Future of Ageing 2026 – Acting now: creating communities where everyone thrives

Sarah Walker

Thank you. Excellent. Thank you very much, David.

I'm delighted to be chairing our first panel session today, *Acting now: creating communities where everyone thrives*. With populations ageing rapidly and resources stretched, the work that is part of this panel today explores how policymakers, workplaces and learning centres can collaborate within their communities to tackle deepening inequality and rising isolation, so that all people and places can experience longer and better lives.

I'm Sarah Walker. I'm one of the proud trustees of ILC and, in my day job, a partner at Travers Smith. I specialise in the investment in and development of senior housing and healthcare assets. I also chair a longevity committee within Travers Smith that focuses on older workers, their retention, their training and their value. So I'm very excited to be part of this panel today.

I'm joined by an absolutely fabulous set of panellists, so I will introduce them very briefly now. You do have full bios in your hands.

Starting on my right, we have Baroness Hilary Armstrong, former Cabinet Minister and Member of Parliament, responsible for many major government initiatives including, of course, the very influential New Deal for Communities, and currently Chair of the Independent Commission on Neighbourhoods.

I'm also pleased to be joined by the Rt Hon Chloe Smith, former Secretary of State for Work and Pensions, amongst many other things, with expertise in technological change and workforce transformation, and also recently appointed President of the HR body CIPD – we'll hear a little more on that later.

To my left we have Jacynth Bassett, founder and CEO of the award-winning *Ageism Is Never In Style* and a key voice in shaping the global age inclusivity, longevity and intergenerational agenda.

And finally, but certainly not least, our very own Ben Franklin, Deputy Chief Executive of ILC, with specific expertise in the economic impacts of demographic change, having led many research projects on older workers, on retirement income adequacy and the macroeconomic impacts of ageing.

So hopefully that gives you a sense of the topics that we are going to cover. We'll launch straight into the panel questions for about 15 or 20 minutes, and then we will turn to the floor. I'm hoping many of you will have questions for my panel. We'll keep questions to around 10 minutes and then I'll turn the focus back to our panellists and ask everybody to give a couple of minutes on what they think the solutions are, what the priorities are, and what the immediate next steps should

be, focusing on how we can act now to create communities that support better ageing and longevity.

So, Hilary, I will come to you first. ICON argues that thriving communities are built through long-term investment in social infrastructure as opposed to short-term fixes. My question for you is: what does that mean in practice for places that are grappling with ageing populations and deep inequality?

Baroness Hilary Armstrong

I'm old-fashioned enough – and old enough – to want to see the people in the back row. My mum and dad started their lives as school teachers and they always taught me that.

How many of you – I'm going to be challenging this morning – live and work outside London? That's good. And how many of you live and work 50 miles outside London? That's good, because things are very different in London from the rest of the country.

In our work in ICON, the Independent Commission on Neighbourhoods, we identified early on, from the data, the 613 most disadvantaged neighbourhoods where investment was needed – and none of them were in London. That is largely, I think, because in London opportunities are always different because of transport routes.

We go to places – I mean, I'm out again tomorrow, all day in the North East, because I come from the North East, looking at two different neighbourhoods.

We believe, yes, that there has to be long-term investment. It doesn't have to be huge investment, but it has to be bottom-up. I slightly disagree, therefore, with something David said: that the inevitability is that in five years' time we'll have higher taxes and poorer services. We will only do that if we resist change.

The other big job I have – my ICON stuff is not in government and my other stuff isn't really either – is that I chair an independent committee for the Department for Science and Technology on digital inclusion. The neighbourhood work and digital inclusion go side by side.

I was saying to Chloe that one of the problems, as I go round the country looking at both the growth of neighbourhood activity and digital inclusion, is the number of older people who say to me, "Oh, my kids won't let me go on the internet because they think I'll be scammed."

So we know that older people are the bedrock of much of our neighbourhood activity, much of the activity around social capital, knowing who you can go to, knowing who is likely to help out. As we go round neighbourhoods – and I did it nearly every Friday last year – we would find older women, and I don't mean my

age, but older women, who were keeping the whole thing going, whether it was the food bank, the luncheon club, whatever it was.

