

just AGEING?

fairness, equality and the life course



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Final report

December 2009



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Just Ageing? Fairness, equality and the life course
Final report December 2009
by Michele Lee

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Executive summary

In 2009 the Equality and Human Rights Commission and the newly merged charity Age Concern and Help the Aged (Age UK from Spring 2010) jointly established a programme of research and policy seminars called ‘Just Ageing? Fairness, equality and the life course’.

The aim was to create a deeper understanding of equality over the life course and to build momentum for action on the disadvantage that accumulates across all the different stages of life and results in inequality in old age.

This report presents the key findings and insights of Just Ageing?, drawing on new research commissioned by the programme and five seminars held in 2009.

Awareness that our world is ageing has increased in recent years. Dramatic changes will result from the fact that people are living longer. The context for these changes is a society marked by profound inequality, including inequality of people in later life. Increasing longevity must therefore be considered together with increasing inequality.

The programme considered several dimensions:

- 1 Inequality between different groups within the same generation of people or 'age cohort'.
- 2 Intergenerational equity, or inequality between coexisting generations of people.
- 3 Unequal experiences over the life course, at different life stages, for each individual.

The focus of this report is how to address inequality between different groups of people in the same generation. We want people to have equal opportunities to live longer lives and be able to take advantage of the benefits that longevity will bring. This means addressing inequality throughout the life course that leads to unequal outcomes in later life.

New findings from Just Ageing? research point to early life, mid life and later life course factors that impact on health, income, social support and employment in later life.

- Early life course factors include gender, ethnicity, education, marriage and having children. Education is one of the strongest and most consistent influences on outcomes in later life. (It is the principle mechanism by which inequality transfers between generations). Gender differences persist throughout life. There is little research on ethnicity and later life outcomes in the UK.
- Mid life course factors include occupation, work history, divorce, lifestyle and perceptions of ageing. Strikingly, the Just Ageing? research found that being in paid work for the bulk of pre-retirement adulthood is not in itself enough to protect against poverty in later life. This suggests that the Government's emphasis on moving into work is insufficient to prevent poverty across the life course. Just Ageing? seminar participants also raised misconceptions of our health and longevity as a key issue.
- Later life course factors include later working life and retirement, onset of disability, widowhood and use of public services. Just Ageing? found evidence that forced early retirement is linked to poor health for the rest of life. Seminar participants made the link to the ongoing injustice of forced retirement at 65. The programme found limited evidence on the impact of public services on inequalities in later life, but there are indications that experiences of health services can widen inequalities.

Eight key insights emerge from the Just Ageing? findings:

- **We must improve our understanding of the implications of increasing longevity.** We will need to start thinking about the course of our whole lives in new and completely different ways. This will require innovations both in how we think about our lives and how we live them. Increasing longevity presents an opportunity to examine our current structures and systems, and address the inequalities they produce.
- **We have some tough choices to make.** Just Ageing? seminar participants expressed concern that policymakers are playing to a short-term agenda rather than planning for the long term. Government needs to take the lead in ensuring that the systems and structures put in place will create equality, not inequality.
- **We must fill the gaps in our knowledge.** The Just Ageing? research found a weaker association than expected between commonly researched life course events and outcomes in later life. More research is needed on less commonly researched life course events and on the causes of social isolation in later life.
- **We must move away from simplistic arguments.** Policies that set age groups or generations against each other are unhelpful. A more holistic perspective on issues that affect people of all ages is needed. How can we create a better system that will meet everyone's needs and aspirations, for today and tomorrow?
- **We need to increase the voices of older and younger people.** Public debate about what is appropriate for each generation and at each life stage is needed and should be based on the views of people of all ages. New mechanisms for co-production and engagement will be key.
- **We must increase trust in the system.** Just Ageing? seminar participants noted that lack of trust among individuals can lead to poor decisions that have negative impact on outcomes in later life. A clear and steady policy direction is needed.
- **We need to pay more attention to unpaid carers.** Just Ageing? participants raised this in nearly every seminar. More attention needs to be given to the impact of changing life patterns on caring roles, and their subsequent impact on outcomes in later life.

- **We must beware of unintended consequences.** Actions intended to increase outcomes in later life must consider the implications for equality. Policies that may may unwittingly lead to intergenerational tension must be avoided. Services must be designed and developed with equality of different groups of older people in mind.

The Commission and Age Concern and Help the Aged will take forward the programme’s work both separately and together. Together we will:

- challenge decision makers in the public, private and voluntary sectors to respond to the programme’s insights, and
- review progress in eighteen months.

