

Notes from:

**UK Advisory Forum on Ageing  
16 SEPTEMBER 2015**

**Chair:**

Mary Pattison, Department for Work & Pensions (DWP)

Andrew Latto, Department for Work & Pensions (DWP)

**Members:**

Nat Lievesley, Centre for Policy on Ageing

Jean Gaston-Parry, South East England Forum on Ageing

John Welham, Future Years (Yorkshire & Humberside Forum)

Howard Lewis, representing ChangeAGENTS Network UK Limited

David Hill, Welsh Senate of Older People

Lynne Wealleans, Beth Johnson Foundation

Noreen Haselden, Future North West (North West England Forum)

Gerry Calder, Future East (East of England Forum) - (Observer)

Bill Ions Years Ahead (North East England Forum)

Helen Dimmock, Department for Work & Pensions (DWP)

Dot Gibson, National Pensioners Convention (NPC)

Barry Wilford, East Midlands Later Life Forum

Chris Ball, Shaw Trust

Michael Monaghan, Northern Ireland Pensioners Parliament

Norman Jemieson, Years Ahead (North East England Forum)

Phyllis Preece, National Partnership Forum for Older People, Wales

Michael Bond, Future East (East of England Forum)

Jackie Allen, South West Forum on Ageing

Patrick Thomson Centre for Ageing Better (Observer)

Mervyn Eastman Positive Ageing in London (Observer)

Mervyn Kohler Age UK

Ellen Le Bethe, Positive Ageing in London

Professor Stephen McNair, speaker

Marilyn Baldwin, OBE Speaker

Wendy Miller, Department for Work & Pensions (DWP)

Katie Ellison, Department for Work & Pensions (DWP)

Anne Bailey West Midlands Forum

Dr Val Bissland, Scottish Older People's Assembly

Kevin Halden Local Government Association

Gary Arnold, Department of Health

**Apologies:**

Nicola Venus Balgobin SENSE

Claire Keatinge, Older People's Commissioner for Northern Ireland

Tom Berney, Scottish Older People's Assembly

Gilly Crosby, Centre for Policy on Ageing

**Secretariat:**

Louca Hepburn, Department for Work and Pensions (DWP)

### **Welcome and DWP Update Mary Pattison, DWP**

Mary welcomed everyone to the meeting and outlined the agenda for the day. She gave an overview of the new Minister of State for Pensions Baroness Altmann's priorities.

The Minister is keen to ensure the smooth launch of new State Pension from April 2016, and the launch of State Pension top up for existing pensioners which will be open for 18 months from October 2015.

As the Minister was formerly the Business Champion for Older Workers she continues to maintain a keen interest in the Fuller Working Lives agenda. On Private Pensions the continued smooth roll out of auto enrolment. She is also interested in Communications, in particular how we communicate change to the public. Finally Pensions Wise and making it work for the public.

### **Think Jessica Marilyn Baldwin OBE**

Marilyn gave a personal and moving presentation about the experience of her mother Jessica with postal scammers which led her to set up the *Think Jessica* campaign in 2007.

She showed a film which highlighted the suffering faced by thousands of vulnerable older people and the devastation postal and telephone scamming causes.

*Think Jessica* is now a registered charity and has been gaining momentum, with many positive outcomes; last year the Trading Standards Scam team was set up, and Royal Mail are now training their postal workers to identify scam mail, but still more needs to be done. The victims reported to *Think Jessica* by their desperate relatives are those who repeatedly fall for scams even after being visited by a trading standards or police officer. These victims have been 'brainwashed' by criminals who turn them against anyone trying to make them see the truth. Without a victim's cooperation redirection of the mail or gaining power of attorney is not an option. The Royal Mail has a legal obligation to deliver all addressed mail which is why Marilyn continues to campaign for **Jessica's Law** allowing trading standards and police to redirect the mail to a trusted person, who would return the genuine mail only- and a **TrueCall** call blocker fitted. As the law stands there is no protection for *Think Jessica* victims, they are being left to the mercy of organised criminal gangs. Some are being delivered hundreds of scam letters a week and inundated by criminal phone calls. Not only causing financial and mental misery but in some cases leading to suicide. *Think Jessica* also campaigns for more to be done to target scam mail at source. Marilyn appealed to members to spread the word about scamming and to remember that silence is the scammer's best friend. The psychological effect of scamming is so powerful that it is most important to educate people before they receive scam mail. *Think Jessica* produces educational material & DVDs designed to educate the most

