

Written evidence submitted by the Later Life Ambitions (LLA)

Summary

1. Later Life Ambitions (LLA) brings together the voices of over 250,000 older people through three organisations: the National Federation of Occupational Pensioners (The NFOP), the Civil Service Pensioners' Alliance (The CSPA), and the National Association of Retired Police Officers (NARPO). We campaign nationally, regionally, and locally on a wide range of issues to improve the lives of our members and older people more generally.
2. In this response, Later Life Ambitions will highlight how the post-pandemic recovery has the potential to benefit people of all generations. Younger people were hit hard by the pandemic, but older generations were also forced to make many sacrifices. This recovery period presents a unique opportunity to re-balance and address many of the intergenerational inequalities that have been exacerbated by the pandemic.
3. Although economically younger generations have probably been impacted the most, with many losing their livelihoods and having to make large lifestyle adjustments, it is worth remembering the other sacrifices that older people were forced to make throughout the pandemic. Those with health conditions, including many older people, were instructed to shield for the duration of the pandemic. This often meant that those shielding, including many older people, had to go extended periods without seeing their loved ones, and in many cases seeing anyone at all. The impact on loneliness and mental health cannot be ignored. To ignore this generation in the proposed economic recovery plans would be to see them punished twice as a consequence of the pandemic.
4. Later Life Ambitions supports policies that would benefit both young and older people. For example, increasing the amount of housing specifically tailored for the needs of pensioners would free up many properties for younger generations. Similarly, an end to stamp duty for those that were downsizing their property would allow many the opportunity to afford to move, further providing more housing stock for young people. Both would allow older people to live safely in more cost-effective properties without ignoring the increased housing demand.
5. There has been speculation in recent months that the Treasury is considering a temporary pause on the triple-lock protections for pensions as a means to raise funds to rebalance the economy. Abolishing such protections would increase pensioner poverty and only further exacerbate intergenerational inequalities. The triple-lock protections were originally introduced to protect pensioners by ensuring that their income rose at a similar level to wages and inflation. We understand the need to rebalance the economy but targeting the income of some of the most vulnerable people in society is not the way to do it. Similarly, with average wages having risen by 8%, to not increase the national pension rate by the same amount would be to increase the economic disparity between generations. If this

were the case, and pensions were not protected, then pensioners would effectively be paying for the post-pandemic economic recovery despite already having sacrificed so much. Later Life Ambitions recently wrote to the Chancellor of the Exchequer in June to ask to meet to discuss potential solutions which would prevent pensioner poverty but still support the Government's efforts to balance fiscal spending.

Disability, gender, and race

6. The pandemic has shown the fragility of the NHS and social care, and with an ageing population it is important that the Government fulfils its pledge to reform social care to make it more fit for the demands of the country. It is vitally important that any pledges for reform are supported by adequate long-term and sustainable funding from the Treasury as otherwise any proposed changes would not be effective in providing a better system.
7. According to the Office for National Statistics, 3.8 million people in England are classified as clinically extremely vulnerable (CEV)¹, of which a significant proportion are elderly people. Of those, in January 2021, one quarter reported having not left the house in the last seven days². Particularly in the case of older people, who might not have access to technology to keep in contact with loved ones, loneliness is often a commonplace side effect of such shielding advice. The Office for National Statistics has also found that since 2011, adults over the age of 65 have consistently made up the largest proportion of adults that are non-users of the internet³ and the Local Government Association has found that "Digital exclusion is a key driver of social isolation"⁴.
8. Furthermore, some older people have limited access to services such as shops and rely on support from family members and carers to ensure they have all the necessary provisions. Those that are less physically mobile often require greater support which became difficult during the pandemic when resources were stretched due to the increased demand. Ensuring that these issues are considered in the post-pandemic recovery is extremely important, both with the provision of housing and social care resources. The King's Fund has spoken of the importance of ensuring all social care needs are met highlighting how "support for lower-level need may prevent people's conditions deteriorating"⁵. In 2018, AgeUK found that 1.4 million older people were not getting the care and support they needed⁶. One way to counter this would be to provide housing tailored to older people

¹<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/conditionsanddiseases/bulletins/coronavirusandclinicallyextremelyvulnerablepeopleinengland/18januaryto30january2021>

²<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/conditionsanddiseases/bulletins/coronavirusandclinicallyextremelyvulnerablepeopleinengland/18januaryto30january2021>

³<https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/articles/exploringtheuksdigitaldivide/2019-03-04#how-does-digital-exclusion-vary-with-age>

⁴ <https://www.local.gov.uk/publications/loneliness-social-isolation-and-covid-19#loneliness-and-social-isolation-impact-and-risk><https://www.local.gov.uk/publications/loneliness-social-isolation-and-covid-19#loneliness-and-social-isolation-impact-and-riskss>

⁵<https://www.kingsfund.org.uk/publications/whats-your-problem-social-care#unmetneed>

⁶ <https://www.ageuk.org.uk/latest-news/articles/2018/july/1.4-million-older-people-arent-getting-the-care-and-support-they-need--a-staggering-increase-of-almost-20-in-just-two-years/>

which could provide companionship as well as support services. This should be considered when the Government addresses its reform of social care and care.

Intergenerational inequality and housing

9. Earlier this year, Later Life Ambitions published a report with the Associated Retirement Community Operators (ARCO) into housing for older people⁷. The report found that nearly 90% of people believe that the Government should widen housing options for older people. The findings illuminated a mismatch between the needs and wants of older people and the options available to them. For example, only 12% said that their local area had enough options for downsizing and 56% of older people were interested in moving.
10. We urge the Government to implement a stamp duty exemption for those that are downsizing. This would benefit both older and younger generations. Not only would older people be able to improve the affordability of their home, moving to a more appropriately sized property considering their budget and housing needs, but there would be more homes available that have room for growing families.
11. Addressing the demand for housing that provides for the needs of older people is also important. An adequate supply of properties that is more suitable would have wider benefits beyond increasing the available housing stock for younger generations. Retirement housing often provides companionship for older people, an important consideration considering the loneliness that many face later in life. Age UK found that more than 2 million people in England over the age of 75 live alone, with more than a million older people saying they go over a month without speaking to a friend, neighbour or family member⁸. Housing provisions also ensure that an individual's wellbeing can be more easily checked on by support staff, including their access to necessary medical care and supplies. The pandemic exacerbated the inaccessibility of many basic needs that older people require, and appropriate housing provides an opportunity to address such needs.

12. Further information and contact details

13. We would be delighted to provide further written and oral evidence to the committee, or to meet with individual members to explain our position in further detail. If you require any further information, please contact:

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⁷ https://www.arcouk.org/sites/default/files/ARCO_LLA%20Report%202020_FINAL.pdf

⁸ <https://www.nhs.uk/mental-health/feelings-symptoms-behaviours/feelings-and-symptoms/loneliness-in-older-people/>