



# One hundred not out

A route map for long lives



Health

Work

Transport and mobility

Retail

Leisure and fun

Finance

Housing

Loneliness and connections

Care

Love and relationships

## Acknowledgments

We are enormously grateful to everyone who has contributed to our Longevity White Paper project to date – getting to this point has been a huge team effort. In particular, we'd like to thank all those who attended our events, or contributed solutions after reading our newsletters and briefings, the members of the ILC Strategic Advisory Board, ILC Partners Programme and, as always, our Trustees. While it hasn't been possible to incorporate every idea that has been shared with us, rest assured we'll be making good use of all of your insight and wisdom in the months and years ahead.

# Contents



## Grasping the nettle? Renewing policy to make the most of long lives

Around the world, the International Longevity Centres were founded some 30 years ago by a group of visionaries who saw the enormous potential of an ageing society but were worried that it was being wasted. They were concerned that political and business leaders, thinkers and public servants saw only challenges ahead. So, they wanted to bring together and share evidence that could shift the narrative.

As we look ahead to a general election in the UK next year, the International Longevity Centre – UK (ILC) is clear that the country is still facing the risks that our founders saw decades ago. We can no longer afford to tinker at the margins of policy on ageing. The seismic shift seen over recent decades in the makeup of our population, and our lifespans, needs to be matched by transformational change in how we approach public policy – in every area of our lives.

Nothing short of this can be enough. Over a decade ago, a House of Lords cross-party committee warned that the UK wasn't ready for our ageing future. We still aren't. And yet, the opportunities of long lives are enormous.

ILC research demonstrates that the UK could capitalise on a potential longevity dividend worth over half a trillion pounds by 2040. This would derive from more people spending, working environments that engage more of us, and a holistic approach to the public policies that help prevent ill health and reduce the burden on the public purse.<sup>1</sup>

We aspire to a society where we all live happier, healthier and more fulfilling long lives, where tomorrow will be better than today, and where future generations will be better off. A society in which all of us can enjoy work, learning and leisure across our whole lives, in which new technology helps us contribute more to society, and in which we enjoy our lives without destroying the planet. But that won't happen on its own – we need to make the right choices to determine whether we realise these aspirations or not.

To make long lives better for all, we must:

- Tackle ageist attitudes and negative narratives about living longer
- Protect health throughout our lives by investing in preventative health and tackling inequalities
- Support decent incomes for everyone throughout life, including during retirement, by helping people remain economically active for longer and taking steps to prevent poverty
- Build communities that enable our economic and social contributions.

## What we know

**Life expectancy has been increasing:** clean water, innovations in medication (particularly vaccination), and decreases in industrial pollution mean that we're living longer than ever before.

- Between 2000 and 2050, the number of people aged over 65 in the UK is expected to double, while the working-age population (20-64 years) will only increase by 20.1%
- The number of those aged over 85 in the UK is expected to more than quadruple between 2000 and 2050

However, these trends may now be stalling, and we may even see them reverse. Even so, most of us will still live long lives.<sup>2</sup>

**We're having fewer children:** as the UK has become wealthier, the country's birth rate has declined.

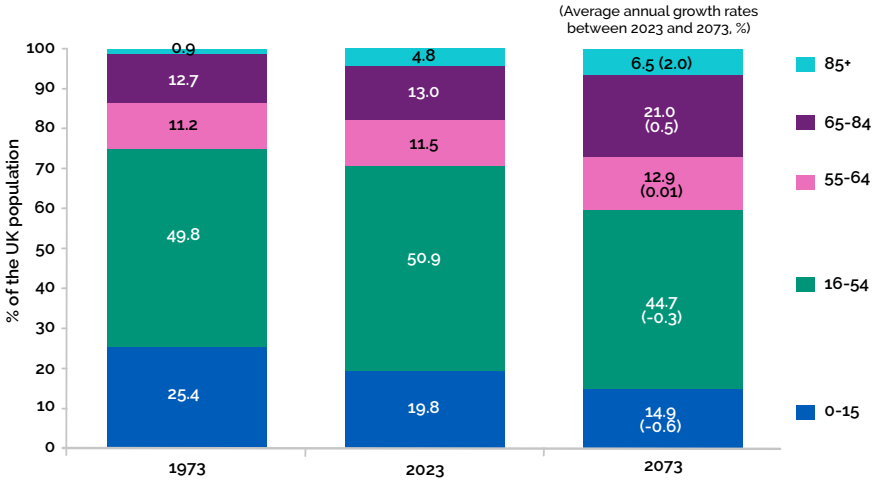
Women in the UK would need to have, on average, 2.08 children each to ensure long-term 'natural' replacement of the population, but the current rate is 1.56 children per woman.

The Office for National Statistics' (ONS) long-term assumption is that the average completed family size for the UK will be 1.59 children per woman by mid-2045.<sup>3</sup>

**Longer lives and fewer children mean the population is ageing:** combining longer lives with a lower replacement rate means that a higher proportion of us are older.

- Between 1950 and 2013, the number of working-age people for every person aged over 65 fell from 5.5 to 3; this is expected to fall to 2.2 by 2050

**Figure 1: UK population age structure in 1973, 2023 and 2073<sup>4</sup>**



Source: ONS, OBR

As an ageing society, the UK is in line with the rest of Europe. *The 2021 Ageing Report* from the EU states that the EU population will decline and age over the long term; it also predicts that the number of those aged 20 to 64 (referred to as the working-age population) will “decrease even more markedly – from 265 million in 2019 to 217 million in 2070”.<sup>5</sup>

### **Costs to the state are projected to increase as the population ages:**

in 2021, UK spending on healthcare amounted to £280.7 billion. That's £4,188 per person. The costs of healthcare are currently rising at a higher rate than inflation, as innovations in treatment drive up costs and demand increases. Meanwhile, productivity within the health system remains stagnant, and ill health is increasing throughout people's lives.<sup>6</sup>

The Office for Budget Responsibility (OBR) reports that pensioner benefits will cost the UK Government £136 billion in 2023/24, of which £124 billion will be spent on state pensions.<sup>7</sup>

It would be possible to reduce these costs by increasing the age of eligibility for the state pension or reducing its value, but this would bring clear disadvantages in terms of increased poverty and inequality.

There are different approaches that could be taken to manage the cost of the state pension. ILC research shows that:

- For future generations to have the same number of years in retirement as previous generations, we would need to increase the state pension age to 68 by 2041 (two to four years earlier than currently planned)
- Keeping a constant ratio of people in work to people eligible for the state pension would mean raising the state pension age to 68 by 2031, 69 by 2034 and 70 by 2040
- For people to spend a third of their adult life in retirement, the state pension age would need to rise to 67 in 2040
- To raise the state pension age in line with improvements in life expectancy, it would need to be 68 by 2032, 69 by 2038 and 70 by 2042<sup>8</sup>

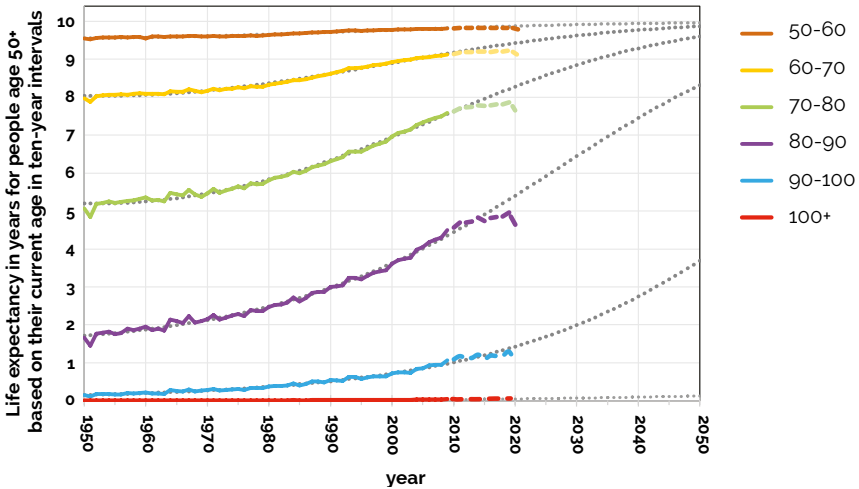
And given the current inequalities in life expectancy and healthy life expectancy, any change to the state pension age that's based on averages would compound those disadvantages for some groups.<sup>9</sup>

## New evidence

New ILC analysis of the Human Mortality Database<sup>10</sup> reveals that life expectancy has almost continuously improved among those aged 50 and over since 1950. However, this increase has now stalled.

Between 1950 and 2010, UK life expectancy at age 50 increased to 32.7 years – an increase of 8.8 years. But the UK data also shows a change from 2013 onwards.

**Figure 2: Life expectancy in the UK by age group**



Note: To understand what has changed, we compared the latest life expectancy data with what would have happened if the long-established trend had continued. We then measured the difference between actual life expectancy and trend from 2010 to 2020 for people aged 50, 60, 70, 80, 90 and 100. The hatched coloured lines show how many of the next ten years a person is expected to live compared with the long-term trend.

Life expectancy began to stall, compared with the long-term trend, in 2013. By 2018, life expectancy for all those aged 50 and older was one year lower than the trend, as well as lower in absolute terms.

When the pandemic struck, those aged 70 to 80 and 80 to 90 suffered the most, resulting in a combined fall in life expectancy of 2.3 years over the pandemic period.

Even if we see life expectancy start to increase again into 2022, growth will have fallen behind the long-term trend.



Using ONS data, we estimate that every year lost in overall life expectancy equates to an average of 2.6 years of healthy life expectancy.<sup>11</sup> As such, this overall stalling in life expectancy is a bellwether for a far wider set of public policy challenges to come. Indeed, the UK is already grappling with many of these challenges – including the growing numbers of people withdrawing from the labour market due to ill health and the rising costs of health and care services.

## What's going wrong?

Long lives can be a gift, but there are too many people who aren't benefiting from them right now. There are enormous variations in life expectancy and healthy life expectancy from one community to the next. Too many people find their working lives cut short by ageist attitudes, particularly in recruitment, or because employers can't accommodate their health or care needs and responsibilities. Too many live in neighbourhoods where they can't access the services they want and need, where opportunities are few, and where they don't feel a sense of pride and belonging.

There are solutions to these challenges, but they require long-term thinking and investment. We will need to make decisions and spend money now to get benefits we won't see for decades. Whether it's increasing the state pension age, investing in preventative health interventions, or reforming social care – there's a trade-off between short-term pain and long-term gain that current political horizons don't take into account. Politicians of all parties have avoided levelling with the public about these trade-offs. The lack of bold action has not served any generation well. Pensioner poverty is rising, the decades-long upward trajectory of life expectancy is stalling, and inequalities are widening.

**Longevity doesn't have a home in government; there's limited central leadership and thinking. It's everyone's and no one's responsibility.**

Like climate change and the development of artificial intelligence (AI), longevity is a generational challenge that requires a cross-governmental response, but there's currently no mechanism for delivering this. The Department of Health and Social Care and the Department for Work and Pensions have the most obvious roles that relate to ageing; these are the departments that are generally called upon to answer questions on ageing when they arise. But, in reality, most of the Government's 24 ministerial departments and 20 non-ministerial departments should be planning for demographic change.

# Developments in UK ageing policy

- **2005** **Opportunity Age** *Cross Government*  
The first cross-government strategy on ageing.
- **A New Pension Settlement for the Twenty-First Century** *Pensions Commission*  
Turner report, which led to auto-enrolment
- **2006** **A Sure Start to Later Life: Ending inequalities for older people** *Social Exclusion Unit*  
Detailed plans to tackle exclusion, poverty and isolation faced by older people using Sure Start Model
- **2008** **Lifetime Homes, Lifetime Neighbourhoods** *HM Government*  
Housing strategy for older people
- **2009** **Building a Society for All Ages** *Department for Work and Pensions*  
Built on Opportunity Age to meet the challenges of an ageing population
- **2010** **Equality Act** *Government Equalities Office*  
Enshrined ban on age discrimination at work in UK law, introduced the public sector equality duty and banned age discrimination outside the workplace (from 2012)
- **Ageing Well** *Department for Work and Pensions*  
Programme designed to support local authorities in improving services for older people
- **Healthy Lives, Healthy people** *Department of Health*  
Long-term vision for public health
- **2011** **End of Default Retirement Age** *Department for Work and Pension*  
Phased out default retirement between April and October
- **2012** **Caring for our Future** *Department of Health*  
White paper on proposed changes to care and support
- **2014** **Pensions Act** *Department for Work and Pensions*  
Provision for single-tier pension
- **The Care Act** *Department of Health*  
Provision for the introduction of Dilnot reforms
- **Fuller Working Lives** *Department for Work and Pensions*  
A framework for action on supporting fuller working lives
- **2017** **Independent Review of State Pension Age** *Department for Work and Pensions*  
Cridland Review on state pension age
- **2018** **Prevention is better than cure** *Department of Health and Social Care*  
Set goal to improve healthy life expectancy by at least five extra years by 2035 and to close the gap between the richest and poorest
- **2021** **Age-friendly Wales** *Welsh Government*  
Welsh strategy for an ageing society
- **2023** **State Pension Age Review** *Department for Work and Pensions*  
Second Review of State Pension age

The last national strategy on ageing was Building A Society For All Ages, launched in 2009 by Gordon Brown's government.<sup>12</sup> Theresa May's government launched a Grand Challenge on Healthy Ageing in 2018<sup>13</sup> as part of its Industrial Strategy, but this was quietly dropped. Over the decades, different government departments have taken an interest in ageing, and some extremely welcome and often ambitious strategies have been released on agendas that include social exclusion, housing and care. But delivery hasn't always followed.

