



Ipsos MORI



# THE PERENNIALS



The future  
of ageing



IN ITALY, PEOPLE THINK THAT  
48% OF THE POPULATION ARE  
OVER 65, WHEREAS THE ACTUAL  
FIGURE IS LESS THAN HALF THIS, AT 21%!



# THE PERENNIALS

The future  
of ageing

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ONLY A THIRD AROUND THE WORLD  
SAY THAT THEY ARE LOOKING  
FORWARD TO THEIR OLD AGE!<sup>11</sup>



MOST OF US FEEL YOUNGER THAN  
WE ACTUALLY ARE, WITH THE TYPICAL  
BABY BOOMER FEELING NINE YEARS  
YOUNGER THAN THEIR ACTUAL AGE<sup>III</sup>



## INTRODUCTION

This report looks at our ageing societies and their challenges and opportunities. The media have obsessed about 'Millennials' as disruptors, but in fact ageing – which will affect every generation – is having even larger effects. Rising life expectancy and falling birth rates mean populations around the world are getting older. The shift has been gradual, and because humanity is better at spotting immediate change or danger, rather than noticing steady transformation, our shared understanding about what later life is like is woefully out of date. It is portrayed as a 'narrative of decline' – not a time of opportunity and change.

The advance made in life expectancy is, surely, one of our greatest achievements – but one for which we need to correctly understand the implications. Without this insight, the risk is that the vast potential of all of us in our later lives goes untapped, and a huge swathe of the global population is misunderstood or ignored by policy makers and marketers – especially foolish for the private sector, as over-50s now command nearly half of all spending power in many countries.

People in their later years are increasingly packing their life to the full. For many, their reality doesn't necessarily align with the labels they've been given. They're not slowing down, but taking on new challenges, roles and responsibilities. Those with money to spend are smart about spending it. They're not digital natives, but they're more connected than we give them credit for. They're not withdrawing from life, but demanding more from it and us.

# PEOPLE IN THEIR LATER YEARS ARE INCREASINGLY PACKING THEIR LIFE TO THE FULL. FOR MANY, THEIR REALITY DOESN'T NECESSARILY ALIGN WITH THE LABELS THEY'VE BEEN GIVEN

They're not wilting in the autumnal years of their life. They're perennials. And, like their namesake in nature, they are hardy, with the ability to withstand changes to their environment; they adapt, evolve, and grow anew.

Much of the work undertaken by Ipsos Thinks to date has tackled the misperceptions there are about younger people – in particular, the much-maligned Millennials and, next in line, Gen Z. We have tried to shine a light on their beliefs, attitudes and behaviours, and in doing so, have found that, for instance, young people today are much more likely to be 'mild than wild', preferring to abstain than turn to drink for a fun night out.

But, of course, it's not just young people who fall foul of these kinds of misperceptions and, in this publication – in association with our partners at the Centre for Ageing Better – we turn our attention to the other end of the age spectrum in a bid to better understand what it means to be old today. Because for every column inch devoted to deriding a young person for buying avocados with Bitcoin instead of saving for their future, there's another blaming older people for everything from Trump to Brexit to the housing crisis. And that's without getting into the associations with old age itself which, in many cultures, is both seen and presented as a problem rather than a privilege. In developing this report, we found modern marketers happy to stick to worn-out stereotypes – one prominent ad man, approached for comment, simply said "Old people? I steer well clear".

In a publication like this we can't do justice to the full diversity of experiences in later life. We know that, for some, it is a time of great hardship and that there are very real issues such as poverty, isolation and ill health that need urgent attention. However, what we have tried to do is also highlight another side of later life – the one that we don't hear about, often because it doesn't fit with the narrative.

A handwritten signature in black ink that reads "Ben Page". The script is fluid and cursive, with the first letters of "Ben" and "Page" being capitalized and prominent.

**Ben Page**

Chief Executive, Ipsos MORI

[aged 54 and looking forwards, not backwards]

Foreword



BY 2050, ONE  
IN FIVE PEOPLE  
IN THE UK WILL  
LIVE TO BE 100<sup>IV</sup>

## FOREWORD



**Anna Dixon**

Chief Executive, Centre for Ageing Better

**B**y 2050, the world will have more than two billion people over the age of 60. It's an incredible demographic shift. We are living much longer than previous generations – a girl born in 1914 in England had a 1% chance of living to 100. A child born in the West today has a more than 50 per cent chance of living to be over 105.

People's perceptions and experiences of growing old are also markedly different from their grandparents' generation, and vary greatly across countries and cultures, as this report reminds us.

Take for example the age at which people are considered to be 'old' – people in Saudi Arabia think it's 55, those in Germany 62, and in Spain it's 74 – a range of 19 years. These views will of course be driven by life expectancy and the cultural context of these countries, but are also shaped by age itself, as this report shows. The older you are, the more likely you are to think that old age comes later in life, with 16-24s considering old age to begin at 61, and 55-64-year-olds at 72, more than a decade later.

OVER-50S IN THE UK ARE STILL THE  
MOST LIKELY TO FALL OUT OF WORK  
INVOLUNTARILY AND STRUGGLE MORE THAN  
YOUNGER AGE GROUPS TO GET BACK IN

Few people in their 50s and 60s would label themselves as 'old', and I know several people in their 70s and 80s who still don't think of themselves as old. The label of old age feels increasingly irrelevant as we enjoy longer and fuller lives, bound less to traditional life stages such as study, work and retirement.

And perceptions matter, as this report highlights. Feeling younger and having a more positive attitude to age and ageing are associated with better health outcomes. People who are negative about old age die around 7.5 years before those who are positive. Perceptions of older age, it seems, are a self-fulfilling prophecy. It is worrying then that globally, nearly one in five people don't expect to be fit and healthy in old age. In Japan this rises to nearly a third of people, and in South Korea to more than half.

The truth is, one of the biggest challenges we face when it comes to age is the way we think and talk about old age. When asked, a huge 87% of people in Japan said that the growing number of older people is a "major problem". Nearly half of people in France and a quarter of people in the US agreed. Public and political discourse focuses on the challenges and costs of an ageing population, and frequently characterises older people as 'frail' and 'lonely' – two of the three most common descriptors for older people cited in this research.

In fact, ageing and growing older can present very many opportunities – for individuals and for society. Take for example,

that people in their 70s are more satisfied with their lives than any other age group. Or that people are increasingly retraining and reinventing their careers in later life, providing vital care for loved ones including grandchildren, and volunteering. In doing so, they are continuing to contribute both financially and socially to society. Over-50s are responsible for a significant chunk of household expenditure globally. If the 'silver pound' were a sovereign nation, it would be the third largest economy in the world.

It is 50 years since US gerontologist Robert N Butler coined the phrase 'age-ism' and it is an issue that we have still failed to address. Ageism, like all forms of discrimination, is pernicious.

Over-50s in the UK are still the most likely to fall out of work involuntarily and struggle more than younger age groups to get back in. Our housing does not enable us to remain independent in later life, and very few accessible and affordable options are being built. There is a massive gulf in the experiences of later life between rich and poor and little sign that this gap is shrinking. Positive older role models are still largely absent from our screens, and products marketed to older age groups look clinical and are stigmatising.

Given the huge increases in longevity, it is time to tackle these issues. There are signs that change is beginning. We can see signs that advertisers and brands are waking up to the changing age profile of their customers, for example, by using older models alongside young. The savvier companies are recognising the value of older employees as a skilled and experienced part of their workforce, and in turn are starting to make their workplaces more flexible and supportive, with practices that are age-inclusive.

Changing our own and society's attitudes to ageing is essential if we are to make some of the more fundamental changes in how we live, work and play. This will require action from governments and business, to media and creative industries, communities and ourselves. And the time to act is now – our future selves depend on it.

**Follow the Centre for Ageing Better on Twitter,  
@Ageing\_Better**

At a glance

$\frac{20}{200}$

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1

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$\frac{20}{70}$

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## PERENNIALS: AT A GLANCE

**W**hilst the younger generations have been touted as disruptors and earned themselves column inches about destroying everything from napkins to dating, it is the older members of our society who have the potential to bring about the widest scale disruption. Our ageing society is simultaneously a feat of medical and scientific achievement, a social challenge, and an exciting opportunity.

Rising life expectancy and falling birth rates mean populations around the world are getting older. However, the outlook on growing older is portrayed as a 'narrative of decline' rather than a time of opportunity and change. The implications of this are that we are collectively burying our heads in the sand and are failing to prepare for our old age, whether that be personally, professionally, in government policy or marketing strategies. The negativity surrounding getting 'old' can cause anxiety and a reluctance to prepare for this inevitable stage of our lives. This lack of preparation is often worsened by institutional failures to adapt to an ageing workforce and customer base, as well as problematic representations of the elderly in the media and a lack of knowledge on what it means to be old in contemporary society.

As much as it is maligned, old age is misunderstood. Even the question of how old is old generates a wealth of responses depending on who and where in the world you ask. If you ask a 16 to 24-year-old they might tell you that old age begins at 61, whereas a 55 to 64-year-old will say it doesn't start till 72.

## STI RATES AMONG 50 TO 70-YEAR-OLDS HAVE RISEN BY A THIRD OVER THE LAST DECADE

According to our survey, old age starts latest in Spain, at 74 years of age, but in Saudi Arabia you are old at 55. But, regardless of when old age starts, it is important to address the negativity surrounding it and plan efficiently to make ourselves comfortable in our golden years.

### NEGATIVITY AND WELLBEING

By 2050, the world will have more than two billion people over the age of 60. But, despite our ageing populations, we are generally negative about getting older. Not only is this detrimental to the way in which we understand old age and prepare for it, but it also has a substantial impact on our wellbeing. People who are negative about old age die around 7.5 years before those who are positive.

By thinking that ageing will be a negative process, people will have a more pessimistic vision of their own future and expect to face difficulties in their daily lives and relationships as they age. This then manifests itself as stress, depression and anxiety. These attitudes not only damage our health, but can also lower levels of engagement in preventative and health-promoting activities.

As much as we worry about getting older, being older comes with its share of positive and negative effects on our wellbeing. On the one hand, those in later life are some of the happiest in society – those in the 65 to mid-70s age bracket give higher ratings that the things they do are worthwhile and have higher happiness scores than other age groups. On the other hand, a third [32%] of all people aged 65 and above in the UK live alone and 17% of older adults are affected by isolation. While older people are enjoying their relationships, with two in five [40%] of those aged between 65 and 80 being sexually active, STI diagnoses in people aged

between 50 and 70 have risen by more than a third over the last decade.

## POOR REPRESENTATION

Our negative perceptions of ageing can be explained, in part, by how older people are portrayed in the media. Research in the US, UK and Europe suggests that older people are likely to be stereotyped as frail, ill and dependent and having low social status. Findings from the European Social Survey show that people aged 70 and over are perceived as contributing relatively little to the economy, and are a burden on the health services. But we also associate older people with words such as 'wise' and 'respected'. This juxtaposition creates a 'doddering, but dear' archetype which is damaging.

Older people are a group who have been largely airbrushed out of popular culture: 1.5 percent of TV characters are elderly, and most have minor roles. Gender also has a bearing on the representation of older people. Men aged between 42 and 65 get more dialogue [39%] than those aged 32 to 41 [32%] and 22 to 31 [20%]. But it's at 65 – around the age which we know from our research that the public identifies as 'old' – that the real problem starts with men getting just 5% of lines and women 3%.

Most advertising features the under-40s, when in fact the over-40s spend most. When nearly one in ten of us [9%] across the world is over the age of 65, it is no surprise that there are calls for change; three in ten [31%] of the British public would like to see more older people in advertising. Representations of older people are often problematic as they are often used as a conduit for comic relief, with stereotypes of physical, cognitive, and sexual ineffectiveness.

Across the world, rates of internet use among older people have risen dramatically in the last decade. Only slightly more young people aged 18 to 24 believe that "the internet is part of my life, I'd miss it terribly if it weren't there" than those aged 64 and above [89% versus 84%]. Older people have an appetite for digital and have started to generate their own content that speaks to what contemporary later life is like.

## At a glance

It is not just advertisers who overlook those in later life. Around four in five (82%) of those aged over 55 say their favourite retail brand no longer understands them or what they need. More than half (56%) want something friendly and welcoming, where there's no pressure to buy, 54% want somewhere which is age agnostic, and welcomes people of all ages and sizes, and 50% want somewhere that is pleasant to wander around. These ideas are not revolutionary, and a retail space incorporating them would almost certainly appeal to shoppers of all ages. The theme of good design being universal is continued in product and packaging design. OXO Good Grip kitchen tools and the Nescafé jar with a 'waist' were designed for easier use by arthritic hands, but are useful for everyone. People don't want to buy things for old people – more cross-generational products and better designs for everyone are vital.

## POOR PLANNING AND POLICY

The negativity that we feel towards old age inhibits our ability to plan for it.

For instance, lack of awareness of what we need to save to be comfortable in retirement is a major challenge – as is awareness of just how long retirement will be. We vastly underestimate how much we need to save in a private pension plan in order to get an income of £25,000 per annum in retirement. The average guess was £124,000 when the actual figure is £315,000. Under-30s estimate just £80,000, and while we get more accurate as we get older, by then it may be too late to do much about any pension shortfall.

Lack of knowledge and confidence in financial management, coupled with consumers who are either unable or unwilling to pay for professional advice, compounds this problem. But there is hope – 47% of working-age people believe new technology will make saving for retirement easier, and 55% believe that new technology will help give future retirees a better standard of living. However, in person banking is still vital to reach those not online. Financial institutions will also need to take steps to understand dementia,

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and other health and non-health related vulnerabilities of older consumers, and provide the mechanisms to help support them.

While some older people are, certainly, living financially comfortable lives, this is not the case for everyone. Poverty is a real concern for many older people around the world – in OECD countries, 12.6% of those aged over 65 live in relative income poverty, compared with 11.4% for the population as a whole. In the UK, 16% of pensioners still live in poverty.

Poverty and low incomes have knock-on effects in many areas. Affluence is a strong indicator of good health in later life. Those who live in well-to-do Richmond upon Thames in London can expect to live 17.8 more years in good health than in Manchester (72.2 years compared with 54.4). It appears that, while we are living longer, these extra years are not necessarily healthier. This is already putting strain on health and social services and families around the world. The GP Patient Survey shows that, in England, 20% of those aged 65 to 74 have caring responsibilities (compared with 17% overall), and that they are more likely to do this for 50 or more hours a week.

Poverty rates amongst older people are, in part, linked to low levels of employment in that age group. In the UK, 3.6 million people aged 50 to 64 – almost a third of that age group – are not in work. For around 1 million of those people, this is not a choice, but rather they have had to leave employment involuntarily because of issues such as ill health, caring responsibilities, or redundancy. In the UK alone, over half of those aged over 55 say they have been discriminated against unfairly because of their age.

## At a glance

However, at the other end of the spectrum, and further evidence that old age is not a singular experience, the global average age of CEOs is 55!

It is perhaps, therefore, no surprise that older people want things to go back to how things were before. Nostalgia can influence the voting of older people. In the UK, 61 percent of voters over the age of 65 voted to leave the EU while 75 percent of voters over the age of 24 voted to remain. The leader of the Liberal Democrats, Vince Cable, called this out, stating that too many older voters were driven by “nostalgia for a world where passports were blue, faces were white and the map was coloured imperial pink”. In the US, over-65s were more likely to vote for President Trump and his message to ‘make America great again’ than any other age group.

Nostalgia is also a powerful force for marketers and advertisers. Associating brand messaging with positive reference from the 90s, 80s – and even the 70s – humanises brands, forging meaningful connections between the past and present and, hopefully, increasing sales.

## BUT WHAT DOES THIS ALL MEAN?

By focusing on the negative aspects of ageing we are in danger of missing out on all the positive elements later life has to offer. In order to make ageing a time of opportunity, rather than a period of decline, there are a number of lessons that government, business and we as individuals need to take on board.

## INDIVIDUALS

**Our perceptions about ageing and later life are not in line with reality.** In part due to how older people are [mis]represented in the media, advertising and public life, our perceptions of later life are often woefully inaccurate. These misperceptions have a number of impacts – because we do not know what to expect from our latter years we are not prepared [mentally, financially or practically] for this potentially substantial phase of our lives. In addition, if we view old age as a period of decline and ill health we

are more likely to have negative feelings about old age, leading to depression and a negative experience of old age – a vicious circle.

**We're not saving enough for our later years.** Linked to this misperception about old age, we are very unclear about how much we need to have in our pension pots to ensure a comfortable income once we stop working. The closer we get to the age of retirement, the better we are at estimating how much we need to have saved. However, by this point it may be too late to do anything about it. While this failure to save enough for the future can be explained, in part, by the current financial situation (young people earn up to 20% less than the national average in many countries), the 'head in the sand' attitude to later life mentioned above also plays a part. While some government initiatives, such as auto-enrolment, have attempted to tackle this inertia, there is still more to do.

**Inter-generational relationships and communities could help.**

While advertisers and the media may be slowly changing their portrayal of older people, this may not be enough to challenge our misperceptions. Forming inter-generational friendships can help bridge this gap. Despite being advantageous for both the older and younger parties, inter-generational friendships appear to be uncommon. It is not just socially where older people's wisdom and experience could be beneficial – 94% of employers believe that older people could be the key to bridging the skills gap.

**We can all start making changes now, which will improve our lives later.** It's never too late to make a positive difference. Research has found that people in their 90s could improve their overall wellbeing by increasing the level of light activity they participate in regularly. It is also never too early to start thinking about later life – living a healthy, active and social life now is a good indicator of positive later years, as we tend to continue to live as we always have. Our future is very much in our hands.

## GOVERNMENT

**We're living longer, but sicker, lives.** There is no doubt that we are living longer, but longer does not necessarily mean healthier

THE SHIFT IN MEDIAN AGE SEEN IN MANY COUNTRIES MEANS THAT FEWER PEOPLE ARE CONTRIBUTING TO THE PUBLIC COFFERS IN TAXES, AND MORE PEOPLE ARE DEPENDENT ON THE STATE, IN TERMS OF THE OLD AGE PENSION

or happier. Our increasing life span means that more people are in need of medical or social care for longer. This has profound implications for health and social security budgets, and we are already feeling the strain. With the number of Americans living with dementia expected to treble by 2050, the pressure looks set to increase. As well as paying for the care required, governments will also have to consider who (or what) will provide it. The UK is already experiencing a shortage of carers (which will likely be worsened by Brexit), but will it and other countries follow Japan's lead by investigating robotic solutions? There are other legislative implications for governments – in the UK questions are being asked about the suitability of the current Deprivation of Liberty Safeguards in place for people with dementia.

**The balance of workers and dependents is shifting.** Living longer is not just putting a strain on health and social care budgets. The shift in median age seen in many countries means that fewer people are contributing to the public coffers in taxes, and more people are dependent on the state, in terms of the old age pension. This balancing of the books will not be an easy job for governments (particularly as many parties rely on older people as a core section of their voters). As mentioned above, it is not just state pensions that are in difficulty – we are not saving enough into private pensions. Governments will need to consider whether to intervene, and if so, whether it will be a 'nudge' or a shove.

**People may want – or need – to work longer.** With life expectancy increasing, is it still practical to have a retirement age, when people have potentially another third of their life to live? Many older people feel they still have much to contribute to society and the workplace, or rely on work to give them feelings of worth and fulfilment. Financial precarity, as mentioned above, may mean that people are unable to stop working. Governments around the world may need to reconsider state retirement ages, and put in place legislation dealing with age discrimination, which half of over-55s say they have experienced.

**Service delivery may need to be re-evaluated.** While older people are often more digitally-savvy than they are given credit for, older people, in particular older women, are the group least likely to have access to the internet. In a more and more digital world, with pensions, benefits and medical information increasingly online, governments will need to ensure that some of their most vulnerable citizens are not getting left behind.

## BUSINESS

**Don't ignore older people – they have more money than anyone else!** Despite making up only about a third of the UK population, over-50s account for nearly half of all consumer spending – worth about £320 billion a year. Older people are the top spenders in a number of categories, such as the hotel and travel sector, food, clothing, household goods, services and eating out. Most businesses, therefore, cannot afford to ignore the over-50s. Unfortunately, many retailers do not understand the needs of this powerful group, and therefore, risk losing them. The lack of older people in advertising hasn't gone unnoticed either; in a study by Campaign Magazine, four in five of those working in advertising, media and PR agreed that the advertising industry comes across as ageist.

**When you do portray older people – get it right.** As mentioned above, our perceptions of later life are wildly out of step with reality – and this has consequences. These misperceptions are, no doubt, in part due to current depictions of older people in advertising and media. Experiences of later life are diverse and varied, but media and advertising tend to portray older people as one of a series of

## At a glance

tired tropes. In the UK around half of those aged over 65 feel that they do not have enough sex, and a third are happy to have sex on a first date. Portraying older people as pensioners on Zimmer frames is hugely missing the point (and potentially missing the sales). However, there are signs that advertisers and brands are starting to catch up with what people want; Marks & Spencer have long promoted older women in their campaigns, while high-end fashion house Celine made the 80-year-old Joan Didion the face of its recent campaign.

**Good design of products and service will be vital.** Most older people want to stay, and be cared for, in their own homes for as long as possible. Providing goods, services and in-home adaptations which allow for older people to stay in their homes safely, for longer will be increasingly important in the future. Product manufacturers and service providers may also discover that features designed to assist older people – such as easy open packaging, clearer instructions, or personalised delivery – will prove to be popular with all age groups.

**Employers will need to harness the potential of older colleagues.**

With people wanting, or needing, to stay in the workplace longer, employers may need to change their attitudes to older people. Although, nearly all employers believe older people have an important part to play, only a quarter of these are actively recruiting older people. With many older people reporting they have experienced age-based discrimination in the past, employers will need to address any bias, conscious or unconscious, in their hiring and employment practices.

FOUR IN FIVE OF THOSE WORKING IN  
ADVERTISING, MEDIA AND PR AGREED  
THAT THE ADVERTISING INDUSTRY  
COMES ACROSS AS AGEIST

OVER-50S IN THE UK ARE THE TOP SPENDERS  
IN A NUMBER OF CATEGORIES, SUCH AS  
TRAVEL AND TOURISM, FOOD, CLOTHING,  
HOUSEHOLD GOODS, AND EATING OUT<sup>V</sup>



Later life today



## LATER LIFE TODAY



HOW CAN A SEVENTEEN-YEAR-OLD  
LIKE ME SUDDENLY BE 81?

Lewis Wolpert

**T**he fact that we're living longer is not news. But how we're spending those extra years, perhaps, is. In many parts of the world, later life is now almost unrecognisable to how it was for our parents' and grandparents' generation – and a far cry from how it is portrayed in the media and in popular culture.

This report aims to give a flavour of what it means to be old, and what life is like for those in later life. Given the time span that later life now covers, the myriad experiences that people go through, and the ways these can vary depending on their own personal and cultural situation, what we present here is in no way everyone's reality. But what we do hope to show is that it's more nuanced than what we've been told before.

## LATER LIFE AROUND THE WORLD

Demographic shifts are set to fundamentally change the world as we know it. Population growth in the last century has been dramatic. In 1950 the world population was estimated at around

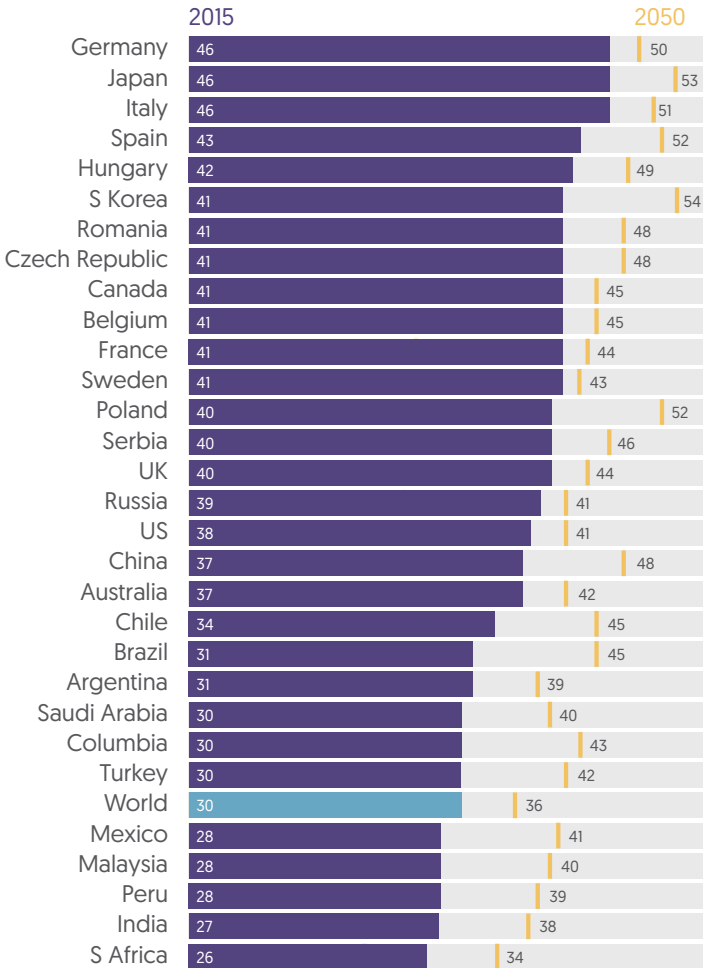
## POPULATION GROWTH IN THE US AND CANADA IS BEING PRINCIPALLY DRIVEN BY IMMIGRATION

2.6 billion, by 2015 it had topped 7.3 billion and it is set to reach 9.7 billion by 2050.<sup>1</sup> Six countries alone are expected to exceed 300 million people; China, India, Indonesia, Nigeria, Pakistan and the USA. China and India will remain the largest, comprising around 37% of the global population between them. India is expected to secure global demographic primacy in the next thirty years; increasing by more than 400 million to reach 1.6 billion in total. China's growth may be less dramatic, increasing by 25 million to around 1.4 billion. Nigeria's population is growing most rapidly, and is projected to surpass the USA by 2050 to become the world's third largest country. Not every country is on the up though; the populations of a number of European countries, including Bulgaria, Georgia, Hungary, Latvia, Lithuania, Romania and Ukraine — as well as Syria and Japan — are expected to shrink.<sup>2</sup>

It's important to look at what's driving these changes; fertility rates, accelerating migration and increased life expectancy are all playing a part. Population growth in the US and Canada, for instance, is being principally driven by immigration.

