there all their lives.
- Government could offer incentives/flexibilities on stamp duty for people who are downsizing, as a way of freeing up larger housing stock.
- Need to have a better understanding of housing needs and preferences not just of older people but also across society as a whole.
- The rental market has to be more affordable.

Members also discussed their experience of engagement with their local authorities on the development of local housing strategies; strategic land allocation; appropriate development options; etc., and reported some local successes.

Tony thanked members for their commitment and enthusiasm, and added that he would welcome any further contributions. The Network intend to raise their proposals with the Minister for Housing, and with the main political parties in advance of the next election.

Members may also be interested to in Tony's blog for Housing LIN:

<http://www.housinglin.org.uk/Topics/browse/Housing/hwb/?parent=3691&child=9279>

### Close & Future Meetings Anrew Latto, DWP

Andrew thanked all the day's speakers for their time and commitment; and thanked members for their lively contributions. Members were also reminded to complete their meeting feedback forms.

The next meeting will be on **Wednesday 17 September 2014**; and will be held at EEF Broadway House Conference Centre, Broadway House, Tothill Street, London, SW1H 9NQ (<http://www.eefvenues.co.uk/conference-venues/london/location.aspx>)

The meeting will start at 10.45, with refreshments available from 10.30. Ministers will not be attending this meeting.

The remaining UKAFA date for 2014 is: **Wednesday 26 November 2014**.

## Annex A

### Impact of Welfare Reform on older Londoners: outcome from discussion groups

**Question: What individual scenarios can you think of where impact of welfare reform would be most keenly felt?**

#### **Jobseekers:**

- Job Centre experience is disappointing as their target appears to be to get people back to work but they do not appear to be equipped to achieve this. The jobs they have are either hard to fill low-level vacancies or not real jobs but commission based appointments for which many people are not suited.
- The experience of using Job Centres is not pleasant with an emphasis on making a number of job applications each week which tends to annoy employers who receive unsuitable applications from people who have little to offer for the vacancy they have.
- Job Centres give help with CVs but not with letters of application. Most employers will look at the letter of application first and only move on to the CV if the letter has excited their interest in the applicant. When there are a large number of applications unaccompanied CVs just get ignored.
- The Job Centre experience tends to confirm a sense of 'them' against 'me'; especially when a decision can be made to stop benefit that then takes weeks to restore even if the stoppage is due to staff error and not the deliberate fault of the job-seeker.

#### **Accommodation:**

- Housing is a problem as 'affordable' rents are linked to market rents so social rents have risen in many areas of London forcing out the lower paid worker altogether.
- Social landlords, as a matter of policy, build limited numbers of one bedroom properties making it difficult for tenants to "downsize" when they are deemed to not require a second bedroom. There are also fewer single bedroom properties available to rent privately.
- Legislation should recognise that the basic level of accommodation really should include a second bedroom if it is to meet **a whole of life standard**.
- Members identified specific examples of 50+ people badly affected by the "bedroom tax":
  - Divorced people who need a room for visiting children.
  - Family with soldier son due to come home and couldn't keep his bedroom for him because of removal of the spare room subsidy.

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- Disabled spouse needing a room for equipment and/or sleeping separately.
  - People no longer able to have family/grandchildren/distant friends to visit, increasing their risk of experiencing isolation and loneliness.
  - Older people subsidising their families to enable them to stay in their home.
  - Older people providing accommodation for their grown-up children and grandchildren who have lost their homes.
  - People who can't have their elderly and unwell parents to stay with them as they no longer have a spare bedroom, with the result that the elderly parent ended up in hospital.
- The negative financial impact on those who, for various reasons, cannot “downsize” their accommodation, when there is already increasing evidence of fuel poverty and poor nutrition among older people on a low income. Individuals with long-term health conditions were considered to be particularly at risk.
- Where people can, and do, downsize what is the personal and social impact of having to dispose of their possessions?

### **Question: How can prospective participants experiencing these scenarios be mostly meaningfully contacted and engaged with?**

- Use local radio, especially if you want to reach older people who represent the largest slice of the radio audience.
- Through small, very local organisations (smaller/more local than older people's forums or local Age UKs).
- Scotland has a programme of “regional seminars” comparing people's experiences in different parts of the country.
- Post information notices, hold advice sessions, meetings, etc. at likely venues, e.g. churches and other places of worship; community spaces; housing associations; older people's clubs; pubs; supermarkets; hairdressers; food banks; etc.
- Use befriending schemes.
- Exploit the local knowledge of existing contacts to identify those older people who are “off the radar”.
- Knock on doors (resource intensive).