



advice and support for older age  
**Independent  
Age**

# **The obstacle course: overcoming the barriers to a better later life**

**Executive  
summary**



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# Executive summary

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By 2030 there will be double the number of people aged 85 or older compared with 2010<sup>1</sup>. Yet we still have a very long way to go before the oldest in our society are given all the support they need to remain independent and live healthy, enjoyable lives.

Faced with an ageing population, the time has come for policymakers to take firm action and help the UK to get ready for rapid demographic change.

Independent Age's 2030 Vision is that the UK should become the best country to grow older in. Unfortunately, life at present is not as universally positive or rewarding for older people as some commentators would have us believe.

Too many older people have to fight to be heard and have their needs recognised. They can struggle to get the most basic support and can often feel like they are battling a system that is set up to complicate things and present barriers to getting help.

Adequate support is needed to help older people prepare for and manage the setbacks and challenges old age can bring.

Through our Helpline and other services, we have learnt:

- **Accessing healthcare and getting support following a stay in hospital can be fraught** and frustrating as people battle to receive basic after-care.
- **Where people have more serious care needs, the system is characterised by complex rules** which can present barriers to receiving help and support.
- **Managing finances in later life can be complicated** with many pensioners unaware of the extra support they could receive to help avoid poverty.
- **Feeling in control can be a real challenge with tough advance decisions to make** about housing, finances, and health and care treatment.

By 2030, it is estimated there will be 15.7 million people in the UK aged 65 and over<sup>2</sup>. The government has already indicated there will be an increase of 2 million over-75s in Britain in just the next decade<sup>3</sup>.

Despite some progress in recent years, major reforms are still needed across health, social care and the benefits system. We have identified the obstacles older people face which can be summarised in the following four topic areas:

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1 Ready for Ageing? Select Committee on Public Service and Demographic Change – First Report, 2013.  
2 2014-based projections – Principal projection for the UK, Office for National Statistics, 2015.  
3 Theresa May's speech on adult social care, 22 May 2017.

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# 1 Help with serious health needs

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Older people can face significant difficulties securing basic support following a stay in hospital or when their health needs become more severe. People are facing delays leaving hospital, fail to receive care assessments and struggle to obtain intermediate care or reablement services to help regain their independence.

## **Recommendations to help older people access care after hospital:**

- Action needs to be taken to improve delayed transfers of care and tackle unsafe hospital discharges. While best practice models for discharging patients from hospital are well understood in some areas, elsewhere hospital trusts and other partners in health and care are still performing too poorly. NHS England and NHS Improvement should report on what steps have been taken for all areas to adopt best practice and the impact on patient outcomes.

- NHS Continuing Healthcare (NHS CHC) needs to be delivered much more smoothly, recognising the older people trying to access the system are often very sick or frail. A mandatory programme of training for professionals who organise and assess people for NHS CHC should be designed and implemented to ensure that they comprehend rules on eligibility and how to use the decision tools.

## **And something more fundamental that could take place:**

- The government needs to ensure that our NHS services have the necessary funding to meet the increased demands presented by an ageing population. This should be based on new service models to provide genuinely integrated health and care services.



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## 2 Understanding social care

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Older people and their families face multiple barriers finding out about and getting personal care and practical help. Too often, older people fail to receive timely assessments, carers are not always receiving the support they need and the complex rules governing who qualifies for care still cause real anxiety and confusion. In too many instances, there are still examples where local authorities are not meeting their obligations under the Care Act 2014.

### **Recommendations to help older people, their families and carers better understand social care:**

- Local authorities need to fulfil their Care Act duties to provide information and advice on care. Local residents should be provided with high-quality information on receiving assessments, paying for care and understanding carers' rights.
- Care needs and financial assessments need to be carried out in a timely way, with clear communication to older people and their families about what the process entails and what their rights and obligations are. Local authorities should have clear timescales for completing these, which should be publicly available and reported on.

- Local authorities need to ensure that all people who undergo a care needs assessment or carer's assessment receive a written record of it, to ensure compliance with the Care Act 2014.

### **And something more fundamental that could take place:**

- Local authorities should be adequately funded to meet all their responsibilities to deliver care and support to older people and their families. To achieve this, the government needs to ensure that the promised Green Paper on adult social care needs sets out the long-term reforms the system needs to remain fair and sustainable. The reforms need to provide much greater clarity on the state's role and individuals' own contributions towards their care costs.



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## 3 Getting a secure income

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There continues to be low awareness of many sources of income for people in later life, such as Pension Credit and Attendance Allowance. As many as 1.4 million pensioners are entitled to Pension Credit but do not receive it (around a third of all those who are deemed eligible). This leaves growing numbers of pensioners struggling to get by on a low income and managing their finances. In addition, changes to disability benefits risk leaving people without the support they need.