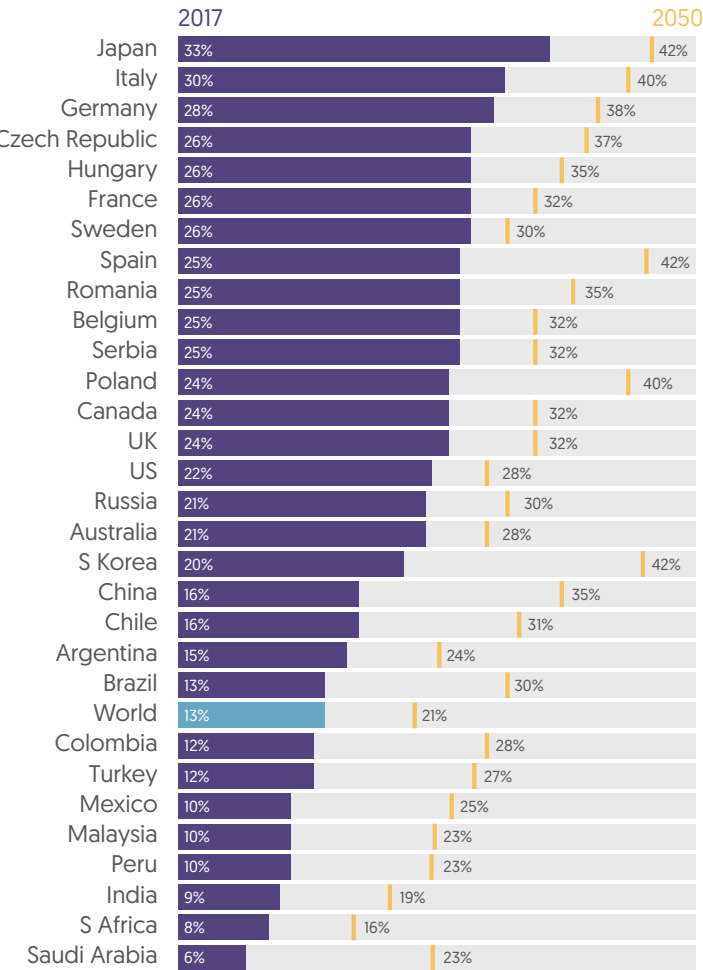
We're also living much, much longer. In a study of 23 countries, the Pew Research Center found that between now and 2050, all will experience both a rise in their median age and an increase in the proportion aged over 65. Looking first at median age,<sup>3</sup> which is a reflection of the growing number of people aged 65 and over, it's the countries in Latin America, the Middle East and South East Asia that are set to experience double-digit change. Between 2010 and 2050 Brazil's median age is set to rise by 14 years from 31 to 45, while Mexico will rise from 27 to 40. South Korea's median age will rise to 53, placing it on equal footing with Japan by 2050. Such a dramatic change in the make-up of the world's population will have profound implications for the delivery of public services, our workplaces and society more generally.

## HOW THE MEDIAN AGE IS SET TO INCREASE AROUND THE WORLD



Source  
UN World  
aging report,  
2017

**HOW THE PROPORTION OF THE POPULATION AGED 60  
AND OVER IS SET TO INCREASE AROUND THE WORLD**  
% aged over 60



Source  
UN World  
Population  
ageing report,  
2017

Japan has the largest share of over-60s globally (33.4% of its people) and will continue in this position in 2050, with two in five (42.4%) aged over 60. However, more dramatic change is in store for a number of other countries. For example, the share of those aged 60 and above is expected to more than double in Brazil, Colombia and Mexico, and quadruple in Saudi Arabia. Even in the UK, which is ageing less rapidly than elsewhere, nearly a third (31.5%) will be over 60 by 2050, and nearly one in five people currently alive will live to see their 100th birthday.<sup>4</sup>

POPULATION GROWTH IN THE  
LAST CENTURY HAS BEEN DRAMATIC.  
IN 1950 THE WORLD POPULATION WAS  
ESTIMATED AT AROUND 2.6 BILLION,  
BY 2015 IT HAD TOPPED 7.3 BILLION AND  
IT IS SET TO REACH 9.7 BILLION BY 2050

Later life today



FOR THOSE AGED  
55-64, OLD AGE  
DOESN'T START  
UNTIL YOU'RE 72<sup>VI</sup>



YOU KNOW YOU'RE GETTING OLD  
WHEN THE CANDLES COST MORE  
THAN THE CAKE

Bob Hope

## WHEN IS OLD AGE ANYWAY?

Throughout life we experience a series of transitions; broadly from childhood to adulthood, with a number of stages and phases. These transitions are messy. While the moment at which someone crosses the threshold into adulthood is legally defined across the world, often chronological age is an unhelpful indicator. But thinking about the transition to adulthood as a collection of markers – like moving out of home, getting a job, getting married and having kids – doesn't provide much clarity either; especially as the trend is to do some of these things later (if at all). Biology also doesn't help either, given that people mature at different times.

Similarly, there is no agreed point at which an adult becomes an 'older person'. In ancient times, Pythagoras divided life into four phases of twenty years each, with old age beginning at 60,<sup>5</sup> but increased life expectancy means chronological age is no longer a good indicator, and there are huge variations anyway, even within relatively small geographical areas. In London, one of the wealthiest cities on earth, the London Health Observatory found that travelling eastbound on the Jubilee underground line from Westminster to Canning Town sees life expectancy drop by eight years; a year for every tube stop, and new, poorer neighbourhood.<sup>6</sup>

So as with the transition into adulthood, there are key milestones, all of which could be taken as indicators that one is getting old – retirement, pension age, becoming a grandparent. But this is also

## THERE IS NO AGREED POINT AT WHICH AN ADULT BECOMES AN 'OLDER PERSON'

changing; in the UK, for instance, the state pension age is under constant review and will increase to 67 between 2026 and 2028. Thinking about capabilities is also unhelpful; what is easy for one 60-year-old, may be a challenge for many others.

This complexity colours people's perceptions of when someone is considered to be old. Findings from the European Social Survey show that there is huge variation across Europe on when these markers are set, depending on the respondent's gender and the country where they live. For instance, women believe that the end of youth takes place three years later than men. In the UK, youth is perceived to end at 35 with old age beginning at 59;<sup>7</sup> while people in Greece think old age starts at 68, compared to people in Turkey who say some ten years earlier.

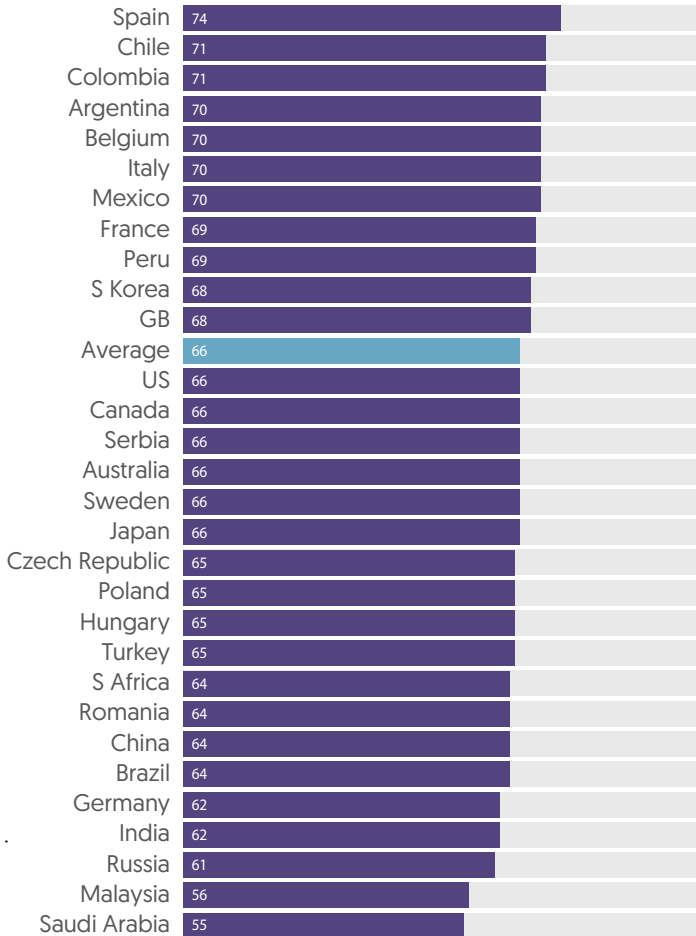
It is perhaps no surprise though, that the biggest determinant of what someone thinks of as being old is their own age; the older we get, the more likely we are to define old as someone older than ourselves. In our own research we found that, globally, we believe that people can be considered old when they reach 66 – close to the retirement age in a considerable number of countries around the world. However, the older you are yourself, the more likely you are to think that old age comes later in life.

Those who are 16-24 believe that old age is reached at 61, aged 25-34 you think it is when you are 63, 35-44 year olds have it at 67, the 45-54s say 69 and for those aged 55-64 and on the cusp of later life, old age doesn't start until you're 72. There is also some variation between the countries, which hinges on life expectancy but also the prevailing cultural context. In Spain you will only be considered old when you reach the age of 74, whereas in Saudi Arabia and Malaysia, old age comes decades earlier (55 and 56 respectively). This finding is confirmed by multiple other studies as well.<sup>8</sup>

**GLOBALLY, PEOPLE THINK THAT OLD AGE BEGINS AT 66**

Thinking about the phrase 'old age', at what age do you think people can be considered to be 'old'?

Average guess



**Source**  
Ipsos Global  
Advisor

**Base**  
18,262 adults  
aged 16-64 in  
30 countries,  
online, 24  
August – 7  
September 2018

## FEELING YOUNGER AND FEELING SATISFIED WITH ONE'S AGEING HAS A REAL – AND POSITIVE – IMPACT ON HEALTH

This has been further reinforced by our qualitative work for this report. Participants – regardless of whether they are in their fifties or their eighties – do not see themselves as old. As one explained: “I mean, I’m not elderly. I’m only 74 really. I mean, I don’t think you’re elderly until you’re in your late 70s nowadays, because of course everybody’s kept alive with drugs”. Similarly, another stated that: “I still don’t even myself think I’m old. To me, an old person is collecting old-age pension, probably in their 80s now.”

It is perhaps no surprise, therefore, that we tend to think of ourselves as younger [and healthier] than we actually are. For instance, the English Longitudinal Survey of Ageing finds most of us feel younger than our actual age. However, there were some demographic factors which affect this. For instance, both those who were wealthier and healthier were more likely to think that old age starts later in life. Plus, it’s not just that participants felt younger – many actively wanted to be younger as well. The mean desired age is 42.4 years old – around a quarter of a century (23 years) younger than the actual mean age of the sample. However, this desire to be younger was most typically found in those feeling the effects of ageing, and reporting poorer self-perceived health. While around half of all American adults say they feel younger than their age, this figure rises to three in five (61%) of all Boomers (born before 1965). In fact, the typical Boomer feels nine years younger than their chronological age.<sup>9</sup>

All this is not just of casual interest, feeling younger and feeling satisfied with one's ageing has a real – and positive – impact on health. Those who identify as feeling younger than their chronological age have better self-perceived health than those who don't – perhaps related to internalised prejudices about what it means to be older. On the other hand, the same study found that those who would prefer to be younger than they are have worse self-perceived health than others.<sup>10</sup>

On average, those who are negative about old age die 7.5 years before those who are positive. Across a number of studies, there is consensus that such positive self-perceptions of ageing can play an important role in sustaining social engagement, and have positive effects on self-esteem and wellbeing, even boosting biophysical functioning.<sup>11</sup>

The opposite is also true, which is why tackling negative stereotypes about old age is important. An analysis of data from the 2016 Irish Longitudinal Survey of Ageing has highlighted how negative perceptions of later life predict the onset and persistence of depression and anxiety in older adults.<sup>12</sup> Three key reasons were given for this. Firstly, by thinking that ageing will be a negative process, people will have a more pessimistic vision of their own future and expect to face difficulties in their daily lives and relationships as they age. This then manifests itself as stress, depression and anxiety. Secondly, it is important to bear in mind the link between mental and physical health. Negative perceptions of the ageing process could result in a more rapid decline in health, due to lower levels of engagement in preventative and health-promoting activities;<sup>13</sup> if you expect old age to be difficult, then you won't be empowered to try and make it otherwise. Building on this, it has been argued that a negative image of later life could delay people seeking help for health problems, instead, just choosing to attribute them to old age.<sup>14</sup> Thirdly, the exposure to, and subsequent processing and interpretation of negative ageing stereotypes by older adults may act as environmental stressors, which are linked with psychiatric conditions.<sup>15</sup> Taken together, this powerful cocktail of factors creates something of a self-fulfilling prophecy – "I will be depressed when I am old".<sup>16</sup>

But regardless of how old people feel – or actually are – we know that there is great variation in this period we lump together into 'later life'. For example, old age is often conceptualised as three phases: the young old [approximately 65-74], the middle old [aged 75-84] and old old [over 85], but these phases are not distinct, and overlap. Indeed, this group can encompass three generations of a family, all at very different stages of their lives. Someone at the traditional point of retirement is very different in ability and outlook to someone of an age where they are considered to be 'old'. Germaine Greer wrote that "nobody ages like anybody else",<sup>17</sup> while the novelist, Penelope Lively, said of her demographic that they have "nothing much in common except the accretion of years, a historical context, and a generous range of ailments".<sup>18</sup> The experience is unique; we age as individuals, shaped by our own social contexts.

CHANGING HOW WE THINK  
ABOUT AND PORTRAY LATER  
LIFE, THEREFORE, COULD HAVE  
A VERY REAL IMPACT ON HOW  
PEOPLE EXPERIENCE LATER LIFE.  
BUT ACHIEVING THIS WILL  
REQUIRE A FUNDAMENTAL  
SHIFT ON THE PART OF  
MARKETERS, ADVERTISERS  
AND BROADCASTERS

THREE IN TEN (31%)  
OF THE BRITISH PUBLIC  
WOULD LIKE TO SEE  
MORE OLDER PEOPLE  
IN ADVERTISING<sup>VII</sup>



What is later life like?



## WHAT IS LATER LIFE LIKE?



OLD AGE IS PARTICULARLY DIFFICULT  
TO ASSUME BECAUSE WE HAVE  
ALWAYS REGARDED IT AS SOMETHING  
ALIEN, A FOREIGN SPECIES

Simone de Beauvoir, *The Coming of Age*

## EXPECTATIONS OF LATER LIFE

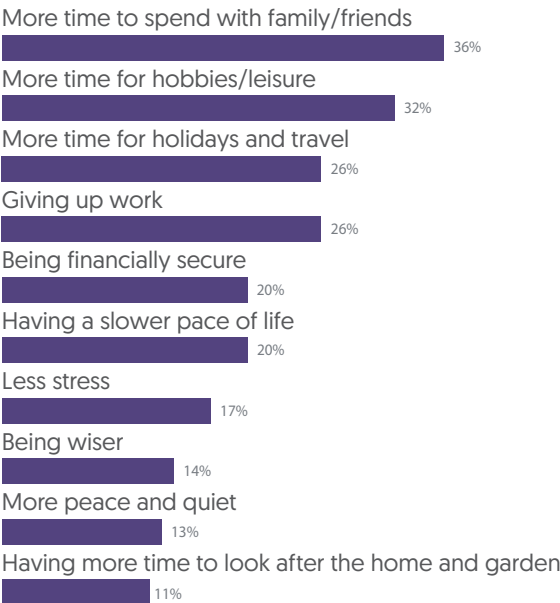
Popular portrayals of people in later life – as outlined in the next chapter – are in stark contrast with the lived experience for many. But before delving into some of the facts and figures, it's perhaps instructive to look at our expectations about later life by way of comparison. Overall, we are downbeat about old age – with only a third around the world saying that they are looking forward to their old age (nearly two-thirds say they are not). There are considerable differences by country; in India, 73% say they are looking forward to old age, while in Hungary only 7% say the same. Those in Turkey, Poland and Saudi Arabia are among the more optimistic about ageing, among those surveyed (67%, 62% and 58% respectively say they are looking forward to old age). Participants in these countries, alongside India, are also among the most likely to think that older people get the respect they deserve. In contrast, only one in ten of those in Japan are looking forward to old age, with Spain and Chile only marginally more optimistic about it (15%).

# What is later life like?

When asked what's best about getting old, most of us mention freedom to do different things with our time – to spend with friends and family, for hobbies or leisure and for holidays and travel. Most frequently we mention time with friends and family – something people of all ages say would make them happier.<sup>19</sup> Europeans look forward to giving up work more than those from elsewhere – for instance 42% of those in the UK and France, and 34% for Belgians, compared to just 26% globally.

## GETTING OLDER MEANS MORE TIME FOR FAMILY, FRIENDS, HOBBIES AND LEISURE

Which two or three things best describe the good things about getting old?  
% mention (Top 10)



**Source**  
Ipsos Global  
Advisor

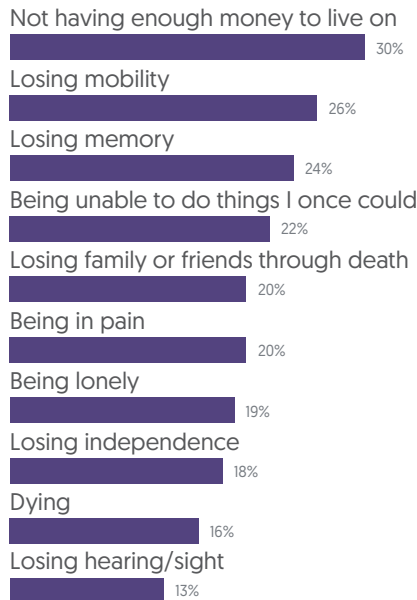
**Base**  
20,788 adults  
aged 16-64  
across 30  
countries,  
online, 24  
August – 7  
September 2018

In contrast, we think the worst aspects of growing old are related to losing the things we currently have. Globally, we are worried that we won't have enough money to live on. While this is reflected across the countries we looked at, it is a particular worry for those in Russia [46%] and South Africa [41%]. We also worry about worsening health – losing mobility and memory, and the limitations imposed on us by our advancing years.

### BUT GETTING OLDER ALSO MEANS WORRIES ABOUT MONEY AND HEALTH

Which two or three things personally worry you about getting old?

% mention (Top 10)



**Source**  
Ipsos Global  
Advisor

**Base**  
20,788 adults  
aged 16-64  
across  
30 countries,  
online, 24  
August – 7  
September 2018

## OLDER AND HAPPIER?

But now to the reality of later life. Despite our concerns, we find that those in later life are some of the happiest in society; old age really is golden. Most Western studies show lifetime happiness as a shallow bowl, with people in their 40s and 50s least happy. Data produced by the Office for National Statistics into personal wellbeing shows that, from the age of 65 until at least our mid-70s, levels of personal wellbeing look very positive. People in this age bracket give higher ratings that the things they do are worthwhile, and higher happiness scores.<sup>20</sup> While happiness levels drop off again for those in their mid-eighties and above, in general, the happiness ratings of those in later life are in stark contrast to those who are younger. To illustrate, those aged 40-59 report the lowest levels of life satisfaction and the highest levels of anxiety – perhaps a result of often having to care for children and ageing relatives at the same time, and balancing both of these with work. This isn't just a UK phenomenon; data from the US also shows how those in later life are happier; overall, about 33% of Americans reported being very happy at age 88, versus about 24% of those aged 18 to their early 20s.<sup>21</sup> These happiness levels could have their roots in how people in later life think about things. Our Global Trends Survey data shows over half of those aged 60-64 [57%] agree that the important thing is to enjoy life today, tomorrow will take care of itself – a roughly similar proportion [55%] of those aged 16-24 feel the same.

## ALONE TOGETHER?

Turning now to how we live, a third [32%] of all people aged 65 and above in the UK live alone – around 3.64 million in total and nearly 70% of these are women.<sup>22</sup> In Japan, this figure is 6.24 million people,<sup>23</sup> in Germany over a third [33.7%] and in Finland the proportion is as high as two in five [39.5%].<sup>24</sup> The gender disparity is partly to do with life expectancy differentials – women tend to live longer than men, so it follows that they are more likely to live alone in later life.

But the rising number of older, single households is also being fuelled by rising divorce rates. In England and Wales, for instance, overall divorce is in decline – data from the ONS shows that, between 2005 and 2015, there was a 28 percentage point fall in the number of divorces. But older people are bucking the trend. In the same period, the number of men aged 65 and above who divorced went up by 23% and the number of women by 38%.<sup>25</sup> There's something similar happening in the US, too. Many hypotheses have been put forward to try and explain the rise of 'silver splicers' – from the increased economic independence of women, through to rising longevity prompting panicked thoughts of 'do I really want to spend another 30-odd years with this person?' – but regardless of its roots, the increasing divorce rate partly explains why there are rising numbers of people in later life living alone.

## WILL YOU STILL LOVE ME

### WHEN I'M 64?

Work recently undertaken in the US and elsewhere has shown sex in old age matters. Two in five (40%) of those aged between 65 and 80 are sexually active, and nearly three quarters of those in this age band have a romantic partner. Regardless of whether they are currently sexually active, nearly two thirds of those surveyed say that they are interested in sex, and more than half say sex is important to their quality of life.<sup>26</sup> Similarly, work undertaken in the UK has found that around half (52%) of those aged over 65 feel that they do not have enough sex, and a third are happy to have sex on a first date. It also found that one in ten of the over-75s have had multiple sexual partners since turning 65.<sup>27</sup> Focusing in on women, four in five (83%) agree that sexual fulfilment is not just for the young, and half (54%) say that they will be sexually active throughout their life.<sup>28</sup>

The generation who came of age during the Summer of Love have carried forward their liberal attitudes, which perhaps explains the rise of sexually transmitted infections. In England, a report by the Chief Medical Officer showed that STI diagnoses in people aged between 50 and 70 have risen by more than a third over the last

## What is later life like?

decade. We can see the same pattern in the US, where STIs are on the rise among people of all ages.<sup>29</sup>

Even those who aren't looking for a good time are at least looking for companionship in their later years. There are now NGOs in conservative India aiming to find love and companionship for those in later life. For instance, the programme 'Senior Citizen Matrimony' collects a profile of widows and widowers and brings them together in order that they can have a better, less lonely life.

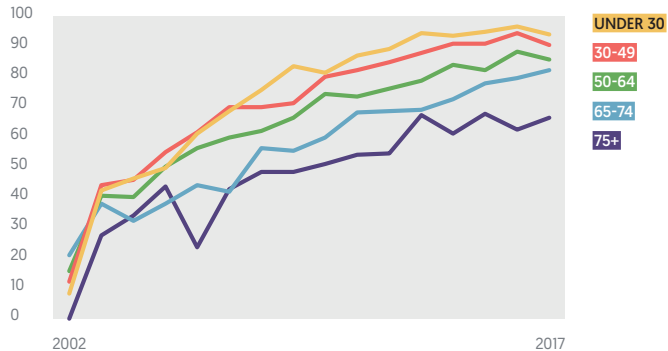
Good news stories like this aside, there is no doubt that you are more likely to live alone as you age, with loneliness and isolation a common potential side effect of this (and something that is mentioned by one in five in our survey when asked what concerns them about old age). In the UK, 7-17% of older adults are affected by isolation, which can contribute towards depression, dementia and poor cardiovascular health, as well as increased rates of emergency hospital admissions.<sup>30</sup> There are, however, many other factors aside from living alone, which may contribute towards loneliness in later life – for instance retirement from work, reduced mobility, or bereavement, to name a few.

## THE RISE AND RISE OF THE SILVER SURFER?

Across the world, rates of internet use among older people have risen dramatically in the last decade, yet in the UK, for example, of the 4.8 million adults who have never used the internet, 3.8 million are aged 65+. Among those aged 75+, 59% are non-users.<sup>31</sup>

That said, this gap is narrowing, in part thanks to initiatives like the Centre for Ageing Better's programme on digital inclusion, and other schemes like Barclay's Digital Eagles.<sup>32</sup> But this is a generalisation, and there are big differences within these age groups, with the oldest women less likely to use the internet (38% are users, compared with 51% of men aged 75+).<sup>33</sup> Not surprisingly, usage increases with wealth, with less engagement among those living in more deprived areas.<sup>34</sup>

**FREQUENCY OF INTERNET USE HAS RISEN  
DRAMATICALLY ACROSS ALL GENERATIONS IN THE UK**  
 % using internet every day/almost every day



**Source**  
 Ipsos MORI  
 reanalysis of  
 ONS Opinions  
 and Lifestyle  
 Survey

Our research shows that older people are using the internet to communicate, to find information about goods and services, for reading and accessing services related to travel, for example. But other research shows no evidence that the internet compensates for lack of physical access to services for those who find this difficult.<sup>35</sup>

But while there is still a gap to be closed, there is no denying that the current generation of those in later life are more connected than ever, and recognise the benefits that technology can bring as much as younger people do. What's more, their views on this aren't that different to younger generations. According to work undertaken by the Age of No Retirement, only slightly more young people aged 18-24 believe that 'the internet is part of my life, I'd miss it terribly if it weren't there' than those aged 64 and above [89% versus 84%].<sup>36</sup> Most [73%] women over 55 hate the way that they are patronised when it comes to technology.<sup>37</sup>

What is later life like?

OLDER PEOPLE IN THE UK ARE USING THE INTERNET  
TO COMMUNICATE AND FIND INFORMATION

% doing each activity in the last three months.