In the devolved nations, the approach to ageing has been somewhat more holistic – particularly in Wales, where the role of the Older People's Commissioner<sup>14</sup> has brought focus to the ageing agenda. However, the devolved governments don't necessarily have all the powers they need to deliver a fully joined-up ageing agenda. In England, it's notable that some of the key bodies that previously played a leading role in policy on ageing – including the Audit Commission<sup>15</sup> and Social Exclusion Unit<sup>16</sup> – no longer exist.

Too often, policy on ageing is seen as synonymous with policy for older people. This misses a vital opportunity to think about what longer lives mean across society and what it means to live in a society where more people are older.

## **About our solutions**

For too long, discussions about how to respond to an ageing society have been too narrow in focus or limited in ambition. We want to change that.

We've pulled together ideas from experts who work across sectors and drawn approaches from across the political spectrum. We have assessed these against the problems as we understand them. To do this, we've drawn on the available evidence and on our analysis of the failures of past policy.

We've used this work to identify the next steps for the UK – the changes that are most aligned with expert consensus and current policy direction. These are the obvious solutions, most of which have been debated for years and which now need to be taken forward.

We've also put forward some more ambitious options – these are proposals on a scale more closely matched to the magnitude of the opportunity and challenge ahead. They're bold ideas which reject current orthodoxies around what it means to live in an ageing

society. Some of these solutions take a different perspective on issues including the 'right' model for family life; the extent to which the state should intervene to encourage good choices or trust people to judge for themselves; and the need to transfer resources from old to young, or rich to poor. But they represent the kind of ambition we believe is needed at this stage in our nation's journey to our ageing future.

Our paper doesn't present a 'shopping list' for policymakers, nor is it a 'year one' agenda for a new Government. In some cases, taking up one of our proposals would render another one unnecessary. Even so, it's undeniable that many of the solutions we propose would come at a cost. However, we must offset this cost against the likely price of carrying on as we are. This would be felt in growing burdens on the state and the lost opportunity to grow our economy by seizing the longevity dividend.

## **Recognising the opportunities of ageing**

Whether we act or not, ageing will cost the economy more. Japan – the country that's ageing fastest globally – now has a 250% debt to GDP ratio.<sup>17</sup>

However, ageing in the UK need not cost as much as some fear. The OBR *Fiscal Risks Report 2021* recognises as much, saying, "while there are certainly fiscal challenges facing the Government, including dealing with the rising costs of an ageing population and legacy of the pandemic, addressing them does not look unmanageable".<sup>18</sup> Similarly, despite panicked headlines, the average GDP across the EU is predicted to be relatively stable, with age-related spending projected to increase by 1.9% by 2070 (which is still 50 years away).<sup>19</sup>

The choice we must make soon is whether to decide how increased expenditure lands so that we can maximise the benefits for citizens and the economy or simply allow things to drift.

**Too little modelling of the costs of ageing considers how an increasingly economically active older population could add to economic growth rather than take away from it.**

In countries that spend more on health, including the prevention of ill health, older people work, volunteer and spend more.

The 400 pages of the EU Ageing report make scant mention of older people as consumers.<sup>20</sup> Yet in 2015, spending by older households in the G20 averaged 22% of GDP, amounting to almost \$10 trillion. This is more than the GDPs of Japan, Australia, Canada and Brazil combined. And this figure will grow as the population ages.<sup>21</sup>

In 2014, workers aged 50 and over earned every third dollar in the G20 economy. By 2035, older workers are projected to generate nearly 40% of all earnings across the G20. Meanwhile, ILC research has shown that the average unpaid contributions of older people across the EU and Turkey could be worth as much as 1.4% of GDP. That's more than these countries spend on defence.<sup>22</sup>

As we've seen already, models frequently assume that 'working age' is a relatively fixed period (for instance, the EU report defines the working-age population as those aged 20 to 64). In economics, comparing the number of people of 'working age' to the number of older people is known as the 'old age dependency ratio'.

Based on these assumptions, the dependency ratio is projected to rise across the EU from 34.1% in 2019 to 56.7% in 2050: that means there would be fewer than two people of working age for every older person. In Japan, there would be only 1.2 people of working age for every older person by 2050.<sup>23</sup> This would be unsustainable.

It's clear maintaining these age-based assumptions is folly. The average retirement age isn't fixed. It can and should increase as we live longer lives. We could reduce the average age of workforce entry if we create shorter degree courses and focus more on learning throughout our long lives. That's just one example. A more deliberate approach to making strategic investments across society, in recognition of our ageing profile, could unlock considerable benefits.

## **What's next?**

We need to fundamentally rethink of how we approach an ageing society, one that's framed in positive terms and calibrated to enhance and capitalise on the capabilities of our ageing population. This will enable us all to make the most of our long lives.

This approach must involve not only setting out policy for older people or planning for later life - it must also encompass a shift in policies that affect all of us, throughout our lives, to take better account of the fundamental realities of living longer in an ageing society.

The key principles that should inform our strategy are:

- **We're all different:** the experience of increased longevity won't be the same for everyone. We'll all face different challenges and navigate our lives differently. Many more of us will have 100 years of life to play with, and most of us can expect long lives, but for some of us, that won't happen – life will be too short. Given these wide disparities, it makes sense to be more flexible about what we do and when.
- **Age is just a number:** we all want to spend time living, loving, learning, caring and working throughout our adult lives, but age is increasingly an unhelpful guide to what we'll be doing when. So, delineating society along age lines makes little sense.
- **Ageism serves no one's interests in an ageing society:** we can't afford to underestimate younger or older people or to hold on to an idea of 'working age' that's increasingly irrelevant.
- **Things change:** we need to allow the normal process of ageing to happen in plain sight and to accommodate the ways in which we change throughout our lives.
- **Money matters:** we need to do more to help people build solid foundations for their physical, social, emotional and financial health throughout their lives.

This kind of change will require a fundamental shift in the social contract that exists between us as citizens and with government. We may need to cede more power to the state in some areas of our lives, but we will also need to take more responsibility in others. We may need to pay more into the state's pot to ensure that we address longstanding inequalities and to insure each other against the risks associated with longer lives. But we should also be able to demand more of our society – expecting a life, not just an existence, filled with fun and love, as well as work.

In this report, we set out the solutions that the ILC believes could be implemented to start this shift. And we explore some of the bold ideas that could lead us into a new era of ageing and longevity.

## Next-step solutions

There are plenty of things we could do that go with the grain of current policy to better tackle the ageing challenge. We should:

- **Agree a new contract for an ageing society** between the state and people of all generations. This should be developed collaboratively by people of all ages, and our rights and responsibilities towards one another should be clearly set out.
- **Introduce a new cross-cutting Parliamentary Select Committee** akin to the Environmental Audit Committee. This 'Demographic Change Committee' would audit the extent to which the policies and programmes of government departments and non-departmental public bodies are responding to longevity and playing their part in maximising the longevity dividend.
- **Appoint a cross-governmental inter-ministerial group focused** on future generations, led by a cabinet minister, that reports regularly to Parliament. Its remit would be to consider demographic change, the implications of technological change, and environmental sustainability, over a long-term horizon. It should have a budget to develop policy and strategy across government and to undertake research and piloting.
- **Ensure that all local communities are communities for all ages** – with people of all ages and at all life stages involved in setting direction and delivering change.
- **Ensure local authorities have the funding and powers they need** to take action to make every place a great place to live a long life.

## Bold ideas

But if we're really serious about getting this right for future generations, we need to be bolder. We should consider:

- **Setting up citizens' panels** with the power to make proposals directly to Parliament on the realities of ageing society, with an explicit remit to review trends over a 20+ year timeframe and to ensure policy is fit for the long term.

We've seen the link between age and life stage break down increasingly over recent decades, but public policy hasn't caught up. We may need to be bolder to make things happen. For example, we could:

- Require that any legislation that introduces policy delineated by age must include an **explicit justification of the use of age** as a proxy on the face of the Bill.
- Encourage all new entitlements to be aligned with circumstances or life stages (e.g. attainment of an educational grade, etc) instead of age.

## International inspiration

In **Ireland** the *Tionól Saoránach* (Citizens' Assembly) is an exercise in deliberative democracy that gives people a voice and places them at the heart of the important legal and policy issues facing Irish society.<sup>24</sup> The Citizens' Assembly brings together 99 randomly selected members of the public to discuss and debate specific issues. People from all walks of life – who are not normally involved in policy development or legislative proposals – are brought together to deliberate and exchange views on a specific topic. Their first two topics were abortion and an ageing society. The discussions each culminate in recommendations for the Irish government and the *Oireachtas* (Irish Parliament) to consider.

Around the world, governments are beginning to plan for the long term. The **United Arab Emirates** has a Minister for the Future and a Ministry of Possibilities. In 2014, **Sweden** set up a Ministry of the Future, while **South Korea** has a Ministry of Science, ICLT and Future Planning. **Wales** has introduced a Future Generations Commissioner. Governments are also planning specifically for ageing. **China** has a five-year plan for elder care. **Japan** produces an annual report on ageing, while **Australia** publishes an intergenerational report every year.

In the next chapters, we explore some of the key challenges and opportunities in an ageing UK.



# Healthier for longer? Focusing on health span, not life span

## The challenge

We're living longer but increasingly unhealthier lives. Good health not only makes us happier but also boosts our ability to work, volunteer, care and spend in the ways we choose. Many conditions are avoidable, but we're still spending more money and time curing, rather than preventing, ill health.

## What we know

The UK Government has promised to raise everyone's healthy life expectancy by an extra five years by 2035. But across the past decade, the time we can expect to spend in good health has decreased – with widening inequalities in our healthy life spans:

- Latest figures show a 19-year difference in healthy life expectancy<sup>25</sup> between the least and most deprived areas of the country<sup>26</sup>
- People in the most deprived fifth of the population develop multiple long-term conditions 10 years earlier than those in the least deprived fifth<sup>27</sup>
- In 2019, the Lancet reported that over a third of the premature deaths between 2013 and 2018 were attributable to socioeconomic inequality – equivalent to one death every 10 minutes<sup>28</sup>

Projections are gloomy. The number of people with mental health conditions increased by 20% between 1993 and 2014; in 2021, the ONS reported a significant rise in suicide rates, with the highest number of deaths by suicide since it started collecting data in the 1980s.<sup>29</sup> Yet, only one in three adults with a common mental health problem is receiving treatment.<sup>30</sup> And poor mental health appears to be growing at a faster rate for children and young people.

Obesity is on the rise, with one in three children leaving primary school in England<sup>31</sup> and almost two-thirds of all adults (63.5%) in England<sup>32</sup> classified as overweight or living with obesity. There are significant differences between different ethnic groups<sup>33</sup> and between age groups and sexes. The prevalence of obesity is also strongly correlated with deprivation.<sup>34</sup>

One in every four adults has at least two health conditions. On the current trajectory, we will take 192 years to reach the Government's target of five years of extra healthy life expectancy.<sup>35,36</sup>

Poor health harms our economy: it stops people from working, costing the economy at least £100 billion every year<sup>37</sup>. It burdens our increasingly overwhelmed and under-resourced health system: cardiovascular disease alone costs the NHS over £18 billion a year.<sup>38</sup> Yet 40% of ill health and premature mortality in England is linked to preventable factors, including smoking, nutrition, lack of physical activity, and use of alcohol and drugs.<sup>39</sup>

Unhealthy nations are also less able to capitalise on the opportunities of ageing. ILC analysis shows that spending just 0.1 percentage points more on preventative health can unlock an extra 9% of spending per year by older households, as well as 10 extra hours of volunteering.<sup>40</sup>

The pandemic illustrated that we need to shift from cure to prevention and that where there is political will, there is a way. But we must sustain this approach in the long term. COVID-19 prevention initiatives resulted in a leap in preventative care spending, from 4.4% in 2019 to 14.1% in 2021,<sup>41</sup> yet at the same time, work by the Health Foundation shows that public health grant allocations have seen a decrease of 26% since 2015/16 in real terms.<sup>42</sup> This has led to cuts in local authority preventative services like smoking cessation. These services are particularly crucial in deprived communities where people can't afford to pay for private services.

## New evidence

Change in average healthy life expectancy between 2011 and 2020 (in years)			
North East Lincolnshire	-6.7	Warwickshire	-3.7
Bedford	-6.0	Barnet	-3.5
North Lincolnshire	-4.9	Lincolnshire	-3.3
Stoke-on-Trent	-4.4	Darlington	-3.1
Lambeth	-3.8	West Sussex	-3.1



**The UK economy loses £27 billion a year in productivity among people aged 50-65 due to largely preventable conditions. This is the second worst figure in Europe.**

Source: Office for National Statistics (ONS). Health state life expectancies, UK: 2018 to 2020 (NB refers to life expectancy at birth)

## What's next?

The Government's healthy life expectancy target is due to be missed, and now progress on life expectancy and healthy life expectancy is going in reverse. And while the UK is currently ranked 16<sup>th</sup> out of 121 countries in the ILC's *Healthy Ageing and Prevention Index*<sup>43</sup> it ranks at number 28 for 'health span'<sup>a</sup>. We can afford to do better. We need new solutions to address the wide disparities in healthy life expectancy between rich and poor and to enable more people to stay healthy for longer.