The Commission will:

- research and gather evidence to inform future policies
- encourage the Government and other political leaders to take a life course perspective to the challenges posed by increasing longevity
- work towards mainstreaming age equality
- work to improve policy and practice in social care, and
- report on progress, using its Triennial Review.

As Age UK, the new charity will:

- work to close income inequalities in later life by improving the pension and benefits system
- tackle isolation and loneliness in later life, drawing on the insights of Just Ageing?
- fund research on social inequalities in longevity and morbidity - prevention, causes and solutions, and
- support people towards the end of their working lives, both to help their older relatives and to prepare for long, healthy later lives.



01

Introduction

In 2009 the Equality and Human Rights Commission (the Commission) and the newly merged charity Age Concern and Help the Aged¹ jointly established a new programme of research and policy seminars called ‘Just Ageing? Fairness, equality and the life course’.

The aim of Just Ageing? was to create a deeper understanding of equality over the life course - to explore issues, stimulate debate and build momentum for action on the disadvantage that accumulates across all the different stages of life and results in inequality in old age. The programme was chaired by Baroness Prosser, Deputy Chair of the Commission, and supported by an advisory board (see Appendix A for a list of members).

Just Ageing? builds on the Equality Bill, published in April 2009, and provides leadership on the wider opportunities and challenges presented by the interaction between inequality and increasing longevity. This includes provisions to introduce legislation banning age discrimination in the supply of goods, facilities and services. It also includes a proposed public duty to tackle socio-economic disadvantage for people of all ages.

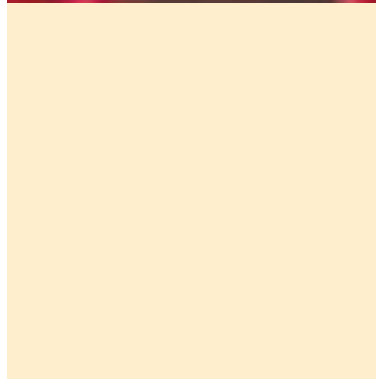
The Commission and Age Concern and Help the Aged commissioned several pieces of new research for Just Ageing? and held five seminars in 2009.

The new research included:

- literature reviews on life course influences on health and wellbeing in later life² and on inequalities in experiences of services in later life³
- a secondary analysis of existing data on the causes of poverty and social isolation in later life⁴, and
- a think piece on intergenerational equity⁵.

The seminars each focused on a different aspect of equality and the life course. They provided a forum for debate, bringing together a rich mix of participants with different historical, economic, political, legal, scientific, philosophical and cultural perspectives.

This report draws together the key findings and insights of Just Ageing?. Chapter 2 provides background on why questions about ageing, equality and the life course are important, while Chapter 3 outlines three different ways of thinking about the issues. Chapter 4 presents new findings from Just Ageing? related to early, mid and later life course factors that affect equality in later life. Chapter 5 summarises the key insights and main policy implications of these findings, and Chapter 6 sets out recommendations for next steps.



02

Why is this important?

Awareness that our world is ageing has increased in recent years. The growing number of people aged 65 and over presents opportunities as well as challenges for our society and our economy.

How we as individuals and as a society deal with this demographic change will make all the difference between sustainability and crisis. Public expenditure on older members of the population may increase⁶ but so will the wide range of contributions that older people make⁷. The balance between the two will largely depend on the extent to which people are enabled to live longer, more active, healthier and happier lives.

These dramatic changes result from people living longer. Over the last 200 years, life expectancy in Britain has continuously increased by five to six hours per day⁸. Incredibly, children born today have a one in four chance of living until the age of 100⁹ and it is thought that the first person on earth who will live to be 125 has already been born. Increasing longevity is something to be celebrated: it is a triumph of modern social conditions and healthcare, and also good news for the overall size of the economy; in the US, longer lifespans boosted GDP by \$73 trillion between 1970-2000¹⁰.

Just Ageing? seminar June 2009

Equality and the life course: examining the future of ageing

The Just Ageing? seminar series started with Professor Tom Kirkwood of Newcastle University calling for a fundamental re-examination of our scientific and social assumptions about ageing: “We all think we know about ageing but most of what we ‘know’ is just plain wrong.”

The first change needed is an acceptance of the biomedical fact that there is no ‘natural’ limit to the human life span, accompanied by a genuine understanding that the impact on society of increasing longevity will dwarf that of climate change and global terrorism.