\*Top 7

Sending/receiving emails



UP TO 54

55-64

65+

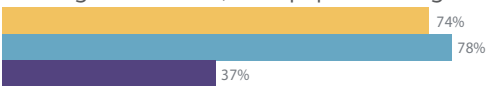
Finding information about goods and services



Social networking (eg Facebook or Twitter)



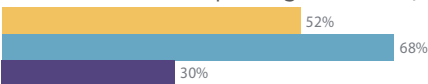
Reading online news, newspapers or magazines



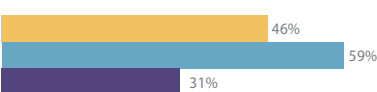
Internet banking



Looking for health-related information (eg injury  
disease, nutrition, improving health, etc)



Activities related to travel or tourism



Source  
Ipsos MORI  
reanalysis of  
ONS Internet  
Access Survey  
2015

Indeed, examining the data from our Global Trends Survey<sup>38</sup> helps to shine a light on the changing attitudes of the older generation towards technology. Across a variety of measures, we find that older people are more likely to be techno-optimists, and less likely than the young to agree that technological progress might destroy our lives. For instance, more of those aged 16-24 globally agree about the threat of technology compared to those aged 60-64 [53% v 44%]. As always, region matters – this difference is entirely driven by location, with those online in emerging markets much more likely to agree that technological progress might destroy our lives – in more established markets, we find that opinions are broadly similar regardless of age. We see the same inversion of expectation around the role of the internet and sex; younger people are more likely to say the internet is making their expectations about sex unrealistic. The most prurient generation here are those in the middle – 25 to 44-year-olds [who have kids!].

## THE SILVER POUND, DOLLAR & EURO

Money is one of our main worries – at any age. The flipside of living longer is the additional costs, as pensions are drawn for longer and the costs of health and social care mount. In OECD countries, 12.6% of those aged over 65 live in relative income poverty [below half the national median equivalised household income], compared with 11.4% for the population as a whole. If we single out the UK, 16% of pensioners still live in poverty,<sup>39</sup> despite the ‘triple lock’ guarantee to increase and protect their income [introduced in 2011 by the coalition government, the triple lock guarantees that the basic state pension will rise by a minimum of either 2.5%, the rate of inflation or average earnings growth, whichever is largest].

In most countries age poverty is exacerbated by the gender imbalance in life expectancy, since many of the oldest women alive today often did not work outside the home, or earned less than men and are consequently receiving lower retirement benefits.

Overall, incomes among older people are diverse. In the UK the over-50s [around a third of the population] account for about 47% of all UK consumer spending [up from 41% in 2003], worth £320

IN BRITAIN, RECORD EMPLOYMENT IN  
THE LAST FIVE YEARS HAS COINCIDED  
WITH RECORD LEVELS OF HAPPINESS  
– DESPITE CONCERN ABOUT LOW WAGES

billion a year.<sup>40</sup> InnovateUK points out that this should be driving business decisions about things as diverse as age-neutral marketing [for people who do not feel their age, or do not want to be defined by it], product development [those who can overcome or delay ageing] as well as packaging [the average 70-year-old has the grip strength of a 10-year-old child].<sup>41</sup> But as we will see in subsequent chapters, the needs of older consumers are far from being met: most advertising features the under-40s, when in fact the over-40s spend most.

As we are living and spending longer, we are also working longer. In historical terms, retirement is a relatively recent idea. Germany was first to introduce a social insurance programme, and retirement age was set at 70. Employment rates for older people vary across the world, highest in Iceland, South Korea and Mexico, and among the lowest in Spain, France, Hungary, Belarus and the Slovak Republic.<sup>42</sup> Encouraging employment among older people can bring significant economic benefits, increasing GDP and reducing welfare bills, as well as providing people with a sense of purpose.

In Britain, record employment in the last five years has coincided with record levels of happiness – despite concern about low wages. This reflects other studies where employment has been shown as something which can give people a purpose and contribute towards wellbeing.<sup>43</sup>

Outside work, extra years give people the opportunity to pursue new activities; for example, in a UK survey, 73% of over-65s have

been involved in leisure activities and hobbies in the last two weeks.<sup>44</sup> In fact, 76% of over-65s said they were satisfied with their leisure activities and hobbies; including 34% who were 'very satisfied', which is higher than any other age group except 16 to 24-year-olds [35%].<sup>45</sup>

One key way in which those in later life spend their time is volunteering. Data from the National Council for Voluntary Organisations shows that women aged 65-74 are among the most likely age group to volunteer – second only to women aged 16-24.<sup>47</sup> Organisations are trying to tap into this. For instance, in the UK, NESTA and the Department for Digital, Culture, Media and Sport has launched the Second Half Fund,<sup>46</sup> which aims to grow 13 ambitious social innovations by tapping into the skills and expertise of those aged 50 and over. Meanwhile, the Centre for Ageing Better has recently launched a fund to find new models of supporting older volunteers, including those who are traditionally less likely to volunteer, such as those from lower incomes and BME backgrounds. In India, Senior Citizens Bangalore involves those in later life devoting their time to distributing food to schools, medicines to the elderly, tending to patients with terminal illnesses and offering scholarships to those who would be otherwise unable to afford an education.<sup>47</sup>

Of course, volunteering doesn't just benefit wider society, but also the volunteers themselves. An analysis of data taken from the English Longitudinal Survey of Ageing found that those in work (whether paid or voluntary) had higher levels of wellbeing than those who did not participate in these activities. Feeling rewarded for the effort you make also plays a part in boosting wellbeing; carers, volunteers and those in paid work who felt adequately rewarded for their activities have better wellbeing than those who were not participating in those activities.

## A RIPE OLD AGE?

## HEALTH AND AGEING

The older you get, the more likely you are to experience one or more long-term health conditions. Healthy life expectancy varies across the world, in many countries there are huge inequalities

MENTAL ILLNESS  
AMONG OLDER PEOPLE IS  
SIGNIFICANTLY UNDER-DIAGNOSED  
– IT MIGHT BE WE SIMPLY IGNORE  
OR TAKE FOR GRANTED MENTAL  
ILLNESS AMONG THE OLD

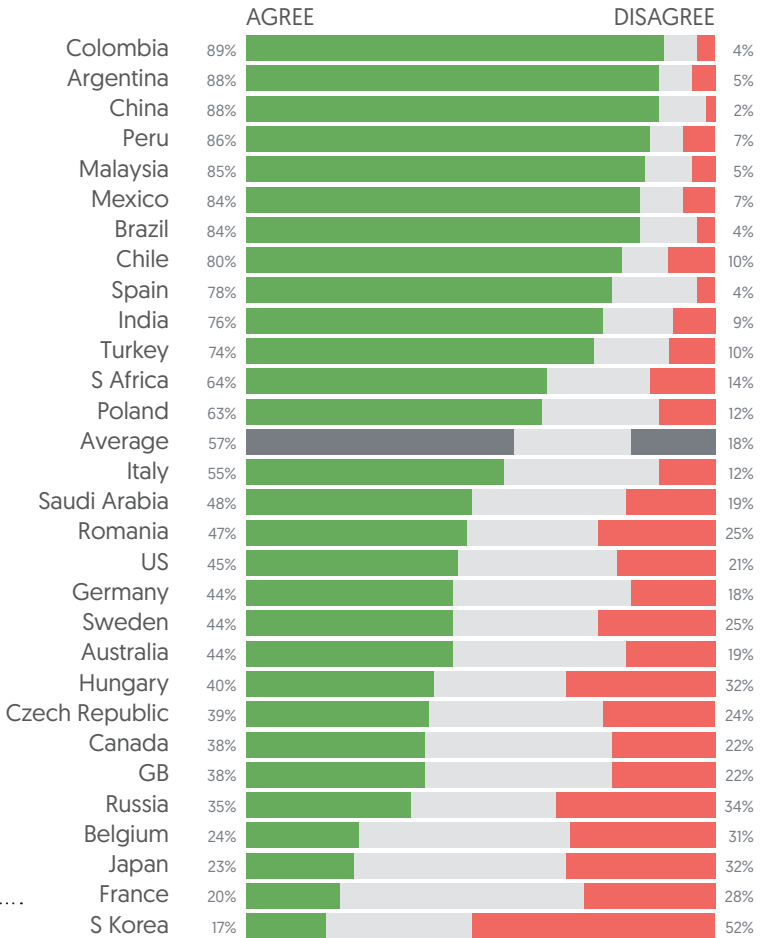
by area. In Britain, at birth, females in relatively affluent Richmond upon Thames in London can expect to live 17.8 more years in good health than in Manchester [72.2 years compared with 54.4].<sup>48</sup> But there is no doubt that satisfaction with health is related to age, with 59.5% of 16 to 24-year-olds reporting they were satisfied with their health, compared with just 40.1% of the over-75s.

In contrast to this, there is actually less evidence of moderate mental health illness among those 65 or over than among younger people.<sup>49</sup> However, Alastair Burns, National Clinical Director for dementia and older people's mental health at NHS England has noted that mental health illness among older people is significantly under-diagnosed – it may be we simply ignore or take for granted mental illness among the old.

Globally, most people we surveyed across 30 countries expect to be fit and healthy when they grow old [57%]. There are important variations between cultures – Colombians and Argentinians are the most positive about their health in old age, with almost nine in ten here expecting to be fit and healthy in their later years. This positive view about expected health in old age is a trend across all Latin American countries, with over eight in ten surveyed across South America feeling this. Those in China and Malaysia are similarly likely to feel this way [88% and 85%]. In contrast those in South Korea, France, Japan and Belgium are much less optimistic about their health in the future – this is despite the fact that these countries are among those with the highest life expectancy in the world.

**A MAJORITY EXPECT TO BE FIT AND HEALTHY IN OLD AGE**

To what extent do you agree or disagree with the following statement? – I expect to be fit and healthy when I grow old.



**Source**  
Ipsos Global  
Advisor

**Base**  
18,262 adults  
aged 16-64  
across 29  
countries,  
online, 24 Aug –  
7 Sep 2018

## AS WE ARE LIVING LONGER IT IS NO SURPRISE THAT THE PROPORTION OF CARERS IN SOCIETY IS INCREASING

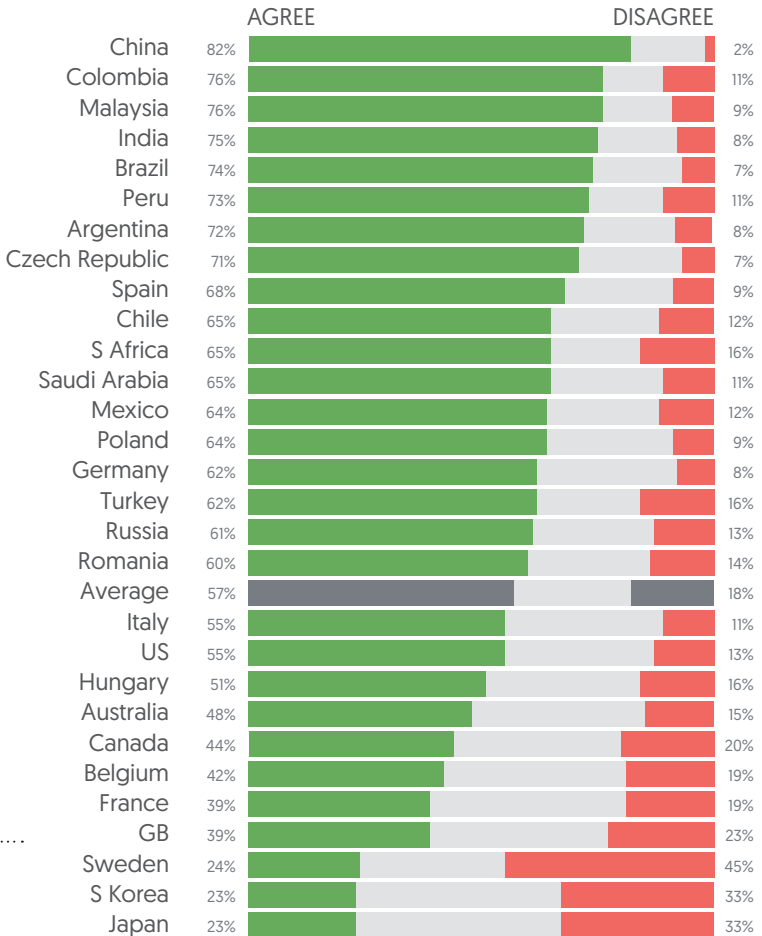
But unfortunately, for many, such negativity about our health in old age is well founded. As we are living longer it is no surprise that the proportion of carers in society is increasing, and people are caring for longer and later in their lives. The GP Patient Survey shows that, in England, 20% of those aged 65-74 have caring responsibilities (compared with 17% overall), and that they are more likely to do this for 50 or more hours a week.<sup>50</sup> Meanwhile, across the UK as a whole, peak caring age is between 50-64 when one in five people are carers. They often go unidentified because they do not recognise themselves as carers, and 68.8% of older carers say their responsibilities have an adverse effect on their mental health.<sup>51</sup> The strain on carers reflects the huge pressure on the social care system in countries with ageing populations, with increasing numbers of people not getting the help they need.

It's also important to think about where this care comes from. Nearly six in ten around the world believe that it is the responsibility of younger relatives to provide care as people age. Interestingly, older people are less likely to agree with this: only 49% of those aged 55-64 agree, compared to 57% overall. This could be because they do not want to think of themselves as burdening younger relatives, or because they are better prepared for the realities of old age, or they may simply want to make different choices about their care as they age.

There are also significant country differences worth pulling out; four in five (82%) of those in China agree about the duty of the young to care for the old, compared to just a quarter (23%) in Japan and South Korea. Similarly, only a quarter (24%) of Swedes agree with this proposition; as a country with a relatively high level of taxation and a well-established social security system, it may be that citizens there feel it is less the role of the family to provide care, and more the role of the state.

**GLOBALLY, A MAJORITY THINK THAT THE YOUNG SHOULD PROVIDE CARE FOR OLDER RELATIVES**

% agree or disagree that it is the job of the young to care for ageing relatives



**Source**  
Ipsos Global  
Advisor

**Base**  
18,262 adults  
aged 16-64  
across 29  
countries,  
online, 24 Aug –  
7 Sep 2018

What is later life like?

THE BIGGEST WORRY  
ABOUT OLD AGE  
GLOBALLY IS SIMPLY  
NOT HAVING  
ENOUGH MONEY<sup>VIII</sup>



## ARE WE READY FOR CHANGE?

Ageing societies are set to be one of the most transformative changes of the twenty-first century, with wide-ranging implications relating to social and family structures, employment and finances, health and wellbeing, social care and support, housing and the demand for goods and services.

The extent to which the ageing population is seen as a negative issue varies dramatically around the world. Concern about ageing is highest in south-east Asia. Here, nine in ten Japanese, eight in ten South Koreans and seven in ten Chinese describe ageing as a major problem for their country. Concern is also relatively high across Europe, with more than half of those in Germany and Spain saying this. This makes sense – levels of concern broadly match the areas where populations are ageing fastest and where the support ratios are also among the lowest (i.e. the ratio between the working-age population and the population over 65).

While most media coverage of the future focuses on technology, AI, Big Data, the rise and fall of national power, or climate change, one thing we can be virtually certain of is demographic change.

We're not just worried about ageing for our country, but also for ourselves. Just over half [52%] of those surveyed globally agree that they're worried about getting old – with Brazil and China leading the charge. At the other end of the spectrum, those in South Korea

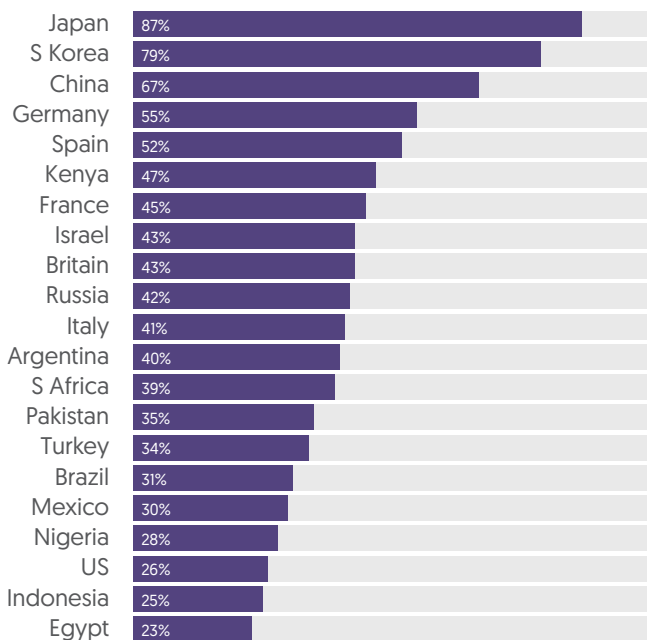
WE'RE NOT JUST WORRIED ABOUT  
AGEING FOR OUR COUNTRY,  
BUT ALSO FOR OURSELVES

## What is later life like?

### THE EXTENT TO WHICH AGEING IS SEEN AS A PROBLEM VARIES GLOBALLY, WITH CONCERN HIGHEST IN SE ASIA

How much of a problem, if at all, is the growing number of older people in your country?

% saying the growing number of older people is a 'major problem'

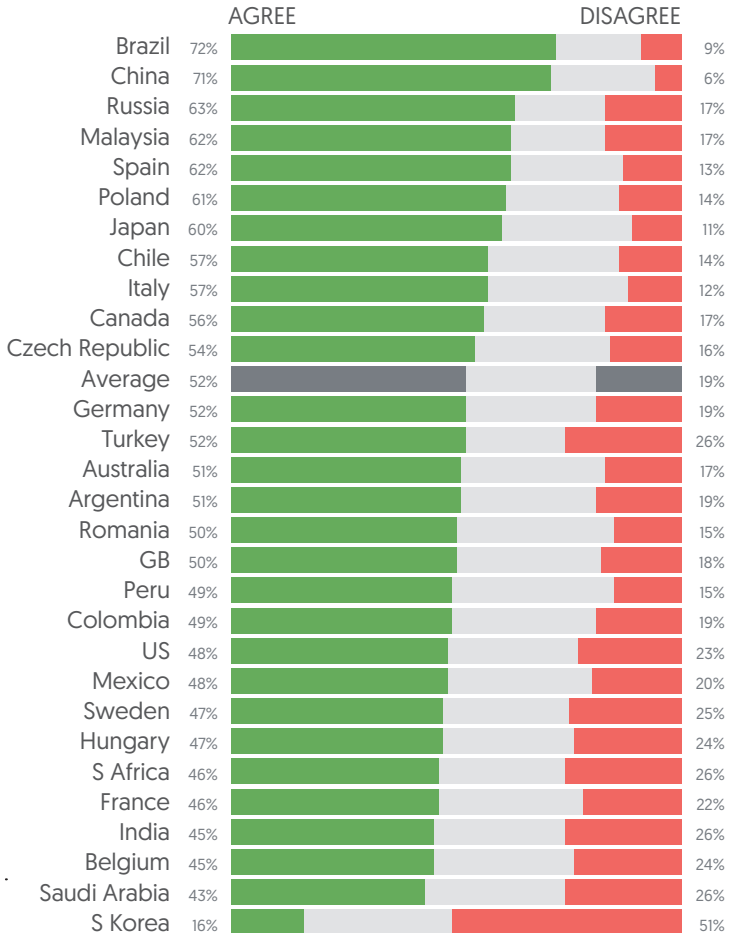


Source  
2013 Pew  
Research Center  
Global Attitudes  
Project survey.  
Q128

are the least likely to be concerned about getting old – despite, as we have seen, their relative pessimism about ageing generally. Interestingly, the oldest of those surveyed are less concerned than younger participants [54% of those aged 25-34 are concerned versus 46% of 55 to 64-year-olds]. Could it be that as later life becomes closer, we see that the reality of this phase of life is not necessarily something negative to be worried about? Or perhaps we are simply better prepared? Or, indeed it could be that we think it is too late to prepare and have started to care less?

**CONCERN ABOUT AGEING VARIES GLOBALLY****– AND IS HIGHEST IN BRAZIL AND CHINA**

To what extent do you agree or disagree with the following statement? – I'm worried about getting old.



**Source**  
Ipsos Global  
Advisor

**Base**  
18,262 adults  
aged 16-64  
across 29  
countries,  
online, 24 Aug –  
7 Sep 2018

## WE ARE WRONG

Our concern is manifested in other ways, too – not least of all our wild misperceptions about how old society actually is. We asked members of the public in fourteen countries what proportion of their country's population is over the age of 65. In every single country the average guess was much higher than reality.

In Italy, for instance, people think that 48% of the population were over 65, whereas the actual figure is less than half this, at 21%.<sup>52</sup> There are many reasons for these misperceptions – ones which we explore fully in our longstanding series of work, *The Perils of Perception*<sup>53</sup> – but frequent highlighting in the media about the 'silver tsunami' many nations are set to face will not have helped. However, what these misperceptions also show is just how concerned we are about our ageing populations – we tend to overstate the things that we are worried about. Growing old in a society where more people are older presents challenges that require fundamental change in how society, governments, the media and companies function. We need to understand what later life means in order to respond appropriately.

WHILE MOST MEDIA COVERAGE OF THE  
FUTURE FOCUSES ON TECHNOLOGY,  
AI, BIG DATA, THE RISE AND FALL OF  
NATIONAL POWER, OR CLIMATE CHANGE,  
ONE THING WE CAN BE VIRTUALLY  
CERTAIN OF IS DEMOGRAPHIC CHANGE

NEARLY SIX IN TEN AROUND  
THE WORLD BELIEVE THAT IT  
IS THE RESPONSIBILITY OF  
YOUNGER RELATIVES TO  
PROVIDE CARE AS PEOPLE AGE<sup>IX</sup>



Representing later life



## REPRESENTING LATER LIFE

“

NOBODY LIKES OLD PEOPLE.

OLD PEOPLE DON'T LIKE OLD PEOPLE.

Alan Bennett, *Allelujah!*

When we meet someone for the first time, our perceptions of their age unconsciously influence what we think of them, how we speak to them, how loudly we talk and what we think their capabilities and beliefs might be.<sup>54</sup> That we do this is not inherently offensive; stereotyping is a normal basic mental shortcut that helps us navigate often complex day-to-day social situations. But when these perceptions become institutionalised, then it affects hiring decisions, product development, communications and social policy.

### AGEISM

It is nearly 50 years since US gerontologist Robert N Butler coined the term 'ageism' to describe prejudice and discrimination against people because of their age. He argued that, underpinning this prejudice, is a "deep-seated uneasiness on the part of the young and middle-aged – a personal revulsion to and distaste for growing old, disease, disability and fear of powerlessness, uselessness and death".<sup>55</sup>

## AGE DISCRIMINATION DOESN'T JUST CARRY A FINANCIAL PENALTY FOR OLDER PEOPLE – THE HUMAN COST IS ALL TOO CLEAR

This “deep-seated uneasiness” manifests itself in shockingly high levels of age discrimination. In the UK alone, over half of those aged over 55 say they have been discriminated against unfairly because of their age. Of course, age discrimination cuts both ways, and this work found that the young felt even more aggrieved; three quarters of those aged 25-34 felt that they had been discriminated against for being too young. But focusing on older workers, of those who felt they had been treated unfairly because of their age, one in five stated that they were told that they would be too stuck in their ways.<sup>56</sup>

A huge challenge in many societies is the rapid decline in employment after 55, where workers are forced out. In the UK for example, the Centre for Ageing Better has identified that around 3.6 million people aged 50-64 – almost a third of that age group – are not in work. What's more, it is estimated that for around 1 million of those people this is not a choice, but rather they have had to leave employment involuntarily as a result of issues such as ill health, caring responsibilities or redundancy.

Three quarters of people aged over 55 feel that employers are not doing enough to tap into their knowledge and skills, with a third describing themselves as being sidelined. The same survey found that this is not because employers do not believe that older workers have nothing to offer; 94% of employers say that older workers could hold the key to bridging the skills gap. However, this belief has not translated into changing working practices to allow for a more age-diverse workforce – only a quarter of these employers are actively recruiting workers aged over 50.<sup>57</sup>

The situation is little better in the US. The US Equal Employment Opportunity Commission received 20,588 charges of age discrimination in 2014, up from 17,837 a decade earlier. What is more, legal and employment experts have warned that these

numbers will only increase, with young people keen to get into the workforce and older people reluctant to leave it.<sup>58</sup> The American Association of Retired Persons (AARP – a non-profit, non-partisan association with a membership of nearly 40 million) has also shone a light on this issue.<sup>59</sup> It found that three in five (61%) of those aged 45 and above in work or looking for work have seen or experienced age discrimination. Nine in ten (91%) of these feel that discrimination is common. When thinking about the different ways in which age discrimination manifests, 16% believe they did not get a job they applied for, 12% thought they had been passed over for promotion and 7% said they had been laid off, fired or forced out of a job – all because of their age.