## What's gone wrong?

The NHS is more than a service – it's an emblem of national pride – but it's long overdue for reform to better meet the needs of our ageing future. Policy makers and health system leaders recognise this reality. The *NHS Long Term Plan* is the latest in a long line of strategy documents setting out the need for holistic, proactive community-based support to keep more people healthier for longer. It calls for support to address health inequalities and bring services closer to people. But investment hasn't moved in line with stated policy: ever more resources are focused on acute and secondary health services while waiting lists for treatment grow longer.

Similarly, the need for a holistic approach to population health has long been recognised. If we are to support people to stay well throughout long lives, we need to take action far beyond health services, reaching across the social determinants of health. We also need more integrated, holistic services across health and care.

In 2022, the Health and Care Act put the new Integrated Care Systems (ICSs) in England on a statutory footing.<sup>44</sup> The creation of ICSs is the most recent of many system architecture redesigns that aim to encourage more collaborative working across health, social care and public health. ICSs have a clear remit to address population health and reduce inequalities. However, they face tight budgets and considerable pressure due to centralised targets and reporting requirements. Despite laudable aspirations, many continue to be dominated by the NHS (and indeed by those running hospitals), leading to a focus on medicine and curative treatment rather than proactive health creation.

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<sup>a</sup>Healthy life expectancy as measured at birth, in years. Data obtained from WHO.

One of the biggest challenges facing the health and care system is the underfunding of public health and social care. Public health budgets in England have been declining over recent decades in real terms, and social care budgets have also shrunk relative to need.<sup>45,46</sup> This has led to a hollowing out of community-based preventive support, which is vital to stem the tide of ill health in an ageing society.

Similarly, despite longstanding rhetoric from NHS leaders and politicians about the need to direct more of the money we spend on health towards prevention, in reality, more and more NHS resources pour into the acute sector as community-based services struggle.

But it's not all doom and gloom. The UK is a world leader in population vaccination rates, particularly for adults and older people. The COVID-19 vaccination rollout showcased our credentials in terms of delivering public health responses.<sup>47</sup> The UK has also taken bold decisions in the face of criticism, including the indoor smoking ban in 2007 and the welcome announcement of a phased overall smoking ban, starting with young people.<sup>48</sup> But other critical decisions – for example, around reducing sugar, salt and fat content of processed foods and around other potential 'sin' taxes – have been kicked into the long grass.<sup>49</sup>

## Next-step solutions

There's plenty that we can do that's in line with current policy directions and which combine state interventions with support to help people live healthier lives. We should:

- **Invest in prevention:** ensure that at least 6% of total Department of Health and Social Care expenditure, and 6% of NHS spending, goes towards preventative activity by 2026:
  - Refocused NHS spending priorities should shift resources from secondary/acute care to primary and community-based care and services to support mental wellbeing throughout people's lives
  - Wider departmental spending should support first-order prevention priorities, including smoking cessation and reduction of alcohol consumption

- **Value prevention:** create a new preventative spend category within departmental expenditure limits set by the Treasury so that investment can be made for the long-term, in recognition that investment in prevention can take many years to bear fruit
- **Embrace the 'nanny state':** take forward initiatives that include minimum alcohol pricing, sugar taxes, and compulsory reformulation of foods high in fat, sugar or salt
- **Open a Healthy Ageing Challenge 2.0:** create an innovation fund to develop and scale the next Parkrun and Schools Daily Mile initiatives to get the UK moving

## Bold ideas

But if we want to make a real difference, we'll need to do more. Both to push people towards making the right decisions to keep themselves well and to ensure the government and employers play their part in enabling these decisions.

Motivational advertising campaigns won't be enough to improve our diets or address the inactivity epidemic, so we need to explore the case for braver interventions, such as:

- **Providing financial and tax incentives for physical activity**, using wearable technologies to track physical activity, with payments linked to achievement of personalised goals
- **Exploring different options for motivating physical activity**; recognising the impact of loss aversion and testing whether the threat of withdrawal of an incentive may be a more powerful motivator than its provision
- **Establishing a 'right to movement'**, which puts the onus on governments and employers to provide sufficient resourcing, space, and time for physical activity
- Exploring the case for legislation to **ban harmful foods** such as ultra-processed foods and some additives<sup>50</sup>

## International inspiration

**Brazil, France and Canada** are updating their national dietary guidelines with recommendations to limit ultra-processed foods,<sup>51</sup> while other countries have taken bold action to get their citizens more active.

In **the Netherlands**, cycling has become the norm over the past 50 years after the Dutch government made a deliberate decision to encourage cycling among its citizens. It built more than 35,000 km of cycle paths (compared to a road network of 140,000 km) and gives bikes priority on many roads used by both cars and bikes. These often display signs saying "*fietsstraat auto te gast*" ("bicycle street, a car is a guest").<sup>52</sup> Before 1962, the British made more journeys by bicycle than the Dutch do now (as a proportion of all distance travelled).<sup>53,54</sup>

In **Ireland**, citizens in one Dublin district are paid to walk in the park with 'Civic Dollars', which they can cash in for coffee and cake or other goods and services from local businesses. Visitors to five parks in the Dublin 8 area can earn this community currency if they sign up for a new smartphone app that allows Dublin City Council to track their park use. The scheme follows research by the council's Smart D8 team, which found only 40% of residents took regular exercise, but 92% said they would use a park for exercise if it were available.<sup>55</sup> It's being piloted in the area from the Liberties to Inchicore. Visitors who use the app and visit local parks will be rewarded with Civic Dollars for every 30 minutes in the park, up to a limit of five dollars a day.<sup>56</sup> Civic Dollars are also being trialled in Belfast.<sup>57</sup>

# Good job? Better work for longer lives

## The challenge

As we live longer lives, more of us will need to work for longer. But, no matter our age, more of us are struggling to find jobs that we can do and want to do. This means that the UK lacks the workforce needed to deliver quality services and strong growth.

## What we know

Work is fundamentally a good thing: meaningful activity, whether paid or voluntary, keeps us connected and gives us purpose. We know what people want from their jobs: flexible work, decent pay and a good work-life balance. But too many people don't have those things.

The proportion of the population aged between 18 and the state pension age is decreasing – with an increasing number of us aged over 66. Despite no longer having a mandatory retirement age in the UK, we still see a dramatic work exodus around the state pension age. As our population ages, we will see a 2.6 million shortfall of paid workers by 2030.<sup>58</sup> Almost every sector of our economy will face skills shortages.

Previous ILC research has also shown:

- 7.2% of people are underemployed – they'd like to work more than they do. People in the UK work, on average, for just 31.5 years of their lives.<sup>59</sup>
- Two in every five adults are economically inactive. 2.5 million people aren't working due to long-term sickness – and their numbers have risen alarmingly since 2019 (by almost half a million). Among those aged 16 and over, there are now only 1.7 economically active workers for each inactive adult.<sup>60</sup>
- Even with higher migration, the social care sector could face a shortfall of one million workers by 2037.<sup>61</sup>

If we want to reduce the shortfall in workers, we need to make work more attractive and accessible to more people. Patterns of work are changing, with more men working part-time and more women working full-time. Our attitudes to what we value most from work are shifting. And technology is already changing the world of work and will continue to do so. The question is whether we can harness these changes to ensure more people can shape long working lives that work for them.

## New evidence

In 2023, almost one in ten people (9.54%) aged between 50 and the SPA left work involuntarily



### 'The Missing Million'

There are 1.65 million people aged between 50 and 69 who have been pushed out of work early due to a combination of redundancy, ill health or early retirement

Source: Office for National Statistics. (2023). Labour Force Survey. (data series). 9th Release. UK Data Service. SN: 2000026. DOI: <http://doi.org/10.5255/UKDA-Series-2000026>

## What's next?

Finance ministers around the world have never been as worried about ageing workforces as they are today. And the UK is faring worse than other countries across the OECD on many measures:

- Skills shortages driven by demographic change have hit all sectors of the economy<sup>62</sup>
- Economic inactivity is growing: more and more people are unable to work for as long as they'd like<sup>63</sup>
- And workers are signalling clearly that they want to work in different ways

It's time for a rethink – we need to create healthy workplaces, support skills and learning, champion diversity, and bring more flexibility to our working lives.

As part of this, we'll need to engage seriously with how advances in AI will affect work in the future. Rather than avoiding thinking about it, we need to take steps now to ensure it is used as a tool to enhance our working lives.



Over recent decades, UK governments of all stripes have recognised the need to extend our working lives in response to demographic shifts. One of the most significant steps towards embracing new working patterns across long lives was the removal of the default retirement age in 2011.<sup>64</sup> The Department of Work and Pension's 50PLUS: Choices taskforce (formerly Fuller Working Lives),<sup>65</sup> and the introduction of mid-life MOTs for employees,<sup>66</sup> have also been helpful in signalling the need for a change to working lives, and in encouraging later-life working.

## **What's gone wrong?**

The Government initiatives to extend working lives haven't been matched by action to address some of the barriers to working – in particular, the impact of ill health and disability. Despite the Government's commitment to the Healthy Ageing Challenge,<sup>67</sup> ill health continues to be one of the leading causes of economic inactivity across all ages.

The state pension age is still set significantly higher than healthy life expectancy in many parts of the country, and workplaces aren't adequately adapted to health needs. And wide health inequalities persist.

Similarly, while there's been some progress on skills – for example, the Lifetime Skills Guarantee, introduced in 2021/22, offers funding for adults who haven't attained A-level equivalent qualifications<sup>68</sup> – access to training still dwindles as people grow older, with no support for those with existing qualifications who want to retrain.

There have been some welcome moves to recognise the reality that more of us will be called upon to provide care across the generations during our long lives. For example, the Government introduced the right to grandparental leave in 2015, while the right to unpaid leave for carers is due to come into force in 2024.<sup>69</sup> However, carers still find themselves significantly disadvantaged in the labour market.

Greater flexibility and more support for employees facing ill health and disability are clearly vital. Yet, despite more employers experimenting with flexible and hybrid working during the pandemic, employees still report that they want greater flexibility.<sup>70</sup> While the right to request flexible working was rolled out in 2014 and slightly enhanced in 2023, it remains limited to existing employees with at least 26 weeks of service.<sup>71</sup> So despite promises to make this a right for all, from day one

of work, those seeking new flexible employment continue to struggle to access opportunities.

The exodus of older workers seen during the pandemic – the so-called Great Resignation<sup>72</sup> – suggests that they aren't finding jobs that align with their lives and aspirations. And there's growing evidence that younger people are also re-evaluating their lives and making work a lower priority. We need jobs that offer value and meaning to workers of all ages.

Across long lives, it doesn't make sense to cram all our working hours into a 30-year period and then burn out in ill health. But our policy structures are ill-equipped to support longer, more flexible working lives during which we juggle periods of work, ill health, caring, study and leisure in ways that work for us. We need new ideas.

## Next-step solutions

There's plenty that we can do, in line with current policy directions, to improve work for future generations. We should:

- **Crack down on age discrimination:**
  - Provide funding for employees of all ages to pursue age discrimination claims through the courts
- Use business rate relief and tax incentives to support the development of **co-working hubs and community spaces** based within communities
- **Require all jobs to be 'flexible by default'**, with a universal right to request flexible working
- **Develop Occupational Health and Learning Hubs** alongside all JobCentres Plus to ensure all employees and self-employed people can access proactive occupational health support and opportunities for learning throughout their careers:
  - Require larger public and private sector employers to contribute a percentage of their profits, based on the number of staff they have, to fund these hubs, with subsidised or free access for smaller organisations and non-profits

- Ensure that all workers have access to (rebranded) **mid-life MOTs**
  - o Include a requirement that all businesses which employ more than 50 people must make provisions for their staff, while smaller businesses can access these through JobCentres Plus
  - o The mid-life MOTs should be holistic – less like MOTs and more like Ikigai assessments, focused on developing personal mission statements that describe the things workers care about and want to achieve and how they can get there<sup>b</sup>

## Bold ideas

If we want to arrest the exodus of mid and later-life workers from the labour market and ensure more people can access good jobs, we could be bolder.

Bold ideas worthy of debate include:

- **Developing a new 'Lifetime Work Standard'** to be met by all employers, which guarantees flexible working arrangements, options for remote working, support for carers, and access to training and occupational health throughout workers' lives

With most of us living long lives, it makes sense to consider how we balance our paid work across our lives. Squeezing paid work into 30 years of a life lasting 85 or more years isn't good for us and isn't good for society. Nor is it fair for those who lose the current 'lifespan lottery' to miss out on the opportunity to enjoy leisure and learning as well as work. Working less intensively over a greater number of years is likely to be good for all of us, as well as the economy.

- Businesses should explore how they can offer **reduced hours and/or four-day working weeks**

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<sup>b</sup>Ikigai is a Japanese concept that means your reason for being. Assessments have been systematised to cover: what you love; what you're good at; what you can be paid for; and what the world needs.

## International inspiration

Some countries are already experimenting with shorter working hours:

**Iceland** led one of the world's largest four-day work week pilots between 2015 and 2019. The trial involved about 2,500 participants – around 1.3% of the country's working population – with no reduction in pay.

