Emily Evans

From: International Longevity Centre <events@ilcuk.org.uk>
Sent: 13 March 2026 16:31
To: Emily Evans
Subject: Your Friday three - 13 March 2026

ILC Friday three - 13 March 2026 View this email in your browser

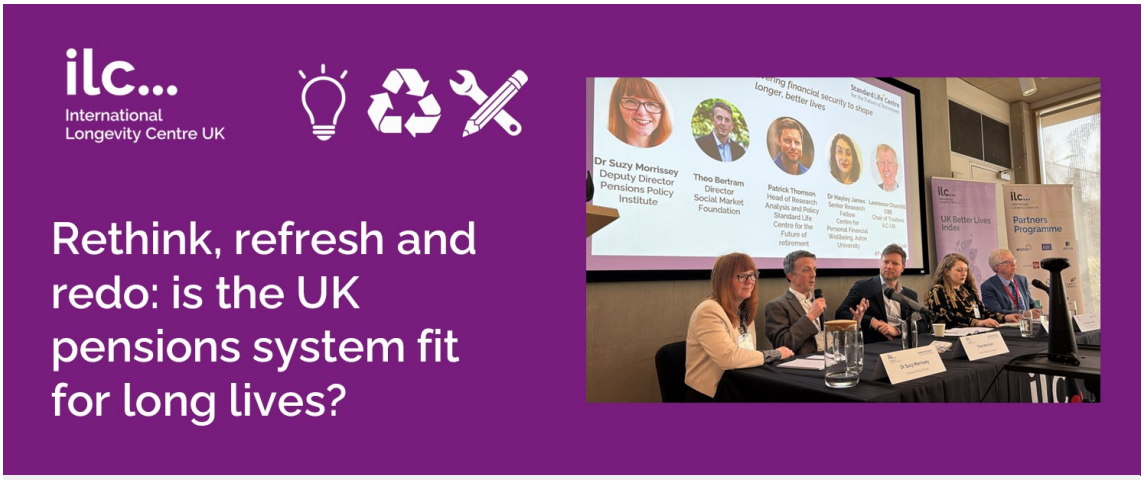
International Longevity Centre UK

Latest news

ILC Friday three

- Rethink, refresh and redo - is our pensions system fit for long lives?
- Better places - acting now to ensure our communities thrive
- In good health - moving towards a system that prevents illness

Rethink, recycle and redo - is our pensions system fit for long lives?



Pensions are the policy issue many of us would rather ignore – too complicated, too distant and too easy to postpone. Yet our far-from-boring Future of Ageing 2026 panel on financial security, chaired by Patrick Thomson at the Standard Life Centre

for the Future of Retirement (formerly Phoenix Insights), suggested we may be reaching a turning point – where transparency, policy reform and political momentum are aligning in ways that will make pensions much harder to avoid.

The traditional model – work continuously, retire at a fixed age and draw a pension for the rest of life – was built for a world that no longer exists. People live longer, careers are more fragmented and housing patterns are shifting. It is no longer about tweaking the system, but whether it still fits the lives people actually lead.

As Dr Suzy Morrissey, Deputy Director at the Pensions Policy Institute (PPI), put it, the system still assumes "continuous paid work increasing in value over time", yet real lives rarely follow that pattern. Increasingly, people move between work, care, training and periods outside the labour market. "Quite clearly, we have a square peg in a round hole right now."

PPI research supported by Phoenix Insights for the highlights several groups who are significantly more exposed to financial insecurity in later life – including women, disabled people, carers, ethnic minority groups and those in non-traditional work such as the self-employed. Many have lower pension wealth and greater reliance on the state pension and means-tested benefits.

Housing is also emerging as a defining issue for future pension adequacy. Suzy Morrissey pointed to projections suggesting that by 2041 around 17% of people aged over 65 could be living in private rented accommodation – a sharp increase on today and a major shift in retirement expenditure.

At the same time, there are signs that pensions themselves may soon rise sharply up the political agenda. Theo Bertram, Director of the Social Market Foundation, pointed to new research being conducted with the Standard Life Centre for the Future of Retirement which suggests a potential "pension shock" among Generation X.

This group – those born roughly between the mid-1960s and early 1980s – were too young to benefit from defined benefit schemes and too early for automatic enrolment to cover most of their working lives. As pension dashboards emerge and when people start to see what is actually in their pension pots, Theo Bertram believes "pensions will rise as a political issue in a way we haven't seen before."