Women in particular are so important to communities. But many of them also know that unless they open up opportunities for the youngsters, things will get worse.

You go to Wolverhampton and one good thing the council has done is provide a chef who works with local women, who have now become involved in training younger women around cooking. He does the nutritious stuff, he does the healthy options. Then in the summer – and not just in summer, but in the school holidays – the kids come all day.

Again, older people remember what Sure Start was like and how it helped. I now think Sure Start was the worst thing the previous government got rid of, because actually it gave people in local areas a feeling that there was going to be a future in this area, and that they could be part of it.

That is the key. People need to feel that what they do in their local community matters. But it's also where they get company. If they can go to a decent community centre with a decent luncheon club, it's where they meet other people. And if they're not up to that, those people in that centre are the ones they will trust to help them with their care needs as they get older.

So, David, go and have a look in Sheffield, where they're doing fantastic stuff on frail older people and how they help them at home. In Greenwich, and in Sunderland, where I'm going tomorrow – my home city, actually – they have worked with domiciliary care workers, upskilled them so that they can do UTI tests, blood tests and so on, and they send those results into the GP so that you stop emergency admissions.

And that's not just about stopping emergency admissions. It's about making the life of the individual more comfortable and more sustainable. They also give them an Alexa-type device which says, "It's now time to take your blue pill. Your care worker is going to arrive in five minutes," and so on.

We have all sorts of ways of helping people live a more sustainable life. Doing that around the neighbourhood they live in and know is absolutely at the core of it.

Through ICON, we have persuaded the government to invest in over 200 neighbourhoods now – £1.5 billion over the next 10 years – which will be community-led. Not just on buildings, though some of it will be because they need buildings upgraded or whatever, but most of it on the priorities local people have and the aspirations that they have. And the idea that we think we know best about it is nonsense. We have to work with people.

But we also have to work with them in a way that gives them confidence to do things like get involved in technology that they never believed in before. And you from around the country are very, very important in helping with that.

I am also pushing to make sure that the neighbourhood health programme, for example, is further linked into this. The person who is running this in NHS England is fantastic, and she is doing both neighbourhood health and digital inclusion, and visiting places around the country all the time.

There are ways forward and it doesn't have to be the most expensive model. But we cannot get there if we think the only thing we can do is continue with services as they are. Services as they are not fit for the world we live in.

The fact that people like me at 80 – I was in Parliament until midnight last night, I have to go back today for another six votes, I'm on the 7.30 train to the North East tomorrow – I'm doing too much, but most people of my age need to be doing something. And it has to be that they are part of the decision about what's going to happen to them. That's what we're trying to do in neighbourhood, place-based policy.

Sarah Walker

That really couldn't be put any better, and there's so much there around empowerment. That's what really stood out to me.

Actually, Chloe, that's where I will bring you in, because people are at the heart of community. It sounds obvious, but it can sometimes be forgotten. There are a few things to touch on there, both in terms of people and technology, because of course you have extensive experience in technological change and workforce transformation.

I think maybe we could start with how we work with communities to support people actually having longer working lives. As Hilary says, how do we support people working into their 80s and therefore continuing to contribute to the community and the community projects that we need?

Chloe Smith

Good morning, everybody. Chloe Smith. It's a real pleasure to be here. And I also wonder, in starting, whether we need a collective noun for what happens when you get two former Cabinet Ministers on the same panel. We'll try not to go up in smoke at this end.

It's a real pleasure to follow Hilary and to join everybody else on this panel and to see you all this morning.

There are a couple of points I wanted to set up briefly for our discussion, and it comes from the role that employers can – and I think should – play in communities. There are three ways, I think, that we can see employers providing enormous value in communities.

The first is as a stable anchor point for work, for working lives, for extended working lives. Sarah is absolutely right. If we just put a simple number around that – I'm sure everybody in this room has read Lynda Gratton's work on the 100-year life – let's stick with that model just for the sake of argument. You'll see people staying in the workplace for perhaps five years more, ten years more, an extension there in the middle of life, over a period of years, as we get to that position.