The trial was considered a success: it has resulted in a huge shift in Iceland's standard working hours, with 90% of the population currently enjoying reduced hours or other work modifications. Workers reported feeling less stressed and at lower risk of burnout, and said their health and work-life balance had improved. They also reported having more time to spend with their families, do hobbies and complete household chores.

In comparison to other countries, Iceland performs very well when it comes to healthy ageing and work: the [ILC Healthy Ageing and Prevention Index](#) ranks Iceland 2<sup>nd</sup> in the world overall. It also comes in at 11<sup>th</sup> for work span<sup>c</sup> (at 37.2 years).

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<sup>c</sup>Working life expectancy, presented as the expected number of years spent being economically active. Based on data from the World Bank and International Labour Organisation.

# Getting around? Enabling travel and mobility for healthier long lives

## The challenge

Happy, healthy lives require access to safe, affordable, reliable, accessible transport, as well as the infrastructure to support walking and cycling – without these, nothing else works. But our current infrastructure isn't fit for purpose. This leaves too many people reliant on cars, which damages the environment. Without public transport options, non-drivers and those on lower incomes are unable to access the things they need to live well.

## What we know

Travel isn't just about getting from A to B – with the right infrastructure, it can be a pleasure in itself. Yet our current transport infrastructure is built around getting workers to workplaces rather than enabling citizens to live good lives, travelling for work, leisure and pleasure.

England's public transport infrastructure is threatened by changing travel patterns post-pandemic. In addition, services have become more expensive or have been cut. There's great inequality in access to public transport between different parts of the country. While London's public transport network remains relatively safe, efficient and comprehensive, other cities look on in envy, and rural communities trail far behind. According to the Campaign for Better Transport, 27% of bus services disappeared over the past decade, while the number of officially registered services in England dropped from almost 17,000 in March 2012 to just over 12,000 in March 2021.<sup>73</sup>

Despite the increase in the number of people over the age of 65, the number of concessionary bus journeys by older and disabled people has fallen by over 50% over the last decade. By 2040, it's anticipated that over 17 million people in the UK will be aged 65 or over, many of whom will live in rural or suburban areas where public transport options are limited.<sup>74</sup>

While public transport remains vital, many older people are now using new active travel modes, such as e-bikes and other micro-mobility vehicles. These have the potential to transform the lives of people with disabilities, but only if we can improve the infrastructure. Almost 4 in every 10 people in the UK (39%) say they'd cycle more if they had an

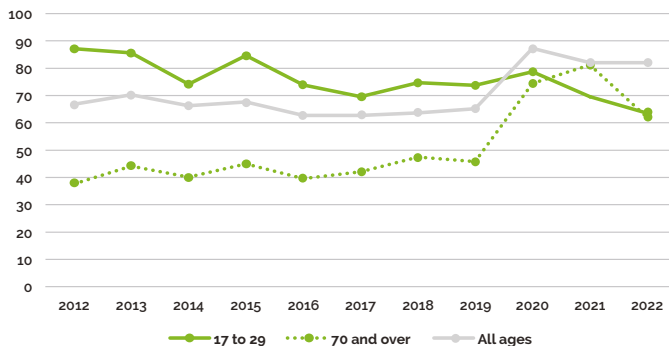
electric bike.<sup>75</sup> Better, safer cycle routes and cycle lanes, along with more storage options, would further encourage their use. A study in Norway found that when people bought an e-bike, they increased the average distance that they travelled by bicycle by between 2.1 and 9.2 km per day. And while only 17% of their travel was by bike beforehand, after purchase, this increased to 49%.<sup>76</sup>

While some areas are experimenting with '15-minute neighbourhoods' – where key amenities are available within a 15-minute walk for all citizens<sup>77</sup> – and others are taking action to reduce traffic and encourage walking and cycling, the needs of people with reduced mobility aren't always factored in.

Similarly, a lack of 'last mile' solutions<sup>d</sup> means that even where concessionary fares are available, transport networks can be inaccessible. These solutions are needed for people with restricted mobility and other barriers to travel is to help them get to and from transport hubs.

## New evidence

### Younger people walk less, older people walk more



**Those aged 70 or more walk more often, and further, than they did a decade ago. In 2022, they took 223 walks on average, compared to 155 in 2012, and 63% more walks of over a mile.**



**Those aged 17 to 29 now walk less often and less far – on average they took 197 walks in 2022, compared to 233 in 2012, with 36% fewer that were over a mile.**

Source: National Travel Survey 2022, Average number of trips, stages and distance travelled by sex, age and mode: England, 2012 to 2022

<sup>d</sup>So named because the last mile of travel between any transport system and destination are often the most difficult to navigate.

## What's next?

ILC analysis of data from the most recent National Travel Survey shows that, as a nation, we're now travelling less than before the pandemic. However, while travel for work, learning, shopping, sport and visiting has decreased, we're travelling more for leisure and holidays.<sup>e</sup>

The limitations of our public transport infrastructure mean that we remain, overall, a nation of car drivers. However, the average distance travelled per year by car has fallen from 8,400 miles in 2003 to 6,500 miles in 2022. And the number of young people driving has been falling over the past 25 years.<sup>78</sup> While official Government policy has been to encourage more people to ditch their cars in favour of walking, cycling or public transport, investment has been relatively limited. For many people with reduced mobility – whether due to ageing, disability or travelling with small children – and for many living in rural areas, there are few alternatives to cars.

There have been some signs of a shift in the UK's attitude to cars, with younger people driving less, electric vehicles becoming increasingly popular, and levels of cycling now 39% higher than pre-pandemic levels.<sup>79</sup> But towards the end of 2023, the UK Government has signalled its intention to re-orientate policy back in favour of drivers.

The truth is that we now live in an ageing society which is faced with a climate crisis. In addition, commuting is apparently in long-term decline, and leisure travel is on the increase. We need to rethink our approach to transport to create a system that's both viable and sustainable and meets society's needs.

If we get this right, public transport can be an attractive option. For example, it can offer greater flexibility for people to spend travelling time as they choose – particularly as internet access on public transport becomes more accessible and reliable.<sup>80</sup> However, for the foreseeable future, the car will likely remain significant.

Previous ILC work has demonstrated that new developments in vehicle safety and autonomous driving have the potential to increase people's ability to drive safely throughout their lives. However, it also highlighted

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<sup>e</sup>People made 862 trips on average in 2022 (17 trips a week). This was 14% more than in 2021, but still 10% less than in 2019 (953 trips on average). People travelled an average of 5,373 miles in 2022: 24% more than in 2021 (4,329 miles on average) but 17% less than in 2019 (6,500 miles on average). <https://www.gov.uk/government/collections/national-travel-survey-statistics>

the risk that people on low incomes may be excluded from the future of driving. Other newer forms of transport, such as e-bikes and scooters, could also offer mobility solutions for personal, active travel throughout all our lives, but, again, affordability remains an issue.<sup>81</sup>

At the same time, digital technology could enable more joined-up transport solutions – including Mobility-As-A-Service (MaaS) models.<sup>82</sup> MaaS uses digital tools to coordinate journeys across different transport modes, including walking, cycling, and rail and bus travel, along with more informal options such as ride-sharing. These could offer more flexible, responsive transport options for non-drivers, reducing the country's reliance on cars. But bus services are in decline, as revenues remain reduced following the pandemic, and rail policy is up in the air following the curtailment of the HS2 route and the recent U-turn on ticket office closures.<sup>83</sup> Without clarity about how we will plug these financial holes, there's little sign that the UK's car dependency will be broken. Clearly, new thinking is needed.

## Next-step solutions

There are a number of things we can do that go with the grain of existing policy to build transport and mobility infrastructure fit for our ageing future.

We should:

- **Increase investment in public transport** across all communities to ensure that everyone has access to safe, affordable, reliable and accessible public transport options for work and leisure wherever they live
- Establish a **fund for local councils to invest in repairing and improving footpaths**, with additional funding made available for more deprived communities
- Make walking and cycling safer by making residential areas **20mph zones** by default
- **Make car sharing and ride sharing practical:**
  - This should start with convening insurers and local authorities to develop workable models for informal, neighbourhood-level car-sharing and ride-sharing schemes



- Create an innovation fund to support the development of infrastructure to enable the use of **autonomous vehicles** in areas where public transport isn't economically viable

## Bold ideas

However, if we want to grasp the nettle on reforming our transport systems to meet the changing needs of an ageing society, we need to think about bigger changes.

As commuting wanes and leisure travel increases it may be time to:

- **Scrap peak pricing:** create simpler, flat-rate fare systems to ensure that people can travel flexibly, day and night and throughout the week
- **Offer 'bulk buy' discounts** for public transport fares to reward regular use of public transport
- **Develop a 'London-level guarantee'** for transport to ensure all major cities have an efficient and low-cost transport infrastructure comparable to London

We also need to think about new technologies and services that can help make public transport options viable for those facing mobility challenges. We need a **last mile innovation fund:** a challenge fund to encourage innovation in last mile solutions.

## International inspiration

In **Germany**, during June, July and August 2022, passengers could buy a ticket that covered all travel on local and regional transport for just €9. The German federal government compensated local and regional authorities at an estimated cost of €2.5 billion. Journeys in rural areas increased by 80% in June and July 2022 compared to 2019. Journeys in tourist-destination urban locations increased by 28%. Following the success and popularity of the €9 ticket, a new €49 ticket for regional public transport across Germany was introduced on 1 January 2023. The *Deutschlandticket* is a digital ticket that can be purchased as a monthly subscription and cancelled at any time.<sup>84</sup>

In **Luxembourg**, all forms of public transport, including buses, trains and trams, have been free since 29 February 2020. Travellers must be able to show identification. Fares are only due for 1<sup>st</sup> class travel.<sup>85</sup>

# Shop 'til you drop? Better shopping, on and offline, in an ageing society

## The challenge

High street businesses and online retailers risk missing out on a longevity dividend that could be worth over half a trillion pounds by 2040.<sup>86</sup> Neither online nor offline retailers are doing enough to make shopping attractive and accessible to us at every stage of our lives.

## What we know

Too many consumers are unable to spend their money in the ways they want because retailers don't understand and meet their needs. People aged 55 and over have, on average, 25 times the assets of those aged 16 to 24.<sup>87</sup> But despite this significant spending power, previous ILC research has demonstrated that people tend to spend less and save more as they age.<sup>88</sup> And those living with sensory loss, dementia or disability face even more barriers to spending.<sup>89</sup>

Online retail should offer a way to spend for people living in remote areas or those who struggle to get out and about, whatever their age. In 2020, just under two-thirds (65%) of those aged over 65 were shopping online (up from 54% the year before).<sup>90</sup> By March 2023, 43% of 50 to 59-year-olds and 49% of 60 to 64-year-olds owned an iPad<sup>91</sup> – but not all websites are accessible enough, and access to broadband is far from universal.<sup>92</sup>

ILC research shows that removing barriers to spending could add 2% to GDP each year by 2040.<sup>93</sup> We need retail environments that welcome and accommodate parents with prams, people in wheelchairs, and young and old alike.

It's not just about more consumption. If we're going to live long lives, we need to consume sustainably. But in 2020, the UK's greenhouse emissions from the importing and consumption of goods and services were over five times higher than those from heating our homes.<sup>94</sup>

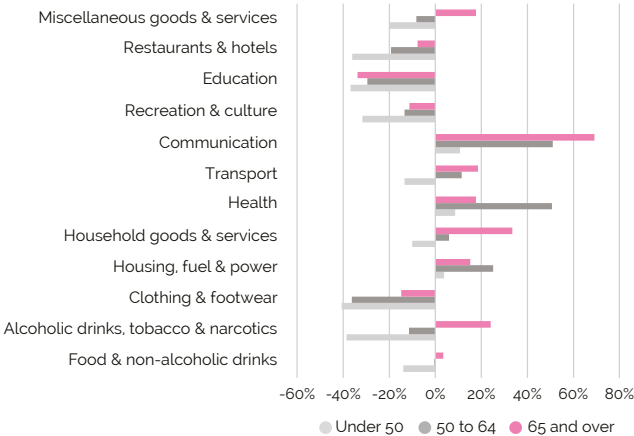
Healthier consumption is also vital. The ILC's latest analysis shows people aged over 65 are spending 25% more on alcohol, cigarettes, and drugs than they were ten years ago.<sup>95</sup> Socially responsible retailers should act to support healthy, sustainable consumption throughout our lives rather than taking a short-term 'bottom line' approach.

The high street isn't just about shopping, though. One Japanese study found that people who had few shops nearby were at higher risk of death – by up to 1.6 times more than those who had more. Those without cars were at greatest risk.<sup>96</sup>

### New evidence

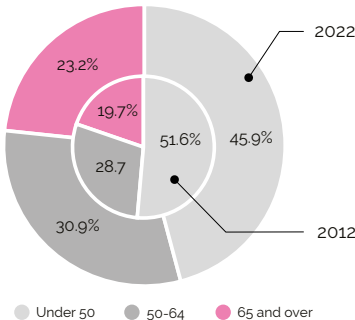
Spending on **communication** by over 65s has increased by 70% and on **alcohol, cigarettes and drugs** by 25%

Change in spending by category, 2012 to 2022



There are **1.7 million more people over 65** than a decade ago, yet spending by over 65s has only **increased by 3.5%**

Share of total household spending by age, 2012 and 2022



Source: Office for National Statistics (ONS), Family spending workbook 1: detailed expenditure and trends. Release date: 31 May 2023.