The challenge is not only about savings levels. It is also about how the system itself responds to the increasingly complex realities of people's lives. Dr Hayley James of Aston University emphasised that financial resilience is not simply about individual behaviour. "Financial resilience isn't a property of individuals," she argued. "It's a property of systems."

Perhaps the most provocative intervention came from ILC's Chair of Trustees, Lawrence Churchill, who challenged some of the basic assumptions underpinning current debates. Governments, he argued, have never clearly articulated what the state pension is actually for.

"My inference from examining what governments have done," he said, "is that the state pension should keep you out of poverty – but not much more."

Lawrence Churchill also questioned the long-term sustainability of the current approach, particularly the triple lock and the length of time people now spend in retirement. In the 1960s, around 20% of adult life was spent in retirement; today it is more than 30%. "There is no economic justification for this whatsoever," he argued.

Whether or not you agree, it's clear that the UK pension system was designed for a different era. If we want financial security to underpin longer lives, the next phase of pension reform requires not just incremental change – but a fundamental rethink by us all.

You can see highlights from Future of Ageing on our website here and read more of Lawrence Churchill's challenge to the state pension system in his blog via the button below.

READ MORE

Better places - acting now to ensure our communities thrive



People need to feel that what they do in their local community matters … 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.

Rt Hon Baroness Hilary Armstrong, 5 March 2026

When we talk about ageing well, it is easy to drift into abstraction – longevity, systems, resilience, productivity. But one of the strongest themes running through this year's Future of Ageing 2026 was more grounded than that. If we want longer lives to be better lives, the places people live in have to work better too.

That message came through loud and clear in our panel on creating communities where everyone thrives. Chaired by Sarah Walker, ILC Trustee and Partner at Travers Smith, the session brought together Baroness Hilary Armstrong, Chloe Smith, Jacynth Bassett and ILC's Ben Franklin to ask what it would actually take to support people and places in an ageing society.

Baroness Armstrong, Chair of the Independent Commission on Neighbourhoods (ICON), argued that communities cannot be rebuilt through short-term fixes. What is needed is long-term, bottom-up investment in social infrastructure – not just buildings, but trust, connection, confidence and local capacity. Her point that "people need to feel that what they do in their local community matters" went to the heart of the issue. Too often, policy is done to places rather than with them.

This matters even more in communities that have experienced decades of industrial decline, underinvestment and poor transport links. As Ben Franklin set out, the data from ILC's UK Better Lives Index shows that in some parts of the country, more than half of people aged 50 to 64 are economically inactive. Healthy life expectancy is stagnating or falling. Child poverty, poor housing and weak labour market outcomes often cluster in the same places. These are not isolated problems. They are

symptoms of a deeper failure to create places where people can live well across the life course.

There was also an important challenge to employers. The Rt Hon Chloe Smith, CIPD President, made the case for "strategic workforce planning" now, not later. If businesses are serious about growth, they need to be serious about older workers, lifelong learning and health at work. Jacynth Bassett, Ageism is Never in Style, added a sharp reminder that ageism still distorts how employers think about talent and how society talks about ageing more broadly. As she put it, "age inclusion includes you". That is exactly right. This is not a niche issue affecting some other group in the distance. It is about how all of us move through work, family life, ill health, caring and community over time.

That same place-based message carried through to the final keynote session, which Ben Franklin chaired with Claire Ward, Mayor of the East Midlands. The Mayor set out a compelling vision of inclusive economic growth – one that focuses on creating good jobs for all citizens, not just those in so-called frontier sectors. Drawing on ILC's UK Better Lives Index, she pointed to deep inequalities across the region and spoke about targeted investment in specific communities, better coordination between health and economic policy, and the value of sectors too often overlooked by Whitehall, including the visitor economy.

Taken together, the day made one thing very clear. If government wants to get serious about the opportunities of longevity, it has to get serious about place. That means backing overlooked communities for the long term, joining up health and economic policy, and trusting local leaders and residents to shape what comes next. Because ageing well is not just about adding years to life. It is about making sure every community has the chance to thrive.

The UK Better Lives Index is spported by Hallmark Foundation and Edwards Lifesciences. Our Future of Ageing conference would not be possible without the generous support of Standard Life Centre for the Future of Retirement, Travers Smith and What's Next. You can watch a recording of the session on communities and read the transcript, along with other highlights, on our website via the button below.