But with the theme of this conference, we're not going to wait 50 years to deal with those themes. We ought to be looking at them now, here today. So employers, as a stable anchor point in their community, can be taking action this year to ensure that older workers, or workers as they age, remain welcome in the workforce.

A second way they can do that is to be skills partners. Gratton makes this really nicely clear in her work. People will go through, probably over that lengthened life cycle, a number of different skills transitions or inflection points where they need to adapt to the way technology and other things are moving the world around them.

But what we see at the moment, of course, is that opportunity narrows just as lives lengthen. And we have ample research on this point from CIPD – the Chartered Institute of Personnel and Development. We're the professional body for HR, and HR has a massive role to play within employers and workplaces in enabling some of these points.

We have a particular report that I would recommend everyone takes a quick look at, which is about lifelong learning – lifelong learning as no longer a luxury, but now a necessity in the workplace.

The third way employers can really play their part here is as a health partner. We talk about occupational health more broadly. I'm going to position that here as saying that actually some of the issues of ageing perhaps come under the broader umbrella of staying healthy in the workplace and the way that good health and good work interact. Work can be good for health and health can be good for work. I think that echoes Hilary's point about continuing to remain active and doing something.

So we have a number of ways in which employers can really grasp that nettle in their workplace. Of course, this speaks right to the heart of health-related economic inactivity, which we know is concentrated in the 50 to 64 age group.

Why would we do all of this now? I want to set up the argument that this really matters right now – this very year, in fact – because you're seeing a more broad-based technology transformation moving through workplaces. It's available there to change your entire business model if you want it to, in certain cases and certain sectors.

I'm going to posit the argument that this does apply around the country. I think it will be there in my home county of Norfolk as it will in the North East, as it will in London, and everywhere. And so what that means is you have the perfect opportunity this year, 2026, to engage in strategic workforce planning. Because if technology changes how your business model functions, you also need to address matters of talent.

So my call to employers through this conference would be to grasp this question and look at your strategic workforce planning.

I can suggest a further bit of work that I've just seen from Randstad. Their workplace monitor from earlier this year asks employers: how will you take the lead to help people use their skills, technology and multi-generational collaboration to take on this year's growth goals?

So I'm offering that to link these interests that we all have across many different sectors in this room, including the third sector and communities, and to say to employers with a growth agenda: here's your link. Here's how those things come together on the basis of talent that you need to be resilient.

The final point I want to make is how this goes beyond only workforce – and here's why it matters in communities. It matters to your customers as well. If you're an employer, you want to make sure your workforce is reflecting the talent that is out there in your community, not only because that makes your own workforce more resilient, but because it also attracts your customers.

There really is a very clear business case here. I would offer the example of colleagues at Nationwide, who I know quite well. I don't know if any of you know the wonderful Catherine Townsend, who is Head of Accessibility there, but she tells a very clear story about the return on investment when you make sure your physical, bricks-and-mortar workplaces – and in that case branches – are accessible. You are serving your workforce, your customers and your community all at the same time.

We particularly advocate and look at hearing loss in this context. I'm a trustee of RNID and I do a number of things around hearing loss. That is highly relevant to the age group we might be thinking about at today's conference. Technology means you can throw your doors open wide as an employer and ensure that you're attracting people both on a workforce basis and a customer basis.

The final top tip from me today is to please take a look at the work of the CIPD Trust, where we equip our members – HR professionals in communities around the country – to mentor others into work. I think you'll agree that that is actually a really strong source of great expertise. So if there are people in this room who would like to think about that, then Sally Eley at the CIPD Trust would be delighted to hear more from you.

Sarah Walker
Thank you. Thank you ever so much for that.

How do we show the strategic value of our older workers and make that business case? I think that's really important.

Interestingly, in the coffee break before this session, we were talking about the importance of seeing your peers and going into a business and seeing somebody who looks like you, can relate to you and has the same challenges as you do, and how important that is for generating interest and getting people out and wanting to do things. So that really resonated with me. Thank you.