## What's next?

Arresting the decades-long decline in the UK high street, which was accelerated by the pandemic, will require bold action by retailers to entice customers back to their stores. They will need to extend a warm welcome to consumers of all ages and offer diverse products and services.

There are untapped markets available to retailers – including the growing older population who hold significant consumer power – if they adapt. We need to encourage retailers to tap into these markets in ways that support our wider goals around promoting health, supporting sustainable consumption, and building community.

We also need to improve access to online shopping, making it safer and more accessible for people of all ages. Over half of all financial crime is cyber-crime and fraud,<sup>97</sup> yet planned online safety legislation will do little to address this. We need to take steps to beat criminals, but we also need to upskill and enable consumers to keep themselves safe online. And we must address the digital divide: this doesn't just affect older consumers – many younger people are increasingly being locked out by the costs of technology and connectivity or excluded by inaccessible apps and kit.<sup>98</sup>

The Equality Act 2010 should protect us against age and disability discrimination, both virtually and in real life, but too many older and disabled people still find themselves excluded from retail environments and leisure opportunities.<sup>f</sup> More must be done to make the legislation stick, including helping more people to take cases to court under the Equality Act, and to encourage proactive approaches to inclusion.

Initiatives like Age-friendly communities<sup>99</sup> and Dementia friendly communities<sup>100</sup> have brought welcome attention to the need for more inclusive approaches in some communities. But they've yet to bring about a step change in how we plan our local infrastructure in the context of our ageing future. In many cases, these initiatives have become synonymous with a focus on older people rather than the wider questions raised by demographic change for people of all ages.

Over recent decades, various 'high street challenges' have been launched to encourage revival of local shopping areas, most recently as part of the Levelling Up agenda.<sup>101</sup> These piecemeal initiatives have

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<sup>f</sup>There are also the Web Content Accessibility Guidelines, which apply to public sector bodies, but these aren't mandatory for private sector organisations.

been unable to turn around the fortunes of left-behind neighbourhoods dealing with the consequences of long-term underinvestment in community infrastructure. As a result, too many people of all ages continue to avoid getting out and spending money due to gaps in basic infrastructure such as toilets and seating. Potholes and uneven paving continue to blight the lives of young and old alike.

We need to be more ambitious when thinking about new ways to create attractive retail and leisure opportunities on the high street. There's already a shift towards offering services alongside shopping. Now we need to think carefully about how we can support thriving businesses as they operate throughout the day and into the evenings.

We need to make sure people have retail and leisure opportunities close to where they live, in ways and at times that work for them. We need to think about encouraging new businesses onto the high street – while making sure these align with our wider aspirations for our communities and consumption habits. We need to think about what new offers will be needed to attract younger and older consumers who may want new options for both daytime consumption and the nighttime economy.

## Next-step solutions

There's plenty that we can do, in line with current policy directions, to ensure retail works for our ageing future.

Central Government should work with retailers to:

- Encourage the use of vacant units and units at risk of closure for **retail hubs**
  - Action should be taken to tackle the practical, insurance and tax barriers to freeing up vacant units
- Offer a scheme that **matches funding for Business Improvement District bids**, which seek to address challenges associated with longevity and population ageing

We need action to ensure that new businesses and social-purpose organisations are able to use the high street to get sustainable products and services to consumers. For example:

- **Encouraging repair and reuse** through initiatives like:
  - Legislation to ensure that new electronics are designed to be repairable (along the lines of EU regulation for mobile phone manufacturers)

- Using apprenticeship funding to encourage a new generation of handy people/repair businesses
- Supporting social enterprises that focus on teaching repair and reuse skills – including 'Men's Sheds' and other community initiatives

## Bold ideas

However, if we want to make a real difference to the fortunes of our retail industry, we need to be bolder.

To revitalise the nighttime economy, we should:

- **Require public amenities to be open by default**, with overnight closure of public amenities, including toilets and seating areas, requiring specific justification

To encourage more businesses that deliver social value to their communities, we should:

- Offer **reduced business rates to businesses that meet priorities defined by the local community**:
  - These discounts shouldn't be restricted to non-profit organisations but should cover businesses that meet any gap identified by the local community, whether for learning, leisure, improving the environment, tackling loneliness or any other priority

## International inspiration

In **Sweden**, IKEA has opened a dedicated second-hand store in Eskilstuna, selling used IKEA furniture. The company has also started a buyback scheme for customers, where it gives vouchers in exchange for the return of unwanted furniture and other items. It has a Re-shop and Reuse policy whereby preloved returned items, discontinued items, ex-display and imperfect items are repaired, recycled and made ready for reuse.<sup>102</sup>

In **the Netherlands** the supermarket chain Jumbo offers a *Klets-kassa*, or 'chat checkout', in its stores. It's part of an initiative first introduced in the summer of 2019 as a part of the Dutch government's *Een tegen eenzaamheid* (Together Against Loneliness) campaign. Jumbo stores also offer a 'chat corner', where shoppers can congregate for a cup of coffee and talk.<sup>103</sup>

# Living it up? Doing the things we enjoy for longer

## The challenge

We all need to spend time doing the things we love with the people we love. Whatever our age, the things that make life worth living for most of us are: socialising, eating and drinking, travelling, engaging in culture and heritage, learning, and being active. Yet, too many of us are locked out of fun by cost, access barriers, or attitudes that make us feel unwelcome. Meanwhile, leisure industries are struggling and urgently need to tap into new markets.

## What we know

The evidence is clear: engaging in enjoyable leisure activities is good for our health, whatever our age. We need to prioritise fun at all ages to live longer, healthier lives.

We spend far less of our lives at work now than ever before. On average, people across the UK are paid to work 23 or 24 hours a week, compared to 30 in 1970.<sup>104</sup> In March 2023, adults in the UK spent an average of four hours a day on leisure activities.<sup>105</sup> However, most of that time is spent watching TV (2 hours and 16 minutes), while more active leisure pursuits are increasingly the preserve of people who are better off. For example, ILC analysis found that in 2021/22, people in the top 10% income bracket spent £15.20 per week on sports activities – almost seven times more than those in the lowest 10% (at £2.20). And even those in the middle of the income distribution were only spending an average of £3.20 per week.<sup>106</sup>

And our average spending on fun in general is now in decline too: in 2022, we spent significantly less than in 2012.

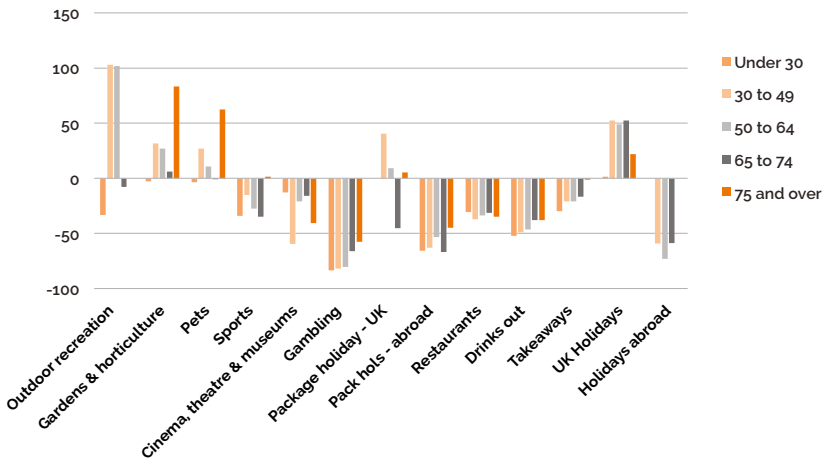
While we all have different ideas of fun, current trends are worrying for the leisure industry. Even before the pandemic, younger generations were choosing the sofa over a night out and cafes over pubs. Yet entertainment businesses are failing to adapt to an increasingly ageing market. In 2019, one report found that over 3.7 million people aged over 45 go to a club once a week,<sup>107</sup> and that in 2016, the average age of Glastonbury Festival goers was 39.<sup>108</sup> But despite this reality, too many older people report feeling excluded from leisure environments.

The leisure industry already makes a major contribution to our economy – for example, the arts and culture sector is estimated to bring £23 billion in GVA (gross value added) to the UK economy.<sup>109</sup> Sport and physical activities (including grassroots sports) contribute even more, at £39 billion.<sup>110</sup>

However, leisure facilities are increasingly closing down, particularly in poorer and rural areas. Key industries are in decline – there's been a 13% drop in the overall number of pubs still operating since the start of the pandemic.<sup>111</sup> If our leisure economy is to not only survive but thrive, businesses must adapt to ensure that they welcome a wide diversity of customers at every stage of life.

## New evidence

**% Change in spending by category and age – 2012 to 2022**



**In 2021/22, those in the top 10% income bracket spent £15.20 per week on sports activities – almost seven times more than those in the lowest 10% (£2.20)**

Source: ONS Family spending workbook 4: expenditure by household characteristic. 31 May 2023. Analysis of data for financial years 2021/22 and 2011/12



## What's next?

The UK has a long, proud history of investing in space for recreation and fun. From the 1830s, concerns about workers' living conditions led to a focus on enabling recreation for social, educational and moral improvement.<sup>112</sup> The UK still benefits from the many beautiful parks and public spaces that were secured for the people during these times.

The infrastructure we need for leisure and fun has always been provided by both public and private sectors. These range from parks, open spaces and leisure centres, to cultural and heritage spaces, to pubs, clubs, cafes and bars. But as public investment in leisure and fun has waned, the social gradient that governs access has steepened. Income is now the biggest factor in whether people can enjoy various fun and leisure options – especially those that happen outside the home.

Fun remains important to us. In one study of 24 countries, people in the UK were the least willing to sacrifice their leisure time for work.<sup>113</sup> Catherine Price's book *The Power of Fun* was named "Best self-help book of 2022" by The Independent newspaper.<sup>114</sup> But fun is necessarily subjective; the concept is rarely well defined. As a result, it's hard to measure and not always valued in its own right.

In recent years, there's been a tendency to see fun as too 'unserious' to be pursued by public policy. Public funders of potentially fun activities, such as the theatre, arts, music and sports, are increasingly forced to demonstrate the impact of their work on far less 'fun' outcomes, such as health or the economy.

The market for leisure and fun has always been affected by individual preferences and whims. This is important – we need to be free to define our own fun – but cultural and societal norms continue to place limits on how opportunities are offered to and taken up by different groups. For example, people from ethnic minorities are less likely to spend time in the countryside.<sup>115</sup> And older people often feel excluded from activities that are perceived as being for young people – for example, in 2017, one survey found that 37% of people thought it was "tragic" for those aged 37 or older to go clubbing.<sup>116</sup> Yet many still do.

ILC analysis of spending and time-use patterns indicates that our leisure preferences are shifting.<sup>117</sup> Younger people are choosing to drink less, stay at home more, and spend more time using technology to socialise. But it's not clear that our leisure infrastructure has caught up with these trends. Meanwhile, bars and restaurants are increasingly being propped up by older, wealthier people, who may still want to drink and eat out but find themselves cut off from doing so by practical barriers such as lack of transport and accessible facilities.<sup>118</sup> For those who don't want alcohol, the nighttime economy is struggling to innovate. Clearly, the leisure industry must adapt to provide more of the options people want.

## Next-step solutions

There are a number of steps we can take to secure our infrastructure for leisure and fun and to encourage and enable providers to adapt what they do to suit the needs of an ageing society.

We should:

- **Be clear that "fun is fine"** – the Government should signal clearly to public funders (e.g. national lottery distributors) that fun is a reasonable objective for funding in itself
- Ensure that **provision for leisure travel** (including at night) is a condition of all new public transport contracts
- Encourage the Equality and Human Rights Commission to take **action to address age barriers to leisure**:
  - This includes addressing attitudinal barriers and pursuing cases to enforce change
- Incentivise leisure providers to promote **alcohol-free leisure options** – e.g. offering reduced licensing charges

We should also create more explicit opportunities for life-long fun, with the aim of starting to break down cultural and attitudinal barriers to pursuing leisure and fun at all ages. For example, we should:

- Create a new **Duke of Edinburgh award**<sup>119</sup> which people can undertake at any age, encompassing fun, fitness, skills development and social action

## Bold ideas

However, if we really want to create a step change in people's access to fun and leisure throughout their lives, we'll need to be bolder.

Some ideas worth exploring include:

- **Offering Culture Vouchers:** providing a £100 grant to all citizens, which must be spent on cultural activities:
  - There should be two grants available to be used at least five years apart throughout our lives
- **Establishing a 'School for Life'** on the model of those established in Denmark
  - This should be designed to embed a culture of lifelong learning early in our lives through non-formal (potentially residential) education that's available to adults after completing their formal education

## International inspiration

**Germany** launched a new government initiative in June 2023, in which people turning 18 can receive €200 to be spent on a variety of cultural activities. The *KulturPass* app allows people to spend this money on activities that include museum visits, films, theatre and concerts, or on items, such as records, books and musical instruments. The money must be spent locally; it can't be spent on non-German streaming and subscription services. Similar schemes have been run in Italy, France and Spain.<sup>120</sup>

**Denmark's** *Folkehøjskoler* are informal residential schools that offer learning opportunities in almost any subject. Most students are between 18 and 24 years old; they typically stay for four months. There are special discounts for longer courses and for groups such as older people and people who are unemployed. Schools don't have required or formalised curricula, and there are no academic requirements for admittance or exams. Courses longer than one week are centrally funded, so student fees range from £150 to £300 per week for the whole experience – including teaching, accommodation and meals.<sup>121</sup> These schools help with social mobility and can provide a crucial stepping stone between secondary school and university.