### **Recommendations to help older people get a secure income:**

- Older people need to be better informed about what benefits are available, what they may be eligible for and how to apply. Awareness campaigns, particularly around Pension Credit as a source of vital extra income, would go a long way to ensuring that those who are eligible are aware of it.
  - The move from Disability Living Allowance (DLA) to Personal Independence Payment (PIP) needs to be well communicated and fair, so that existing recipients of DLA, who are now over the age of 65, are not disadvantaged by the phasing out of one benefit and the introduction of another.
- ### **And more fundamental steps that could take place:**
- Thinking to the future, the Triple Lock, which sees the Basic State Pension increase each year by the highest of price inflation, earnings growth or 2.5%, should not be removed until a proper review of the impact on older people on the lowest incomes has taken place, and appropriate protections have been put in place to prevent these pensioners from falling further into poverty. Specifically, it would be premature to remove the Triple Lock before uptake of Pension Credit has significantly increased among those pensioners who are eligible and who are most dependent on the State Pension to maintain a decent standard of living.



## 4 Staying in control

Older people can experience major life changes, especially relating to their health, finances and housing. Making decisions well in advance and planning for these life changes can create significant obstacles for older people, their families and their carers. When an older person is no longer able to make their own decisions, their families can find it difficult to arrange the legal authority to be allowed to make decisions on their relative's behalf.

### Recommendations to help older people manage their affairs:

- The ideas on building housing, set out in the government's recent Housing White Paper, now need to be translated into action. Planning authorities need to set clear policies to provide an adequate supply of accessible housing and stimulate the supply of new homes for older people.

### And more fundamental steps that could take place:

- People need to be better informed about the importance of planning for later life, including options around how their finances and health decisions will be managed should they no longer be able to independently make these life decisions for themselves.

In all these areas it is clear that things could vastly improve.

- **1.2 million older people in England don't receive all the social care support they need<sup>4</sup>.**
- **Just under 2 million pensioners across the UK are now living in poverty<sup>5</sup>.**
- **£3.5 billion worth of benefits go unclaimed by older people each year<sup>6</sup>.**

In this report we share some of our own evidence, including the stories older people and their family members have shared. We specifically focus on the obstacles that need removing so older people and their carers can access the most basic services and support. Their testimonies reveal what a difference early help can make, as well as where things are going wrong.

The inescapable conclusion is that we are still not responding well enough as a country and the UK remains underprepared for rapid population ageing.

Now it is the job of policymakers to act.

4 1.2m older people don't get the social care they need, Age UK, November 2016.

5 Households Below Average Income: 1994/95-2015/16, Department for Work and Pensions, March 2017.

6 Income-related benefits: estimates of take-up: financial year 2014/15, Department for Work and Pensions, June 2016.

**In 2016, Independent Age responded to the needs of the older population with over 1 million people accessing support from us<sup>7</sup>.**

More recently, focusing on the period between May 2016 and April 2017, the top 10 issues we were contacted about on our Helpline were:

- 1 Means-tested benefits**
- 2 Disability benefits**
- 3 Paying for care**
- 4 Care needs assessments**
- 5 Support for carers**
- 6 Aids and adaptations**
- 7 NHS Continuing Healthcare**
- 8 Managing affairs**  
(eg, Lasting Power of Attorney)
- 9 Hospital discharge**
- 10 Housing options**

We also know that over 1 million older people say they always or often feel lonely<sup>8</sup> with loneliness a growing problem as our population ages<sup>9</sup>. There are many explanations why people can feel lonely and it can be a chronic problem, harmful to both older people's mental and physical health.

Clearly, older people can face many barriers in later life: in terms of their health, finances and staying socially connected.

But the inescapable conclusion is that we are still not responding well enough as a country and the UK remains underprepared for rapid population ageing. In this new parliament, the government has a responsibility to confront and respond to the realities of demographic change and ensure that older people and their needs are at the forefront of policy development.

Failure to respond to the needs of the older population is already having an impact on the lives of older people and their families; this isn't just a problem that needs addressing in the future. It needs addressing now.

A copy of the full report, which provides an in-depth look at these issues can be found [here](#).

<sup>7</sup> This figure represents the number of unique users of online and print materials together with our Helpline.

<sup>8</sup> English Longitudinal Study of Ageing: Waves 0-7, 1998-2015 [data collection]. 25th Edition.

<sup>9</sup> Campaign to End Loneliness, [www.campaigntoendloneliness.org](http://www.campaigntoendloneliness.org)

## How we help

We give free, confidential advice over the telephone for older people, their families and carers on issues such as getting help at home, adaptations and equipment, paying for care, loneliness, healthcare services and welfare benefits. We also produce free public information resources, including guides, factsheets and short information films.

## We're independent, so older people can be.

Our information and advice is completely impartial – we don't sell or recommend products – and our campaigning is independent and based on the needs of older people.



**Call our freephone line on 0800 319 6789.**

Monday to Friday, 8am-8pm. Weekends and bank holidays, 9am-5pm. You can also email us at [advice@independentage.org](mailto:advice@independentage.org)



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