Jacynth, you work with organisations of every size, from SMEs through to very large organisations. I wonder if we could pick up there on the strategic value of older workers, the use of technology, and how this might start helping that older workforce. Because, of course, ageism does exist and it remains a barrier to employment and progression for older workers.

So I suppose there are a couple of questions there. Where do you see it most clearly limiting progression in later life – access to training, reskilling, progression in local communities? And as skills needs change, how can employers design their businesses so they genuinely work for older workers and support that part of our communities?

Jacynth Bassett
Hi everyone, I'm Jacynth. It's a pleasure to be here.

In answering your first question, the reality is that the UN says one in two people hold ageist beliefs. But let's be honest, we all do to some degree or another. We internalise ageist narratives from as young as four, and it's very hard to unpick that when stories, branding, advertising – everything around us – is so youth-centric.

So I would say one of the biggest barriers is often ourselves, or the individual that the initiatives are actually trying to reach. Baroness Hilary mentioned AI and digital tools. We've seen this with our community and with individuals talking to friends – often it's actually the end user who doesn't want to engage. Not

everyone, but often because they see that as being for an older person. And a lot of people will say, "I'm not older."

A very personal example: recently my father-in-law hasn't been very well. We're trying to help him age in place with more dignity and independence. He wants to stay where he is. We have suggested and tried to introduce some means of support, and his response at 84 is, "That's for older people."

So there's a big branding problem around ageing as a whole. We see this with a lot of products and services. You can put out brilliant initiatives, but if the messaging does not present ageing in a refreshing, modern, contemporary way that somebody can actually connect with – and that helps them overcome their own internalised bias – it often falls flat.

A good example: in my local council in Lewisham there was an initiative around toilets. The ad had a mobile phone guiding the hand of an older woman with a toilet roll. It was awful. First of all, let's be honest, a lot of us need the toilet – it's not just about being older. But the branding was off.

That ties into business, because the reality is a lot of businesses do not want to hear about ageism. Ageism is not sexy. It's not cool for a lot of people. We can present the business case very strongly, but when you get on to C-suites – and the average tenure of a CEO is only about four years these days – a lot of them think, "That's a future problem."

I think where this whole issue has really come to the forefront is because the timeline is now catching up with the data.

To present it another way, it's exactly what Chloe says: strategic workforce planning. One of the things we've been saying is that AI is omnipresent. So is ageing. Don't treat these as separate. They are integrated. The impact of AI really makes a difference to your multi-generational workforce – how they are interacting and behaving. It compounds the need for a multi-generational workforce.

It's not just older people who are feeling pushed out, particularly with AI and screening based on age. There's also a real fear among younger generations who think, "My job is going to disappear," or, "I'm not going to get access in." The current graduate unemployment rate is around 28 per cent. Someone from Goldman Sachs said the future graduate may only need one or two skills – either exceptional tech skills or to be an exceptional communicator. That's what they're looking for now.

So we need to be looking at the way AI integrates with the fact that we have multi-generational workforces. That's actually a piece of work we're doing at the moment – a big report with Kantar looking at how the presence of AI changes the

needs of culture and behaviour within the workplace around age in a multi-generational workforce.

The other thing I would say is that a lot of organisations, particularly Fortune 500 companies, don't necessarily want to hear just "ageism". We also know that the DEI agenda has been sidelined in some places. So instead, it's about bringing it in through other avenues and routes.

We're finding a lot of traction when we look more at learning and development, or communications issues within teams. A lot of companies are saying, "We don't necessarily want to look at ageism. What we want to look at is how to improve multi-generational communication and break down tensions and barriers."

A recent study found that 70 per cent of employees in revenue-facing roles say multi-generational workforces are actually causing issues because of these tensions, and that is equating to 2.18 billion hours of lost productivity.

So then it's about presenting the business case and saying, okay, let's talk about where these conflicts are coming from and address them in a more holistic way.

One thing that I do think sometimes happens – and we talked about this earlier – is that when we are sitting in these echo chambers where we all understand the implications of ageing workforces, we can sometimes end up talking in a way that pits generations against each other. That is not going to work. We need to be working together.