vulnerable and give them pathways to support and reporting. This is distributed nationally by councils, police neighbourhood watch and other agencies- Marilyn appealed for more distributors.

The presentation was well received and In the follow up discussion the importance of the campaign was echoed. Work around scamming is being undertaken by some of the Regional Forums and in Wales it has been tabled by the Welsh Assembly. Please see [www.thinkjessica.com](http://www.thinkjessica.com) for further information.

## **Older People's learning and the final report of the Mid Life Career Review Professor Stephen McNair**

Professor Stephen McNair, Senior Research Fellow with NIACE (National Institute for Adult Continuing Education) Introduced two areas of work, the Mid Life Career Review, and older people's learning.

### **Mid Life Career Review**

Research shows that many people want to work longer, it is good for individuals employers, and the economy. The Mid Life Career review attempts to plug a gap by offering advice at the important transition period around aged 50 where people may have a significant period left to work. This is the age at which caring responsibilities peak, health problems may start to emerge and the Mid Life Career Review offers advice for those who wish to appraise their direction and those who may want to continue working but not necessarily in the same job, as well as supporting those out of work.

BIS commissioned NIACE to pilot the Mid Life Career review approach, and Professor McNair highlighted the findings of the final project report. Evaluation showed it was welcomed by clients and advisers alike.

The outcome of the project was a body of experienced advisers, a website containing a great deal of supportive material and recommendations to develop a shared forward strategy with local partnerships and a linkage to existing systems to ensure continued advice and guidance.

In the ensuing discussion points were made about cuts to Union Learn funding - meaning their capacity for delivery is reduced. The need for an understanding of the training opportunities available for older people when delivering advice on career change and the cost and duration of the intervention, e.g. Apparently a similar approach in Belgium is more thorough.

### **Older People's Learning**

Although the number of older people is growing, relatively few older people engage in learning. This is wasted potential and many could contribute more to society given the opportunity. Professor McNair's previous research shows that older people benefit from learning in many ways – including greater independence, better engagement, better use of digital technology, and top of the list according to learners, the benefit of sharing knowledge and experience.

Older People's learning has suffered dramatically at the expense of younger people and Professor McNair has been leading the development of a new policy paper. Its aim is to ensure that all in later life have the opportunity to learn.

The paper proposes that older people's learning should be a right. Evidence in the benefits of learning in later life outlined in the paper is very positive, and could lead to significant financial savings.

Currently just 3% of funding is spent on the older age group which is highly disproportionate. The policy paper will be presented to Government. Professor McNair will be pleased to give further information to those interested and can be contacted via the details on the presentation attached to these notes.

### **New State Pension Communications Campaign Wendy Miller and Katie Ellison**

Wendy and Katie gave a presentation on the communications campaign in the run up to the new State Pension and also on the State Pension top up, The presentation is attached with these notes.

#### **The new State Pension**

The State Pension is changing from 6 April 2016. Anyone who reaches State Pension age after this will receive the new State Pension – this is men born after 6 April 1951 and women born after 6 April 1953

- The full new State Pension will be set at around £150 – to be confirmed closer to April 2016
- It replaces the confusing current system of Basic and Additional Pension, combining these in one payment. Contracting-out of the Additional Pension will also end.
- The new system means that, in the long run, people will need 35 years of National Insurance contributions to get the full amount.
- For those who have an existing pre-2016 NI record, their contributions will be taken into account under transitional arrangements
- In order to get any new State Pension, people will usually need at least 10 years on their NI record