Age discrimination doesn't just carry a financial penalty for older people – the human cost is all too clear. In qualitative work we undertook for the Centre for Ageing Better, we found people in later life were keen to get back into or stay in work for a number of reasons; personal finances of course had a part to play but, beyond this, building strong social connections and, most importantly, maintaining a sense of self-worth all matter. For many people, their identity is intrinsically tied to their job and it is important to them that, as they get older, they can demonstrate that they are still the same person that they have always been. Part of this includes wanting to remain in work in some capacity for as long as possible. As one participant, a former lecturer, who attributed his long-term unemployment directly to ageism described: "This year I've applied for 20 jobs and this was my first interview. I was heartbroken to find out I didn't get the job... if I can just get back to work, I know everything will be better."<sup>60</sup>

## OUR ASSOCIATIONS WITH OLD AGE

These high levels of age discrimination have their roots in what we think ageing is like, and what older people are capable of. People's associations with ageing are overwhelmingly negative – a natural process is perceived as a social problem. Indeed, as we saw in the previous chapter, many people all over the world are worried about ageing, seeing it as a problem for their country and potentially for themselves too, given the negative associations that they hold with later life. Research in the US, UK and across Europe

SIX IN TEN AROUND THE WORLD  
AGREE THAT “PEOPLE DON’T RESPECT  
OLD PEOPLE AS MUCH AS THEY SHOULD”.  
WHAT’S MORE, LEVEL OF AGREEMENT  
INCREASES WITH AGE

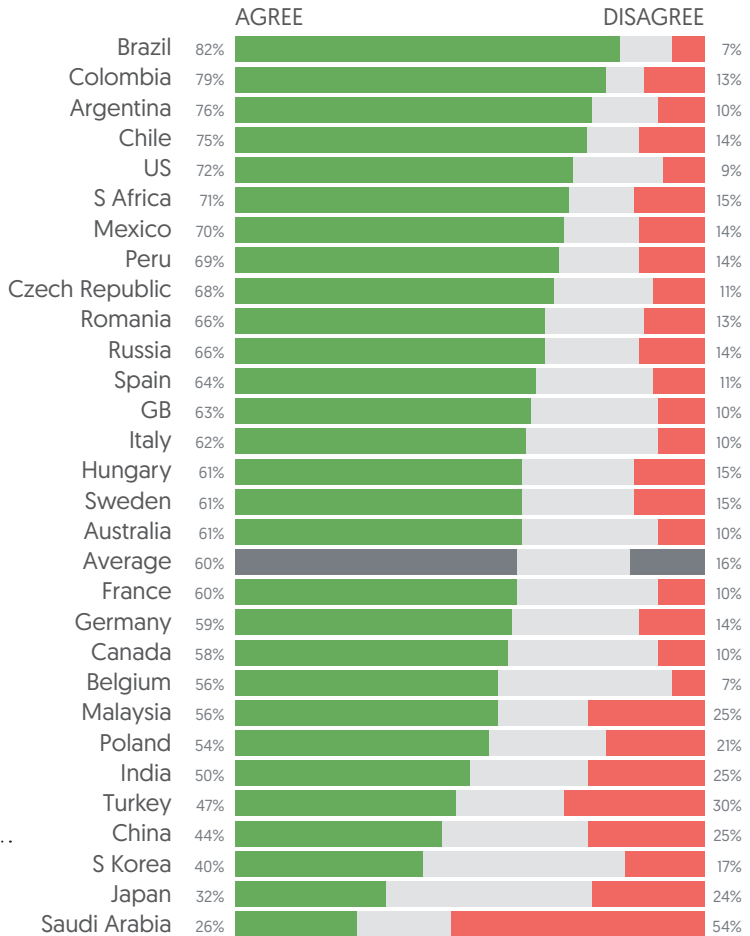
suggests that older people are likely to be stereotyped as frail, ill and dependent, and having low social status. Findings from the European Social Survey show that people aged 70 and over are perceived as contributing relatively little to the economy, and as a burden on health services.<sup>63</sup>

This plays out in how people in later life are treated. The mantra that you should ‘treat your elders with respect’ doesn’t appear to be reflected in reality; six in ten around the world agree that ‘people don’t respect old people as much as they should’. What’s more, level of agreement increases with age: only half [53%] of those aged 16-24 agree with this, compared to seven in ten [69%] of those aged 55-64. There are interesting differences around the world, too; this lack of respect appears to be much more of an issue in Latin America than Asia and the Middle East. To illustrate, Brazilians [82%], Colombians [79%], and Argentines [76%] are the most likely to agree that people don’t get treated with the respect they deserve – with Mexicans [70%] and Peruvians [69%] not far behind. In contrast, in countries often associated with having more respect for older people, perceptions are different. Only 26% feel that the elderly do not get the respect they deserve in Saudi Arabia, and this is similar in Japan [32%].

Of course, not all of our associations with old age are negative. In fact, around the world, while ‘frail’ and ‘lonely’ are commonly mentioned, the most frequently selected word associated with old age is ‘wise’, with ‘respected’ coming in at fourth place.

**GLOBALLY, A MAJORITY THINK THAT THERE IS A  
LACK OF RESPECT FOR OLDER PEOPLE**

% agree or disagree that people don't respect  
old people as much as they should

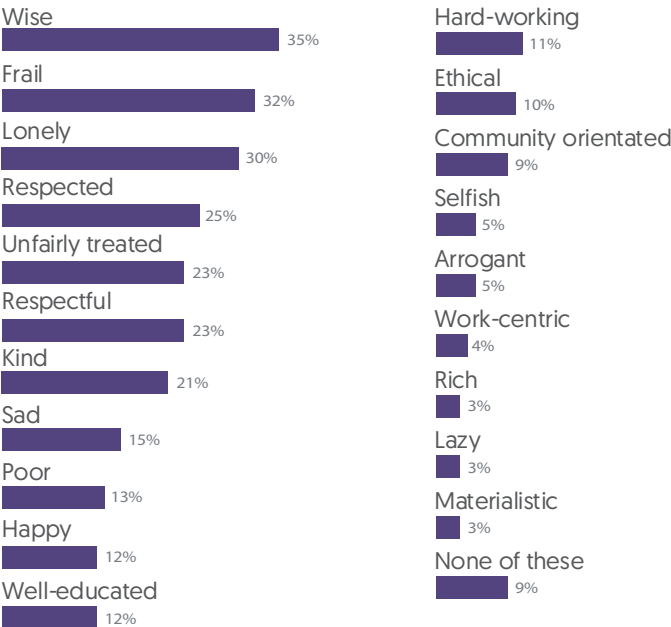


**Source**  
Ipsos Global  
Advisor

**Base**  
18,262 adults  
aged 16-64  
across 29  
countries,  
online, 24 Aug –  
7 Sep 2018

**PEOPLE IN OLD AGE ARE SEEN AS WISE BUT FRAIL, LONELY BUT RESPECTED – WHICH CREATES A ‘DODDERING BUT DEAR’ ARCHETYPE**

Which of these words would you use to best describe people in old age?



**Source**  
Ipsos Global  
Advisor

**Base**  
20,788 adults  
aged 16-64  
across 30  
countries,  
online, 24  
August – 7  
September 2018

As the chart above shows though, despite media coverage of wealthier older voters making unpopular choices for the young, very few of the young actually see old people as rich or selfish.

Nevertheless, the juxtaposition of these characteristics – frail but wise, lonely but respected – creates a ‘doddering, but dear’ archetype, which is damaging.<sup>62</sup> This means that we’re more likely to pity and patronise older people, and deny them power and influence. These perceptions not only shape how people view older people, but how older people see themselves and how they feel about their lives.

MOST OF US [83%] WANT TO MIX  
WITH PEOPLE OF DIFFERENT AGES  
AND GENERATIONS<sup>x</sup>



THE STARS ARE AGELESS,  
AREN'T THEY?

”

Norma Desmond, *Sunset Boulevard*

DO NOT AGE, TO AGE IS A SIN.  
YOU WILL BE CRITICISED,  
YOU WILL BE VILIFIED  
AND YOU WILL DEFINITELY  
NOT BE PLAYED ON THE RADIO.

”

Madonna

## LATER LIFE IN POPULAR CULTURE

Representation matters; you cannot be what you cannot see. Or to put it another way, you won't want to hire or develop products for a group of people who are woefully misrepresented at best, and entirely absent from popular culture at worst.

There are exceptions of course; before *Sex in the City's* Carrie, Samantha, Miranda and Charlotte, there were Blanche, Dorothy, Rose and Sophia. The *Golden Girls*, an American sitcom which ran from 1985 to 1992, depicted the lives of four elderly women who shared a home in Miami, Florida. Pulling in more than 25 million US viewers when it aired, it became the highest-rated programme of the week and consistently ranked in the top ten sitcoms during its run. Critically acclaimed, it won Emmys, Golden Globes, and in 2014 the Writer's Guild of America hailed the show as one of the 101 best written TV shows of all time.

Overall however, older people are yet another group who have been largely airbrushed out of popular culture. Television portrays

only 1.5 per cent of its characters as elderly, and most of them in minor roles.<sup>63</sup> This vanishing trick is performed particularly well by women. Based on an analysis of US prime-time television programming, it was determined that older women “virtually vanish from the screen in major, positive, and powerful roles”.<sup>64</sup> This is nothing new – the 1990s were no different from the 70s in terms of older women’s significance to plots in television programming, meaning that, the older women get, the less central they become to the stories that are told on TV.<sup>65</sup>

The situation is little better in film; according to a study by Polygraph, women are given less dialogue in Hollywood films the older they get.<sup>66</sup> From an analysis of 2,000 movies, it found that women between the ages of 22 and 31 spoke 38% of all female dialogue. The figure fell to 31% for actors aged 32 to 41 and 20% for those aged 42 to 65. In contrast, male actors get more lines the older they become – up to the point that they hit 65. To illustrate, men aged between 42 and 65 get more dialogue [39%] than those aged 32-41 [32%] and 22-31 [20%]. But it’s at 65 – around the age which we know from our research that public identifies as ‘old’ – that the real problems start. At this point, men get just 5% of the lines and women 3%.

The actress Juliet Stevenson, who is in her sixties, commented: “As you go through life it gets more and more interesting and complicated, but the parts offered get more and more simple, and less complicated.” The same is true when we consider the lack of good roles for old characters in literature. Novelist Penelope Lively said that: “Old age is forever stereotyped ... from the smiling old dear to the grumbling curmudgeon.” In fiction, she says, the stereotypes “are rife — indeed fiction is perhaps responsible for the standard perception of the old, with just a few writers able to raise the game”.<sup>67</sup>

## SELLING LATER LIFE

In advertising too, older people are largely absent – despite having a disposable income that makes them worth courting. A US-based content analysis of magazines over four decades found that the percentage of older people portrayed in advertisements has

decreased since 1964, despite the fact that the percentage of older people in the general population has increased rapidly.<sup>68</sup> Focusing on *Ebony* and *Life* magazine adverts between 1990 and 1997, scholars determined that fewer older people were featured in the 1990s compared to the previous decade – only 1.5% of the people featured could be considered old.<sup>69</sup> While there are greater numbers of older people in television adverts, these figures are still low when you consider both the spending power and sheer numbers of people in later life.<sup>70</sup>

The lack of older people in advertising hasn't gone unnoticed; in a study by Campaign Magazine, four in five of those working in advertising, media and PR agreed that the advertising industry comes across as ageist.<sup>71</sup> As one creative director explained: "There is a real seduction around youth culture and everyone wants to be a part of that." But when nearly one in ten of us [9%] across the world is over the age of 65,<sup>72</sup> it is no surprise that there are calls for change; three in ten [31%] of the British public would like to see more older people in advertising.<sup>73</sup> Supporting this, work by JW Thompson found that even though, in the UK, the over-50s are dubbed 'power consumers', outspending their younger counterparts for the first time ever in 2015, two thirds [67%] of their panel think advertisers only care about young people.<sup>73</sup>

It's not just the lack of screen time devoted to older people that is problematic but how they are depicted on the few occasions when they do feature. Typically, when older characters do make an appearance, they tend to be shown in a less than flattering light: older adults are more likely than any other age group to appear in television and film as conduits for comic relief, exploiting stereotypes of physical, cognitive and sexual ineffectiveness.<sup>75</sup>

Indeed, our own research has highlighted the problems with how later life is depicted in advertising. Across the world, only three in ten [31%] believe TV, film and advertising make old age seem exciting and full of potential, with nearly as many believing it makes old age seem depressing with limited opportunities [29%]. Those in the BRIC countries (as well as Italy) are the most likely to think that media coverage makes old age seem exciting

## WHEN YOU DON'T GIVE CHARACTERS THE OPPORTUNITY TO DEVELOP, BY NECESSITY, THEY ARE REDUCED TO STEREOTYPES

and full of potential – which could help to explain why these countries are most positive about various aspects of ageing. In contrast, in the UK and France, fewer than one in five feel the media makes old age seem exciting, a similar proportion in France and slightly more in the UK feel the media brings the negative aspects of ageing to the fore.

This is the problem with limited screen time; when you don't give characters the opportunity to develop, by necessity, they are reduced to stereotypes. There are always exceptions but, too often, the elderly are shown as blunt, tactless and downright rude (think Sophia Petrillo in the *Golden Girls* – “jealousy is a very ugly thing, Dorothy, and so are you in anything backless”, Victor Meldrew in *One Foot in the Grave*, Father Jack in *Father Ted*, Jack Nicholson in *As Good as It Gets*). They are often mocked as behind the times and prejudiced (Alf Garnett in *In Sickness and In Health*, Albert Steptoe in *Steptoe and Son*), incompetent (most of the cast of *Dad's Army* but a special shout-out to Captain Mainwaring), confused (Abe Simpson, the grandpa in *The Simpsons*) and lonely (Carl Fredricksen in *Up*).

Indeed, such are the familiarity of these depictions that, upon the release of the film *The 100-Year-Old Man Who Climbed Out the Window and Disappeared*, a *New York Times* film critic said it belonged to a whole genre of films which could be termed “old people behaving hilariously”.<sup>76</sup> Another article – by the same journalist – posited that this negative portrayal is “payback for years of Baby Boomer boasting and self-glorification”,<sup>77</sup> meaning that, in years to come, today's elderly will be forever remembered through celluloid preservation as “the people who were obsessed with their bowels and couldn't work a smartphone”.<sup>78</sup> More likely though, this depiction is a result of our worst fears about ageing and the fact that we don't know any different.

## INTERGENERATIONAL RELATIONSHIPS AND FRIENDSHIPS MAY BE AN ANSWER

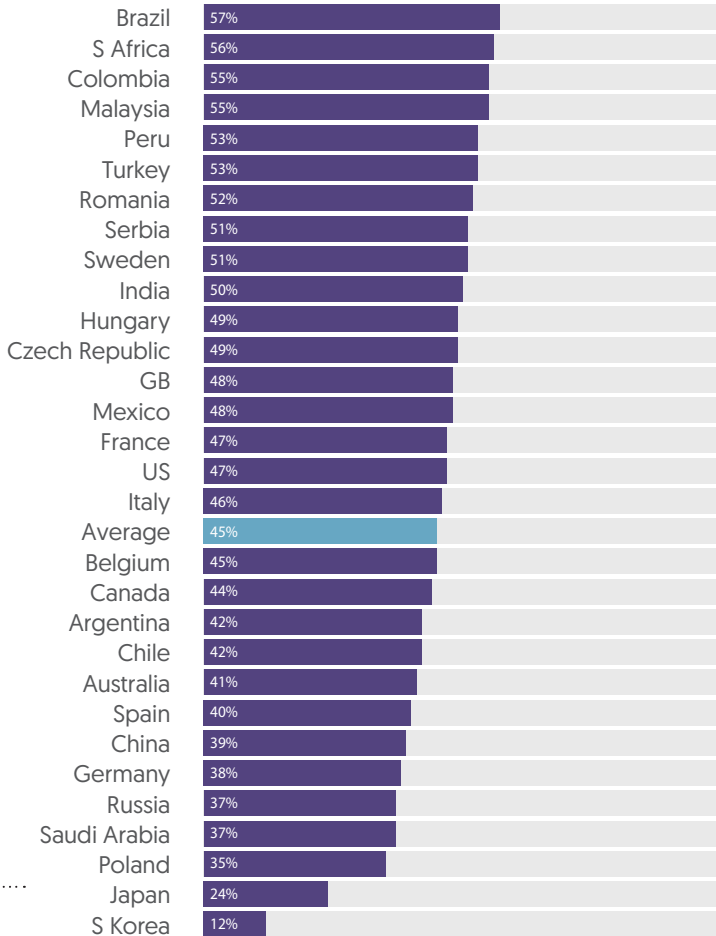
Cultivation theory states that the more someone pays attention to media coverage, the more likely it is that they will come to accept the attitudes and beliefs propagated by it.<sup>79</sup> The effect is particularly strong when people don't have any real-life examples to act as a counter. Which, when it comes to friendship with other generations, it seems is often the case.

So, with the old airbrushed from popular culture, we also find young people are unlikely to have intergenerational friendships – we tend to hang around with people who are roughly our own age. As shown in the chart opposite, less than half (45%) overall of those surveyed said they had friends who are at least 15 years older than them, and only a third stated that they had friends who are at least 15 years younger than them. Though people may, of course, have intergenerational family relationships, or work with colleagues from across the generations, these are likely to be different in tone to other friendships due to past or current dependencies. Those who do not have peer relationships with those in different generations may then struggle to understand what it is like to be older, or younger.

Those who are between 55-64 were the least likely to have older friends (39% compared to 45% overall). Despite being the closest to later life, this group's lack of contact with those who are older could mean that they do not understand the realities of what is coming down the line, and how to learn from the experience of others in preparing for it. Perhaps unsurprisingly, particularly given our desire to be younger than our years, the older you get the more likely you are to have friends who are at least 15 years younger than you – with 50% of those surveyed between the ages of 55-64 stating they do, compared to 46% of those between 45-54 and 38% of those who are between 35-44.

**WE TEND TO BE FRIENDS WITH PEOPLE OUR OWN AGE**

% who have friends who are 15 years older than them



**Source**  
Ipsos Global  
Advisor

**Base**  
20,788 adults  
aged 16-64  
across 30  
countries,  
online, 24  
August – 7  
September 2018

THE OLDER YOU GET  
THE MORE LIKELY YOU ARE TO  
HAVE FRIENDS WHO ARE AT LEAST  
15 YEARS YOUNGER THAN YOU

On the one hand, the relative rarity of intergenerational friendships makes perfect sense. From nursery school onwards, our social interactions are segregated on the basis of age, meaning opportunities to make friends who are of a different generation to us are limited. Plus, the shared values, experiences and cultural reference points that an individual can have with someone of their own age forges strong bonds.

There are some interesting differences here too; intergenerational friendships tend to be more common for women than men, but only because friendships are too. Men have fewer friends than women to begin with, and struggle to maintain these relationships as they age. A survey<sup>80</sup> asked men to say how many friends, if any, they had outside of the home with whom they would discuss a serious topic, such as worries about money, work or their health. Half (51%) said two or fewer, but one in eight said none. This is a problem which increases with age; only 7% of those under the age of 24 said they had no friends with whom they could talk about these issues, compared to one in five (19%) of those aged over 55. This fall-off happens after the age of 30 and is, the evidence suggests, because these friendships are more prone to being hurt by geographical moves and differences in career trajectories.<sup>81</sup> Not for nothing has the US Surgeon General, Dr Vivek Murphy, said that the most prevalent health issue in the US today is not cancer, heart disease or obesity, but isolation.<sup>82</sup> Likewise Ipsos MORI research for the Centre for Ageing Better in 2015 highlighted social connections, alongside good health and financial stability, as key to a good later life.<sup>83</sup>

This gender divide also has its roots in the different ways that men and women tend to make and maintain friends. Whereas male friendships tend to revolve around activities, women prioritise emotional connection. So, in order to make an intergenerational friendship work, men may have to first find an activity they can do together, and then they need to make sure it is accessible to people of different ages. Women are more likely to simply 'catch up'.<sup>84</sup>

That's not to say women have it easy. Studies show that women in their late 20s and 30s have a harder time staying in touch with their friends. These are, of course, the years in which they're forging ahead with their careers and/or caring for children (and, increasingly, their ageing parents – more on which later). The difference is, at around the age of 40, women start reconnecting. Until the 1990s this shift was assumed to be because women had more time for friendships; as their children grew and became independent, women could devote more time to themselves and their friends. Now though, the thinking is that, as women begin to prepare for the next phase of their lives, they seek guidance and empathy from others,<sup>85</sup> but men don't – to their cost.

But this lack of intergenerational friendships belies the considerable value, and joy, to be found in them. The Stanford Center for Longevity<sup>86</sup> conducted extensive research based on the premise of Urie Bronfenbrenner, child psychologist and co-founder of the Head Start preschool program, who advanced the idea that a key ingredient for success in life is the commitment of a non-parental adult to a youth's wellbeing. Older people are well placed to act as champions, offering the stability, wisdom, experience and time necessary to help young people thrive. The benefits are not just one way either; pairing older and younger people together allows older people to feel fulfilled and the opportunity to learn and have their perspectives broadened.

INTERGENERATIONAL FRIENDSHIPS

TEND TO BE MORE COMMON

FOR WOMEN THAN MEN

## FOUR IN FIVE [83%] WANT TO MIX WITH PEOPLE OF DIFFERENT AGES AND GENERATIONS

Gina Pell, a tech entrepreneur, also voiced her frustration with society's expectations that people should just hang out with people their own age. In her essay, 'Meet the Perennials', which was originally published in the Medium<sup>87</sup> in 2016, she argued that we live in an era of labels: each generation is ascribed values, characteristics and quirks and, as consumers, we are siloed into age categories with market studies seeking to "catalogue and homogenize our interests, our spending habits, even our values and moral baselines — all to determine what we're worthy of being sold and how".<sup>88</sup>

But, for many of us, reality doesn't always align with the labels we're given. Pell, instead, introduced us to 'the Perennials'. Like their namesake in nature, Perennials are hardy, with the ability to withstand changes to their environment; they adapt, evolve, and grow anew. Of the Perennials, Pell wrote that:

"We are ever-blooming, relevant people of all ages who live in the present time, know what's happening in the world, stay current with technology, and have friends of all ages. We get involved, stay curious, mentor others, are passionate, compassionate, creative, confident, collaborative, global-minded, risk takers who continue to push up against our growing edge and know how to hustle. We comprise an inclusive, enduring mindset, not a divisive demographic."<sup>89</sup>

She also expanded on the value of intergenerational friendships – something which, she feels, comes naturally to Perennials: "Having friends of all ages helps me to integrate all the pieces of myself," she says, "they help me remember who I was, who I am, and who I might someday become".<sup>90</sup> There is an appetite for these kind of relationships too. According to work undertaken by the Age of No Retirement, four in five [83%] want to mix with people of different ages and generations. This is perhaps driven by the fact that the

same proportion agree that they are not like everyone else in their age group.<sup>91</sup>

But, for many, these cross-generational connections are absent and popular culture fills the void. Young people may learn negative stereotypes about what it is like to be old from the media which, in turn, will shape the interactions that they have with older people.<sup>92</sup> Further, young people, especially adolescents, may feel negatively about their own aging process due to the things they see and hear in the media.

## LOOKING FORWARD – HOW OUR VALUES MIGHT CHANGE

It's clear that the way we characterise later life does older people a disservice. By changing existing stereotypes – many of which we hold in our own heads – people will be able to look forward to later life with anticipation rather than fear, and make the most of the opportunities that this time of life holds.

Here are three reasons to be hopeful for change.

### **1. People want something different**

There is an appetite for change. Contrary to the idea that marketing is all about the young, nine in ten [91%] agree that young people can learn from older people, and our advice becomes more credible as we age. There are signs that advertisers and brands are starting to catch up with what people want; Marks & Spencer have long promoted older women in their campaigns, while high-end fashion house Celine made the 80-year-old Joan Didion the face of its recent campaign. Similarly, cosmetics giant L'Oreal promotes its products via Helen Mirren and, Lancôme, who famously fired Isabella Rossellini just days after her 43<sup>rd</sup> birthday for being too old, re-hired her some 20 years later. Calling this return an opportunity to right the past, Rossellini explained that; "Things change. They tell me my name comes up in their market research still. And now I'm new again!"<sup>93</sup> There's a long way to go, but the seeds of change have been sown.

### 2. Life stage flexibility

The interplay of socio-economic and cultural factors means we're doing things later: getting married, having children, going back to work, changing career – if we're doing them at all. But, this means a lot more opportunity for 'intergenerational intermingling'.<sup>94</sup> A 45-year-old and 25-year-old could meet at the school gates to pick up their children from their first day at school. A recent graduate of 21 could be on the same internship programme as a person of 50 looking to get back into the workplace after time out. That life stages no longer align along generational divides gives us more opportunities to bond – which can only be a good thing.

### 3. Digital can offer change

Not only is there appetite for change in how older people are portrayed, but there are new ways in which this change can be delivered. While waiting for brands and advertisers to catch up with what people want, people have started generating their own content which speaks to what contemporary later life is like. Take, for instance, the Instagram account 'Accidental Icon',<sup>95</sup> featuring 64-year-old Lyn Slater, by day a professor at the Graduate School of Social Service at Fordham University, by night, social influencer, trend-setter, model and blogger. She has said of her account – which has over half a million followers – that "I flaunt it ... I'm not 20. I don't want to be 20, but I'm really freaking cool. That's what I think about when I'm posting a photo".<sup>96</sup> Similarly, Tsuyoshi and Tomi Seki, a Japanese couple in their 60s who post near-daily photos of themselves in coordinating outfits, have received praise from fashion commentators and gathered nearly three quarters of a million followers.<sup>97</sup> Accounts like these not only help to reflect what later life is like, but also change perceptions of it.

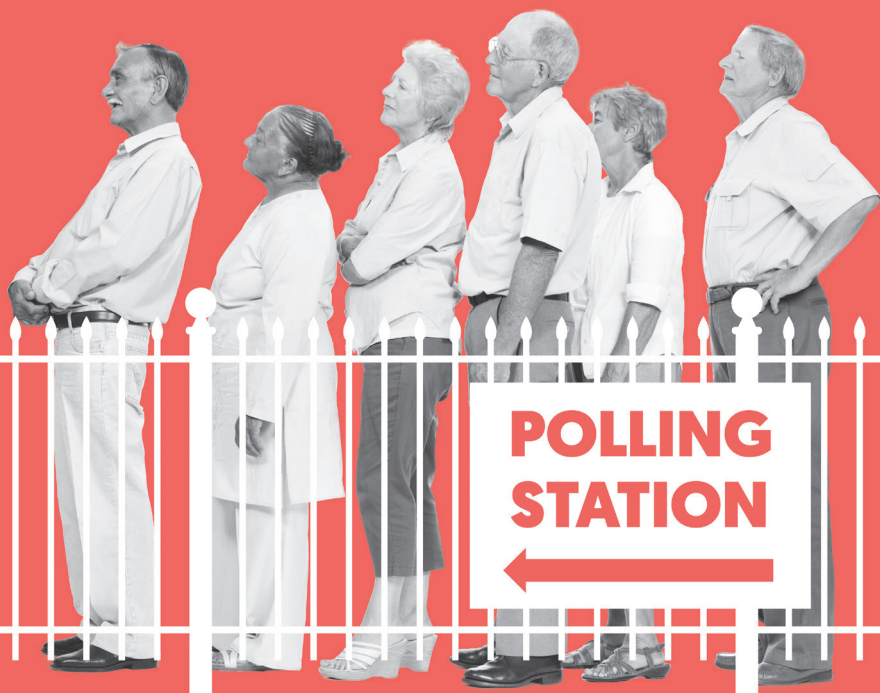
PEOPLE HAVE STARTED GENERATING  
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WHAT CONTEMPORARY LATER LIFE IS LIKE

TELEVISION PORTRAYS ONLY  
1.5 PERCENT OF ITS CHARACTERS  
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Grey power: politics, money and influence

THE OLDER WE GET,  
THE MORE LIKELY WE  
ARE TO ADHERE TO  
THE SOCIAL NORM  
OF VOTING



## GREY POWER: POLITICS, MONEY AND INFLUENCE



OLD AGE AND TREACHERY  
WILL ALWAYS BEAT YOUTH  
AND EXUBERANCE

David Mamet

The depictions of people in later life in popular culture – the ‘dodderly but dear’ archetype – belie the vast power that is wielded by older people. Socially, politically and economically, older people are a force to be reckoned with. As societies age, understanding this dynamic will be ever more important.

