

Notes from:	UK Advisory Forum on Ageing 26 November 2013
Apologies:	Mervyn Kohler, Age UK Lynne Wealleans, Beth Johnson Foundation Steve McIntosh, Carers UK Alan Beazley, Employers Network for Equality & Inclusion (ENEI) Baroness Sally Greengross, International Longevity Centre – UK (ILC-UK)
Speakers:	Shaun Gallagher, Director of Social Care Policy, Department of Health (DH) Tony Watts, South West Forum on Ageing (SWFoA) Helen Sandford, Years Ahead Norman Jemison, Years Ahead
Secretariat:	Gwen Wolf, Department for Work & Pensions (DWP) Ken Cooper, Department for Work & Pensions (DWP)
Meeting Support:	Helen Dimmock, Department for Work and Pensions Johnathan Bailey, Department for Work & Pensions (DWP) Russell Taylor, Department for Work & Pensions (DWP)

Welcome, Introductions and Update Justin Russell, Ageing Society and State Pensions Director, DWP
<p>Justin welcomed everyone to the meeting and went on to explain the late changes to the previously advised agenda, assuring members that the Minister for Housing was keen to engage with UKAFA and, parliamentary business allowing, would be attending a meeting next year.</p> <p>Justin also gave the meeting apologies from DEFRA, whose speaker was obliged to withdraw at the last minute. An opportunity to discuss the research report “The Impact of Ageing on Service Delivery in Rural Areas” may be found early next year.</p>

Update on Social Care reform Shaun Gallagher, Director of Social Care Policy, DH
<p>Shaun gave a detailed update on Health and Care covering:</p> <ul style="list-style-type: none"> ➤ Care Bill – what the Bill aims to deliver; current progress through Parliament; and what happens next, including ongoing work with stakeholders on secondary legislation and statutory guidance. ➤ Integration of Health and Social Care – key areas for improvement, reinforcing the Minister of State for Care and Support’s strong personal interest in this; Health

and Care Integration Pioneers; the Integration Transformation Fund (now known as the Better Care Fund), a pooled fund of £3.8bn in 2015/16 to promote integration and be spent on the basis of joint plans between health and social care; and reforming GP and primary care services.

- Dementia – the impending publication of the State of the Nation report; and the G8 Dementia Research Summit.
- Launch of The Silver Line on Monday 25th November.

A copy of Shaun's presentation is attached with these notes.

Responding to members questions Shaun advised:

- He was concerned to hear about negative experiences of local engagement with Health and Wellbeing Boards and agreed to feed these concerns back, including the question of Health and Wellbeing Boards including an older person in their membership. In the meantime he encouraged members to continue to engage with their Health and Wellbeing Boards.
- There will continue to be eligibility criteria for social care, but the Care Bill aims to ensure that there will be a consistent national minimum level that must be offered, and people who do not meet the criteria will have access to advice on the options available to them. Local authorities are, and will continue to be accountable for delivery of social care services
- The Minister of State for Care and Support has asked the Care Quality Commission (CQC) to include in their inspection of home care whether providers are ensuring that carers spend enough time to meet people's needs, and has set up some work with local authorities to examine commissioning and contracts.
- Specific funding has been provided to test, in a number of locations across England, how GPs could offer more open, accessible services through extended hours; also aiming to support full seven day working through better information systems and sharing of patient records.
- The Department for Health is currently working with the Dementia Friends campaign to further develop and improve their programme, including training events.
- As detailed in the presentation the Integration Transformation Fund draws together existing NHS funding support for social care; funding provided to Clinical Commissioning Groups to support re-ablement and breaks for carers; local authority funds, including the Disabled Facilities Grant; and a further £1.9bn NHS funding. This is an enhancement for primary and community services, and will require localities to rethink and redesign services, with a shift from acute to community-based and preventative acute services.
- The Government has endeavoured to engage openly and honestly about the health and social care reforms following the report of the Dilnot Commission, and to be open and transparent about what these reforms will deliver. The policy is not to offer free social care for all, which was recognised by the Dilnot Commission as not a sustainable approach, and charging will remain part of the social care system. However, the reforms will make the charging system fairer and more generous, and will particularly protect those who currently face the highest costs. People will not have to sell their homes at the point they need care.

A brief introduction to the Older People's Housing Champions Network Tony Watts, SWFoA

Tony provided members with a brief information note and updated the meeting on how the Older People's Housing Champions Network (England) had come into being and their early progress.

