



Age UK
**General Election
Manifesto 2019**

Our older population is diverse and at this General Election Age UK's focus and concern is more than ever on the older people who need help the most.

There are more than 10 million people aged 65 and above in England, nearly one in five of the population, and this number will increase substantially in the coming years. When the birth rate rises the Government creates more school places, so when the older population grows the Government must invest in the services they need too – social care, the NHS, pensions and housing. It also needs to rebuild local support services run by councils and the voluntary sector that have been eroded by austerity while the number of older people has been growing.

Six million over 65s have some degree of need while 800,000 have three or more needs.

A snapshot of England's older population:

- 4.1 million people aged 65+ in England have poor health (41%)
- 1.5 million people aged 65+ in England have an unmet need for care (15%)
- 1.6 million people aged 65+ in England are in poverty (16%)
- 1.1 million people aged 65+ in England live in poor housing (11%)
- 0.8 million people aged 65+ in England are lonely (8%) and 0.6 million people aged 65+ are socially isolated (6%).

At this General Election we want to see every political party bring forward policies to help our older population, those in the greatest need above all, with the aim of enabling more people to enjoy the dignified, secure and fulfilling later life we all want for ourselves and those we love.



Care – in urgent need of Government-led financing and reform

25%

Government spending on social care per person over the age of 65 fell by nearly 25% in England between 2010 and 2018.

40%

On average, a person funding their own care in a care home now pays 40% more than someone whose care is funded by their council, for the same service.

1.5 million

1.5 million older people in England have some unmet need for care, ranging from help with everyday tasks such as washing, dressing and using the toilet to more intensive support in a residential setting.

100,000

There are more than 100,000 vacancies in the care workforce in England.

The short term problem – averting the risk of collapse

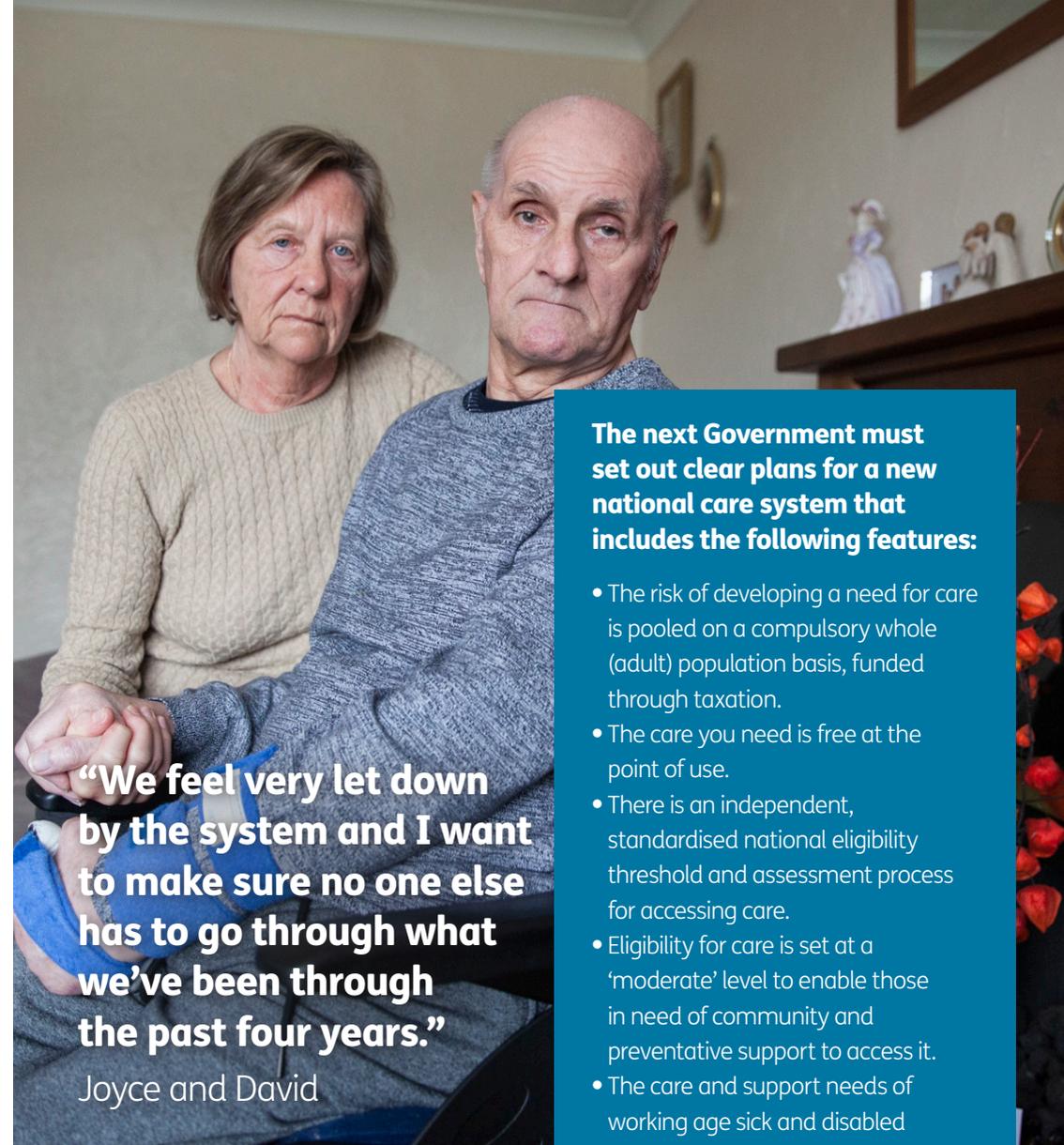
Care and how it is funded has been waiting for a fundamental Government-led overhaul for many years now. Instead it's had to be rescued with emergency injections of public money - just enough to avert complete collapse.