### GREY POWER TO THE PEOPLE

Higher voter turnout among older age groups has been a consistent finding in years of election analysis. Across a range of countries, encompassing different electoral systems, party politics, socio-economic development and democratic experience, there is one constant; whatever the weather, it's the old folk who will turn up and vote. Indeed, “we are so used to this fact that we forget how unusual the stability of the finding is”.<sup>98</sup>

Recent discussions on the relationship between voting and age have tended to focus on falling turn-out linked to cohort effects in individual countries, such as Germany, Canada, Britain

NOT TO BE A REPUBLICAN AT 20  
IS PROOF OF WANT OF HEART;  
TO BE ONE AT 30 IS PROOF  
OF WANT OF HEAD



Georges Clemenceau

or the United States.<sup>99</sup> These studies have all detected distinct generational variations within each country which, crudely put, highlight how each successive generation is less likely than the one before it to vote. A decline in turnout at Canadian national elections, for example, can be explained by a long-term decline in political attentiveness and civic duty to vote across generations.<sup>100</sup>

There's also the example from the UK. Much was made of the 'youthquake',<sup>101</sup> which was given as the reason for Labour's unexpectedly strong performance in the 2017 general election. The British Election Study team, however, argue that the evidence for this is anecdotal; that young people were chanting 'oh, Jeremy Corbyn' at the Glastonbury Festival, or that Labour engaged young people effectively via its social media strategy, doesn't necessarily translate to more young people making their way to the ballot box. Instead, an analysis of the turnout figures showed that in both the 2015 and the 2017 UK general elections, older people were much more likely to have voted than young people, and that the age-turnout relationship barely changed.<sup>102</sup>

We can see this pattern in Ipsos MORI's own generational analysis,<sup>103</sup> conducted using the British Social Attitudes Survey.<sup>104</sup> Our work has shown that 20% of Millennials say they identify with a particular party, compared with 50% of the Pre-War generation. This isn't just a UK phenomenon either – though it is more pronounced here. Germany has one of the closest patterns to the UK; the overall level of attachment to parties is very similar [around

50%], but there are gaps between the different generations with, again, the Pre-War generation always most likely to feel close to a single party.

France also has a significant overall gap between the oldest and youngest generations, with 68% of the Pre-War generation saying they feel close to a political party – twice the proportion of Millennials who do [34%].

This lack of political party engagement translates directly to certainty to vote. But why are older people so committed to exercising their democratic right? It could be just down to habit; like any other behaviour, the more you do it, the more habitual it becomes.<sup>105</sup> The relatively low frequency of voting, compared to other forms of human behaviour suggests that pure environmental cues (like an election advert) are not enough to generate an automatic response – we are always required to use some cognitive process to decide whether or not to vote.<sup>106</sup> Nonetheless, voting gets easier with age. Over the course of a lifetime the cache of situations that we know (or think we know) grows steadily. Voting is just one example; even though the political realities of what we are voting for are incredibly complex, we use our past experience of voting as a cognitive short cut. The easier the decision to vote, the more likely it is that we will show up.

Why vote repeatedly? Especially when it can be argued that the more you vote, the more likely you are to feel that your individual vote doesn't necessarily make a difference. This is where social norms come into play; the older we get, the more likely we are to adhere to the social norm of voting. Voting is a socially desirable behaviour, and most people maintain that we should vote.<sup>107</sup> Further, the act of voting can be observed (directly, seeing people in a line at the polling station or indirectly, by reading about turnout figures) and “is a moral rule that brings social gratification for the voter”.<sup>108</sup> As we age, and we become more entwined in the society in which we live (we know more people, have had a greater number of interactions, might play a social role in civic society) we will, therefore, personally know more people who ascribe to the view that voting is something that should be done. Therefore, the pressure of the social norm

gets stronger as we get older and, at the same time, the process of voting gets easier because we can call on our past experience – it seems ‘normal’ to vote.

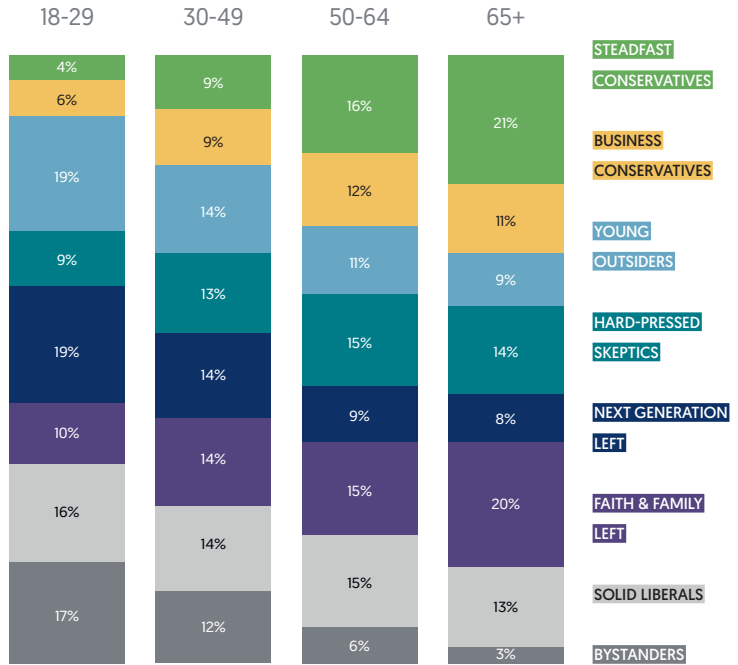
### POLITICAL VIEWS IN LATER LIFE

The combination of the demographic weight of older people, and the high likelihood that they will vote, makes the grey vote one well worth courting. In the UK, it tends to be the Conservative Party that benefits from the support of older people. It is of note that the 2017 general election was the first in our polling history where a person's age was a stronger predictor of their voting behaviour than their social class. The same pattern repeats itself in the US. Pew Research Center's political typology,<sup>109</sup> which sorts voters into cohesive groups based on their attitudes and values, has identified eight core groups. The youngest age group includes the smallest proportion of Steadfast Conservatives [defined as strongly ideological, highly engaged, staunch critics of both the government and the social safety net and very socially conservative] and the largest proportion of the Next Generation Left [relatively affluent and very liberal on social issues like same-sex marriage and abortion]. Conversely, among those aged 65 and above, we find the highest proportion of Steadfast Conservatives and the lowest numbers of both Next Generation Left and Solid Liberals [people who express liberal attitudes on government, the economy and business, and foreign policy, as well as on race, homosexuality and abortion – and who are reliable and loyal Democratic voters].

We find this too in the Ipsos Global Trends Survey, which suggests a higher level of conservative sentiment among older people – although not to the extent we might expect. Globally, eight in ten people aged 60-64 agree the world is changing too fast – but three quarters of the youngest global citizens do too. Conservatism of this sort appears higher in emerging markets; those of all ages in countries including China, India and Brazil agree that the world is changing too fast (85% for 16-24s, and 89% for 50-64 year olds). Among the young in ‘western’ countries, two

# **POLITICAL TYPOLOGIES DIFFER BY AGE**

% of Americans in each age bracket who are ...



**Source**  
2014 Political  
Typology, Pew  
Research Center

thirds believe things are changing too fast, rising to 78% of the oldest bracket [50 to 64-year-olds] – higher but still well below the level in emerging countries.

It's tough to disentangle why this is; whether being born in a less progressive era makes people gravitate towards more socially conservative political parties, or whether the very process of ageing itself makes people more 'small c conservative'?

Firstly, it's important to look at the impact of cohort effects – the shared experience of a group born during a certain time period. It's hard for us today to imagine what society 70 or 80 years ago would have been like; in the UK homosexuality was illegal and

## Grey power: politics, money and influence

women had only recently gotten the vote. In the US, segregation was still ongoing, India was still under British rule and in Germany the Berlin Wall hadn't even been built, never mind brought down. However, we are much more open to political influences between the ages of 15 and 30 [the 'impressionable years'] than between 50 and 65.<sup>110</sup>

It, therefore, matters when a cohort comes of political age. In the UK, analysis suggests that voters who came of political age during the Thatcher or Blair years, on the whole, care less about politics which, as a cohort, makes them less likely to vote.<sup>111</sup> Further, there are high levels of disenchantment among these groups with 'formal politics' – of which voting is a key part.<sup>112</sup> Although, of course, individual views can change, the cohort as a whole will carry the perception of a lower benefit value of voting through their lifetimes, making it less likely that they will vote in years to come.<sup>113</sup>

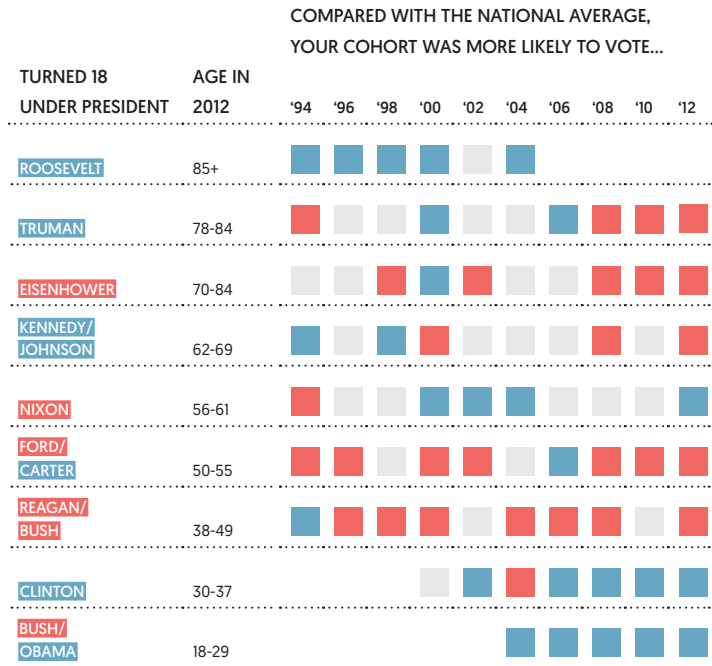
Similarly, in the US, research by Colombia University has found evidence of this 'generational imprinting'.<sup>114</sup> Combining data from multiple surveys, they found five main generations of presidential voters: New Deal Democrats, Eisenhower Republicans, Baby Boomers, Reagan Conservatives and Millennials.<sup>115</sup> The Pew Research Center<sup>116</sup> has also highlighted that generations carry their formative political experiences with them throughout their lifespan; Americans who came of age during the Truman and Eisenhower administrations, and are now in their 70s and 80s, have fairly consistently favoured Republican candidates, while those who turned 18 under Bill Clinton and his two successors have almost always voted more Democratic than the nation as a whole.<sup>117</sup>

## PRESIDENTIAL LEGACIES? HOW GENERATIONS HAVE VOTED

DEMOCRATIC PARTY

REPUBLICAN PARTY

Years in which an age group's vote was roughly equal to the national average



**Source**  
Pew Research Center. \*Data from some years not available for oldest and youngest generations due to small sample sizes. Based on likely voter in pre-election polls conducted in each election year.

## HOW AGEING AFFECTS OUR POLITICS

The very process of ageing also has an effect on what people think and how they vote. An analysis of the 2014 British Election Study<sup>118</sup> took the average of seven different groups of several thousand people, covering most periods between general elections since the 1960s, and found that the maximum possible ageing effect averages out at a 0.38% increase in Conservative votes each year and the minimum 0.32%. Now, written down, this might not feel like a lot but, over the course of a lifetime, it adds up. Even if the minimum estimate is correct, it makes the difference between 20 and 80-year-olds nearly 20 percentage points. This difference is reflected in the voting figures from the 1997 general election: only 24% of voters aged 20 voted for the Conservative Party, compared to 42% of those aged 80.

This is not just a UK phenomenon. In Germany, a longitudinal analysis of 20,000 Germans found that, as they aged, they became less open to new experiences.<sup>119</sup> This matters because openness tends to predict liberal attitudes.<sup>120</sup> Another study, conducted in Belgium and Poland (two countries with markedly different post-war experiences) found this same pattern.<sup>121</sup> One reason for these personality changes could be that, as we age, we have an increased 'need for closure', i.e. it becomes increasingly important to minimise uncertainty and ambiguity.<sup>122</sup>

Another explanation is that these changes are attributable to the deterioration of the brain, which happens naturally with ageing. Bill Von Hippel, a psychologist at the University of Queensland in Australia, finds that older adults want to be fair and restrain prejudicial thoughts. The problem is, they literally can't control themselves. He states that: "A lot of research shows that older adults suffer losses in their ability to inhibit unwanted thoughts ... we have found that older adults who try to prevent stereotypes from influencing their judgment typically find that they rely on them more and more as they age ... Ageing will tend to make many people more negatively disposed toward immigration." He argues that, as we grow up, we are constantly exposed to stereotypes which we can recognise, even though we may not believe or act on them. He also states that it takes mental effort to silence

these stereotypes and to think of people in a more balanced, and rounded way. However, he also argues that as we age and our frontal lobes – the part of our brain that drives mental effort – degrade, then we lose our ability to discount these stereotypes, even if that is our intention.<sup>123</sup>

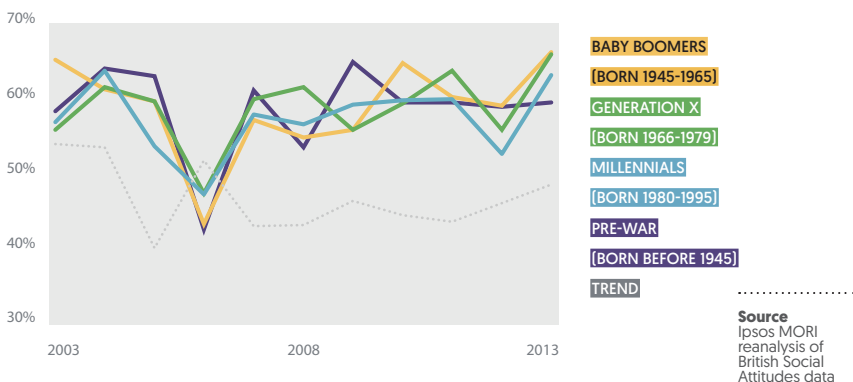
## FINDING COMMON GROUND?

The electoral power of the grey vote is often seen as driving political decision making. Take the case of pensions, or social security. There is no doubt that electoral maths has a part to play in how this policy area is treated compared to others. In the UK, pension spending and other benefits for the elderly (like the Winter Fuel Allowance, and free travel) have been preserved by the Conservative government (who happened to secure more party funding from dead people's legacies than it did from actual living members in 2017<sup>124</sup>), while working age benefits – which account for less than half of the social security budget – have shouldered almost the entire burden of the government's austerity measures. In the US, the power of the AARP, referred to as both the "most powerful lobby in America" and, less flatteringly, "the 800lb gorilla of Capitol Hill"<sup>125</sup> has been thought to orientate public spending on social security, one of the 'third rails' of American politics. In Italy, pensioners' unions have been cited as a block on reforming a welfare state which unfairly benefits the elderly at the expense of the young.

This all presupposes that each generation votes in their own self-interest; that older people cast their vote for the politicians promising plentiful pensions, while younger people vote for those offering better access to homes, jobs and education for their families. There is, of course, some truth to this. An analysis of British Social Attitudes data highlights that there are life cycle effects at play; people's preferences and awareness of what they may need money for shift at different stages in their lives – older generations are most likely to prioritise old age pensions for extra spending – and people become more inclined to make this choice as they get older. The proportion of people from Generation X making pensions a first or second priority for extra spending has doubled since 1995, as that generation has crept closer to retirement age.<sup>126</sup>

## ALL GENERATIONS BROADLY AGREE ON PRIORITISING SPENDING ON OLDER PEOPLE

About the government's spending on social benefits which, if any, of these would be your highest priority for extra spending?  
% benefits for the retired

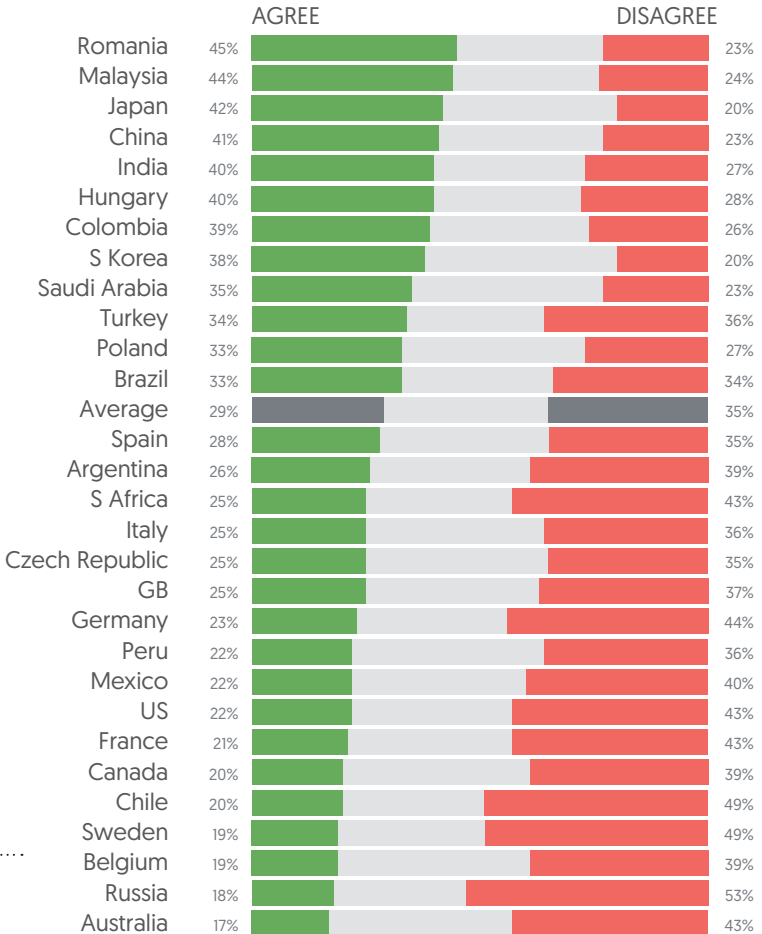


But, this is far from the whole story. In discussions with older people we have found that, far from them being self-interested, they express considerable concern for the future of younger generations in a more uncertain socio-economic climate. Indeed, when asked who they think needs most help from the state, it was the older participants who spontaneously mentioned younger people, recognising that they have not benefited from the same advantages – like easy access to jobs, free education, affordable homes – that they have had. As one participant, born pre-war, put it: “I know we all moan about the people who take advantage, but there are people that need it [help from the state] – the young people.”<sup>127</sup> There’s a similar picture in the US. A GWU Battleground poll in March 2018 showed that gun crime [with particular reference to school shootings in the wake of Parkland, Florida], concerns about North Korea’s nuclear capability and immigration were the issues most concerning older voters – not social security or Medicare.<sup>128</sup>

Indeed, the narrative about older people wielding too much political influence doesn’t really seem to have taken hold with the public: three in ten, globally, agree with this.

**GLOBALLY, ONLY THREE IN TEN THINK THAT PEOPLE  
IN LATER LIFE HAVE TOO MUCH POLITICAL INFLUENCE**

% agree or disagree that older people have too much political influence



**Source**  
Ipsos Global  
Advisor

**Base**  
18,262 adults  
aged 16-64  
across 29  
countries,  
online, 24 Aug  
– 7 Sep 2018

NOSTALGIA, THAT'S WHAT WE WANT ...

THE GOOD OL' DAYS ...

WHEN WE GAVE 'EM HELL.

WHEN THE BUCK STOPPED

SOMEWHERE AND YOU COULD

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TO A TIME WHEN MOVIES

WERE IN BLACK AND WHITE ...

AND SO WAS EVERYTHING ELSE



Gil Scott Heron, B Movie

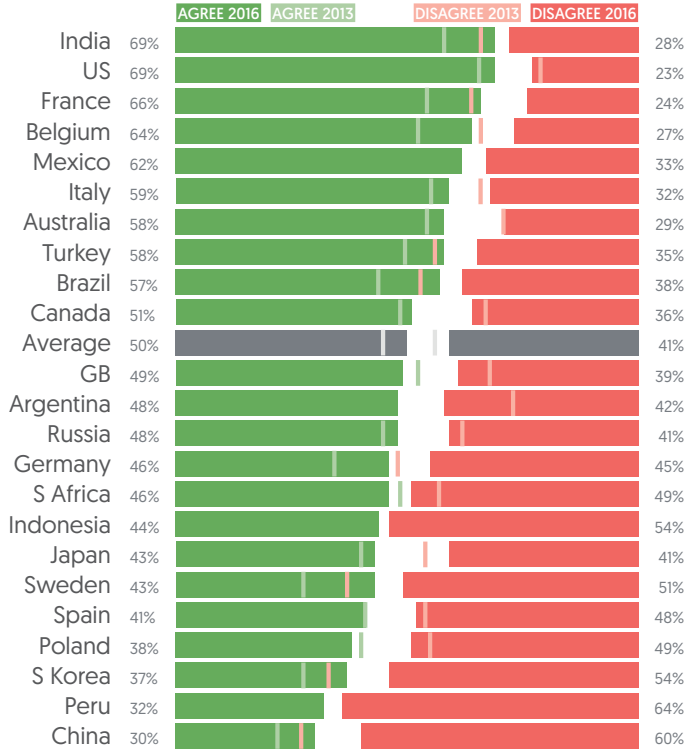
## THE FORCE OF POLITICAL NOSTALGIA

The fact that older people are more likely to vote, and are more likely to be socially conservative, has shaped politics – both what is done, and how it is talked about. Underpinning this is one of the most powerful forces of the modern age; nostalgia. Uncertainty about the future in the post-2008 crash world played out in ongoing technological, social, economic and political upheaval – and a resulting nostalgia for a more certain imagined past – is now a key part of American and European popular culture.

In our Global Trends survey, we find that across 23 countries, half say that 'I would like my country to be the way it used to be'. This

# AROUND THE WORLD, HALF WANT THINGS TO BE THE WAY THEY USED TO BE – WITH OLDER PEOPLE DRIVING THIS TREND

% agree/disagree “I would like my country to be the way it used to be”



**Source**  
Ipsos Global  
Trends Survey

**Base**  
2016: 18,180  
adults across  
23 countries;  
online, 12 Sep –  
11 Oct 2016

2013: approx.  
16,000 adults  
across 20  
countries, 3–17  
September and  
1–15 October  
2013

figure rises to seven in ten [69%] in India and the US, two thirds [66% and 64%] in France and Belgium and three in five [62% and 59%] in Mexico and Italy. When we break these figures down though, we can see that this longing for the past is being driven by the older generations.

## Grey power: politics, money and influence

Take the UK. Overall – in line with the global average – half [49%] agree that they would like their country to be the way it used to be – though of course “the way it used to be” will evoke different time periods for people of different ages. But, whereas only two in five [43%] of those aged 18-24 agree with this sentiment, this figure rises to three in five [58%] of those aged 60-64. This same pattern is repeated the world over. In China, a quarter [26%] of 18 to 24-year-olds agree with this statement, compared to nearly half [46%] of those aged 60-64. In the US, half [50%] of those aged 18-24 agree compared to three quarters [73%] of those aged 60-64.

These demographic splits are evident when we examine other questions which tap into people's longing for the good old days. In the UK, half [50%] of those aged 18-24 agree that people were happier in the old days when they had fewer problems to cope with. But this figure rises to seven in ten [68%] of those aged 60-64. In Russia this split is incredibly pronounced; three in five [60%] of those aged 18-24 agree with this, compared to nine in ten [91%] of those aged 60-64. Similarly, in Italy, the split is 58% versus 80%, and in the US 51% versus 76%.

This desire for the past is played out in modern politics. Think about recent political campaigns. Both Trump's Presidential campaign slogan [Make America Great Again – which, incidentally, was stolen from Reagan] and the Leave campaign in the EU referendum [Take Back Control] played on nostalgia – the idea that things were better in the old days, and better than the imagined future. Even if we know that, objectively, this isn't true in many ways, it doesn't really matter because that's what nostalgia is – “a form of curation where you cut the crap bits out”.<sup>129</sup> For older people, this can be seductive, and has resulted in some of the most seismic political shocks of modern times.

ACROSS 23 COUNTRIES, HALF SAY  
THAT “I WOULD LIKE MY COUNTRY  
TO BE THE WAY IT USED TO BE”

WHILE YOUNG PEOPLE AGED 18-29 IN THE US BELIEVE THAT AMERICA'S 'CULTURE AND WAY OF LIFE' HAVE CHANGED FOR THE BETTER, THOSE AGED 65+ THINK THAT THINGS HAVE GOT WORSE SINCE THE 1950S

In the UK, 61 percent of voters over the age of 65 voted to leave the European Union, while 75 percent of voters under the age of 24 voted to remain. The leader of the Liberal Democrats, Vince Cable, called this out stating that too many older voters were driven by "nostalgia for a world where passports were blue, faces were white and the map was coloured imperial pink".