The group met for the first time last summer; the current members, and their deputies, are:

- Vera Bolter, Chair, from the North East;
- Peter Coeling from Future East;
- John Simmons and Barry Wilford from the East Midlands;
- Ellen Lebeth from London;
- Terry Sullivan from the North West;
- Julia Pride and Marjorie Broughton from the South East;
- Tony Watts and Brian Warwick from the South West;
- John Welham and Bill Rollinson from Yorkshire & Humberside;
- Anne Bailey from the West Midlands; and
- Jane Minter (jane.minter@care&repair-england.org.uk) and Sue Adams from Care & Repair, who are supporting the Network.

The group had a concern that when the Government and local authorities talk about the need for more housing, or more energy efficient housing, what they usually mean is social or affordable housing. Older people's housing rarely seems to figure. The group identified a number of key issues:

- Older people represent a large and rapidly growing section of the population. The figures for "older old" people, many of whom require some support to live in their own homes independently, is set to rise even more steeply.
- Many are in housing that is not appropriate to their needs because it is too large and expensive to maintain; not adapted to their needs; is remote from the services or support networks they need, etc.
- As was made clear in the Care & Repair report "More than Bricks & Mortar" http://www.careandrepair-england.org.uk/pdf/more_than_bricks_and_mortar_may_2013.pdf "older people's homes are fundamental to their health, well being and quality of life".
- Many older people are 'asset rich and cash poor' – making it extremely difficult for them to properly maintain and heat their homes.
- Significant numbers of older people – by any definition – are living in fuel poverty; they cannot afford to heat their homes adequately to maintain good health.
- Poorly heated, poorly maintained, unadapted homes put lives at risk – reflected in the excess winter death figures, over 31,000 in 2013, we see every year. Such homes also lead directly to hospitalisation, and pose a barrier to hospital discharge.
- There is limited opportunity for older people, who wish to do so, to move into dedicated retirement accommodation, while remaining close to their current social and family networks.
- Improved availability of dedicated retirement accommodation might well release

family sized homes for the rest of the population, impacting on the need to develop more social and affordable housing, or to build more private housing.

- The importance of ensuring that the knowledge, experience, wisdom, needs, aspirations and concerns of older people are listened to and taken into account when decisions on their housing needs are made.

The group see their role as amplifying what is already happening at a local, and national level, to pool resources and:

- share what is happening on the ground (positive and negative) and learn from best – and worst – practice;
- raise the profile of older people's housing, locally and nationally;
- support and promote active engagement with local authorities;
- identify the “right people” and make sure they are hearing our message;
- show policy makers nationally what is really happening on the ground;
- engage the private sector in providing housing that really does meet the needs and aspirations of older people;
- set the debate about moving/staying put in a rounded context – to ensure that people move because they WANT to and are enabled to – not because they feel forced to;
- concentrate on building housing for ALL ages, building housing for a lifetime and building for the future; and
- to make sure that housing is properly considered as the third leg of the three legged stool that enables independent living to be an enjoyable experience – healthcare, social care AND housing.

Ambitions that can only be met if government departments and other agencies – at a national and a local level – recognise that housing impacts upon health and wellbeing. And that money spent wisely within the housing sphere could lead to major savings in health and care.

So far, Network members provided critical input into the Flagship bid for Care & Repair England's Silverlinks project, and will play a crucial role in developing and supporting the project should it be successful. And members have been meeting with relevant councillors across England, with the new emerging health and social care teams, with local authority planning staff and others spreading the message to develop a housing strategy that takes full account of the needs of older people.

The next project is to develop a “manifesto” representing our “asks” from each of the political parties going into the next election. We want to give housing for older people the prominence it deserves, and would like to invite you and your networks to engage with their regional champion.

Update on recent developments in DWP portfolio Steve Webb Minister for Pensions

Helen Sandford and Norman Jemison from Years Ahead gave the Minister for Pensions, and the meeting, a quick tour around the background and production of the Comfortable Lives? Toolkit.

They set out how the material deprivation measure worked, how claiming the full range of entitlements might reduce the risk of material deprivation, and how the toolkit had been trialled.

Helen explained that the toolkit had been designed to capture both individual and community needs, through a straightforward process:

- Assessing the individual's needs;
- Direction to, and advice on, known local solutions;
- Using individual responses to undertake a wider community assessment.

The Minister for Pensions welcomed the Comfortable Life? report and commented that he thought Comfortable Life? was a good title; that the toolkit was an excellent approach to tackling material deprivation; and positive evidence of the practical solutions a group like this can develop. He added that he was particularly impressed with the flexibility of the toolkit approach for working with both individuals and groups and the opportunity it offered for identifying local needs and delivering local solutions; a very practical and down to earth product that could be taken forward across a wide range of localities and venues.

The Minister advised the meeting that the Chancellor would be announcing benefit uprating on December 5th 2013 (for proposed benefit and pension rates 2014-2015 published by DWP on 9th December 2013 see:

<https://www.gov.uk/government/publications/proposed-benefit-and-pension-rates-2014-to-2015>), and reminded members that Pension Credit is a trigger benefit for Cold Weather Payments. The Minister suggested that members might want to engage with local partners and the media to promote take-up of Pension Credit.