# Financially secure? Enough money for longer lives

## The challenge

Across our lives, many of us face a mismatch between the income we have and the amount we need and want to spend. When we need income most, we simply don't have it. And this situation is going to get worse.

## What we know

Future generations of retirees are likely to be poorer than retirees today. The state pension age is expected to increase, while the cost of living crisis is squeezing savings.

Poor young people often become poor older people, so we need solutions that can reduce inequalities as well as ensure we can accumulate savings and access good advice all through our lives.

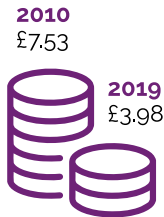
In 2017, ILC research revealed that for twentysomethings to achieve the same level of adequacy in retirement income as current retirees, they'd need to save upwards of 20% of their earnings each year.<sup>122</sup> The increased levels of savings seen because of pension auto-enrolment won't be sufficient to close this intergenerational savings gap.

Future generations face a financial crisis in retirement:

- The UK's 14 million Gen Xers save just £200 into their pension pots each month on average – one-third of this group are at high risk of retiring on insufficient income<sup>123</sup>
- There are 8.9 million economically inactive adults aged under 65: over 2.5 million of them are long-term sick, while others are forced to leave the workforce earlier than planned due to caring responsibilities<sup>124</sup>
- More people are renting, with the number of private renters aged 65 and over projected to double by 2046 to 12% of all households in this age group<sup>125</sup>

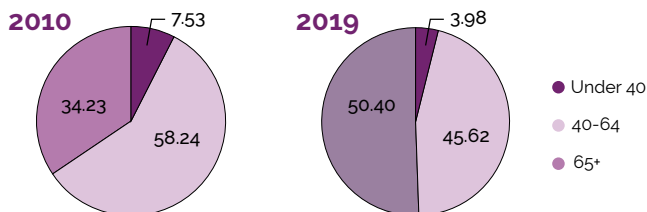
Pensioner poverty exists today: without urgent action, it will increase. Inequalities within generations are on the rise. Those with less money today will have less money in retirement.

## New evidence



In 2010, those under 40 held just £7.53 of every £100 of wealth and over the last decade this has fallen significantly to only £3.98

### Proportion of wealth by age (every £100)



Source: Office for National Statistics (ONS), Social Survey Division. (2023). Wealth and Assets Survey, Waves 1-5 and Rounds 5-7, 2006-2020. [data collection]. 18th Edition. UK Data Service. SN: 7215. DOI: <http://doi.org/10.5255/UKDA-SN-7215-18> What's next?

## What's next

The UK Government's current policies won't secure decent incomes for everyone across our increasingly long lives. Too many pensioners are already in poverty, and we don't have the right structures in place to enable younger people to accumulate the wealth they'll need to live long lives of a decent standard. As the cost of living crisis continues to put pressure on incomes and housing costs soar, there's little sign that this will change. Indeed, there are worrying signs that growing numbers are finding themselves unable to earn at all due to mental and physical ill health.

## What's gone wrong?

The introduction of automatic enrolment (AE)<sup>9</sup> into workplace pensions was a bold, positive move designed to address a decline in pension savings since the shift away from Defined Benefit pensions. Delivered through a hard-won cross-party and cross-sector coalition that saw a crisis ahead, the policy represented a courageous experiment in harnessing the power of inertia – and it worked. The great news is that more people than ever before are now saving for their future.<sup>9</sup>

<sup>9</sup>In June 2023, 10.9 million people were automatically enrolled. (PPI, The DC Future Book 2023) Book 2023)

But as both employer and employee pension contributions hover around the minimums, and the growing self-employed workforce remains locked out of saving, it's clear that without further intervention, too many of us will be heading for a poorer future.

Over the years, there have been attempts to help people think about their lifetime finances and make plans. These range from Labour's introduction of Child Trust Funds,<sup>127</sup> through the Conservatives' Lifetime ISAs,<sup>128</sup> to the creation of the Money and Pensions Service.<sup>129</sup> But these initiatives haven't led to a step change in behaviour, not least because most offer little to those whose incomes aren't enough to meet their immediate needs.

Recent decades have seen more families living in poverty despite being in work, as incomes have failed to rise in line with inflation, and more people whose working lives have been disrupted by long-term mental and physical ill health.

At present, those on the lowest incomes are forced to rely on an increasingly overstretched welfare system. Too many older people live in poverty because they don't get the pension credit to which they're entitled. Meanwhile, people of working age face a system that sets those in ill-health apart from workers (rather than supporting workers whose health is poor) and offers meagre support to those doing vital unpaid work such as caring.

In an ageing society, we need policies to deliver incomes that can sustain us through our long lives. Our incomes must give us enough to live on while we're working and to save enough to cover when we aren't – whether that's towards the end of our life in retirement or during periods of caring or study.

In our ageing future, our workforce will be older, many more of us will be managing mental and physical ill health while working, and many will also need to stop work at times to provide care or look after our own health. We need a system that can give everyone a decent baseline from which to build a decent lifestyle.

## Next-step solutions

There is plenty we can do, in line with current policy directions, to improve the incomes of future generations. We should:

- **Harness inertia to help create lifelong incomes:**
  - Create an AE savings scheme similar to the AE pension scheme, and sitting alongside it, which allows people to automatically save into both their pensions and a savings account
  - Legislate for an escalator on AE minimum pension contributions for both employers and employees and create mechanisms to increase contributions automatically as employee pay rises (auto-escalation)
- **Develop simple options to support pension saving by self-employed** people, which minimise the administrative burden and capitalise on learning from AE
- Launch an innovation fund to help develop workable mechanisms that would **support those working in the gig economy to save**

## Bold ideas

But if we want to make a real difference, we need individuals, government and employers to be bolder, taking steps to give people a secure footing for long lives.

It's unlikely that the current policy consensus will drive the changes needed to ensure that future generations of older people have the same opportunities as their predecessors. This means we need to seriously explore the case for bolder government and employer interventions that would drive and support behaviour change among individuals.

Bold ideas worthy of debate include:

- **Giving everyone a leg up to adulthood with a 'decent start' lump sum payment.** This should be made to all individuals when they complete their education to the equivalent of high-school level. It should be deposited automatically into a savings account, with additional incentives for those who choose to save or use the money for education or housing.

- Simplify making saving by encouraging the development of **high street savings** options (modern savings stamps), including options with an element of risk-taking, the idea of investment a social norm.
- **Introduce a Universal Basic Income** (UBI) for all to replace most income-replacement benefits with additional welfare payments linked to additional costs faced by individuals (e.g. due to disability) rather than to employment status or age.

## International inspiration

**Finland** has already experimented with UBI, paying €560 every month to a random sample of 2,000 unemployed people aged 25 to 58 for two years. Results from the trial demonstrated that this had positive impacts on health and stress.<sup>130</sup>

In **Kenya**, a trial of UBI has demonstrated its effectiveness in alleviating poverty and hunger. Since 2016, non-profit GiveDirectly has been sending direct cash payments to more than 14,000 households in the Siaya and Bomet counties of Kenya – two of the poorest counties in the country. The programme will continue until 2028.<sup>131</sup> In doing so, it will collect decades-worth of data on the effects of UBI on poverty-stricken communities. During the COVID-19 pandemic, a study looked at the impact of this UBI programme and demonstrated that those receiving UBI (regardless of the level) were 4.9 to 10.8 percentage points less likely to report that they were experiencing hunger.



# Right-size homes? Making housing policy fit for an ageing population

## The challenge

Good housing can help us to live longer, healthier, more independent lives. But for decades, housing policy has not met the needs of younger generations, families, and older people alike. We've failed to adapt as our population has changed and aged.

## What we know

Not enough suitable homes are being built to meet the needs of the UK population. In 2021/22, just over 200,000 new dwellings were built.<sup>132</sup> This fell far short of the Government's promised 300,000 homes a year – a target last met in 1977.<sup>133,134</sup> According to the Centre for Cities, by 2022, the UK was 'missing' 4.3 million homes.<sup>135</sup>

The resulting housing crisis leaves younger generations and families without affordable places to live and many older people in housing that doesn't meet their needs.

- In 2022, full-time employees in England could expect buying a home to cost 8.3 times their annual earnings – up from 3.5 times their salary in 1997
- Nearly nine out of 10 people aged 65 to 79 live in under-occupied housing, with over 50% living in homes with two or more unneeded bedrooms<sup>136</sup>
- Only 7,000 units of retirement housing are constructed each year, making 'rightsizing' unattainable for many
- Only 1.2 million people aged 65 and over live in specialist retirement units, compared with 11.2 million living in mainstream housing<sup>137</sup>

While the number of homeowners has been declining since 2001, the number living in private rentals has increased from 16.7% of households in England and Wales in 2011 to 20.3% in 2021.<sup>138</sup> The average age of renters has increased from 37 to 39. In 2023, rent costs rose at their fastest rate for seven years. Shelter reports that 14,000 people faced eviction in 2023 due to the cost of living crisis, including 7% of all those aged over 55.<sup>139</sup>

And too many of our homes are both bad for our health and disastrous for the environment:

- Previous ILC research has shown that 54% of people aged over 50 who find daily activities difficult don't have any health-related home adaptations<sup>140</sup>
- Falls are on the rise. ILC analysis finds that deaths from accidental falls have almost tripled since 2000 in England and Wales, increasing 2.86 times, with 6,840 deaths in 2021, most of which happen in the home<sup>141</sup>
- The UK has some of the most energy-inefficient housing stock in Europe: rising energy costs have seen the number of UK households in fuel poverty increase from 4.93 million in 2021 to 7.39 million in 2022<sup>142</sup>

## New evidence



### Not moving on

**Only 11% of the 1 million property purchases every year in England involve buyers aged 65+ – but they account for 38% of all English households**



### Under-occupation

**40% of those aged 75+ live alone – and 63% live in homes with 3 or more bedrooms**

Source: Office for National Statistics (ONS), Census data for England and Wales 2011 and 2021 and NOMIS data for England and Wales.

## What's next?

The UK's housing stock isn't suited to the needs of our ageing future – and our housing market locks too many people into unsuitable homes. Our homes are too expensive, substandard, hard to heat, and ill-suited to the adaptations we need to meet our different needs over long lives. Something has to change.

We need change right across the system. We have fewer homeowners and fewer people with any prospect of ever owning a home, along with a rental market characterised by high costs and low quality. And we must recognise that more of us are now living alone as we age. While family homes are important, we also need homes that work for us as we grow older. But the drive for innovation in housing is low – with too few homes to go around, landlords and developers have little incentive to improve.

## What's gone wrong?

There aren't enough homes being built. Even if the Government had met its 2019 housebuilding target of 300,000 per year, it wouldn't have been enough to close the gap between supply and demand. The Centre for Cities estimates that this would require at least 442,000 new homes to be built in England every year.<sup>143</sup>

Developers continue to wield significant power in the housing sector. They have repeatedly pushed back against plans for building regulations to require that all homes meet lifetime standards. This is despite the clear benefits for people of all ages. They also face ongoing criticism for their attempts to circumvent requirements to build affordable housing alongside new developments.

At the same time, our existing stock of social housing and private rentals is deteriorating. Tenants face an uphill battle to see basic problems addressed, with those in the private sector also facing the threat of eviction when they raise issues.<sup>144</sup> Reforms for social tenants have been promised in the wake of the death of Awaab Ishak,<sup>145</sup> but there's still a long way to go to address the significant power imbalance between tenants and landlords. As more of us continue renting for longer, we will need landlords who are willing to make the adaptations that will help us continue to live independently. But it's hard to see how this could be enforced under current systems.

UK housing is also blighted by a planning system that's not fit for purpose. Currently, power and accountability are unhelpfully shared between local and national decision-makers, with insufficient strategic and long-term planning at all levels. The planning system has also consistently put up barriers to new models of housing, including retirement homes and innovative options such as cohousing for older people.

At the same time, our own attitudes to housing and homes can be part of the problem. Older people in the UK consistently express reluctance to move into smaller and more suitable properties as they age. As a result, there's a growing problem with under-occupancy, while younger people struggle to find homes that meet their needs.<sup>146</sup> At present, the housing market struggles to coax older people to move out, even when homes are hard to heat and difficult to move around in.<sup>147</sup>

While it won't be easy to change attitudes to moving home as we get older, and particularly to downsizing (or rightsizing), there may be ways to tackle some of the barriers. These include addressing the cost of moving to help get the stagnant housing market going.

## Next-step solutions

There's growing consensus on the next steps that are necessary to ensure we all have homes in which we can live happy, healthy long lives.