Similarly, in the US, while the majority of those aged 18-29 voted for Clinton in the 2016 Presidential Election (55% versus 37% for Trump), this order was flipped when we analyse older voters; 53% of those aged 65+ voted for Trump, compared to 45% who voted for Clinton.<sup>130</sup> As with Brexit, the link between these election results and increased diversity cannot be ignored. The oldest generation is considerably whiter than the youngest; 80% of Americans over the age of 65 are non-Hispanic whites, compared to 57% of 18 to 24-year-olds. This may explain their hankering after a bygone era; research by the Public Religion Research Institute and Brookings shows that, while young people aged 18-29 in the US believe that America's 'culture and way of life' have changed for the better, those aged 65+ think that things have got worse since the 1950s.<sup>131</sup> Thus, when Trump offered voters a chance to make America great again (i.e. not just great, but great like it used to be), this was something that resonated with older people who feel more uncomfortable with both the pace and nature of change in their countries. Not for nothing was the Trump campaign referred to as "a rebellion of the aged — a bygone generation's last furious gasp against modernity".<sup>132</sup>

Grey power: politics, money and influence





“

NOSTALGIA –

IT'S DELICATE, BUT POTENT.

TEDDY TOLD ME THAT IN GREEK,

'NOSTALGIA' LITERALLY MEANS

'THE PAIN FROM AN OLD WOUND'.

IT'S A TWINGE IN YOUR HEART

FAR MORE POWERFUL

THAN MEMORY ALONE

Mad Men, Season 1 Episode 13 – The Wheel

## SELLING NOSTALGIA

Don Draper knew all about the power of nostalgia to sell. In one of the most critically acclaimed and emotionally affecting episodes of *Mad Men*'s seven series, *The Wheel*, Don Draper wins the Kodak account by playing on nostalgia, evoking past memories and emotions in a highly charged pitch meeting. This is something that a number of brands have latched onto because "evoking the past – the games we played, the food we ate, the music we listened to – they all make us feel something".<sup>133</sup>

This kind of emotional hook is gold dust for advertisers because when we feel something, we're more likely to do something.

Nostalgia is a simple way for brands to create an emotional response in us. We all like to think we're savvy – that we're not affected by advertising. Brands, therefore, face an uphill battle in getting us to feel anything. But tapping into our memories of times past – just like recent political campaigns have done – bypasses our cynicism.

The success of *Pokémon Go* in 2016. The recent McDonald's advert which marked 50 years of the Big Mac by encouraging people to remember the first time they tried one.<sup>134</sup> Adidas' re-release of Superstars, Stan Smith and Gazelle trainers from decades before. Halifax ads featuring Top Cat, the Flintstones and characters from the Wizard of Oz. The release of a MadLibs app in the US to allow American Baby Boomers to relive a childhood game in a digital format.<sup>135</sup> Adobe,<sup>136</sup> who used cult classic Bob Ross to advertise its Photoshop Sketch application for the iPad Pro. Burberry's Heritage Range, any one of BuzzFeed's many listicles about 'how you know you grew up in the 80s and 90s if ...', and, of course, Hovis' rattle through 120 years of British history in the advert titled 'Go on lad'<sup>137</sup> which was credited with raising sales by £12,000,000 in the immediate aftermath of its initial screening.

In an age of impersonal digital media, building social connectedness through nostalgia is an easy way for companies to leverage the optimistic feelings that often accompany walks down memory lane. Associating brand messaging with positive references from

the 90s, 80s — and even the 70s — humanises brands, forging meaningful connections between the past and present. Given the buying power of the older generation — something we'll explore later in this section — and our ageing societies, this trend can only continue. We like a little nostalgia too, but also think encouraging people to have time to reflect on what the past was really like — rather than selective memories of it — will be important.

## A SEAT AT THE TABLE

Older people don't just wield political power thanks to the huge numbers of them who turn out to vote. Rather, you only need to look at our political institutions to see how dominated they are by those in later life; some commentators have gone as far as to say we now live in a gerontocracy.<sup>138</sup>

In the UK, Prime Minister Theresa May is a relatively spritely 62 years old — as her dancing suggests — while leader of the Labour Party, Jeremy Corbyn, is 69 and Liberal Democrat leader Vince Cable is 75. Even Gladstone, described by Randolph Churchill as “an old man in a hurry” was younger — just 58! — when he took office for the first time. The older age of these political leaders is out of step with the prevailing trend. Just a few short years ago in 2015, the seven political leaders who took to the stage to discuss the issues prior to the election in one of the televised debates — Cameron, Miliband, Clegg, Wood, Bennett and Farage — were all born within seven years of each other, between 1964 and 1971.<sup>139</sup> Indeed, in recent times, politics has very much been a young (or rather middle-aged) person's game; three of the four Prime Ministers who preceded Theresa May were all in their 40s when they took office, Gordon Brown being the exception. So, our older politicians today are something of an anomaly.

This same pattern is evident in the US. In one of the more dramatic moments in Senate history, the late John McCain rallied from recent surgery and a brain cancer diagnosis to cast a 1am vote that scuppered — at least for now — the Republican's efforts to repeal Obamacare (which only passed in the first place thanks to 92-year-old Senator Robert Byrd who was wheeled out onto the floor for three vital votes in 2009). Indeed, given how many of the top

## THE GLOBAL AVERAGE AGE OF CEOS IS 55 – AND THE MOST FREQUENT AGE IS 58

positions in America public life – in the Senate, in Congress and in the Judiciary – are held by people in their 70s and above then “we shouldn’t be surprised that a medical emergency interfered with Senate business”.<sup>140</sup>

To illustrate, in the Senate of 100 some 23 Senators are at least 70. Five are 80 or older. In the Supreme Court, four of the nine justices are older than 68, two are 78 or older, and several have serious age-related health problems. Looking at the top job, President Trump was, at 70, the oldest President to be inaugurated (Reagan was 69). With an eye on the 2021 inauguration, by then the three Democrats currently leading the race for nomination – Elizabeth Warren, Joe Biden and Bernie Sanders – would be 71, 78 and 79 respectively.

It’s not just politics where older people are wielding power. In boardrooms too, it’s older people who are dominating. The global average age of CEOs is 55 – and the most frequent age is 58. Among the nearly 10,000 CEOs of companies with a market capitalisation of more than £150m, for which age is available, nearly half are in their fifties. While just 4% of global CEOs are aged over 70, as life expectancy increases we can expect this proportion to grow.<sup>141</sup>

Now, of course older people contribute meaningfully to public and business life. But the declining cognitive abilities that come with age should not be ignored either. Work conducted by the Mayo Clinic<sup>142</sup> which aimed to gauge the prevalence of mild cognitive impairment (MCI) found that of 1969 subjects aged 70-89 who were clinically tested to ensure that they did not have dementia, 329 (16%) had MCI. Therefore, as our population ages, and power is concentrated into the hands of increasingly older people, it will be essential that we develop appropriate checks and balances that capitalise on the unique skills and perspectives that those in later

life can bring but, at the same time, provide safeguards for when declining health can get in the way of good decision-making.

“ WEALTH AND ASSETS  
EVERY SUMMER  
WE CAN RENT A COTTAGE  
IN THE ISLE OF WIGHT,  
IF IT'S NOT TOO DEAR  
WE SHALL SCRIMP AND SAVE ...

Lennon/McCartney, When I'm 64

Amid all the economic doom and gloom since 2008, one story has perhaps been played down; that if it wasn't for older people, things would have been a whole lot worse.

In the UK, the grey pound has been helping to keep the economy moving.<sup>143</sup> At £320 billion a year, the over-50s account for around 47% of all UK consumer spending, up from 41% in 2003, according to research from Saga and the Centre for Economic and Business Research. Without this input, UK economic growth would have been reduced by 4.2%.<sup>144</sup> What's more, ONS figures show that the average pensioner's income increased by around 50% in real terms between 1995 and 2011, and that more than one in ten pensioners have a total wealth of £1 million or more – aided by spiralling property prices.<sup>145</sup> Indeed, in 2017 UK pensioners enjoyed a faster rate of growth in their disposable incomes than working age adults, as guaranteed state pension increases outstripped wage rises. The ONS has stated that between 2008 and 2018, the median

disposable income of retired households increased by £3,200 – for people in work it was only £900.<sup>146</sup>

Grey power: politics, money and influence

Further, while the growth in disposable income for older people is greatest in the UK, a higher than average growth is also seen across the other countries that were analysed in this study. The smallest growth for the 65-69 age group is seen in Germany, but this is still 5% above the national average. For the 70-74 age group the smallest growth is seen in Australia, but again this is still 2% above the national average.

**GROWTH IN DISPOSABLE INCOME IS HIGHEST FOR OLDER PEOPLE**  
Growth in disposable income above or below national average %



## IN THE UK, THE GREY POUND HAS BEEN HELPING TO KEEP THE ECONOMY MOVING

We can see this same pattern in other countries too. In 2013, according to the latest census data available, the median net worth of US households headed by 55 to 64-year-olds, excluding home-equity, was \$66,047, up from \$51,026 in 2005.<sup>147</sup> In Japan, those aged over 50 years old account for more than 80% of a total of 1.439 quadrillion yen of financial assets. Further, over the next three years, the average purchasing power of a household headed by someone in their 60s is projected to rise by about ¥580,000, while the figure for households headed by those in their 30s will fall by some ¥50,000. Germany's silver purchasing power is estimated to be €316 billion.<sup>148</sup>

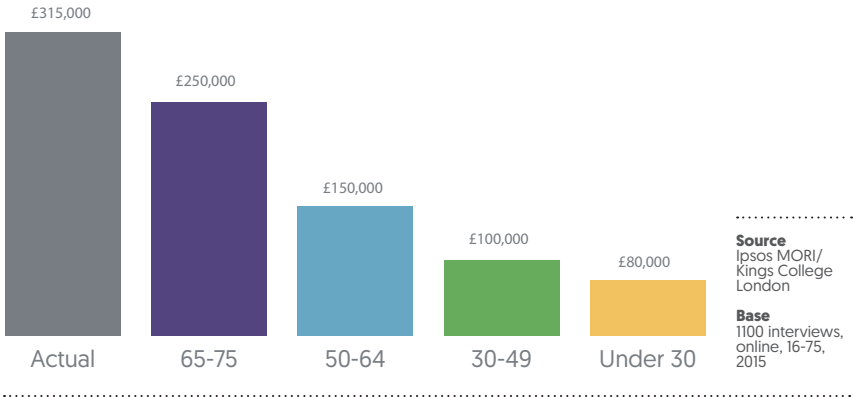
Of course, this isn't the whole story, and increasing inequality is a cause for concern; the richest quarter of pensioners earn three to four times more than the bottom quartile. Further, 10% of individuals in the UK aged 55–64 are in households with virtually no non-pension wealth.<sup>149</sup>

Lack of awareness of what we need to save to be comfortable in retirement is a major challenge – as is awareness of just how long that retirement will be.

In the UK, for instance, we asked people how long they could expect to live for in retirement on turning 65. The average guess was 19 years when, in reality, the figure is 23 years. At the same time, we have little idea just how much we need to save for later life. We asked, assuming people were claiming a full state pension, how much would someone need to have saved in a private pension plan in order to get an income of £25,000 per annum in retirement. The average guess was £124,000 when the actual figure is £315,000.<sup>150</sup> While we get more accurate as we get older, by then it may be too late to do anything much. Those aged 65–75 estimate that they will need £250,000, while at the other end of the scale, those aged under 30 estimate only £80,000 – little more than a quarter of what they would actually need.

**WE UNDERESTIMATE WHAT WE NEED TO LIVE ON IN RETIREMENT  
– THOUGH OUR GUESSES IMPROVE WITH AGE**

How much needed in private pension to have an income of £25k  
a year for 20 years after retirement – median guess by age group



Based on these figures, it's tempting to say that awareness, knowledge, confidence and responsibility increases with age. For many, the simple experience of owning more financial products and having more interactions with providers as we pass through major milestones in life, such as buying a car, getting our first house, having children, and retiring, does increase our financial knowledge. But for others, we have found through qualitative research that if you have kept things simple, haven't perhaps been as financially responsible as you could or should have been, or embraced modern digital banking, there can come a point of no return, where you feel you are stuck as you are, left out of the main system, unsure of what to do, and without enough time left to save. This is demonstrated by the fact that it is Millennials, and not the older pre-retired, who are leading the way in personal pension participation, as discussed later.<sup>151</sup>

This is not to say that Millennials are on their way to a comfortable old age though – far from it!

## VULNERABILITY CAN COME IN A RANGE OF GUISES AND CAN BE TEMPORARY, SPORADIC OR PERMANENT IN NATURE

For all of us, at whatever age, there are obvious pressures of rising housing costs and incomes that haven't kept pace with inflation, meaning that many people simply feel they do not have enough money to save. Then, for those who are putting money aside, shorter-term goals such as home ownership or holidays often take precedence over longer-term goals of saving for retirement, meaning that it can often be a case of too little, too late.

One major concern that blocks the pre-retired from hoping to emulate the comparative wealth of the retired, and is preventing some retired from maximising their wealth, is lack of knowledge and confidence in financial management. This is coupled with 'the advice gap' of consumers who are either unable or unwilling to pay for professional advice [in the UK, this is a result of the Retail Distribution Review and abolition of adviser commission in favour of up-front, transparent advice fees], but who needs to save if they are to have hope of a decent retirement.<sup>152</sup> Many feel that traditional financial advice isn't for them, and the rise of robo-advice may help to fill this gap to a certain extent, but many consumers are simply going without professional advice, and managing their finances alone. This places a huge burden of responsibility on individuals, which has increased further with the rise of defined contribution pension schemes and pensions freedoms in the UK, meaning we have important decisions to make with these pensions when we reach 55.

With interest rates at record lows, traditional savings accounts are less useful to us than they used to be, with 48% saying they need interest rates to rise if they are to save enough to be comfortable in retirement.<sup>153</sup> This, and pensions freedoms, when put together means that most of us are, or should be, investors. But investing is a frightening word for many, with qualitative research indicating it is frequently linked with the wealthy, complexity and risk of losing

everything, as well as more of the domain of those who are older and predominantly male. While it is absolutely understandable and right to be cautious of risk, especially when it comes to safeguarding retirement money, are we over-cautious about volatility and risk? Bearing in mind inflation, putting all your money in cash or no risk miniscule interest savings accounts will damage the long-term financial health of many of us, leaving comfortable retirement even further out of reach. For those of us in the UK, we can hope that Open Banking and Pensions Dashboards, if and when they become a reality,<sup>154</sup> will help us all to have a better view of our entire financial situations, including all pensions and other savings and investments, and this will help us to take action to become better prepared.

But legislators and financial services providers would also do well to bear the following in mind when thinking about how to help the current – and future – old get financially ready for later life.

**1. Older people are embracing digital.** There can sometimes be an assumption made by financial providers and others that young people want to do everything online, and older people are still mainly offline. But while digital adoption is more prevalent among the young, in the UK, 90% of 55 to 64-year-olds and 70% of those aged 65+ are online,<sup>155</sup> and many of them are using digital financial services. It is also thought that embracing digital can help us save for the future, with 47% of working-age people believing new technology makes saving for retirement easier, and 55% believing that new technology will help give future retirees a better standard of living.<sup>156</sup>

**2. Real challenges remain.** Adults aged 75 years and over have consistently been the lowest users of the internet – though they are closing the gap on younger generations. In 2011, 20% of adults aged 75 years and over were recent internet users, but this rose to 44% in 2018. And of the 4.5 million adults who had never used the internet in 2018, more than half [2.6 million] were aged 75 years and over. Many of these older people have a need, as well as a preference, for banking in person, may live in rural areas, and can feel increasingly isolated and cut off from mainstream banking as bank branch closures increase and access to cash becomes more difficult in some areas.<sup>157</sup>

**3. And we are at greater risk of being more vulnerable as we age.** The Financial Conduct Authority [the FCA] have stated that “vulnerability can come in a range of guises and can be temporary, sporadic or permanent in nature”.<sup>158</sup> Anyone can be vulnerable at any point in their lives, and indeed all of us are likely to be vulnerable at one time or another. However, it is of course true that we are all more likely to be vulnerable as we get older, with 60% of those aged 65 and over in the UK showing characteristics of potential vulnerability,<sup>159</sup> and being ‘older old’ – over 80 – correlates with physical or mental impairment. One million people in the UK will have dementia by 2025, and this will increase to two million by 2050.<sup>160</sup> Financial management is complicated enough, but difficulties trying to manage your finances when you have dementia or Alzheimer’s Disease increases considerably, and financial providers need to be more mindful of this, taking steps to understand dementia, and other health and non-health related vulnerabilities of older consumers, and provide the mechanisms to help support them, if they are to help prevent potential harm.<sup>161</sup>

## SELLING TO OLDER PEOPLE – THE UNDERSERVED LATER-LIFE ECONOMY

So, while it isn’t the case for everyone, some of those in later life do have money to spend. The question is, are they able to spend it?

Leisure and tourism is undoubtedly one of the great beneficiaries of the grey pound, with spending by those aged 65-74 rising by 51% in real terms between 2002 and 2012, against just 17% for all UK households. The over-50s now account for the majority of the nation’s spending on travel and tourism and, in doing so, poured some £37bn into the hotel and travel sector.<sup>162</sup> Further, UK government figures also show that the over-50s are the top spenders in a host of other categories including food, clothing, household goods, services and eating out.<sup>163</sup> Indeed, some are so concerned about the older generation blowing their savings that they have been dubbed the SKI set [Spending the Kids’ Inheritance].<sup>164</sup>

## WHILE IT ISN'T THE CASE FOR EVERYONE, SOME OF THOSE IN LATER LIFE DO HAVE MONEY TO SPEND

But perhaps there is no need to sound the alarm bells about those in later life burning through their savings just yet. While those in later life aren't spendthrifts, when they shop they're at least savvy about it. According to work undertaken by advertising agency J. Walter Thompson,<sup>165</sup> women over 50 love a bargain – and don't mind doing the work to get one. Seven in ten (72%) look online regularly to compare prices and get a good deal, while four in five (81%) won't make a purchase without checking on Amazon first.

The other question is, in spite of their spending power, whether the retail sector and FMCG have actually cottoned on to what those in later life want. Take retail. According to a survey of over 1,000 UK consumers undertaken by Data IQ, around four in five (82%) of those aged over 55 say their favourite retail brand no longer understands them or what they need.<sup>166</sup> And their loyalty is fragile; nearly all (95%) said they would consider 'cheating' on their favourite retailer with a competitor. But what the over-55s want from their retail experience is not exactly rocket science; 56% want somewhere friendly and welcoming, where there's no pressure to buy, 54% want somewhere which is age-agnostic, and welcomes people of all ages and sizes, and 50% want somewhere that is pleasant to wander around.<sup>167</sup>

There are companies meeting the challenge of creating an age-agnostic retail experience head on. US online lifestyle brand Garnet Hill created a mobile shopping experience inside an old shipping container. Women over 55 tend to be tactile shoppers, so this approach allowed them to feel the quality of the products for themselves.<sup>168</sup> The campaign was a huge success, driving around two million social media impressions. Another US store, Lou & Grey has also endeavoured to create an age-agnostic shopping environment with its calm, spacious design, and products which carry multigenerational appeal. Swedish retailer, Cos, British clothing company Jigsaw and Australian skincare company

Aesop are also doing likewise.<sup>169</sup> This is what shoppers want; nearly nine in ten [88%] suggest that brands should focus on needs and interests rather than age, while four in five [83%] agree that age neutral and inclusive brands feel the most modern and relevant.<sup>170</sup> Beyond this though, it's debatable whether FMCG companies have yet truly realised to the buying power of this group. Many products developed specifically for older people focus on ill health and disability – dentures, adult diapers, treatments for hair loss and colour fade. There has been relatively little done to appeal to those who are fit and healthy. As Alison Sander, Director of the Boston Consulting Group's Center for Sensing and Mining the Future states: "We are still waiting for fundamentally new products to meet the desires of this older consumer group."<sup>171</sup>

But developing new products for older people typically falls on three major stumbling blocks. The first is that later life covers a vast range of people, all with different interests, tastes and needs. Therefore, designing something with near universal appeal is no easy task. But it is one there is appetite for. In work undertaken by the Age of No Retirement,<sup>172</sup> a conglomerate of creative organisations with the aim of helping others realise the value in all-age thinking, they found that nine in ten people [91%] said that brands and businesses should ensure equal access for people of all ages.<sup>173</sup>

Secondly, and more prosaically, is the issue of packaging. When the finance director at Danone, Pierre-André Tériisse, tried on an ageing suit – designed to mimic what it feels like to be in an older body – he realised just how hard it can be to pick up a bottle of Evian, or to distinguish between different flavours of yoghurt. These insights are now being channelled into Danone's packaging design. Similarly, Nestlé recently redesigned the jar for Nescafé Gold in Australia, giving it a 'waist' and therefore making it easier for arthritic hands to open. While in the UK, that stalwart of the 1980s chocolate

PEOPLE DON'T REALLY WANT TO BUY  
THINGS THAT ARE FOR OLD PEOPLE

## Grey power: politics, money and influence

market, Black Magic, has had its box redesigned so that the font size has been increased, the finger scoops widened and the chocolates reorganised so that they align with the pictures on the lid.<sup>174</sup>

Thirdly, and perhaps most importantly, people don't really want to buy things that are 'for old people'. Given negative perceptions of later life that we explored earlier, this creates a powerful block on people wanting to buy things explicitly created for and marketed to 'old people'. After all, there's a reason why up to a quarter of those with hearing aids don't wear them.<sup>175</sup> What's needed instead are more cross-generational products. Or, to put it another way, better design for everyone. Kitchen tool company OXO Good Grips emerged from innovator Sam Farber's desire to create a better vegetable peeler for his wife who had arthritis, but the resultant product was something that could benefit everyone. Toyota and other manufacturers now increasingly fit cars with sensors, cameras and lasers, which will make it easier and safer for older people to stay on the road for longer.<sup>176</sup> But they'll make it easier and safer for everyone else as well.

But if the appetite is there to meet these challenges, then there will surely be growing demand. In Japan, the Chiba shopping mall just outside of Tokyo has been created for older people. Here, older people can benefit from easy access to medical clinics, get discounts on pension day, and sign up to classes. In Germany, shopping trolleys at the Kaiser supermarket come equipped with magnifying glasses.<sup>177</sup> Now all that's needed are better products to fill both.

WHAT'S NEEDED INSTEAD ARE MORE  
CROSS-GENERATIONAL PRODUCTS.  
OR, TO PUT IT ANOTHER WAY,  
BETTER DESIGN FOR EVERYONE

WE MASSIVELY UNDERESTIMATE HOW  
MUCH WE WILL NEED TO SAVE TO HAVE  
A REASONABLE INCOME IN RETIREMENT  
– THE AVERAGE GUESS IS £124,000, BUT  
THE ACTUAL FIGURE NEEDED IS £315,000<sup>xii</sup>



Changing later life



## CHANGING LATER LIFE



OLD AGE IS LIKE EVERYTHING ELSE.  
TO MAKE A SUCCESS OF IT,  
YOU'VE GOT TO START YOUNG

Theodore Roosevelt

People are living longer. And they're living healthier lives for longer. This has profound implications for employment – how meaningful is a mandated retirement age when people can go on to live half their lives again after that point? How can employers adapt their working practices so that they can capitalise on this pool of experienced labour? What does this mean for young people trying to get on the career ladder?

It will also undoubtedly affect how – and where – people live. As people age, even if they are free of serious health conditions, they will need homes and communities which suit this phase of their lives. Underpinning this is the potential for change brought about by technology, which has the capacity to revolutionise both how elderly care is delivered and later life is experienced.

And, of course, the big question – how will we pay for it all?

## INCREASING THE YEARS IN OUR LIFE AND THE LIFE IN OUR YEARS

While our lifespan has increased significantly, we need to also think about our healthspan – the number of healthy years that we live, where we are free from serious disease.

In the nineteenth century and the early part of the twentieth century, longevity in many western countries increased as a result of advances in medicines (such as the development of vaccines and antibiotics) and better standards of treatment. This helped to prevent common but fatal childhood diseases – smallpox, scarlet fever, measles (now making an unwelcome return) – and ensured that progress was made when treating infections; people still got ill, but they were more likely to recover and live their lives in good health. Nowadays though, increases in life expectancy come from advances in healthcare for those over the age of 60; rather than saving young people, we're extending our old age.