The Minister also updated the meeting on the progress of the Pensions Bill through Parliament, the positive experience to date with auto-enrolment, and reminded members that the consultation on capping charges would close on 28 November 2013.

The Minister responded to questions from members and took the opportunity to remind the meeting that the current DWP consultation "Reshaping workplace pensions for future generations" was due to close on 19 December 2013 and that he would welcome their contributions to this.

The single tier pension: progress in communicating the changes **Freya Allison, DWP**

Freya gave a brief presentation to the meeting setting the single-tier pension into the context of the Government's series of measures intended to address under-saving and improve retirement incomes:

- Automatic enrolment;
- Reinvigorating private pensions;
- Extending working lives; and
- State pension reforms.

Focusing on the single-tier pension Freya outlined the difficulties in communicating the State Pension changes to a broad range of audiences such as employers, the media, future and current pensioners. It is essential to explain these reforms in a way that people will understand; and for many, to understand what happens in the new system you need to understand the old system – the term, “single tier pension”, only makes sense if you know that the current State Pensions is built up from more than one tier.

There are three common misconceptions that have proved difficult to dispel and which continue to feature both in the media and in correspondence to Ministers:

- The Government is spending more money on the new system;
- The single-tier pension is higher than the current state pension; and
- Everyone will get £144 under single tier.

Freya asked members to discuss a number of questions relating to the communication of State Pension reform; the outcomes from these discussions are attached as Annex A,

A copy of Freya's presentation is attached with these notes.

Comfortable Life? Self assess your individual needs – discussion of toolkit and opportunities for wider use **Helen Sandford & Norman Jemison, Years Ahead**

Helen and Norman took the opportunity to remind members of their update presentation to the Minister for Pensions covering the development of the *Comfortable Life? Toolkit* from the questions used to inform the Pensioner Material Deprivation Indicator and the study to evaluate the usefulness of the Toolkit that Years Ahead had undertaken in the North East.

Members were then asked to discuss a number of questions and report back key points to the meeting.

A copy of the Years Ahead presentation, and the evaluation study, are attached with these notes; a copy of the official response to the Years Ahead work on Pensioner Material Deprivation is also attached.

The discussion questions and the outcomes from the table discussions are attached as Annex B.

Close & Future Meetings Anrew Latto, DWP

Andrew thanked all the day's speakers for their time and commitment; and thanked members for their lively contributions. Members were also reminded to complete their meeting feedback forms, and to leave their name badges for next time.

The next meeting will be on **Wednesday 19 March 2014**; and will be held at EEF Broadway House Conference Centre, Broadway House, Tothill Street, London, SW1H 9NQ (<http://www.eefvenues.co.uk/conference-venues/london/location.aspx>)

The meeting will start at 10.45, with refreshments available from 10.30.

Other UKAFA dates for 2014 are:

- **Wednesday 11 June 2014;**
- **Wednesday 17 September 2014;**
- **Wednesday 26 November 2014.**

Annex A

Table discussion: The single tier pension: progress in communicating the changes

1. How have you heard about the State Pension reforms – through the media? Gov.uk? White Paper? Followed passage of Pensions Bill?

- Members reported that their main source of information so far had been through UKAFA, the English Forums on Ageing and the other groups represented at UKAFA.
- Members also reported hearing about the State Pension reforms through the media, and online.

2. Have you encountered any of these misconceptions?

- Members were familiar with all the misconceptions noted in the presentation, and several expressed the view that certain elements of the media appeared to be “scaremongering”.
- There was a general view that a majority of people are totally confused about what will really happen; current pensioners, particularly, are concerned that they will lose out.

3. Have you encountered any others?

- As Question 2 above, there was a general view that most people are confused about the changes to State Pension and how these changes will affect them.
- Members also reported an increasing concern about how pension changes will interact with the changes to social care charging.

4. Why do you think these misconceptions have arisen?

- Members felt that the issues were complicated which made it difficult for most people to really understand and what members felt was selective reporting in the media simply added to people’s confusion.
- The absence of any obvious unbiased source of information, e.g. through local authority advice centres, was commented on.
- It was noted that as the current Bill is still before Parliament it was not possible to provide much detail.

5. Do you have any suggestions for:

a. How we can best communicate these reforms to current pensioners and people reaching State Pension age before April 2016?

b. How we can involve older people as we take this work forward to ensure that our communications meet people’s needs?

- Recognising the current difficulties involved in providing detailed information, members still felt that a source of clear, simple, headline-type information would be useful; particularly if it could be targeted at specific audiences, e.g. current pensioners, people over 55, mixed age couples, etc. This could be included with other related government mail.
- Turning to the longer term members could reach no clear view on how to make pensions information easier to understand beyond focusing on “the bottom line”, and the personal “what this means for me”.