We should:

- **Build, build, build:** institute a national home-building programme for longer lives with:
  - The majority of new homes being for the social rented sector
  - All new homes built to the Lifetime Homes Standard<sup>h</sup>
- **Review building regulations and requirements** to ensure that they support development of affordable, functional homes that help people live well at different life stages
  - This should include homes for multi-generational and multi-family living, as well as single-occupancy
- **Launch a new 'decent homes' programme:** a public-private partnership for retrofitting and adapting existing private and public housing to make it energy efficient and suitable for lifetime occupancy
- Encourage the retro-fitting and adaptation of existing homes by requiring that all homes put up for sale are certified against a **'lifetime suitability rating'**, similar to current energy efficiency ratings
- Explore tax incentives for **home improvements that improve efficiency** and adaptability – e.g. making certain improvements zero-rated for VAT or making home maintenance spending tax deductible

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<sup>h</sup>In England, this was superseded in 2015 by M4(2) Part M of Building Regulations, which is broadly equivalent to the Lifetime Homes Standard.

## Bold ideas

If we want to ensure that people of all ages can share our existing housing stock fairly in an ageing society, we may need to take bolder steps to encourage people to use housing differently.

Ideas that merit consideration include:

- **Enacting beefed-up renters' reform legislation** to end unfair evictions, ensure renters have more time to find new homes when they are evicted, and make renting more affordable by preventing landlords from requiring tenants to pay rent upfront
- **Encouraging a long-term rental market** by:
  - Building more social housing
  - Incentivising landlords to provide long-term leases with a reduced rate of tax for rental incomes from long-term contracts
- **Discouraging under-occupation** by letting owner-occupiers who let out rooms in their home following a bereavement or separation to retain the single-person council tax discount for up to five years
- Encouraging later-life house moves by introducing a **'last-time buyers' reduced stamp duty rate** for anyone buying a home smaller than the one they're selling<sup>148</sup>

## International inspiration

Around the world, innovative building techniques and standards are being developed and implemented to support improved building design and construction that will benefit residents and the environment.

In **Germany**, the *Passivhaus* (passive house) standard is a voluntary standard for energy efficiency. The term was first coined in the late 1980s and has since been developed through research and real-life application. Passive houses are ultra-low-energy buildings that require little energy for space heating or cooling. The standard is also applied to office buildings, schools, nurseries, and supermarkets. Although it's generally applied to new buildings, it has also been used for refurbishments.<sup>149</sup>

In **Switzerland**, the MINERGIE-P standard is a registered quality label used for new and refurbished buildings with low energy consumption. Building to MINERGIE-P standards involves ensuring high-grade, air-tight buildings and energy-efficient ventilation systems that allow continuous renewal of air in the building. The standard is assessed in relation to measures of energy consumption. Similar standards have been developed in countries such as Italy and Chile.<sup>150</sup>

# A life less lonely? Building connected communities

## The challenge

We want to live our long lives in communities where we feel a sense of belonging. But instead, the community infrastructure that helps us connect to one another has been eroded, and levels of loneliness are rising.

## What we know

There's now clear evidence linking loneliness with a range of physical and mental illnesses, including depression, dementia, and cardiovascular disease.<sup>151</sup> In 2023, the US Surgeon General issued a formal advisory on the threat of social isolation.<sup>152</sup> Meanwhile, in the UK, analysis by the Campaign to End Loneliness has demonstrated that over half a million more people in Great Britain are now experiencing chronic loneliness than did before the pandemic.<sup>153</sup>

Social disconnection was already on the increase before the pandemic: our sense of belonging to a neighbourhood and our positive engagements with neighbours have been declining over the past decade.<sup>154</sup> Levels of loneliness have always been highest among the youngest and oldest age groups, but rates of loneliness among young people are increasing alarmingly. People in England aged 16 to 29 are now twice as likely to be chronically lonely than those aged over 70.<sup>155</sup>

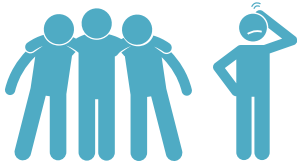
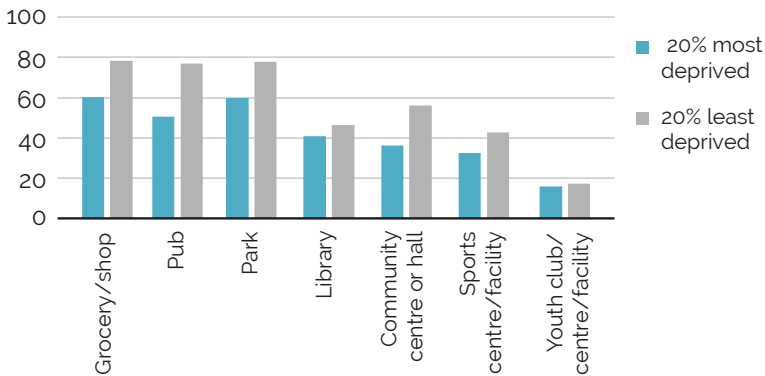
Being connected not only keeps us healthy but also helps us withstand the shocks of life. Research by the Ambition for Ageing programme has shown that during times of disaster, social connections help older people remain more resilient than people of other ages.<sup>156</sup>

Yet the social fabric of communities has weakened in recent decades, particularly in the most deprived communities. Community centres, youth clubs and Sure Start centres have closed.<sup>157</sup> Overstretched local authorities are facing an uphill battle to meet their minimum legal obligations. This has led them to increasingly disinvest from the infrastructure organisations needed to sustain thriving local voluntary and community sectors. Meanwhile, charities are struggling to make ends meet from other sources.<sup>158</sup>

These problems are worse in poorer communities, where needs are greater and money is more scarce. Research by New Philanthropy Capital showed that in areas designated as priority for the Government's Levelling Up fund, there's a third less local charitable activity than in the areas given lowest priority.<sup>159</sup> At the same time, provision from the private sector has also declined. For example, the Hospitality Market Monitor shows that the number of pubs has been decreasing for some time – with a 13% reduction since the pandemic started.<sup>160</sup>

## New evidence

**People in more deprived areas have fewer amenities**



**People in the most deprived communities are at greater risk of loneliness (21%) than people in the least deprived ones (14%).**

**22% of people from the most deprived communities say they don't get on well with people from different backgrounds, compared to only 9% of those in the least deprived communities.**

Source: Community Life Survey 2021/22 Reference Tables - published May 2023 and Understanding Society. [data series] University of Essex, Institute for Social and Economic Research. (2023).



## What's next?

In 2018, the UK became a world leader by being the first country to develop a national strategy on loneliness.<sup>161</sup> However, recognition of the need for central government to take an interest in the health of our social fabric long pre-dated this strategy. There's been a long line of initiatives built on a fundamental belief in the power of community and recognition of social connection as a precious foundation of our economic, social, mental and physical wellbeing. These include the New Deal for Communities, David Cameron's Big Society, and today's Levelling Up agenda.

However, social capital and social infrastructure are still unevenly distributed. Poorer people and those living in deprived communities are more likely to experience loneliness and more likely to become lonely and stay lonely. These communities also tend to have significantly less access to the amenities we need to make connections, and that help support us through tough times.<sup>162</sup> As the cost of living crisis continues to bite, NHS waiting lists grow, and eligibility criteria for other types of statutory support tighten, more of us are left reliant on each other. So, those of us without connections are left ever further behind.

But loneliness and disconnection aren't just a problem for individuals. The US Surgeon General, in his recent advisory on loneliness, made an explicit link between political polarisation and social disconnection.<sup>163</sup> The same risks also play out in the UK context. We can ill afford to allow generations and communities to become polarised and separated.

We know what works – and it's not complicated.<sup>164</sup> For all the talk of technology, we'll be waiting a long time for an app or AI tool that will end loneliness. We need to focus on the age-old methods that we know make a difference. We need the right places, spaces and opportunities – and we must remember that social connections take time to build.<sup>165</sup>

We should be building welcoming public spaces that let us connect in small ways, like bumping into each other in the street and reconfiguring our existing spaces to enable this. We should be developing thriving local groups and activities – from knitting groups to activists' collectives – in every community, where we can meet, share, collaborate and relate.

And we need to be bolder in challenging the orthodoxies that delineate our lives along the lines of age, which contribute to growing segregation between the generations. These have left younger and older people feeling marginalised and sidelined. While there have been some

attempts to tackle the barriers between generations, these have increasingly fallen into their own stereotypes – with a binary focus on connecting 'young' and 'old' (whether bringing toddlers and nonagenarians together in care homes, or getting teens and pensioners together to talk about leisure facilities), rather than promoting truly multi-generational contact.

As we live long lives, we'll need a wide range of connections and ties across our communities (both geographic and non-geographic) to sustain our wellbeing. Trying to marshal our lives along age lines will always limit us. Instead, we need social infrastructure that helps us find people with whom we can share experiences and interests, no matter what our age.

## Next-step solutions

There are plenty of things we can do to rebuild the social fabric that runs with the grain of current policy thinking in the field.

We should:

- **Develop new multigenerational community hubs** that offer access to a range of types of public and voluntary sector support for citizens of all ages, on the basis of 'progressive universalism':
  - These should build on existing community assets, including the Neighbourhood Networks in Leeds,<sup>166</sup> former Sure Start Centres<sup>167</sup> and other community hubs
  - Local authorities will be best placed to identify how and where to develop these, but they will need funding from national government
  - Integrated Care Systems should be encouraged to make use of these hubs as focal points for work on population health
- Create an innovation challenge prize to develop new approaches to **designing loneliness out of the built environment:**
  - Funded initiatives should include those focused on retrofitting existing homes as well as new builds

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<sup>1</sup>This term is used to describe services that, while universally accessible, offer enhanced support for those requiring special or targeted help.

## Bold ideas

However, if we really want to challenge orthodoxies around connecting in an ageing society, we need to take bold action to shift away from an approach that segregates us by age.

For example, we should consider **banning age-based funding** by public funders (including national lottery distributors) to ensure that all schemes encourage multi-generational connection and contact.

## International inspiration

TimeBanking is a formalised way of giving and receiving help. It was established in the **USA** in the 1990s and is based on the vision of American lawyer and activist Edgar S. Cahn. Individuals, groups, or organisations can become members of a TimeBank, and earn 'time credits' by fulfilling help requests from others. They can then spend their time credits on the help they need.

TimeBanks USA was founded in 1995; it now has a global network in more than 30 countries, including China, Russia, various countries in Africa, Europe, North America, and South America. There are about 500 registered TimeBanks in the US; collectively, they have more than 37,000 members.<sup>168</sup>

# Who cares? Looking after each other throughout life

## The challenge

As we live longer lives, more of us will spend time both caring and being cared for, not just as children but as adults. This might be due to disabilities or periods of ill health, or it may be towards the end of our lives. Many of us want to care for one another, but we need support while we do this vital work. However, our care systems are ill-equipped to deal with an ageing society: long-term underfunding means families and friends are left without support to care, while disabled people and people with long-term conditions are held back from the lives they want to lead.

## What we know

As we live longer lives, it's likely that more of us will spend at least some time in need of care and support from others. Many more will take time out of the workforce to provide care for an adult, as well as to parent. We're already a nation of carers: when both childcare and care for other adults are taken into account, we spend more time caring for others than for ourselves across our adult lives.<sup>169</sup>

While structures to support childcare may not be perfect, the need to help people combine parenting with work and provide wider support for people in their role as parents is well understood. Meanwhile, adult social care remains underfunded and inadequate.

While often discussed in terms of care homes and paid care workers, most care and support for adults is provided by friends and family members, with little or no support from the state. While local authorities provide care for around a million adults, in the latest census, some 5 million of us reported regularly providing unpaid care to another adult, with 1.5 million providing more than 90 hours of care a week.<sup>170</sup> But current systems offer limited financial and practical support for carers, and those who access paid-for services find themselves reliant on a system that's creaking after decades of underfunding.

According to Skills for Care, adult social care in England is worth £55.7 billion to the nation's economy.<sup>171</sup> ILC research has shown that the average unpaid contributions of older people across Europe (much of which is care provision) are worth as much as 1.4% of the average GDP across all EU countries.<sup>172</sup> But care isn't valued as it should be.

There are huge gaps in the paid care workforce. The National Audit Office reported 152,000 vacant positions as of 2022/23, with over 434,000 people waiting for care assessments or reviews.<sup>173</sup> And ILC research forecasts that the social care workforce gap will comprise over 750,000 jobs by 2037.<sup>174</sup>

The latest Care Quality Commission *State of Care Report (2022/23)* has highlighted the parlous state of the care system, with more people waiting for care than ever before and significant unmet needs. People who don't have access to care from their families, including those ageing without children, are significantly disadvantaged in the current care and support system. The UK's long-term failure to reform social care funding arrangements leaves those who can afford to pay for care facing catastrophic costs, while those who can't rely on an inadequate state system.