So when you can go through that multi-generational lens and show people that actually it benefits them right now, at any age, to address this, that is where you make a difference.

I do have issues with the fact that some narratives, in trying to put older people on the strategic agenda, end up being ageist towards younger people. That is not going to get us anywhere.

We have to look at it through that multi-generational lens. What we say is: go from multi-generational coexistence to intergenerational inclusion. That is where we're finding a lot of success with businesses.

Then you can be a bit of a Trojan horse. Then you can say, "And what's the elephant in the room? Ageism." Because it threatens everything. It threatens the promise of longevity, stronger longer lives and better careers. Ageism is there, but sometimes it's just not what anyone wants to hear straight away.

I realise our business is called *Ageism Is Never In Style*, so it's pretty obvious that we're going to be talking about it. But it's really interesting how many people actually do want to talk about it – they just need the right way in.

Sarah Walker
Thank you very much.

What I want to do now is bring this back down to some data, and I'll bring Ben in in a moment. Chloe, very quickly, I wonder whether we could touch on something we talked about in prep around an example from the CIPD Trust's work in jobcentres – I think it's a South London project – specifically supporting older people as a disadvantaged group.

I wonder if you could just say a few words on that, and also on Jacynth's point around how we manage this through the lens of ageism as well.

Chloe Smith
Yes, of course. And the other point I wanted to echo from Jacynth is about how leaders find it difficult to look at the long term in this sense. Sadly, perhaps everyone will agree with me, that can be true in government as well.

There's a really great pilot piece of work that the CIPD Trust has done with jobcentres to provide support to jobseekers – in other words, to people known to the jobcentre. We're saying that older workers are a priority group that we wish to offer resources to. We have a couple of others at any one time.

I suppose in a way that is a fairly normal business planning function. You might ask yourselves: which priority groups can we put resources towards at any one time? I think that's a reasonable way to break down otherwise overwhelmingly large population questions.

In our case, we're working with people with convictions, young people and older workers at present. For older workers, what we're offering is group information sessions at the jobcentres tailored for specific cohorts, a referral system for individuals who may then benefit from one-to-one mentoring support, and additional signposting and support clinics at jobs fairs.

I should also add that I've seen a number of these kinds of things in jobcentres through my leadership of that department and through my years as a Member of Parliament as well. This stuff really does work. This is where the practical end occurs. You have a known group of people at the jobcentre. You can point exactly to who you wish to supply help to. This is where the rubber meets the road.

And I think it is really important and useful to get the talents of other professions – in this case HR – supplied into that pinpoint moment and put to good use.

Sarah Walker
Thank you.

Ben, I'll bring you in now. One of the interesting things to come out of the ICON work is that where you have a disadvantaged area, however you define that, underinvestment becomes systemic – it becomes a cycle. How do we break that cycle and how do we take steps to actually make a change? That is, of course, the killer question.

ILC has done some absolutely excellent work with the UK Better Lives Index, and I'm hoping you could put some flesh on the bones with some data from that. If you could say a few words on what the UK Better Lives Index shows about the scale of inequality between places, why that matters to communities as populations age, and what those findings show about economic inactivity in the 50 to 64 age group, which might help us think about how we could better take local action on work and skills.

Ben Franklin
Thank you so much. It's great to be talking on this very exciting first panel of the conference today.

I am going to do all the things you said I'm going to do. I'm also going to be a bit of a government spokesperson, because I think there are elements of positivity in the place-based approaches that government is taking, even if they're not talking about it. So I will offer a bit of optimism after David's opener to today's proceedings.

But first, very quickly, the challenge is huge, right? Across the OECD we are one of the most unequal economies. Whether we look at healthy life expectancy, life expectancy or incomes for people, we are highly unequal. And this is not a new thing. It has been around for generations.

The challenge, of course, is that it's getting worse. Our healthy life expectancy data came out two weeks or so ago. Inequalities are widening and healthy life expectancy is actually falling. So these are huge crises that we are failing to get to grips with, and have historically failed to get to grips with.