## **State Pension Statement**

- You can already get a statement. The Communications team is working closely with the team developing an **online State Pension statement service**
- It uses the person's real NI information via HMRC to give them an automated estimation of their State Pension.
- The service shows the user
  - How much State Pension they'll get based on their NI record so far
  - How much State Pension they'll get if they keep contributing to SPa
  - Their NI record with any fillable gaps
- The service is scheduled to go into Public Beta in mid-December 2015 (it will be available to the public, but still in testing and open to change)
- As the service goes public, we want stakeholders to help test it.

## **State Pension Top Up Scheme**

From 12 October existing pensioners will be able to benefit from the Pension top up scheme, which will be open for 18 months and will enable pensioners to buy additional pension to increase their pension income for life. Those interested are invited to register on line.

## **The Communications Campaign**

In preparation for the communications campaign, the team carried out research to determine the current level of understanding of State Pension. The findings showed many of the general public have a low awareness, there's clearly a challenge to communicating the new system when people don't understand the current one.

The team therefore opted for a flexible approach, making use of social media such as Facebook and twitter, video messaging on pensionstube, a state pension toolkit, but also working with stakeholder groups to tailor messaging according to need.

A training pack is currently being developed for delivery in local communities, there is also a pack for employers and a number of factsheets. The team are keen to receive feedback on what works and are willing to support members by providing bespoke training materials for regional campaigns, They can for example:

- Provide you with free materials to distribute to partners
- Provide bespoke materials for your region

- Support partner campaigns and activity on pensions and employment
- Give you advice and guidance on any follow-up questions

Please contact the team if you would like them to provide you with any materials, including the writing of articles, or if you would like them to fact check any information sheets you have produced on new State Pension or new State Pension top up

Contacts:

- Wendy Miller, Head of External Communications and Stakeholder Engagement, [wendy.miller1@dwp.gsi.gov.uk](mailto:wendy.miller1@dwp.gsi.gov.uk), 0113 251 9371
- Katie Ellison, Head of Campaign, [katie.ellison@dwp.gsi.gov.uk](mailto:katie.ellison@dwp.gsi.gov.uk), 0207 449 7627

## Fuller Working Lives – What influences retirement decisions?

Helen introduced an interactive session on Fuller Working Lives, which has been highlighted as one of The Minister for Pensions' priority areas.

A number of statistics were presented showing that:

- Falling out of the workforce early is a significant issue
- An average earner who draws on their savings 10 years early could see their private pension pot over a third smaller, and spread over a much longer retirement.
- For each extra year in work, an average earner could have around £25,000 extra income and increase their pension pot by around £4,500
- Adding just one year to people's working lives would add 1% to GDP per year; that would be like adding an extra £17bn to today's GDP.

Helen asked the group to consider the following questions which would provide valuable insight to the FWL strategy team

- If you have retired, did you make a conscious decision to retire?
- What or who influenced when you retired?
- For those still in work, have you made a decision about when you will retire?
- What or who will influence when you will retire?

A summary of the feedback received has been collated and will be used by the Fuller Working Lives Team to inform future strategy. Additional comments or feedback will be gratefully received by the team at :

[FULLER.WORKINGLIVES@DWP.GSI.GOV.UK](mailto:FULLER.WORKINGLIVES@DWP.GSI.GOV.UK) and will help develop our understanding around retirement decisions

## Round Robin Updates from Members

### **Michael Monaghan Northern Ireland Pensioners Parliament**

Michael began by informing members that Clare Keatinge, Commissioner for Older People in NI is not seeking a further term and will leave her post in November. Michael stated that Clare has been fearless in defending the rights of Older People and done sterling work on their behalf in her short time as Commissioner. She also commissioned some very valuable research which will be a most useful reference for the future. He asked to record our sincere thanks to her and wish her well for the future.