The next Government must secure the

immediate future of care through investing £8 billion over the next two years, to stabilise existing services.

The longer term problem – a sustainable care system that's fit for the future

Beyond the urgent need to prevent a spiral of decline, care must be made financially sustainable for the future: its quality



“We feel very let down by the system and I want to make sure no one else has to go through what we’ve been through the past four years.”

Joyce and David

improved through better recruitment and retention of skilled staff; services expanded so more people receive help; greater support given to the millions of unpaid carers; and older people protected from costly care bills swallowing their life savings.

The next Government must set out clear plans for a new national care system that includes the following features:

- The risk of developing a need for care is pooled on a compulsory whole (adult) population basis, funded through taxation.
- The care you need is free at the point of use.
- There is an independent, standardised national eligibility threshold and assessment process for accessing care.
- Eligibility for care is set at a ‘moderate’ level to enable those in need of community and preventative support to access it.
- The care and support needs of working age sick and disabled adults are included as well as those of older people.
- More support is given to unpaid carers, including help to juggle work and care and more generous welfare benefits.
- Investment in care workers.

Inclusion – commitments for those left behind and overlooked

3.4 million

3.4 million over 65s have never used the internet.

500,000

A further half a million have used it in the past but no longer do so, and the majority of people 75+ are not online.

1 in 3

One in three local bank branches have closed in the past five years.

Ageist assumptions

Age discrimination in the labour market is commonplace and there are still too many examples of unfair upper age limits, based on outmoded assumptions about older people's lives or sometimes there simply for administrative convenience.

Older people who are not online

As we move closer to provision becoming 'digital by default' there is a growing risk that older people who are not online suffer serious detriment. The proportion using the internet is rising, but there will always

be some who can't or won't go online and they should still have easy access to essential services without having to pay extra costs many can't afford.

Access to banking services and cash

More of us are managing our money online using digital devices and paying for goods with a plastic card, but many older people are used to more traditional methods. The accelerating closures of bank branches and scrapping of free to use ATMs threatens to deprive them of banking services and access to cash.