SESSION HIGHLIGHTS

In good health - moving towards a system the prevents illness

Sometimes we try to make the evidence base so comprehensive that policymaking becomes stuck. Developing a new policy can take years of evidence gathering, while other countries move more quickly by experimenting and being more flexible.
Dr Adrian Hayter, 5 March 2026



How do we move from a health system that treats illness to one that prevents it? Chaired by ILC's Arunima Himawan, the last panel session of the day brought together Professor Karen Glaser and Dr Adrian Hayter to explore what a genuinely preventive health system might look like. They all had to some impressive intellectual multitasking after two panellists were unable to attend at the last minute. And the audience benefited from a wide-ranging and candid discussion.

Karen Glaser, Professor of Gerontology at Kings College London, began by reflecting on a paradox within health policy. The social determinants of health are now widely recognised in policy frameworks, yet action often remains fragmented. “Health strategies do reflect the reality of people’s lives,” she said, “but the biggest gap is integration. The determinants are acknowledged – the responses are still siloed.”

Care was a clear example. Systems often rely heavily on informal care while continuing to treat care as a private family responsibility. The consequences, she noted, fall disproportionately on women’s employment and economic security. Karen also highlighted the disconnect between policies encouraging longer working lives and the health realities many workers face. “Working longer in poorer paid or physically demanding jobs can have worse impacts on health,” she said. Without better integration between employment, health and care policy, existing inequalities risk widening.

For Dr Adrian Hayter, Medical Director for Clinical Policy at the Royal College of General Practioners, the case for prevention was starkly illustrated by the scale of avoidable mortality. In 2023, around 22% of deaths in the UK were considered avoidable, with roughly 200 people dying every day from causes that could potentially be prevented.

“But prevention isn’t just about mortality, it’s about healthy life expectancy and the small things people do every day – moving more, socialising, paying attention to their health.” General practice, he argued, should be central to that effort. Yet the system currently leaves little time for it. According to the 2025 GP Voice Survey, three quarters of GPs say they do not have enough time to offer preventive health advice. “That’s not a failure of GPs,” Adrian said. “It’s a failure of the system.”

Both speakers returned repeatedly to the importance of a life course perspective. Karen Glaser put it bluntly: “If we only focus on older people, it’s already too late.” Adrian Hayter agreed, noting that many long-term conditions begin developing decades earlier.

The discussion also touched on the role of community organisations, social prescribing and local data in driving prevention. Adrian offered a practical example of a voluntary sector falls prevention programme that significantly reduced A&E admissions – a reminder that prevention often happens outside hospital walls.
As always at Future of Ageing, the audience played an active role, raising questions about gender differences in medical research, the economics of prevention and how to fund a system that invests earlier rather than later.

There isn’t space here to cover everything from the day. We also heard a fascinating conversation between Caroline Waters and Lord Stewart Wood about the UK’s preparedness for an ageing society, alongside a series of thought-provoking breakout sessions. We will return to some of those discussions in the next Friday Three.

Events like Future of Ageing are special because of the people who make them happen – from speakers and breakout session leaders to the fabulous audience who engage so energetically with the ideas - and ILC's Hope Scott who brilliantly led on

the conference organisation. That's true even when the venue has its quirks, the microphones reverberate a little too enthusiastically and the room becomes even more steamy after an enthusiastic post-lunch energiser session with danceSing.

Our Future of Ageing conference would not be possible without the generous support of Standard Life Centre for the Future of Retirement, Travers Smith and What's Next. You can find further information and highlights from the event, on our website via the button below.

SEE MORE

The Friday three newsletter, edited by Emily Evans, ILC's Senior Communications and Engagement Manager, is usually sent out fortnightly.

To keep up-to-date with ILC events throughout the year, please continue to check our website on a regular basis. If you are interested in learning more about our Partners Programme, please click here.

Our work is reliant on the generosity of our supporters, please donate to ILC here.

Copyright © 2026 International Longevity Centre UK
The Foundry
17 Oval Way
London, SE11 5RR
United Kingdom
ILC-UK is a registered charity (no. 1080496) incorporated with limited liability in England and Wales (company no. 3798902)

Please click here to unsubscribe or update your preferences.