The annual survey, carried out by NIPP amongst Older People in January each year, found that in each of the past four years 'Fear of Crime' was amongst the top three concerns. Consequently Age Sector Platform (ASP) established a project group, which included Department of Justice; PSNI and local Community and Policing Partnerships, to address the issue. Because of some fairly violent and rather frequent attacks/burglaries on Older People, there has been a great deal of constructive work done and one of the projects was to produce an advice booklet as a handy reference for Older People. The booklet is called 'Feel Safe' and can be accessed digitally at [www.feel-safe.org.uk](http://www.feel-safe.org.uk). The project was funded by the Department of Justice.

It is planned to do some further outreach work on Elder Abuse following the receipt of a donation of £10k to ASP, which has been made by a family member of a deceased victim. Presently ASP is seeking one/two other donors with matching funding to join the project. There is interest and it is anticipated that the project will commence early in the New Year. Michael will update on future progress.

### **Michael Bond Future East the East of England Forum on Ageing**

Future East (FE) was established in 2004 as the East of England Forum on Ageing. It has been a charity since its inception with members drawn from older people's forums and organisations (including NPC), voluntary organisations and statutory bodies that share our objects and interests. Trustees are elected by due process and we have no 'self-appointed' trustees.

FE has recently held two successful meetings at Stevenage and Thurrock around themes of pressing concern to older people. FE is developing a strong partnership

with Tax Volunteers on pensions and taxation issues with a number of leaflets being prepared for future FE meetings and for use in the Forum's Silver Circles project. FE have appreciated the support of Trading Standards departments on making people more aware of the various scams targeted at older and more vulnerable people.

The meetings have also included inputs from local voluntary organisations offering services to older people and local authority officers and members with responsibility for policies and services affecting older people. In particular the needs of carers, and especially older carers, have been highlighted. The support from a Crossroads Care attendant scheme can be the difference between being able to cope and breaking down under the stress of a continuous burden of care.

FE is working towards being a dementia friendly organisation this year and has been invited to be a founding member of a new Dementia Alliance in Cambridge. The support of those caring for people with progressive dementia has been a strong theme at many of their meetings.

The Forum's newsletter has gone weekly and gets a very positive response. They are looking at ways to make it more interactive to elicit comment and information from its readers.

The Silver Circles project, funded by Comic Relief, has reached the end of its first of three years under FE's wing. They have built on work inherited from the previous managers but have had to revise the paperwork not only to reflect many changes in the two years since they had to bow out of the project but also to make the material more user friendly.

A Silver Circle comprises eight to ten older people who come together for a structured conversation on themes affecting their daily lives. The aim is to help them to become more confident about saving money by sharing local intelligence of offers and prices, making them aware of scams, and encouraging them to use a range of Internet-based services safely.

Silver Circles are now being rolled out across three principal authority areas and FE will meet their project targets for the first year. Next year FE will set up in at least three more areas and expect to exceed the overall targets for the project by a substantial margin. Already the groups are providing valuable feed-back.

FE are building relationships with regional and national organisations, particularly housing associations and local AgeUK organisations, who they hope will take the Silver Circles concept into more places than the Forum can hope to reach over the three years of the project.

### **Dr Mervyn Eastman, London Forum (Positive Ageing in London)**

London Forum has been exploring 'Ageing in a Digital World' with David Wilcox and how to approach the issue strategically with older people across their older peoples' networks. Meeting the challenges and opportunities that address motivations, Access and Skills



They have been working alongside the English Regional Chairs' Group to feed into the Centre for Ageing Better priorities, but also determining what they as a Forum expect from the Centre

They have been building on the GLA's Report on the Economic Contribution of Older Londoners taking forward an asset based approach via a Workshop and later a conference

They have agreed two primary objectives for PAIL that now underpins all their activities: Economic contribution and resisting ageism

They are taking forward from the first ever UK Conference they held last year the issues of Ageing Without Children (AWOC)

They are exploring during 2015 " Racism, Sexism and Older people ( Refer to Alison Norman's seminal work " Triple Jeopardy")

In association with East London Radio and Change AGEnts ( including LOPAG ) they hold weekly AGE SPEAKS show hosted by Change AGEnts Co-operative

In addition PAIL requests the following agenda items be considered for future UKAFA meetings

- The issue of identification required by Banks etc. on older people to provide passports to access services etc.
- Ageing Without Children ( policy implications)
- How Local Councils and the LGA will take forward the recommendations from "Silver linings" Report following its publication: Challenges/opportunities etc.