The next Government must:

- Lead global efforts to create a UN Convention on the rights of older people, which would provide a framework to guide policy responses to ageing based on rights, equity and social justice in the UK and globally.
- Ensure every older person has continuing easy and free access to banking services and cash, wherever they live, including in rural areas.
- Guarantee that older people living here with connections abroad will never be deported or denied access to essential services because they cannot comply with bureaucratic systems they are unaware of or unable to navigate.

Older people living here with connections abroad

Many of the 'Windrush Generation' who were wrongly detained or denied benefits or healthcare due to a lack of documentation have still not been properly compensated, and for some it's too late as they have died. We now risk 'Windrush 2' for 118,000 older EU citizens living in the UK who must apply for settled status, through a largely online system, however poor their state of health, access to support or digital skills.

Money – scraping by today and tomorrow

1.6 million

Pensioner poverty has risen: 1.6 million pensioners in England and 2 million in the UK were in poverty in 2017/18 and a further million in the UK were just above the threshold.

18%

18% of people (UK) aged 60-64 were in poverty in 2017/18 – the number being as high as it is for this age group in large part because of government-imposed rises in women’s State Pension age (SPA) and Pension Credit age.

£35,000

Changes to Pension Credit rules for ‘mixed age couples’ (pensioners with a partner under State Pension age) mean that some couples with an age gap of five years or more could lose £35,000 by the time the younger partner reaches SPA.



“We’re going to miss out on over £10,000 a year because of Pension Credit changes. **I’m so angry that now I need help it isn’t on offer.**”

Tom

Pensioner poverty

Any idea that pensioner poverty has been dealt with couldn’t be further from the truth and it is highest among black and minority ethnic older people, older women living alone and older renters.

Rising State Pension age

Rising State Pension age has hit hardest those who cannot carry on working into their mid-sixties and beyond due to poor health, disability, caring responsibilities, redundancy or unemployment.

Fraud

An older person is the victim of fraud every 40 seconds, equivalent to 800,000 older people a year, affecting their health, finances and wellbeing, and shattering the confidence of some to the extent they can no longer live independently.

The next Government must:

- Protect the value of the State Pension for current and future pensioners by retaining the triple lock and universal access to key benefits that help maintain health and wellbeing, such as the TV licence, the bus pass and winter fuel payments.
- Give early access to the State Pension for those who are within three years of their State Pension Age (SPA) and unable to work due to caring responsibilities or illness.
- Reverse this year’s change in Pension Credit rules that means that mixed-age couples can’t claim until the youngest partner reaches their SPA.
- Make fraud a national policing priority, with the resources to match and backed up by much more effective reporting and enforcement processes.

The Age UK network (Age UK and our national and local partners) provide independent, impartial and expert information by phone, online and face to face. In 2017/18 this crucial service dealt with over 7 million enquiries.



Housing – nowhere secure, warm or decent to call home

1.1 million 1.1 million older people in England live in unfit housing characterised by problems such as damp, rot, infestations, electrical and plumbing problems.	750,000 Among the 750,000 older people renting from private landlords, one in three are living in poverty and two in five are in poor health.	1 million Around 1 million people aged 60+ in England live in a fuel-poor household, where having to spend a disproportionate amount on fuel takes money away from other essentials.
--	---	--

Insecure housing

Too many older people, particularly those renting from private landlords, lack the peace of mind that comes from knowing your housing is secure and you can live in your home for as long as you choose.

Poor quality, hard to heat housing

Poor quality housing and housing that is unsuitable or in serious disrepair leads to lots of problems for older people, including an increased risk of falls and new or exacerbated health problems. Homes that are energy inefficient also create more greenhouse gases and air pollution.



“I had been there three years when everyone in the block received a section 21 and three weeks’ notice to move out. **I was really panicked – I didn’t know where I would live.”**

Ian

The next Government must:

- Reform the law so landlords can no longer evict tenants without reason.
- Build significantly more social housing for genuinely affordable rent that is suitable for older people.
- Require all new housing to be built to the lifetime homes standards.
- Urgently introduce root-and-branch reform of energy efficiency programmes to reach more homes, if the country is to have any chance of reaching the current 2035 energy efficiency target.