In 1980, James F. Fries, now Professor Emeritus of Medicine at Stanford, developed the 'compression of morbidity' theory. This suggested that, as we extend our lifespan, we will be living healthier lives; the burden of illness will be compressed into a shorter period before death, and the age of onset of the first chronic infirmity delayed.<sup>178</sup>

The problem is, things haven't really worked out like this; instead of a compression of morbidity, we've had an expansion. Take, for example, a study conducted by Eileen Crimmins, a researcher at the University of South Carolina who used data from the National Health Interview Survey to assess physical functioning – like walking a quarter of a mile, climbing ten stairs, standing or sitting for two hours, bending or kneeling without special equipment – in adults. As could be expected, the results show that as people age there is a progressive erosion of people's physical abilities. What's more, these results have gotten worse over time. In 1998 about 28% of American men aged 80 and above had a functional limitation, but in 2006 the figure had risen to 42%. For women, the results were even worse; by 2006 over half had a functional

limitation. Crimmins' conclusion was that there was an "increase in the life expectancy with disease and a decrease in the years without disease. The same is true for functioning loss, an increase in expected years unable to function".<sup>179</sup>

On a much grander scale, the Global Burden of Disease Study was launched in 2010 by the Harvard School of Public Health, the Institute for Health Metrics and Evaluation and 300 other institutions worldwide. This study sought to provide a country-by-country analysis of health-adjusted life expectancy [HALE] – also known as healthy life expectancy i.e. the number of years people live for, and how healthy they are during these. Comparing HALE for 187 countries, in 1990 and 2010, the researchers found that while life expectancy has increased in 19 of 21 regions around the world, people are living their later years in poorer health.<sup>180</sup>

This matters because, first and foremost, healthspan is a quality of life issue. There is a clear link between the occurrence of serious health conditions and a decline in mental health; in the US, up to 15% of patients with cardiovascular disease and up to 20% of patients who have undergone coronary artery bypass graft [CABG] surgery experience major depression.<sup>181</sup>

Secondly, it's an equalities issue. We know that, in the UK for instance, adults in more deprived areas have a higher propensity to smoke, be overweight, have a poor diet and a lack of physical exercise.<sup>182</sup> In more deprived areas there is also more binge drinking and a higher prevalence of diabetes and raised blood pressure.<sup>183</sup> These inequalities are carried forward into later life; people from deprived areas tend to have a shorter life expectancy but also tend to get ill earlier in life as well.<sup>184</sup>

BY 2025, THERE WILL BE 2.8M PEOPLE OVER  
THE AGE OF 65 IN NEED OF NURSING AND  
SOCIAL CARE, LARGELY BECAUSE OF THE  
GROWING PREVALENCE OF DEMENTIA

## MOVING MORE IS KEY, AS IS BUILDING STRENGTH

Thirdly, it's about funding. Right now, approximately 5 million Americans over 65 have Alzheimer's, including one in three over the age of 85. Further, disappointing news from laboratories where drugs trials designed to stall Alzheimer's have failed to the extent that researchers are rethinking the whole disease paradigm that informed much of the research over the past few decades. Instead of a cure, scientists are now warning of a huge upsurge in dementia — an increase of around 300% in the number of older Americans with dementia by 2050. The figures from the UK make for equally grim reading. Research undertaken by the Lancet Public Health Medical Journal has found that, by 2025, there will be 2.8 million people over the age of 65 in need of nursing and social care, largely because of the growing prevalence of dementia.<sup>185</sup>

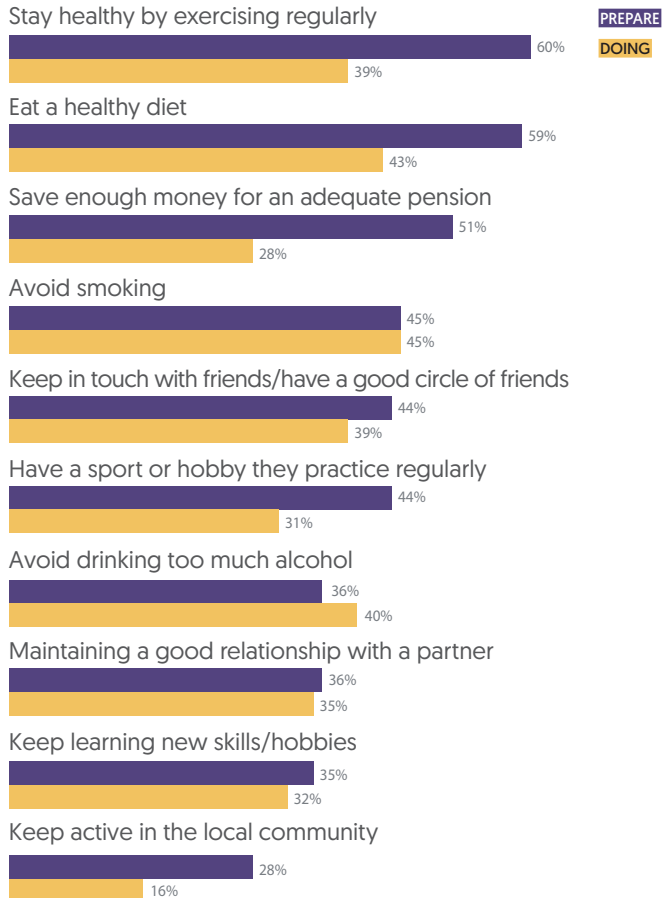
But there are things we can all do to improve our healthspan. It's never too late to start making changes either; for individuals below 35, there is still time to maximise 'peak' health, but studies have demonstrated that even those in their 90s can improve their strength and training, and that significant benefits can be reaped from relatively small doses of physical activity.<sup>186</sup> Moving more is key, as is building strength. But away from physical activity, there are a whole host of small changes that can work wonders for improving our healthspan. Staying connected with family and friends, volunteering, having a good diet and cognitive exercises [like learning a new skill] all have their part to play in increasing the amount of life we have in our years. Our recent Ipsos Global Advisor survey shows that there is a real desire among people to prepare for old age by staying healthy and maintaining a strong social network, and in fact many say they are already doing this.

It appears that preparing for a healthy later life is not just about changes, it may also be about encouraging people to keep doing what they already are! These findings are also reflected by recent work conducted by the Centre for Ageing Better.<sup>187</sup>

## WHAT SHOULD WE DO TO PREPARE FOR OLD

### AGE – AND WHAT WE ARE DOING...

Which, if any, of the following do you think it is most important for people do to prepare for old age? And which, if any, of these are you currently doing? \*Top 10



Source  
Ipsos Global  
Advisor

Base  
20,788 adults  
aged 16-64  
across  
30 countries,  
online, 24  
August – 7  
September 2018

## HOME IS WHERE THE SMART TECH IS

Now that we are living longer, unhealthier lives also pose a challenge for how – and where – we live and who will care for us.

We know that, as people age, they tend to want to stay in their home. In his review of social care provision in the UK, *Securing Good Care for Older People*, Sir Derek Wanless, former advisor to the Labour Party, found that more than 60% would like to stay at home and receive care from friends and family, while 56% would like to stay at home with help from trained carers.<sup>188</sup> This makes sense – it's what people are used to – and is particularly pertinent as they age, given that older people spend around 80% of their time within their home. Their homes are also in communities that they're familiar with and where they typically have strong social networks. Of course, it's also where many memories have been made.

Home aids and adaptations have been able to play a significant role in helping to keep people in their homes for longer.<sup>189</sup> Minor adaptations include things like hand rails, grabs rails, ramps, lighting improvements and equipment to open and closes curtains, windows and doors. More major adaptations include stair lifts, door widening, alterations to room layouts and bathroom alterations such as wet rooms and level access showers. Unfortunately, many people postpone securing adaptations that would help them due to negative associations. Adaptations may serve as a reminder that they are becoming increasingly vulnerable, and starting to lose independence. Moreover, the practical, clinical appearance of adaptations can also be off putting. Nevertheless, as evidenced by the Centre for Ageing Better,<sup>190</sup> once adaptations are installed, they can have a life-changing impact. As well as reducing the risk of falls, and increasing mobility, adaptations also help people to feel more independent, more in control and, in some cases, enable people to increase their social participation.

While some aids and adaptations such as grab rails and stair lifts, have been used for many years to improve mobility within the home, technology continues to advance – opening up new and exciting possibilities. At the Georgia Institute of Technology campus



IT MEANS INDEPENDENCE. I DON'T HAVE TO ASK FOR HELP. I FIND IT VERY HARD TO ASK FOR HELP. I MEAN, EVERYBODY HAS GOT BUSY LIVES. THEY HAVEN'T GOT TIME TO BE BOTHERING ON WITH YOU. IF YOU CAN MANAGE YOURSELF, THEN IT'S HALF THE BATTLE

Centre for Ageing Better participant

in Atlanta there is a 5,000 square foot, three-storey home which, from the outside, looks like any other. Inside, however, it's a living lab called Aware Home<sup>191</sup> which seeks to explore how technological developments can improve how we live. For instance, the number one cause of fires in the homes of older US citizens is cooking equipment. In the Aware Home, the stove has been fitted with both a sensor and a large coloured light system that blinks to alert residents when the oven has been left on unattended. All very well if you're in the same room, but what if you're not? There's also a photo frame placed by the front door which blinks and makes a noise to let you know that the stove is both unattended and has been left on.<sup>192</sup>

The hallway in the Aware Home has been equipped with gait-sensing technology which monitors and analyses how someone walks. This kind of information could be used to track someone's health, and the data even analysed with an algorithm to alert a carer or family member if any potentially harmful changes emerge in the gait pattern. As Professor Elizabeth Mynatt, Executive Director of the Institute for People and Technology at Georgia Institute

## Changing later life

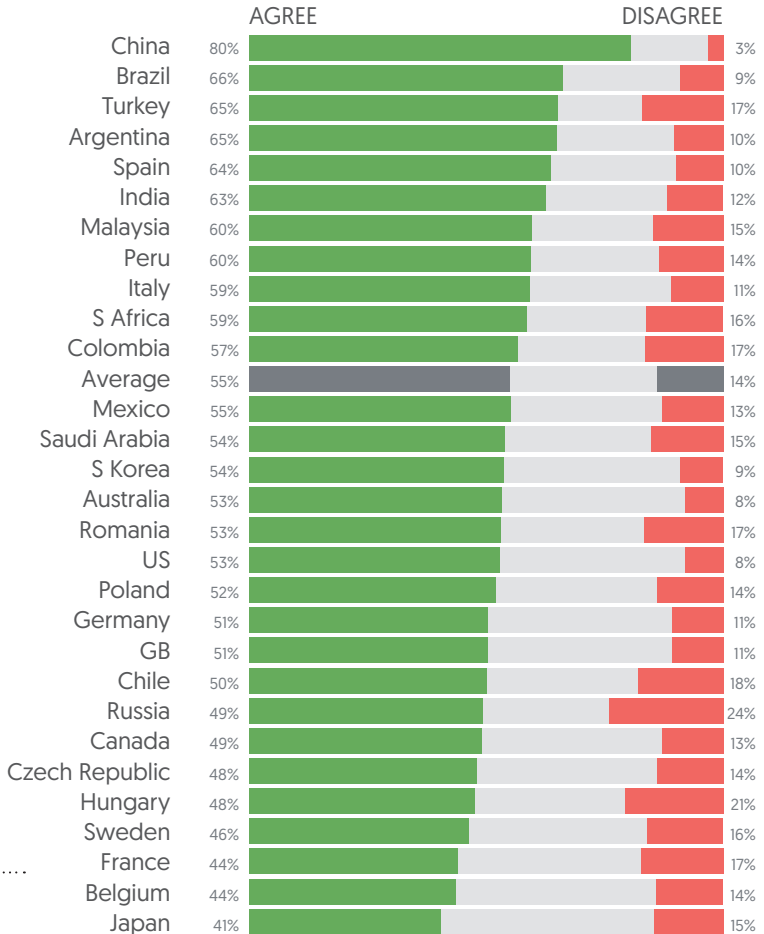
of Technology states: "To track how someone is doing ... is very important. It's important for the daughter who wants to know that her mom is doing OK. It's important for someone who might need to respond to a health emergency, and it is important for health professionals who might need to see those slight declines or trends over time. Perhaps a person is less steady going up those steps than they were three months ago. That would be an important indicator to maybe make some changes in the house before a fall or something else occurs."<sup>193</sup>

There are already a number of these technologies on the market. Most accessibly, FitBits and other kinds of pedometers can be used as a simple check-in device by family members or friends to check that ageing relatives are up and about and moving. LifeAssist Technologies has developed Reminder Rosie, a clock that allows users to record personalised messages and reminders that are broadcast at scheduled times in the home. These could be used as a speaking diary (remember the grandchildren are coming over for tea) or as a prompt to take essential medicines (remember to take two beta blocker tablets for your angina). There's also MedMinder, a collection of automatic medication dispensers. These initially flash to remind users to take their medicines. They then beep. After that, they trigger a call. And, if still nothing, MedMinder notifies a family member or caregiver. There are more advances on the way. InirvReact (currently in Beta Testing), connects your stove to a sensor in your home and a smartphone app. The sensor then automatically turns the stove off if it stops detecting motion around the appliance after a long period of time. Your stove can also be turned off via your phone. Technology like this, as well as other future developments, clearly have the capacity to improve old age for a lot of people, but this view is not uniformly shared.

In a recent Ipsos Global Advisor survey on ageing, slightly over half [55%] of those surveyed globally believe that technological development has the capacity to improve old age for a lot of people. This is an opinion that does not vary much by age but, if anything, as people get older they are less likely to believe technology will be beneficial for them [57% of 16 to 24-year-olds vs 52% of 55 to 64-year-olds globally].

## OVER HALF AROUND THE WORLD THINK THAT TECHNOLOGY WILL IMPROVE OLD AGE

% agree or disagree that technological developments will improve  
old age for a lot of people



**Source**  
Ipsos Global  
Advisor

**Base**  
18,262 adults  
aged 16-64  
across 29  
countries,  
online, 24 Aug  
– 7 Sep 2018

THE JAPANESE  
GOVERNMENT'S ROBOTIC  
STRATEGY EXPECTS THAT,  
BY 2020, FOUR IN FIVE CARE  
RECIPIENTS WOULD ACCEPT  
HAVING SOME SUPPORT  
PROVIDED BY ROBOTS<sup>xiii</sup>



MORE THAN 60% WOULD LIKE TO  
STAY AT HOME AND RECEIVE CARE  
FROM FRIENDS AND FAMILY, WHILE  
56% WOULD LIKE TO STAY AT HOME  
WITH HELP FROM TRAINED CARERS

There is considerable variation in this from country to country with around eight in ten of those surveyed in China believing that technology will improve old age for a lot of people, which is significantly higher than elsewhere, with those in Brazil, Turkey and Argentina the next most likely agree with this. Those in Japan are at the opposite end of the spectrum with only four in ten believing that technology will help improve old age for a lot of people.

## ROBOTS AT HOME?

Even though this kind of technology is just in its infancy, there are already successful case studies from around the world of robots being used to provide care to older people. In a 2016 study for the Design Museum in London, we found 22% of us look forward to robots at home to help with ageing. Take Pepper for instance. Pepper – a four-foot-tall approximation of a human being – was initially developed in Paris and is now manufactured and marketed by Japanese giant SoftBank Robotics. With a computer screen on his chest, he tells interactive stories, engages in basic conversation and performs everyday gestures all while “recognising the principal human emotions and adapting his behaviour to the mood of his interlocutor”.<sup>194</sup> Pepper is already being put to work; he features in over 100 SoftBank Mobile phone shops in Japan, and is now being used in HSBC’s flagship Manhattan branch. But it’s his capacity to provide care to the elderly which is particularly worth noting.

Pepper helps care for and entertain residents at the Sin-tomi nursing home in Tokyo. He leads them through regular exercises

## 22% OF US LOOK FORWARD TO ROBOTS AT HOME TO HELP WITH AGEING

and patrols the corridors at night looking out for unusual activity. About 20 other robot models are part of this same initiative in Japan. There's Tree, a mobile screen which assists with walking, and Paro, a cuddly seal designed to sooth and engage people with Alzheimer's and other mental health conditions. Paro recognises temperature, posture and light. If you speak to Paro, or give it praise, it will respond. The therapeutic results have, so far, been impressive. Dr Simon Davies, a staff psychiatrist and clinical scientist at Canada's Center for Addiction and Mental Health, has stated that "we're already finding that, for some difficult cases of depression, this could be a catalyst that helps people move on and get back to their healthy state". Japan's next research priorities include wearable mobility aid devices and technology that guides people to the toilet at what it predicts is the right time.<sup>195</sup>

In the US, the Dinsow elder care robot from CT Asia Robotics acts as a kind of personal assistant. It helps people to remember to take their pills, tracks their health and automatically answers incoming calls from family and doctors. There's even a Dinsow Mini, released in 2015, small enough to live on someone's bedside table. Similarly, there's the EllieQ. This is an interactive robot with an integrated tablet. It tracks its users' medication patterns, and connects them to family, friends and carers via video calls and social media. It is also – crucially – a companion. It checks the weather and suggests appropriate activities and it also learns what its user likes to do so it can tailor these with time.<sup>196</sup>

In Germany, the Care-o-bot from Fraunhofer IPA has been deployed in a number of assisted living facilities across the country. The Care-o-bot delivers food and drinks to residents, and keeps them entertained by playing memory games. What's more, Dr Ulrich Reiser, Project and Group Leader at Fraunhofer IPA notes that the Care-o-bot has been "programmed to behave like a gentleman"<sup>197</sup> in order to silence any doubts that might exist about the suitability of a robotic carer. Closer to home, Pepper

has been trialled in care homes in Southend, Essex. In 2015, Lincoln University announced its participation in an international initiative that involved 'Linda' – a device designed to improve the mood of people in care homes.

While there are obvious ethical quandaries that we need to grapple with, we must work from the starting point that this technology has the capacity to positively transform the lives of older people, helping them live longer safely and independently in their own homes.<sup>198</sup> What's more, contrary to what we might assume, there is evidence that this is something at least some older people are receptive to as well, especially when used in combination with human caregivers. Back in the Aware Home, Professor Mynatt concludes that while robotics are not a silver bullet when it comes to care for the elderly, they have the potential to make a huge contribution: "Older people value the security and the safety that the technology provides for them. When we've talked to older adults about robots that could help them in the home, they'll tell us that they would rather have a robot than a human caregiver in some cases, because robots don't gossip. They don't look through their things. Robots don't judge. So, if a robot could help them day in and day out, and a human could come in as needed, then they would love that combination."

In fact, the resistance might come from caregivers themselves. Dr Hirohisa Hirukawa, director of robot innovation research at Japan's National Institute of Advanced Industrial Science and Technology, has stated that, currently, cost prohibits the extensive use of robots when providing care for the elderly. But attitudinal barriers exist as well, particularly "the mindset by the people on the frontline of caregiving that after all it must be human beings who provide this kind of care".<sup>199</sup> When it comes down to it though, we might not have any choice when it comes to who provides our care.

OLDER PEOPLE VALUE THE SECURITY  
AND THE SAFETY THAT TECHNOLOGY  
PROVIDES FOR THEM

**COST, A LACK OF KNOWLEDGE AND INTEREST, AND PRIVACY CONCERNS ARE BARRIERS TO USING CONNECTED HEALTH DEVICES**

What, if anything, prevents you from using/owning a connected device or tool for your health?

The cost is a barrier



I don't know enough about them



I am not interested in technology for my health



I am concerned about the privacy of my health data and who will have access to it



I don't see it as useful



I don't trust the quality of the data it delivers



I am concerned about insurance or public health bodies using my health data



I find devices, trackers and apps too much effort



I don't understand how my data will be stored



Other



Nothing prevents me or is a barrier



**Source**  
Ipsos Global  
Advisor

**Base**  
19,293 online  
adults aged  
16-24 across  
28 countries  
who do not  
currently use  
a connected  
health device  
25 May - 8 Jun,  
2018

Japan is predicted to have a shortfall of 370,000 carers by 2025. The UK is already grappling with a shortage of 90,000 carers; once Brexit restricts free movement of people this figure is set to rise to nearly 400,000 by 2026.<sup>200</sup> Over in the US, evidence suggests that by 2020 there will be a national shortage of 151,000 paid care workers, and 3.8 million unpaid family caregivers. By 2040, these figures will have risen to 355,000 paid workers and 11 million unpaid carers.<sup>201</sup>

As with more traditional adaptations, part of the challenge, therefore, is to ensure that by the time we need robo-carers, we accept them and are comfortable with them. There will be some hurdles here; in a recent global survey of attitudes towards healthcare, we found that there are a number of barriers to using even the most basic of connected health devices.<sup>202</sup> Cost is the most prevalent issue raised around the world, but a lack of knowledge, a lack of interest and concerns about privacy also come to the fore.

Japan is working on this; the government's robotic strategy is that, by 2020, four in five care recipients would accept having some support provided by robots.<sup>203</sup> The rest of us need to do likewise, and soon.



IT'S NOT THE LOAD

THAT BREAKS YOU DOWN

BUT THE WAY YOU CARRY IT

Chinese proverb

## A PENSIONS CRISIS

We are in the midst of a global pensions crisis. Pensions systems designed under very different socio-economic and demographic conditions are no longer fit for purpose. To illustrate, in the UK, the pension system has not really altered [with the exception of the introduction of auto enrolment] since the implementation of the 1946 National Insurance Act designed by Sir William Beveridge.

51% SAY THAT WE SHOULD SAVE ENOUGH  
FOR AN ADEQUATE PENSION TO HELP  
PREPARE FOR OLD AGE VS 28% WHO  
SAY THAT THEY ARE PREPARING FOR  
OLD AGE BY ACTUALLY DOING THIS

In return for 4s and 1d a week, workers received benefits from the state including an old age pension paid at a flat rate from 65 for men and 60 for women. The thing is though, back then life expectancy for men was just 66.4 years and, for women, 71.5,<sup>204</sup> meaning that, on average, people would only claim their new state benefits for a few years before reaching the end of their life.

The UK is far from being the only country with an unsustainable pensions system.

One way out of this mess is that we all need to start saving more for our retirement. Findings from our recent Ipsos Global Advisor study do suggest that, globally, there is at least some desire to save enough money for an adequate pension, even if this not borne out in reality [51% say that we should save enough for an adequate pension to help prepare for old age vs 28% who say that they are preparing for old age by actually doing this]. If the desire for saving for retirement is there, is there anything wrong with nudging people in the right direction with a bit of reform?

There have been various policies introduced to help with this. In the UK, for instance, the introduction of automatic enrolment in 2012 has transformed the number of people saving for later life. Back then, the percentage of eligible private sector workers participating in a workplace pension was just 42%. Figures now suggest this proportion has near enough doubled to 81%. Young people, in particular, have benefited from this policy; before 2012 only a quarter of those working in the private sector aged 22-29 saved for their retirement. The figure has now risen to 77%.<sup>205</sup> Of course, given the design of this particular policy – qualifying

employees are automatically enrolled into a workplace pension and have to opt-out if they do not want to financially contribute – it's hard to determine whether the British public are enthusiastically taking up this opportunity to save or, rather, are benefitting from their own inertia. What's more, that more people are saving for their retirement is a good start – and the next step is for people to engage with how much they have saved, and ideally increase their contributions over time, to ensure they have a sufficient income in retirement.

In Australia, pension reforms have 'baked saving into the psyche'.<sup>206</sup> The superannuation guarantee has, for 25 years, forced qualifying workers to save into a 'super', or retirement account. Current contribution rates for employees stand at 9.5%, and they are able to exercise choice about where their money is invested, which has created a highly competitive market place; newspapers regularly feature league tables of the best performing supers and features on which offer a return of over 10% net of investment fees.

But these changes, while a step in the right direction, are not enough – radical reform is what is needed. One such potential solution is automatic escalation. The evidence suggests that 'myopia' – whereby people have a lack of foresight in relation to future events – reduces the willingness of individuals to save for retirement.<sup>207</sup> One potential mechanism for increasing levels of saving for retirement is 'automatic escalation'. This involves 'nudging' people into saving more for retirement by linking increases in pay to increases in employee pension contributions. Automatic escalation builds on 'Save More Tomorrow™', a scheme in the United States developed by behavioural economists Shlomo Benartzi and Richard Thaler. Participants in the scheme sign an agreement that their contributions will increase when they get an increase in salary. The scheme works partly because it frames saving around something positive – a pay rise. It has achieved remarkable outcomes in trials. In the firms where it was tested, 78% of employees signed up and 80% were still in the plan after their fourth pay rise. Average savings rates rose from 3.5% to 13.6% over 40 months. We have found that, in the UK at least, there is support for measures such as this, especially amongst those from higher social grades [a proxy for higher incomes].<sup>208</sup>

**'MYOPIA' – WHEREBY PEOPLE HAVE A LACK OF FORESIGHT IN RELATION TO FUTURE EVENTS – REDUCES THE WILLINGNESS OF INDIVIDUALS TO SAVE FOR RETIREMENT**

## **RADICALLY REFORMING TAX RELIEF**

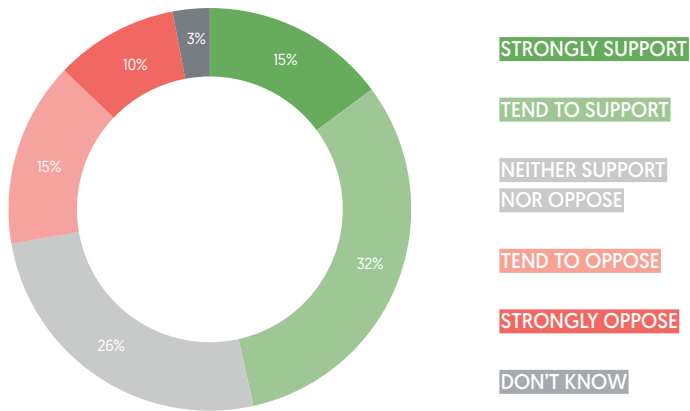
One of the principal levers the state has to encourage saving is using tax allowances. The Pensions Policy Institute<sup>209</sup> estimated that, although basic rate taxpayers in the UK make 50% of the total pension contributions, they benefit from only 30% of the pension tax relief. In contrast, higher rate taxpayers make 40% of the total contributions and receive 50% of the pension tax relief, while the highest rate taxpayers make 10% of the total contributions and receive 20% of the pension tax relief. This current distribution of relief is inefficient as an incentive. Higher earners display a higher marginal propensity to save than lower earners, irrespective of tax relief. As such, £1 of tax relief spent on a lower earner is likely to alter savings behaviour more markedly than £1 spent on a higher earner.

In our survey of the British public, we found that only a quarter objected to reforming tax relief so that it is redistributed in favour of lower earners. Perhaps unsurprisingly, most opposition came from those from higher social grades who would be more likely to lose out should such a policy come into force; 31% of those in the highest social grade [AB] opposed it compared with only 19% of people in the lowest social grade [DE].<sup>210</sup>

Other necessary changes to pensions policy could involve more flexibility about how and when people draw down their retirement funds. Reforms in the UK have already edged us closer to this.

### IN GREAT BRITAIN, ONLY A QUARTER OPPOSE TAX RELIEF IN FAVOUR OF LOW EARNERS

Those on high incomes who save a lot towards their pension should get less tax relief on their pension contributions, which could be spent on incentivising those on low incomes to save more. To what extent, if at all, would you support or oppose this policy?