### **John Welham Yorkshire and Humberside Forum (Future Years)**

Hull University has been commissioned to analyse the responses to the Future Years questionnaire on the social value of Concessionary fares. The report is scheduled to be published on 1st October and will be shared, amongst others, with UKAFA members and with the Age Action Alliance Transport Working Group. John thanked the other EFAs for encouraging responses from their regions .

Future Years are in the process of seeking information from Hospital Trusts across the YH region about how the discharge from hospital of older people is being handled as they are hearing incidences of vulnerable older people, particularly those living on their own, being discharged late at night or in the early hours to cold homes often with no food essentials. Some of those discharged often need to be re-admitted. Future Years are looking to promote good practice.

Like other EFAs they are seeking to ensure that the recent LGA "Silver Linings" report isn't ignored and they would like to use the report as a tool to ask LAs how they are responding to the findings and whether they aware of the good practice in different policy areas highlighted in the report. As a first step Guy Robertson, the author of the report, will be speaking at their AGM and Annual Conference in York on 15th October.

The Future Years Board had a half day training session on 12 September on the use of social media (Twitter and Blogging) as a useful vehicle to extend message reach.

### **Barry Wilford –East Midlands Forum**

Mention was made of the forthcoming Conference being arranged by the East Midlands later Life Forum on 'Ageing Positively in the next decade' - a follow-up to the 2012 Conference which was so successful. Speakers booked are : Lord Filkin (Centre for Ageing Better), Guy Robertson (Positive Ageing Associates) and Sharan Jones (Age Friendly Cities & Neighbourhoods).

In his capacity as Chair of the AAA Money Matters Working Group, Barry spoke of the leaflet concerning Scams and how to spot them, which is aimed at the elderly and vulnerable in Society and the group's hopes of getting these printed and distributed over the whole country. He also advised/reminded the attendees of their forthcoming Workshops on claiming Pension Credit - an entitlement which so many are missing out on and should not be seen as charity.

### **Jean Gaston-Parry South East Forum**

SEEFa is planning for a Convention on 'Shaping our own future: Activism in later life' on 2 November 2015 in London.

There is a notion that an ageing society is a major and social threat. In this story older people are seen as dependent on working age people, make no contribution to and have little value in society.

Based on what the later life experts on their policy panel have told them, SEEFa believes it is time for a new narrative. The new narrative needs to confront the negative portrayal of older people and the underlying ageism within the wider society

The Convention aims to generate a discussion from which the new narrative can emerge and go on to form the basis of a message to all those involved in policies and decisions that affect the day to day lives of people in later life.

Notable speakers will include Lord Filkin from the Centre for Ageing Better, Dr Sam Bennett, Programme Director TLAP and newly appointed Director with NHS England, Professor. Leela Damodaran from Loughborough University, Jonathan Collie of the Age of No Retirement and Guy Robertson, author of the LGA Report: "Ageing: the Silver Lining". The Convention will be an opportunity for all to share their views and experiences.

Jean gave feedback on the Symposium from January 15 – 'Transforming not Excluding: the impact of information technology and innovation on later Life' –which was as part of a wider project on digital inclusion. Following the Symposium, an Action Group was formed, including two active new partnerships with businesses and universities . The aim is to collaborate on setting up 'superhubs' where digital expertise will be accessible. This work is on-going.