Loneliness – isolated and cut off

800,000

Loneliness affects 0.8 million people aged 65+ and social isolation impacts 0.6 million: 8% and 6% of the 65+ population in England respectively.

2 in 5

TV is the main form of companionship for two in five (38%) people aged 75+, nine out of 10 in this age group watch TV every day.

Free TV licences for the over-75s

The TV is much more than ‘a box in the corner’ for many older people: it is a precious window on the world and for many their main source of news, entertainment and company. The free TV licence that over-75s currently receive has been in place for a generation but in 2015 the then Government passed responsibility for it to the BBC, with no funding from 2020.

Lacking the money to fund free licences for all over 75s, the BBC has decided that

only over-75s on a very low income will be eligible and they will have to prove they receive Pension Credit to qualify.

Currently two in every five older people who are entitled to Pension Credit do not receive it. This means that only a small proportion of older households who currently get a free licence will continue to do so from June 2020. If the BBC is allowed to proceed with their plan it will make hundreds of thousands of our poorest pensioners choose between continuing to watch TV, by cutting back on other



“In my advancing years I have to spend hours at home, so **watching TV isn’t just a pastime but a necessity. My “life support machine”.** I am convinced it should be free.”

essentials, or giving it up altogether.

An extra annual bill of £154.50 is significant for many older people, particularly the 31% of over-75s who live in poverty or just above the poverty line.

Millions of very old people will have to buy a TV licence for the first time in many years or they will be breaking the law. Ultimately, they could face prison for non-payment. Yet many in this age group are living with dementia, are seriously ill and indeed dying, and they may struggle to comply unless they have someone to help.

The next Government must:

- Work with the BBC to ensure that the free TV licence remains available for everybody aged 75+.
- Commit to long-term funding for the Government’s national loneliness strategy, launched in 2018, and for its delivery via local authorities, charities and community groups.

Age UK and older people from across the UK work together to make sure their voices are heard in Westminster, Whitehall and beyond.

BBC



Don't switch us off!
#SwitchedOff ageUK

Save free TV licences
#SwitchedOff ageUK

Health – living longer, but with more complex, limiting conditions

Over 4 million

Over 4 million older people live with one or more serious long-term health conditions, like diabetes and heart disease.

3 in 10

By age 65 more than three in 10 people are no longer in good health. Improvements in healthy life expectancy have plateaued in recent years.

1 in 10

Around one in 10 older people live with frailty, meaning they are less able to recover from accidents, physical illness or other stressful events.

7 fewer years

At age 65 people living in the most deprived areas can expect seven fewer years in good health than people in the most advantaged areas.

Delivering the NHS Long Term Plan

The likelihood of living with one or more long-term health conditions or frailty increases significantly as we age, but with the right support and treatment it is possible to continue to live well.

We have a long way to go to ensure every older person has timely access to high

quality, responsive services, including GPs, rehabilitation, and talking therapies for mental health problems. The NHS Long Term Plan sets the right direction of travel but its commitments cannot be achieved without more Government investment, including in the NHS workforce, community care, and preventative services to help older people stay well.



The next Government must:

- Provide the NHS with the support it needs to turn the vision set out in its Long Term Plan into reality, including clear commitments to rebuild community services like district nursing and palliative care.
- Invest in general practice and deliver much more tailored support, closer to home, for older people living with serious long-term health conditions or frailty.
- Ensure older people have timely access to essential treatment and services. Too many older people are experiencing long waits for, or being denied access to, specialist consultations, routine operations like cataracts and hip replacements, and mental health services. This rationing undermines their health and capacity to live independently and is arguably ageist.
- Restore funding to public health services to ensure that older people can access help to keep them well and out of hospital. For example, falls are the leading cause of hospital admission for older people but their incidence can be reduced by strength and balance classes delivered in the community.

We provide expert, impartial information and advice on all areas of later life, through our national advice line, our website, and by supporting our local partners to give face-to-face advice.

Age UK free advice line:

0800 678 1602

Lines are open 8am-7pm, 365 days a year

For more information on our work during the election and this booklet please contact campaigns@ageuk.org.uk