Our UK Better Lives Index sits within that because it does paint a picture of the depth of inequality across the country as a whole. And it is UK-wide – it's not just England that it looks at. It looks across local authority districts in that context as well.

We don't just focus on health. We focus on a broad spectrum of different measures and objective indicators, including labour market outcomes, child poverty rates, housing affordability and pollution density, amongst many other indicators as well.

What you see is that you often get pockets of high deprivation where all of the indicators are bad, and there is substantial variation. While I mentioned life expectancy and healthy life expectancy, in particular we also see massive inequalities in terms of older workers. In some parts of the country, over half of potential workers aged 50 to 64 are economically inactive, so they are not looking for work or in work at that particular moment in time.

We also know there are huge variations in child poverty. So this is massive wasted human potential, but it's also part of our potential future growth story. We have to remember that.

Now, I'm just going to do a brief bit of "I think government is doing quite a good job", which I know might fall on deaf ears, but I do think there are aspects of what the government is planning that are good, if they can leverage them properly and implement them.

Hilary mentioned Pride in Place. That's a huge result, I think, and a great start. It's real money – £1.5 billion – and credit to ICON for pushing on that. Making sure that it works, and is genuine long-term investment that is bottom-up, is absolutely critical to its success.

On the NHS side, there's the push for communities and neighbourhood-level health. We have always spoken about how we should have community health and district nursing, but it seems to fall each time. So if we can make that genuinely real, then there are real possibilities there and ways to join it up with Pride in Place.

We also have the emergence of a devolution agenda which should, in theory, give regions a bit more autonomy and some fiscal firepower in terms of single settlements, which might allow more join-up between health and economic levers, which is critical in all of this.

And then lastly – I hesitate to say it – but I do think the industrial strategy is a vaguely coherent approach to the government's theory of change for growth, though much more can be done to tie that into deprived places. At the moment, if you lean into that agenda heavily, it could actually exacerbate inequalities because you are essentially picking sectors and picking winning sectors within that, which poorer places don't have.

So I think these are real opportunities to meet some of the challenges that we've seen within our UK Better Lives Index data, but also the broader historic context of these issues as long-term challenges for the UK.

Most importantly, we need real shifts of resources to places that are left behind within each of those agendas, and it has to be joined up. And we need to build

programmes with communities. It must be co-developed, as Hilary said, backing local leaders and local people all the way. Thank you.

Sarah Walker

Hopefully there will be a lot of food for thought there.

I'll now open it to the floor. Yes, I'll start with a question. Do we have a mic coming round the room?

Q1 – Jenny Smith

I'm Jenny Sims. I have several hats. I'm here as a journalist. I'm in my late seventies. I still work and I have no plans for retirement. I'm here to write an article for *The Pensioner* magazine on this conference.

I have two questions. One for Chloe Smith. I can tell you, from the National Union of Journalists – I chair their council for 60-plus people – that there is ageism. What can be done with your HR workforce to help employers understand that older people are not all technophobes, and that they can and should be allowed to have skills training? Because we are finding in the NUJ that they are being left behind.

And I have another question for Baroness Armstrong. I know that you're very involved in digital inclusion and exclusion, and you've taken part in online harms discussions. How can businesses and local authorities help older people not be afraid of technology?

Chloe Smith

Thank you so much for the questions and for the interest from your publication.

I think employers can tackle this in a number of ways. They can invest in internal reskilling, and they should do that on a widespread basis. You should take a really strategic view across your entire workforce and make sure you do that.

In the context of age specifically, I think there's a chance to offer mid-career review points hand in hand with that. I think there's a chance to partner in communities with further education and other adult learning providers. And I think there's a way that you can also create modular pathways for your workers.

You might argue that that is for experienced workers, but I think actually there's almost a universal point here, which is that strategic workforce planning is a toolkit that unlocks the value of older workers, but also unlocks the value of your whole workforce.

Baroness Hilary Armstrong

Okay, I'm also going to add something to what Ben had to say.