In June a Policy Panel took place on 'Ageing Assets'. Claire Keatinge, Commissioner for Older People for Northern Ireland addressed the meeting on the subject of the need for long term strategic thinking and urgent action on later life issues. Prior to the completion of her term as Commissioner she will on 1 October present "The Commissioner's Report: A summary of Advice to Government 2011-2016"

A representative from the Department of Health addressed the meeting on the subject of the Care Act and how this will support our Ageing Assets

The opportunities and challenges of an ageing society for local government, resulted in the LGA Task and Finish group, a project to which SEEFA had contributed extensively are reported in "Ageing; The Silver Lining Report" ([www.localgov.uk](http://www.localgov.uk)) They await information on outcomes and progress on implementation. Jean noted that concerns had already been talked about by other members of participants today.

Jean mentioned that a representative of the English Chairs and SEEFA had been due to give a presentation following UKAFAs March 15 Review on engagement with older people, but this has been postponed as no Minister would be present on 16 September.

Jean then spoke of Professor McNair's report of the Mid-Life career review project, which she called a brilliant, successful piece of work that should be built upon. She commented on SEEFA's Nick Wilson's involvement in the project and then quoted some comments she had gathered on the report which are set out below:

**Dame Philippa Russell DBE:** "A really important contribution to the debate about ageing well (and of course planning prospectively for a longer and productive life). I really want to share this with the 'carers' sector, where many family carers enter or re-enter the employment market from mid-life onwards (and want and need to work). When is it in the public domain for sharing more widely?:"

**Ruth Rose:** "I have read through the report and am greatly impressed. The thoroughness of the work is admirable. Most importantly we have at last a well-researched clear guidance on how to substantially improve and motivate the job seeker's approach to obtaining work for all as well as the mid-career sector. Congratulations to all involved. This should now be a priority for DWP to incorporate many of the findings into Jobseeker Plus, to encourage WLAs working with companies, and to engage advisors for working with groups similar to those in the pilots.

#### **Anne Bailey West Midlands Forum:**

The West Midlands Later Life Forum is organising a conference on the Local Government Association's report 'Ageing:the Silver Lining' in Birmingham on 8th February 2016. The aim of the event is to bring together older people and representatives of local government in the region to discuss the subject areas covered in the report. Guy Robertson, who wrote the report, will be making a presentation and the Forum is working with the LGA to involve as many of the West Midlands local authorities as possible.

## **Mervyn Kohler Age UK**

Mervyn gave an update on the smart meter programme, which will be offered to all gas and electricity customers by 2020. The smart meter will show how much energy is being used and exactly how much is being spent, and will help householders reduce the amount of energy they use.

Age UK will be providing information on the programme. Mervyn also mentioned that the Age Action Alliance Safe Warm Homes Group is an interesting forum for those interested.

## **Dot Gibson- National Pensioners Convention (NPC)**

Thursday 1st October 2015 is UN Day of Older People. NPC local groups and regions are having events and giving out a leaflet which can be found on their website: [www.npcuk.org](http://www.npcuk.org)

On Wednesday 4th November 2015 NPC will lobby of Parliament. Assemble 11.30 a.m. at Old Palace Yard (opposite the House of Lords) for speeches and photos, and meeting in Committee Room 14 House of Commons 1-3 pm – Ministers have been invited.

1st February 2016 is National Dignity Action Day. NPC local groups and regions are having events and giving out leaflets and the NPC Dignity Code. Information is available at [www.npcuk.org](http://www.npcuk.org)

The Pensioners Parliament will take place 14-16 June 2016 in Blackpool, information can be found at [www.npcuk.org](http://www.npcuk.org)

An NPC delegation, led by Kelvin Hopkins MP will meet with James Purnell of the BBC to discuss the over 75s free TV licence, the responsibility for which the government is handing over to the BBC.

The NPC's electronic monthly campaign news can be sent to anyone who wishes to apply: email: [info@npcuk.org](mailto:info@npcuk.org)

**Close**  
**Andrew Latto, DWP**

Andrew thanked all the day's speakers for their time and commitment; and reminded members to complete their feedback forms.