## New evidence

### Those on lower incomes spend more time caring for others than for themselves

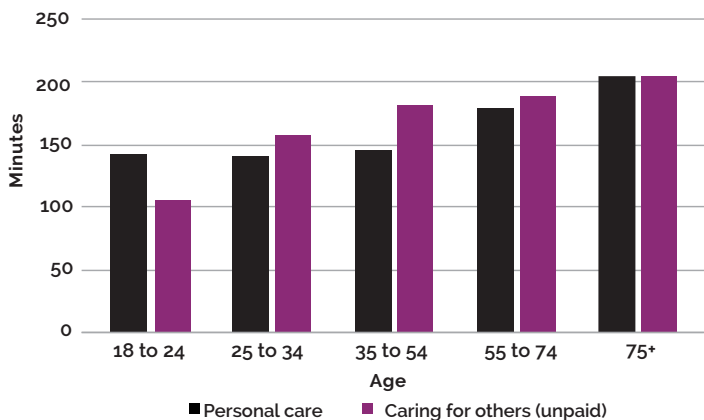
Average daily time spent working, caring for others, and on self-care, by net monthly income (Sep 2023)



Office for National Statistics (ONS), Time use in the UK September 2023. Release date: 9 Nov 2023

## Throughout our lives we care for others more than ourselves

### Average daily time spend on caring for others vs self-care by age (Sep 2023)



Source: Office for National Statistics (ONS), Time use in the UK September 2023. Release date: 9 Nov 2023

## What's next?

Reform of England's social care system has been promised for decades. From Tony Blair's 1997 announcement to the Labour Party conference that he wanted to see change,<sup>175</sup> to Boris Johnson's promise of a social care reform being ready to go,<sup>176</sup> hopes for a new settlement for social care have been repeatedly dashed. Since 1998, there have been 16 Government green papers, white papers and other 'plans' for social care, as well as eight independent commissions on social care in the UK, yet the system remains in 'perma-crisis'.

The crisis in care is primarily one of underfunding, driven by a perception that the care agenda lacks political salience. This is driven by low public engagement in the debate around care for older and disabled people. Doubtless rooted in ageism and ableism, our collective failure to demand a better system of care and support has seen the system left to rot.

Failure to invest in social care isn't a victimless crime – we all pay the price. This includes multiple losses for our community and economy, as we cut off people who need care and support from opportunities to live, earn and contribute, and force family members to pick up the pieces. Yet politicians believe that underfunding social care will have fewer consequences than failing to invest in health or childcare.

As our population ages, more and more of us will find ourselves living through multiple periods of giving and receiving care, and not just as parents of small children. If we carry on as we are, that will mean more people dropping out of the workforce and withdrawing from their communities as they try to care for and be cared for without appropriate support. This is clearly unsustainable – as we can see from the growing alarm about the numbers who are withdrawing from the workforce due to poor health and caring responsibilities.

We know what's needed. Leading organisations, such as #SocialCareFuture,<sup>177</sup> have a clear vision, and are seeking to build a movement for change. There's increasing consensus on this, from the Archbishops of the Church of England<sup>178</sup> to the directors of social care<sup>179</sup>, and this has been building over many years. Indeed, England's latest legislation in the care arena – the Care Act 2014 – sets out a relatively compelling vision of what care is about and how people should be able to interact with the system, with a central focus on 'Wellbeing' at the heart of the Act.<sup>j</sup>

We know what's needed. What we lack is the means to deliver that consistently for everybody across all communities.

Changing this will require a new conversation with the public. There's no getting away from the costs of care – we're already paying them – but at present, those costs are shared unevenly, falling disproportionately on women and poorer people who often deliver unpaid care and hitting wealthier people with catastrophic costs (or not) based on how they fare in the end of life lottery. If we want a fairer system, we're going to have to work out how to create it, together.

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<sup>j</sup>The Care Act states, "Local authorities must promote wellbeing when carrying out any of their care and support functions in respect of a person. This may sometimes be referred to as 'the wellbeing principle.'"

## Next-step solutions

There's a clear consensus about the action needed to forge a better system of care for an ageing society.

We should:

- **Open a public dialogue about a new social contract for care and support** that emphasises helping people live the lives they want:
  - This should include a simplified system of entitlements aligned with need, where carers from family and chosen family can be paid directly
- **Increase funding for social care** as a vital contributor to local economies – but rather than providing piecemeal funding pots to meet immediate needs, funding should be steered towards meeting three simultaneous objectives:
  - Stabilising the care market, primarily through an increase in care workers' wages
  - Transforming services to offer more choice and control to people who draw on care and support and enable more people to access preventative support from within their communities
  - Increasing the overall capacity of the community services that support people with care needs<sup>180</sup>

## Bold ideas

If we really want to move to a situation where we recognise and reward care throughout people's lives, we may need to think about more radical solutions. These should be based on breaking down the current dividing lines between the different kinds of care we provide across our lives.

For example, we could consider:

- **Aligning parental and adult care systems** by introducing a new entitlement to 'adult care' leave that would cover care for ageing spouses, partners or parents:
  - This could be structured in a similar way to maternity leave, with care leave costs shared between the state and employers, offering adults an entitlement to two periods of adult care leave during their lives, with a minimum two-year gap between periods of leave



## International inspiration

Various European countries have state-funded cash-for-care schemes.<sup>181</sup>

**Italy** has used state intervention to support families who provide care to relatives. One financial contribution is the *indemnity di accompagnamento* (attendance allowance (IA)), a fixed monthly fee (currently €527)<sup>182</sup> paid to the families of people who need care and support, regardless of income.<sup>183</sup> IA was originally introduced in 1980 for those supporting disabled people but was soon extended to carers for those aged 65 and older. In 2012, the Italian National Institute of Statistics reported that about 1,530,000 older citizens had benefited from this monthly fee.<sup>184</sup>

The Italian care system also allows short-term paid leave of up to three working days per month, as well as up to two years of paid leave, to care for disabled children or relatives, making it much easier for people to manage care around their daily lives.

# To have and to hold? Relationships to last a long lifetime

## The challenge

Our relationships sustain us – grounding our identity and offering us practical and emotional support through good and bad times. As we live longer lives, we'll likely need a range of changing relationships over time, but there's not enough support available for building or sustaining these. Those who don't fit into the 'mum, dad and 2.4 children' mould are too often left out in the cold.

## What we know

Our family relationships are critical to our wellbeing, but our family structures are changing as attitudes and aspirations change and as we live longer lives:

- Increased longevity means that four or even five-generation families will become increasingly commonplace
- There are more blended families following divorce or separation:
  - The latest ILC analysis shows that between 2001 and 2021, the proportion of those aged under 50 who were married fell by 22%, and the proportion of people aged over 50 who were divorced or separated increased by 54%<sup>185</sup>
- ONS data suggests that the average age of parents has been steadily increasing: it was 30.9 for mothers and 33.7 for fathers in 2021 (compared to 26.4 and 29.5 in 1975)<sup>186</sup>
- More people are ageing without children – the number of people aged over 65 who don't have adult children is set to rise from 1.2 million in 2012 to 2 million by 2030<sup>187</sup>
- There are more people living in openly LGBTQ+ relationships, forming family structures around them<sup>188</sup>

The previous life course narrative of "born, learn, work, marry, raise children, retire and die" is increasingly at odds with our actual lives. We form, end, and reform relationships in more fluid ways now – but our societal structures are still based on an outdated model, exemplified by:

- A care system that assumes that people will be cared for by spouses or adult children, despite more people living alone and/or ageing without children

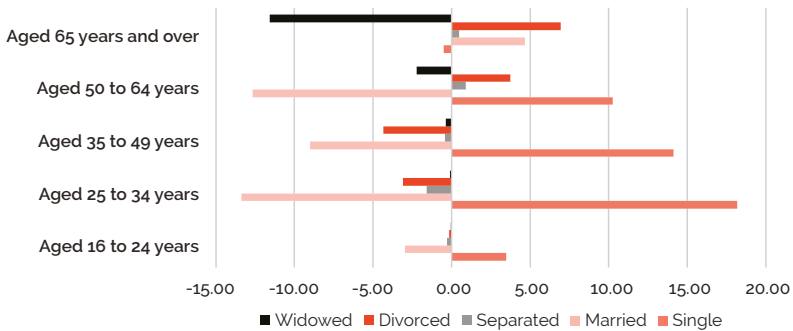
- A pension system that sees people lose out when they divorce
- A lack of legal clarity for those who form lasting relationships outside the traditional family/partnership norms
- A lack of access to relationship support, particularly for those on lower incomes

Our failure to account for changing relationship norms means that there are gaps in support. For example, work by Age UK in 2019 illustrated the stigma around sexual intimacy for older people. While the incidence of sexually transmitted diseases had increased among older people, there were significant inequalities in sexual health between older and younger men and between older men and older women.<sup>189</sup>

## New evidence

### A multi-generational shift away from 'marriage for life'

% Change of people by marital status and age, 2001 to 2021



### In England between 2001 and 2021:



The number of **same-sex couples** living together **increased six-fold**



The number of **adult children** living at home **rose by 29%**

Source: Office for National Statistics, Census 2021 and Census 2001, data for England accessed through Nomis

## What's next?

Public policy needs to be built around the realities of our current and future lives. It should recognise that what we want and need from our relationships will be different for everyone – and that this is very likely to change for each of us at different life stages. That means we need the right support in place to build healthy, happy relationships throughout our lives and the right structures to help us to move forward when relationships change or end.

Stable, happy relationships are good for all of us at every stage of life. But no one benefits from public policy, which feels designed to make separating from our partners and building new families as messy and costly as possible and forces too many people (usually women) to remain in relationships that are bad for them. There's no point avoiding the reality that for many of us, marriage won't be for life and that this may be increasingly the case when lives are very long.

The introduction of no-fault divorces in England and Wales in April 2022<sup>190</sup> was a step forward in reducing the acrimony involved. But separating remains a costly business – both in terms of immediate cost and long-term economic prospects, particularly for retirement incomes. As the cost of living crisis bites, there are worrying signs that more of us are getting divorced without receiving any legal or financial advice, leading to concern that people will be even more disadvantaged when it comes to the complexities of pension sharing.

There's been some progress towards recognising the increasing diversity of our relationships, most notably with the introduction of civil partnerships in 2004 (and their extension to opposite-sex couples in 2019) and of same-sex marriage in 2014. However, outside of civil partnerships and marriages, we're still slow to respond to the realities of changing relationships.

We need new approaches to other relationships – this could include addressing the imbalance in the treatment of cohabiting partners in wills and inheritance laws and making better provision for blended families, who are poorly provided for in law and are especially affected by two-child limits on benefits.

We also need to make sure that people aren't forced to delay forming the relationships that work for them because of other pressures. The slow creep upward in the average ages of both marriage and having children is generally seen as a sign of progress, reflecting women's

greater choice over their lives. However, it also speaks to the economic realities that mean many young people no longer feel they have the space – physically, economically or psychologically – to form couple relationships or start families in their 20s.

In Japan, there's increasing public concern about a trend towards people remaining reliant on their parents well into their 50s, never having forged an 'adult' life. We may not yet be facing the '8050 problem'<sup>191</sup> (a name that refers to dependence on parents who are well into their 80s), but delaying independence isn't without consequences.

We still don't really know how changing family structures will affect the future 'supply' of informal care. But as more people age without children, while others age in families where one child may have a relationship with more than two parents across multiple households, it's unsustainable to maintain care models which assume people will have children around to care for them in later life. Instead, we need to explore how we can help people build and sustain relationships of care around them all the way through their lives. That may mean that we need to give people tools that will allow them to formalise relationships other than couple relationships – for example, with trusted friends – so that they can create secure arrangements that work for them.

## Next-step solutions

There are a number of actions we can take now to better help people build and sustain healthy relationships throughout their lives. We should:

- **Rework pensions for the realities of long lives**, amending pension laws and regulations to simplify the sharing of pension assets on divorce
- **Simplify divorce**, making it easier for people to access low or no-cost advice and support around relationship breakdown and divorce on the high street
- **Recognise common law marriage** in relation to property and inheritance law

## Bold ideas

But if we're serious about ensuring that people can form the relationships that they want, in ways that they want, across potentially very long lives, we may need to be bolder.

We may need to take steps to arrest the march towards later and later couple formation and childbirth. These could include reducing the economic and practical burdens which force people to wait for longer than they would otherwise choose. For example, we could:

- Offer access to specialist-supported social housing to **young people who want to start families and settle down**, located in neighbourhoods with good access to family support and bespoke educational opportunities

To kickstart fresh thinking about how our legal structures can better support the realities of modern relationships we may need to experiment with new models, for example:

- **Affirming chosen families** by widening access to the legal structures that enable people to share assets and responsibilities more easily with those that they choose, whether romantic partners or others

## International inspiration

In **Sweden**, divorce law is significantly more liberal than in most jurisdictions, with a complete absence of any fault requirement when establishing a case for divorce. Fault is also irrelevant to the results of divorce proceedings. There's also no requirement for a preliminary separation period before divorce. However, there is a six-month reconsideration period for unilateral no-fault divorce proceedings.<sup>192</sup>

## And finally...

In this paper, we've set out a series of proposals for making our lives good – not just in later life but all the way through our long lives.

Our vision is one in which we can all live healthily, with enough money, doing things that are meaningful to us and that we enjoy, and being part of families and communities which sustain us and to which we can contribute.

However, one thing is certain: however well we live, death will eventually come.

So, as we call for change to create better, longer lives, we also recognise the need to pay attention to enabling better deaths. At present, too few of us get the ending to life that we hope for, and there is much to be done to change this.

But death isn't just another chapter; it's another book. This one, for now, is long enough.

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## About ILC

ILC is the UK's leading authority on the impact of longevity on society. We combine evidence, solutions and networks to make change happen.

We help governments, policy makers, businesses and employers develop and implement solutions to ensure we all live happier, healthier and more fulfilling lives. We want a society where tomorrow is better than today and where future generations are better off.

ILC wants to help forge a new vision for the 100-year life, where everyone has the opportunity to learn throughout life, and where new technology helps us contribute more to society.

**ilc...**

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