**Source**  
Ipsos MORI,  
on behalf of  
the Joseph  
Rowntree  
Foundation

**Base**  
2,020 GB adults  
aged 16+, 2014

In 2014, the then Chancellor of the Exchequer, George Osborne, changed legislation to allow pensioners to cash in their savings, with one pensions minister suggesting that if they wanted to do that and blow their life's savings on a Lamborghini, then that would be just fine. The financial services market responded quickly to these new pension freedoms; Scottish Widows, like most other large providers, expanded its product range to include a simplified, direct-to-consumer flexi-access drawdown product which, as of 2016, had been used by more than 10,000 customers. 'Flexi access' drawdown was the biggest growth area for pension provider Aegon, which says assets moving into this option jumped 88% in the year to the end of 2015.<sup>211</sup> As the drawdown option moved into the financial mainstream we saw the rise of the DIY

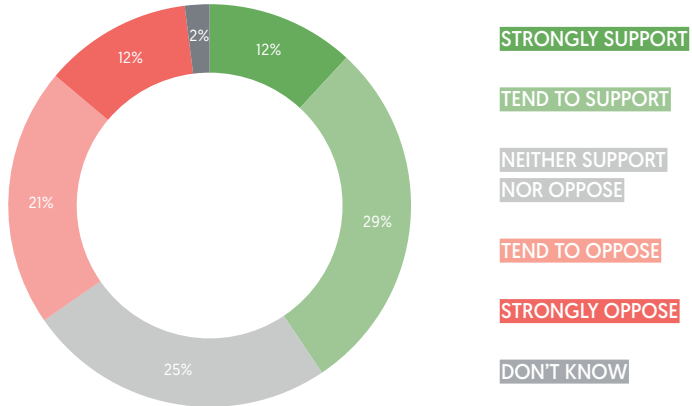
BUT FURTHER FLEXIBILITY MAY STILL NEED TO  
BE BUILT INTO THE PENSIONS SYSTEM, IF  
THESE PRODUCTS ARE GOING TO CONTINUE  
TO BE SUSTAINABLE AS LATER LIFE CHANGES

silver investor, aided by providers' development of tools to help people manage their own drawdown accounts, including life expectancy calculators.

But further flexibility may still need to be built into the pensions system, if these types of product are going to continue to be sustainable as later life changes. For instance, we asked people in Britain whether they would support or oppose being able to access their pension fund before the age of 55, as per the current legislation. Two in five (41%) were receptive to this, while a third (33%) remained opposed. There were higher levels of support among those from lower social grades (46% of DEs supported this compared to 36% of ABs).<sup>212</sup> This may reflect the greater financial precarity this group faces, and the lower levels of resilience they have to deal with financial shocks. As such, the ability to draw down their pension funds at any time could well be useful. On the other hand, it is worth considering the drawbacks to this kind of flexibility. As noted earlier, younger age groups tend to significantly underestimate how much money they will need in later life, so they may not fully appreciate the impact of drawing down their pensions early. Further, while the ability to access their pensions so as to smooth their finances might be useful, it could also leave those in lower social classes less able to both take and enjoy retirement.

**IN GREAT BRITAIN, TWO IN FIVE WANT TO BE ABLE TO ACCESS THEIR PENSION FUND BEFORE THE AGE OF 55**

To what extent, if at all, would you support or oppose people being able to access their pension savings before the age of 55?



Which, if any, of the following would you consider being an acceptable reason to allow someone to access their pension fund before their official date of retirement? % acceptable. \*Top 5

Help cover costs of an unexpected health issue which means that you/ your partner is unable to work



To help you cope if you or your partner were made redundant



To help cover the costs of sending your child to university



To pay for training which will help improve your career progression



To put down a deposit on a house



**Source**  
Ipsos MORI  
on behalf of  
the Joseph  
Rowntree  
Foundation

**Base**  
2,020 GB adults  
aged 16+, 2014

## WORK AND THE OVER-55S

People are living longer, healthier lives, and these changes offer a greater array of choices about how long to work for, and at what. There are signs that these changes are already starting to take hold. The UK's workforce is certainly greyer than it was a few years ago: in the last 15 years, the number of working people aged 50 to 64 has increased by 60% to 8 million [far greater than the increase in the population over 50]. The proportion of people aged 70-74 in employment, meanwhile, has almost doubled in the past 10 years.<sup>213</sup>

This trend is evident in other countries with ageing populations too. In Japan, over three in ten men and more than 15% of women aged over 65 are still in employment – a total of around 7.3 million people.<sup>214</sup> In the US, older people are the fastest-growing segment of the US workforce. One in five workers today is 55 or older; by 2024, that number will be one in four, according to the Bureau of Labor Statistics [BLS].<sup>215</sup>

There are multiple drivers of this trend. That, simply, we can work for longer is one. The shift in the kind of things we do for a living has helped with this; the retail and service sector has, for instance, grown at the expense of manufacturing. Now our jobs tend to be more sedentary, with better working conditions, so it's often possible for us to work into our later years without too much difficulty.

Financial necessity is another reason why people are staying in employment for longer – people simply can't afford to retire. As could be expected, those on lower incomes are much less likely to save for retirement – in the UK, the situation is particularly marked for those earning under £10,000 per year.<sup>216</sup> What's more, automatic enrolment will only partially affect this balance; certain sectors may experience much higher opt-out rates than others (e.g. because of contractual arrangements and fluidity of labour), thus exacerbating inequalities,<sup>217</sup> while those who are self-employed are not covered either. There is also the issue of in-work poverty; according to the Joseph Rowntree Foundation, one in eight workers in the UK are in poverty [defined as below 60% of median equivalised household income] and, once inflation is taken into account, average workers

IN JAPAN, OVER THREE IN TEN MEN AND  
MORE THAN 15% OF WOMEN AGED  
OVER 65 ARE STILL IN EMPLOYMENT  
– A TOTAL OF AROUND 7.3 MILLION PEOPLE

are earning £25 less per week than they were less than a decade ago.<sup>218</sup> The nub of this is that if you can't afford to live now, then you certainly can't afford to save for retirement. Generational differences also come into play in answering the question about why people are now staying in employment for longer. Again, looking to the UK, if we take the private sector as an example, earlier generations were typically enrolled into more generous defined benefit schemes, while younger generations have joined defined contribution ones. While workers in the public sector often remain on defined benefit schemes, these have got less financially attractive over time. Younger generations have also been exposed to higher external costs. For instance, higher university tuition fees have increased debt levels among those currently in their early 20s, while rising house prices mean that younger people have to save more for a down-payment – both of which place a block on them saving for later life.<sup>219</sup>

## THE VALUE OF WORK

While there are undoubtedly push factors for why more people are working longer, it is important to remember that there are pull factors too. Prime among these is that people want to work.

In qualitative work we have undertaken, people have spoken to us at length about the value they derive from being in work. It gives them a sense of purpose and pride – they know that they

are providing for themselves as well as making a contribution to society. The social benefits of employment should also not be underestimated; the participants value work as a form of contact with a wide range of people – of different ages and backgrounds – that otherwise they would not get to meet. As one participant said: “You’re contributing to society. You’ve got a goal and the goal is to get up and mix with people and help to keep the country going in your own small way”.<sup>220</sup>

## MAKING WORK POSSIBLE

If people want to – and have to – stay in work longer, then fundamental changes need to be made in our workplaces. As Baroness Altman, a pensions expert, stated: “As a society, in recent decades, we have made great strides for working mothers in the workplace. The work environment for women after childbirth is vastly different nowadays compared to forty years ago. I believe we will see a similar radical change in opportunities for older workers too in the coming years.”<sup>221</sup>

Flexibility will be key. In the UK, currently all employees have the right to request flexible working patterns – but employers don’t have to grant them. What’s more, in our discussions with participants we found that they had little faith in employers to put the necessary measures in place to enable them to work later in life. This therefore explains the high level of support – around three in five – for the policy suggestion of giving workers over the age of 60 the automatic right to demand flexible working patterns. A similar proportion supported this group’s right to demand part time work. While there was less support for this suggestion, one in four [26%] supported positive discrimination in favour of older people when applying for job vacancies.

Adaptions – like large screens to accommodate those with failing eyesight – and improved training to empower older workers to take the necessary steps to extend their career will also be necessary. But we would also do well to look to those economies already grappling with these issues to see what we can learn. Japan and Germany are ‘super-aged’ i.e. more than one in five of their population is aged over 65. Both countries – as well as

THERE ARE MORE OLDER ADULTS ALIVE  
RIGHT NOW THAN IN ALL OF HUMAN  
HISTORY COMBINED. OLDER ADULTS ARE  
THE ONLY INCREASING NATURAL  
RESOURCE IN THE WORLD

Singapore, who will be super-aged by 2030 – have made radical [and not necessarily palatable] changes to accommodate the challenge of older workers.

One reason why the proportion of older workers in Japan is growing is due to pension reforms; the age at which someone can receive a pension from the state has risen from 60 to 62, and will increase to 65 in 2025. But another is that the Japanese government now requires companies to employ their workers past the age of 65 if they want to keep on working. The catch, however, is that these workers still have to technically retire at 60 but then may return to work under a 'continuous employment' basis at a much lower salary. To illustrate, Japanese salaries at age 61 are about a quarter less than before that same worker turned 60. A public-private partnership, Silver Center Workshops, also helps retirees find part-time jobs. Again though, the jobs are low paying [roughly US\$400-500 per month] and low skilled [like housekeeping, bike repair and park maintenance].<sup>222</sup>

Germany is also trying to help people stay in work for longer. This is partly being achieved via legislative change; the retirement age was 62 in 2012 and will be 67 by 2029. In addition to this, there have been efforts made to think about how older people can best contribute while in employment. This is where 'Initiative 50 Plus' comes in. It provides training and lifelong learning to older people. Older workers who then accept positions with lower salaries get a temporary subsidy for doing so.

IN SINGAPORE, EMPLOYERS MUST NOW  
OFFER RE-EMPLOYMENT CONTRACTS  
TO EMPLOYEES AT 62, WHICH ARE THEN  
RENEWED ANNUALLY UNTIL THE AGE OF 67

In Singapore, the government has developed a 70-item initiative to make the country 'a nation for all ages'. This incorporates legislation; employers must now, with very few exceptions, offer re-employment contracts to employees at 62, which are then renewed annually until the age of 67. If an employer can't do this, then it must either transfer this obligation to another company or pay a one-off assistance payment. But if it can accommodate you, then your entire role – the responsibilities you undertake and the salary you are paid – is up for review. Peter Cappelli, director of the Center for Human Resources at the Wharton School at the University of Pennsylvania states that, in implementing these changes, Singapore is essentially telling its older workers: "You want to keep working? OK, but you can't just be the boss because you're older".<sup>223</sup>

But these changes really need to be just the start. As Dr. Linda Fried, a geriatrician who is also the Dean of Columbia's Mailman School of Public Health, puts it: "There are more older adults alive right now than in all of human history combined. Older adults are the only increasing natural resource in the world — the only one!"<sup>224</sup> And in a world of scarcity, we need to make the most of what resources we have.



The Perennials

THE PROPORTION  
OF PEOPLE IN THE  
UK AGED 70-74 IN  
EMPLOYMENT HAS  
ALMOST DOUBLED  
IN THE PAST 10 YEARS<sup>XIV</sup>

In conclusion: positive examples for the future



## IN CONCLUSION: POSITIVE EXAMPLES FOR THE FUTURE

The world is getting older – something which is at once a remarkable scientific achievement, a social challenge and an exciting opportunity. We need to change how we think about later life. Failing to do so runs the risk of high costs; in terms of expenditure on care but also in missed opportunities for business and most importantly, for us all and what we can contribute in our later lives. Achieving this kind of change here will lie not in piecemeal initiatives, but a fundamental shift in policy, practice and attitudes ensuring that everyone ages well, and that later life is a time when everyone can thrive.

That said, we thought we would bring this report to a close on an optimistic note by shining a light on a few global case studies; examples of schemes which are helping to make sure societies are age positive, and that living longer is a blessing rather than a burden.

## HARNESSING THE POWER OF CIVIL SOCIETY

In Japan, Fureai Kippu, which translates to 'elderly care units' or, more charmingly, 'kindness tickets',<sup>225</sup> is a system of alternative currencies to help provide care for those in later life. In short, one unit of currency represents an hour of service. Volunteers can

WITH AGEING YOU LOSE A LOT  
OF FRIENDS. IT IS REALLY SAD AND IT  
DOES AFFECT YOUR QUALITY OF LIFE



visit an elderly person – to help them with medical appointments or around the home, for instance – and then bank the credit for their own use at a later date, or transfer it so that someone checks in on their own elderly friends and relatives. This scheme has been operating since 1995 and, currently, nearly 400 not-for-profit organisations are participating in issuing and exchanging Fureai Kippu across the country.<sup>226</sup>

Testimonials provide evidence as to the benefit of this scheme. In Los Angeles, a Fureai Kippu branch comprises around 100 members, all of whom have come to the city to live and work, but with close relatives in Japan. One member, Tanaka-san, takes another, older, member shopping each week, earning between eight to ten credits each month. She then transfers these credits to her ageing mother back in Tokyo who uses these to buy home help. Her mother benefits from the practical help provided by these visits but also the social aspect, explaining that her visitor “is like my daughter whom I can see only once a year when she comes back from Los Angeles”. The arrangement also provides meaning and comfort to Tanaka-san, who not only feels good about contributing in her community, but reassured that her mother is being looked after and has been able to build a personal connection with her helper – something which she thinks would be hard to come by in professional, paid-for care services.<sup>227</sup>

There is something similar in the UK. The GoodGym<sup>228</sup> started in 2009 when film-maker and entrepreneur Ivo Gormley decided to use his desire to get fit to reach out to older, more isolated people in his local community of Hackney. He began by delivering a newspaper to a man named Terry and the scheme developed from there. Essentially, the GoodGym is a running club with a difference. Rather than just running around your local park or on a treadmill, the GoodGym pairs runners with people in need of help – or just a little company. Runners either undertake mission

runs [running to helping older people with tasks they can no longer do], coach runs [runs to visit older people who are isolated, and so-called because the older people become 'coaches', in that they motivate the runners to lace up their trainers] and group runs [which help community organisations with physical tasks]. The scheme has now expanded to 46 areas across the UK – with many more on the way. While the scheme is not without its issues – namely that it relies on people in later life self-identifying that they need help and support – it can still make a difference to those who use its services. As Joan, aged 87, explained: "With ageing you lose a lot of friends. It's really sad, and it does affect your quality of life. Loneliness is difficult to cope with."<sup>229</sup>

## FOSTERING INTERGENERATIONAL RELATIONS FOR THE GOOD OF ALL

Porto is a city with both a very old and very young population. Each year, around 70,000 students come to the city to learn at its university and other higher education institutions. At the same time, Porto has one of the oldest populations in Portugal; three in ten are aged over 60.<sup>230</sup> The Aconchego Programme,<sup>231</sup> which started in 2004, seeks to match students in need of a place to live with older people at risk of loneliness and social isolation but with a spare room. Such has been the success of Aconchego that it has expanded to Lisbon and Coimbra, and a similar scheme, Ensemble2Generations,<sup>232</sup> is now running in Paris.

Other housing schemes across Europe have been established to foster intergenerational relationships. Sometimes known as 'lifetime neighbourhoods', senior co-housing is a system of mixed-age residential developments designed to allow the young and old to live together and support each other. First developed in Denmark in the 1960s, the scheme now has numerous spin-offs and has been incredibly successful in the Netherlands.

There, the city of Amersfoort, for instance, lists on its website ten local older people's cohousing communities. One such example of these comprises 43 men and women [whose ages range from 55 to 83 years], living in a total of 36 households. Two thirds were

social renters, with the remainder owner occupiers, all living in 70m to 80m square flats (with moveable internal walls) in two buildings facing each other and joined by both a bridge and a lift tower. There is much green space available for residents to enjoy, including both a flower and vegetable garden. There is also a common room where the community can come together to both socialise and shape their collective life.<sup>233</sup>

### EASING THE TRANSITION FROM WORK TO RETIREMENT BY MAKING THE MOST OF EXISTING SKILLS

Men's Sheds began in 2006 in Australia. The idea was that once men had a safe space – a shed, which they build or renovate – they would be able to talk about their feelings and support each other in an informal way. This would help those at risk of loneliness or social isolation, including the recently retired. Such was the success of the scheme that retirement villages started to provide such sheds, enabling men to meet informally, chat, work on their own projects or help others with theirs, enabling them to pass on their skills and experience for the benefit of other residents.<sup>234</sup> After an initial pilot by Age UK, the scheme has now successfully transferred to Britain. The Men's Sheds Association estimates that there are 466 sheds currently open and 132 under development which, in total, is benefiting nearly 12,000 men. As one 'shedder' explained: "it improved my mental state and gave me hope".<sup>235</sup>

Similarly, the University of the Third Age (U3A) has been a hugely successful initiative. It aims to make lifelong learning a reality for people in their third age – not defined by a particular time in life, but by when employment has ceased. On this basis, it attracts predominantly those who have retired. Members form groups, according to their skills and interests, and teach others about what they know. No qualifications are gained; it is designed purely for the joy of learning. From its beginnings in 1981, the movement grew quickly and now comprises over 1,000 U3As and 400,000 members.<sup>236</sup>

The Perennials



IN THE US, TWO IN FIVE [40%] OF THOSE  
AGED BETWEEN 65 AND 80 ARE SEXUALLY  
ACTIVE, BUT HALF OF OVER-65S IN THE UK  
FEEL THEY ARE NOT HAVING ENOUGH SEX<sup>xv</sup>

## DEVELOPING NEW

## TRANSPORT OPTIONS

In the not-too-distant future, driverless cars will mean that, aside from cost barriers, the issue of the safe transportation of people in later life may be null and void. Until then, however, we need to think about replicating smart solutions like ITNAmerica. This scheme was borne out of tragic circumstances; more than 20 years ago, Katherine Freund's three-year-old son, Ryan, was knocked down outside their house by an 84-year-old-driver. The driver had dementia. While Ryan eventually recovered from his severe injuries, the incident got Katherine thinking about how to prevent other similar accidents. Working from her home in Portland, Maine [coincidentally one of the US' most aged states] Freund began to examine the problem – that most people in later life don't have an alternative to private cars; that taxis are expensive; that public transport is limited; that the distances some people need to cover are vast; that there are few rules which prevent someone in later life from driving; that it often comes down to giving up your keys and therefore giving up your freedom. As a result, older drivers have the highest accident rate of any group, apart from teenagers.

Her solution to these problems was ITNAmerica, an innovative not-for-profit organisation that brings together volunteers, vehicles and computer software to provide around 50,000 subsidised car rides a year to elderly people across the US. The organisation is, in effect, a cheap, community-run taxi service staffed by a mix of paid and volunteer drivers. Launched in Portland in 1995, it charges an annual \$40 individual membership fee and an average of \$9 a trip – far less than a regular taxi ride. Partially supported by charitable grants, the service has now expanded to more than 20 cities across America. Volunteer drivers (most of whom are over 60 themselves) build up credits which they can then cash in when they choose to stop driving. Alternatively, they could exchange them for a ride for someone else – like an ageing relative.

## PROVIDING PEER-TO-PEER SUPPORT

It's not for nothing that our regular Veracity Index finds that the ordinary person on the street is trusted more than a whole host of other professions including civil servants, lawyers, bankers, journalists, business leaders – gosh, even pollsters.<sup>237</sup> People like to take advice from people like themselves; it is non-threatening, and trusted.

This is the principal on which the AgeWell initiative in Cape Town, South Africa, has been built. This pilot project seeks to provide community-based peer-to-peer support for those in later life. It recognises that “older people can be an ageing community's greatest resource, drawing on their own experiences to identify and respond to issues faced by other older people”. To achieve this, 28 older community members in Khayelitsha, one of South Africa's largest, and poorest, townships, were trained as peer supporters. Working in pairs, they made home visits to 211 older people who live in their community. These visits provided companionship, generated a sense of community and also identified health and social needs. In some cases, referrals were made onto more formal services via a smartphone. There were numerous benefits reported on both sides. The peer supporters spoke of feeling empowered and financially independent (the role entailed a small salary), while those who were visited reported health benefits, as well as improved self-esteem, lower levels of social isolation and increased satisfaction with formal service provision.

## LEGISLATING FOR CHANGE

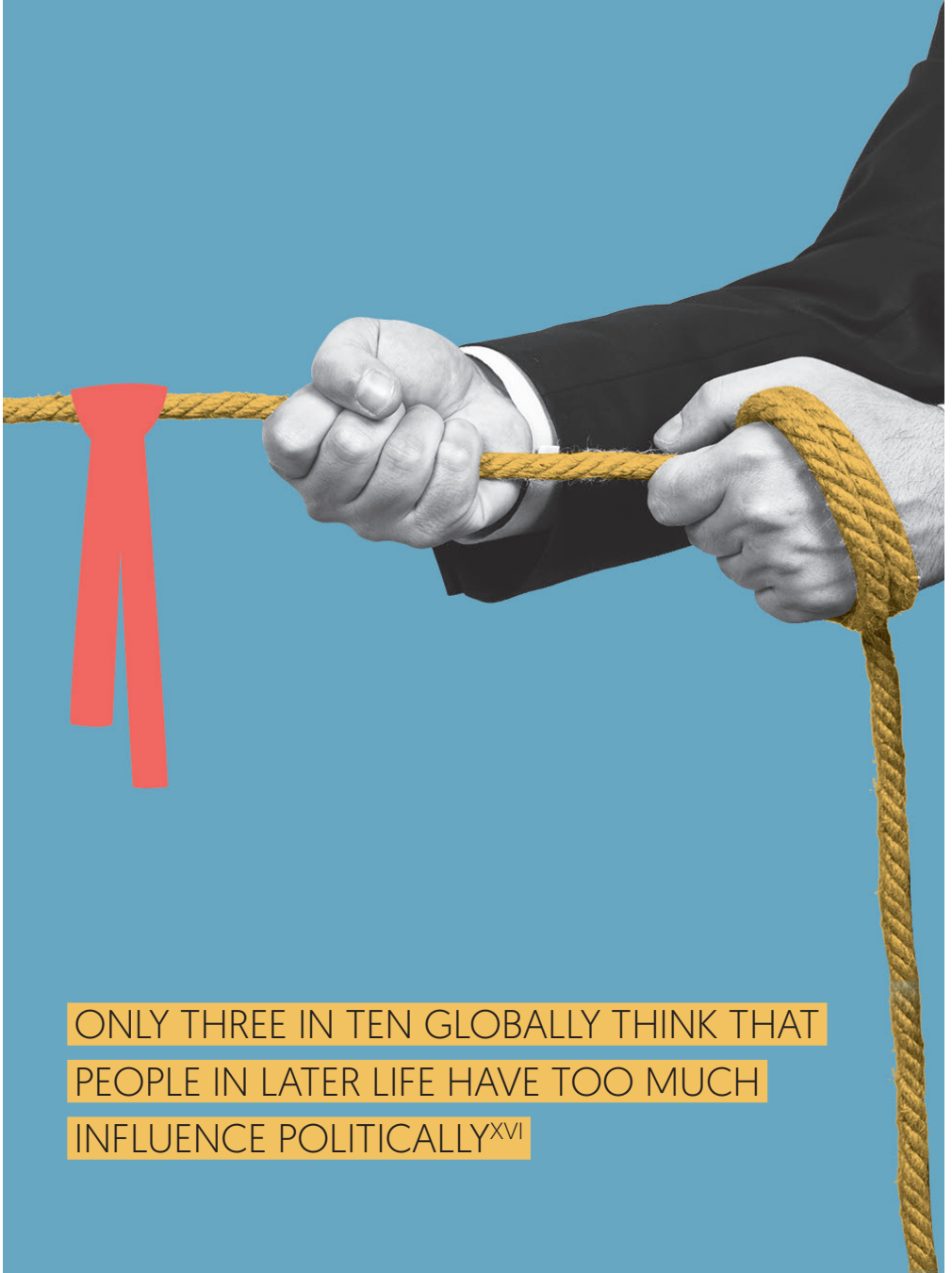
Sometimes, what's needed is a legislative nudge to make progress. In Japan, every third Monday in September the country celebrates 'Respect the Aged' day, or Keiro-no-Hi. This is a national paid holiday – so already more serious than the US equivalent of Grandparents' Day – and, traditionally, meals are shared with older relatives and presents bought for them. Volunteers organise free bento lunch deliveries, or distribute special hampers that contain basic necessities. Schools organise performances especially for the

IN SINGAPORE, ADULT CHILDREN WHO DO  
NOT GIVE THEIR PARENTS AN ALLOWANCE  
CAN FACE UP TO SIX MONTHS IN JAIL

elderly and perform them at retirement or nursing homes. Many communities have keirokai ceremonies and invite the seniors of the community to attend. Larger cities host competitions or fitness displays featuring those in later life, designed to acknowledge senior members of the community who continue to live healthy, active lives. Television stations take the opportunity to air special programmes related to ageing and the elderly community, often featuring the voices of older people themselves telling their stories and their secrets for a long and happy life.<sup>238</sup>

More drastically, in China, elderly parents can now sue their adult children for both financial and emotional support; more than 1,000 parents have sued their children because they do not visit them regularly enough. China isn't the only country with such laws. Filial piety is the law in India, France and the Ukraine, while in Singapore, adult children who do not give their parents an allowance can face up to six months in jail!

As these handful of examples show, governments and civil society around the world are waking up to the issues we need to rethink. But all of us – including the media and manufacturers – need to do more. Consciously checking one's own stereotypical thinking about old age can also be a small step, but small steps can add up to a bigger change. Crucial though, is that we stop framing ageing as just a challenge. It is complex, undoubtedly, but also one of the greatest opportunities: we all have the opportunity to become Perennials.



ONLY THREE IN TEN GLOBALLY THINK THAT  
PEOPLE IN LATER LIFE HAVE TOO MUCH  
INFLUENCE POLITICALLY<sup>XVI</sup>

End notes

J WALTER THOMPSON CLAIM  
THAT FOUR IN FIVE WOMEN OVER 50  
WON'T MAKE A PURCHASE WITHOUT  
CHECKING ON AMAZON FIRST<sup>XVII</sup>



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GLOBALLY, JUST OVER HALF [55%] OF  
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