What we have found – and it's not rocket science, but ICON has done lots of very good data work and evidence-based work – is that the most deprived neighbourhoods are those that are now deindustrialised. That's why things are so bad in the North East, because we lost the pits, the shipyards, the mines and the steelworks. And then added to that was austerity. So the two things together have left some areas absolutely flailing and not able to develop the economic infrastructure to make sure communities can continue to work.

I went to one place just outside Wakefield where, 20-odd years ago, there was a pit and a power station, and that's why the estate was there, but it's in the middle of nowhere. We got to the station, got in a taxi, and they wanted money from us in cash before they'd take us there. So that tells you what the outside world thought of it.

They had no bus after five o'clock at night. Therefore nobody could go to college or go to work or be an apprentice or really do anything. So there are structural things that need to be done.

For me – and I do get a bit political every now and again – I was the MP with Consett in the middle of it. When the works closed in Consett, the then Prime Minister, Margaret Thatcher, felt it was wrong for so many people suddenly to become unemployed, so she put them on sickness benefit. That has had a long-term effect in lots of communities, because they think, "We're on sickness benefit, that means we can never work again." So there are those sorts of structural problems that we are having to tackle.

Now, in terms of digital inclusion, there are – you probably don't know this – in London alone over a thousand hubs now, in your local library, where your local food bank is, or in skill centres that have taken digital inclusion on. In the rest of the country there are around 3,000. There, they will have trusted adults.

I have on my committee Age UK and the British Red Cross, who are doing some incredible work around the country in terms of befriending older people, people with disabilities and people with learning difficulties, and actually making sure they work with them in a way that builds confidence.

Looking ahead, digital ID will mean that everybody will have access to being able to prove who they are in relation to anything they do, and to do that in a safe and secure way. At the moment, the only way you can really do it is through dealing with an American company like Google or whoever. I want a British system – or at

least one that people in Parliament after me are held accountable for – around how we make that safe and secure.

Then every department has to have a secure and safe way into their services. We have to learn from what works well in different departments. Everybody tells me that the pension service in DWP is good, whereas Universal Credit is dreadful. So it's also about the design of the programmes.

But the key thing that we talk about all the time is that we need programmes that are easily accessible and safe. When you get that, then the trusted volunteer can work with the older person or their carer to make sure they can deal with what they need to do.

The main thing is that we have to make it easy by designing the product well and designing it safely. Again, that's part of the design challenge.

Sarah Walker
Justin, I know you wanted to answer briefly as well, very quickly.

Jacynth Bassett
Hi, Jenny. Very quickly, we work with a lot of HR teams and chief people officers. Again, it comes down to improving the business case and showing that their business models are going to struggle if they do not shift their focus from simply bringing in younger employees to fostering a culture that welcomes people and enables them to stay and retain talent at every age.

Again, what we find is that we need to talk to them about intergenerational inclusion. Sometimes it is that language that gets their engagement, because they can see the issue more broadly.

The key is that we've got to show people it's not just about older people, but that retaining older talent benefits everybody at every age right now. From there, you can start looking at age bias training and finding those pathways and that language that gets them engaged. Then they say, "Actually, that's right. We are having an issue. We have had that reported." And then we can start looking at where the age bias is showing up and address it in intelligent and strategic ways.

Sarah Walker
Thank you. I'm going to try to take two more questions from the floor.

Q2 – Fiona Stewart

Thank you. I'm Fiona Stewart. I'm the Global Lead for Ageing at the World Bank.

Jacynth, I loved your point about narrative. In most places, not just the UK, around the world, if we talk about longer working lives, people recoil. They don't want to hear it. They don't want to work for longer. And to your point, Chloe, about the 100-year life, do we need to change the narrative? Rather than having short, intense working lives, you may work the same amount, but spread over a longer period of your life.

How do we change that narrative? And Chloe, do the companies you work with have the flexibility, part-time work, job sharing and so on, to do that? How do we build that narrative and then the policies to actually implement it?

Jacynth Bassett

I'm going to say something a little controversial. I'm not sure I like the phrase "100-year life", because although it sounds great, a lot of people are not going to live to 100 at the moment. I think sometimes it still makes it a future issue. It still makes it sound like something for the next generation. People think, "We'll live that long, but not me."