- Members suggested that DWP might work successfully with partner organisations to develop and deliver appropriated targeted information, possibly using generational mentors. Older people's groups represented at UKAFA acknowledged that they would be interested to engage with current pensioners and those some to become pensioners provided suitable training and support were provided.
- It was suggested that an online calculator for use by individuals and advice centres might prove to be useful.
- Members also took the opportunity to remind officials of the importance of ensuring that essential information should be made available in a range of formats, recognising that not everyone has internet access, and that individuals with sensory, language and other difficulties might have specific communication requirements.
- Members also thought DWP should take a more proactive approach in challenging misinformation in the media.

Annex B

Table discussion: Comfortable Life? Self assess your individual needs – discussion of toolkit and opportunities for wider use

1. Who could support the 'Comfortable Life?' Toolkit at a local level?

- Using the toolkit requires skilled presentation and facilitator support.
- The first step would be for a meeting/meetings to be held with key local partners to explain the toolkit and decide how it might best be used.
- Agreed that the “basics” are in the toolkit but that it would need to be adapted for local distinctiveness and to include more local solutions, with local addresses and telephone contact numbers as well as websites.
- Solutions need to be very locally based because of differences in provision and eligibility.
- Members from Wales suggested that the Commissioner for Older People might be a key partner.
- For the toolkit to be really effective local authorities need to be involved in delivery.
- Health & Wellbeing Boards, Ageing Well groups, and Older People's Champions were also identified as important contacts to support use of the toolkit.
- Is it a questionnaire to gather information or is it a tool to help people reach the services they need. Needs to be clear what it is for. If it's the latter then needs to find a home with an organisation that has a database of all the services in that area such as a local Age UK.
- Could add in questions to prompt specific behaviour to address, or confirm concerns over particular issues in different localities.
- GPs could use to inform social prescribing.

2. How can information be captured and shared?

- Toolkit works well as a self-help tool.
- Toolkit can be used by individuals in a supported/facilitated way.
- Toolkit is best used as part of a group workshop, as this gives the opportunity for discussion around options and solutions, and to improve understanding.
- Interested in the Minister for Pensions suggestion of addressing particular issues and following up potential solutions with a group.
- Responses from groups and responses from individuals should be managed separately.
- Toolkit can be used to prompt individual action as well as community action.
- Common issues can be progressed with service providers.
- Lot of enthusiasm for toolkit could be used a pre-retirement device as a motivator to set goals for retirement
- Could be useful as a means of monitoring personal progress and motivating oneself, especially if available on line, or in a pocket sized print version.
- Used as a group toolkit could inspire people to develop individual solutions which they could then share.
- What you do with the answers is the more important thing.

- Could be used to inform JSNAs, Health & Wellbeing Boards, etc.
- Questions would need to be adapted, or extended, to meet the needs of certain groups, e.g. people with sensory loss, those with other disabilities, people from ethnic minorities.
- Might want to do it in subject areas and work with some themes rather than do the whole thing in one go.
- Could publicise the toolkit online to generate discussion, and encourage wider use.

3. How could you support delivery of the toolkit?

- EFAs, and other forums, should take the lead in promoting and developing it further.
- Might be helpful to gather people in groups in the regions, give an explanation and use them to disseminate further.
- DWP will share toolkit with other interested government departments.

4. What role can UKAFA play in taking it forward?

- September or November 2014 – regions to report their findings for a national response, preferably collated by a university.
- Issues that are common across several regions could be progressed through UKAFA.
- Should continue to provide oversight of the toolkit and at some point hear a report back.
- Put it on any websites and bring back common themes through UKAFA
- Forward information, ideas, good practice, etc. to Helen Dimmock, Ken Cooper, or Gwen Wolf for dissemination.
- Potential also to involve the Age Action Alliance in developing solutions; Money Matters working group might want to look at it.

5. What will you do in your area?

- Yorkshire and Humberside will use the toolkit a sub-regional level, and are planning to run a “master class” which can then be used at community level.
- South West will be looking at options to take the toolkit to the Dorset Age Partnership and to involve “The way finders” (more commonly known as Village Agents).
- East of England very interested, will promote own investigation using a similar “master class” model to Yorkshire and Humberside, and explore opportunities to transfer to tape with Talking Newspaper partner, liaising with SENSE.
- Wales will look at taking forward with a wide range of groups including 50+ groups, church activity groups, etc.
- Could use in senior network meetings across Scotland, with member groups then using with wider contacts, including individuals who may be less able to attend meetings, events, etc.
- Wolverhampton use something similar with more of a housing focus.