I think the narrative and the storytelling have to be much more around life stage rather than age. Ironically, I've experienced a lot of ageism in the age sector because of my age – probably the most ageism I have experienced. But I have life stages. I have older parents. I have an older husband. He has older parents. Some of the life stages we're going through are things my parents went through in their 60s. I'm 33 at the moment.

So I think the storytelling has to be much more around life stage, values, interests and priorities. The framing of the 100-year life still feels a little too future-looking. I think it's about making the most of longer lives, whatever that looks like for you. Longevity is a big buzzword at the moment. I have mixed views on that word because it's been co-opted a lot by biohackers. But really it's about the quality of the life we're going to live.

Sometimes when we talk about 100-year lives, people think, "Well, that's not going to be me, so why would I engage with this right now?" So I think there has to be some reframing around living better quality, longer lives, whatever that looks like for you.

We say ageing is a privilege, but not everyone gets to age with privilege. We need to be aware of that, otherwise it starts to feel elitist.

Ben Franklin

And if I can just pick up on that point: one of our biggest problems is not necessarily people working over State Pension age. It's people falling out of the workforce before they've even reached State Pension age. That is causing immense economic harm, both to them individually, to their families and to the communities they are part of.

That comes back to what I was talking about earlier, about huge inequalities in people's ability to continue working. These people want to work. People want to work in their 50s. These should be prime working years, prime saving years, which then support a comfortable retirement. But for whatever reason – whether it's health problems, caring issues or frankly because there aren't suitable jobs available – that, for me, is the critical issue we have to get to grips with.

That is the urgent issue, distinct from "everyone's going to live to 100 and how do we adapt society as a result?"

Sarah Walker

Thank you. I would love to take more questions, but we are probably at time.

What I will do now is ask my panellists for a very short and sweet answer: what is the one thing you want this audience to take away from what we have talked about today?

I'll start with Hilary.

Baroness Hilary Armstrong

I simply want people to be treated with the belief that they are capable of doing things.

I don't want to live to 100, but while I'm alive, I want to be able to do things. And I want to have friends and colleagues who respect that I do.

What changed my life was two years working in Kenya with VSO, and I still go back to Africa. I'm treated much better on the way through the airport and certainly when I get into a village, because there is respect for older people, because it is older people who give them their history and their oral history. Very little is written down.

We have to value what people have learned and not think that they are daft and don't know anything, even if they do forget a lot.

Chloe Smith
My short, sweet point would be: strategic workforce planning. You can do it this year. That is your beginning of urgent action. It's right to do it this year because it allows you to build resilience in your own workforce, ensure you use overlooked talent and plan for lifelong learning.

Jacynth Bassett
Two points. First, make it clear that the value and opportunity of ageing populations and older workers benefits everyone right now. We say, "Age inclusion includes you." Everyone has a stake in this right now.

Second, look at the branding, look at the comms, look at the storytelling, and invest in the expertise to get it right. We've seen so many brands, services and products that in theory are delivering fantastic things, but it completely falls flat.

There's a reason we have a 90-day viewership of over 10 million and hundreds of thousands of followers compared with some others who don't. It's because you have to get that side of it right.

Ben Franklin
For me, it's about having an aggressive focus on left-behind areas, and that has to run across all of government policy. We have pockets of that, as I mentioned earlier, and Pride in Place is a great example. But it's about ensuring that NHS community strategy genuinely delivers, that funding is delivered into communities, and that it is joined up with other initiatives as well.

That aggressive targeted funding – levelling up, some of those things – that was a false dawn. Let's make it real this time.

Sarah Walker
Thank you very much. Let's say thank you to our panellists.

Thank you so much, Sarah, and our panellists. We are going to move on to our breakout sessions now. As I mentioned, on your name badges you've got a coloured dot with a number on it. The one at the top is for this morning's session.

So room 1 is down here on the ground floor. Rooms 4, 5 and 6 are on the third floor, and my colleagues outside will have bits of card held up to give you a bit of guidance as well. So if we could make our way to the breakout sessions.