The second change needed is the realisation that the human ageing process is intrinsically malleable. Ageing is not about progressive irreversible loss; there is, in fact, a lot that we can do to slow the progression of age-related diseases and minimise dependency in later life; for example, by improving nutrition, adapting the built environment and promoting healthy lifestyles.

The challenge will be how to act on this malleability without exacerbating the existing inequality in people’s experiences of these disease processes and/or creating new inequality.

Malcolm Dean of Nuffield College, Oxford University responded to Professor Kirkwood’s presentation by urging seminar participants to be optimistic about the future while also learning lessons from past campaigns against racism and sexism. Sheila Wild of the Equality and Human Rights Commission reflected on the need to recognise the diversity of older people as a heterogeneous group. Andrew Harrop of Age Concern and Help the Aged concluded by reviewing what is known about income inequality and health inequality among older people.

The discussion that followed covered a range of topics, including gender differences, age discrimination, the potential of new technologies and the need to recognise the positive and negative impacts of caring responsibilities.

Longer lives mean more opportunities for people to make different choices at different points during their lives. Demographic changes mean that the population of older people will not only be larger than has previously been the case, but also more diverse. With traditional life courses, it was assumed people would spend their early years in education, adult years in full-time work and old age in retirement, with marriage and children and then grandchildren. The increasingly rich ethnic mix, dramatic changes in family structures (including the growth of single person and same-sex households) and new work patterns mean a greater diversity of life choices are available.

The context for these changes is a society marked by profound inequality. In Britain, a person in the top fifth of earners makes seven times as much as someone in the bottom fifth; a survey of 22 developed countries shows that only Portugal and the United States have a more unequal income distribution¹¹. The wealthiest ten per cent of the UK population owns about half of all wealth, while the poorest half owns less than ten per cent of the wealth¹². Inequality is entrenched, and income inequality is now at its highest level since records began in 1961¹³.

Inequality among older people is also entrenched. Among single pensioners, the average income of the richest fifth is nearly three times that of the poorest fifth¹⁴. Among all retired people, there is nearly a four-fold difference¹⁵. There has been progress in reducing overall levels of poverty in later life but evidence suggests that income inequality among older people is widening¹⁶. The gap in life expectancy at age 65 between people from the highest and lowest social classes is also widening¹⁷.

“Children born today have a one in four chance of living until the age of 100 and it is thought that the first person on earth who will live to be 125 has already been born”



03

Different dimensions of ageing, inequality and the life course

Increasing longevity must therefore be considered alongside increasing inequality. But what does this mean in practice? There are several dimensions to the issue.

The first dimension is inequality between different groups within the same generation of people or 'age cohort'. This perspective considers the opportunities available to people from different backgrounds and seeks to avoid making one group much worse off than another. It raises questions such as: how can people from different backgrounds and with different life experiences be given equal chances of living longer lives, and: as people live longer lives, will they have equal chances of those lives being happy and healthy? A major challenge in the future will be finding ways to ensure that increasing lifespans will not just prolong (or even intensify) inequality that disadvantaged people have experienced throughout their lives.

The second dimension is inequality between coexisting generations of people. Often referred to as intergenerational equity, this perspective considers the opportunities that different generations have had over their lifetimes and seeks to avoid disadvantaging one generation at the expense of another. The key question this raises is: what are the obligations different generations have to each other in the context of progressively improving social and economic conditions but a progressively worsening environment? This was the focus of the third Just Ageing? seminar.

A third dimension is inequality over the life course for individuals. This perspective considers people's own interests over their lifetimes and seeks to avoid making one life stage (for example, old age) much worse off than another (for example, childhood). This was also discussed in the third seminar.



Just Ageing? seminar September 2009

Intergenerational equity: is age the new dividing line?

This seminar focused on intergenerational equity or fairness between generations. A generation is defined as a group of people born in the same 15 to 30-year period.

Professors David Piachaud and John Macnicol of the London School of Economics and Political Science presented a new think piece written for Just Ageing? showing that there is no standard definition of ‘intergenerational equity’. The term is used in different ways to mean any of the following:

- equity between different living generations
- equity in private transfers (for example, of care, inheritance) between generations
- equity in public transfers (for example, of tax, via pensions) between generations, or
- equity between current and (unborn) future generations.

Although debates about intergenerational equity tend to focus on pensions - what different generations have paid in and what they take out - a proper accounting must also include the costs of care. More work on what people, as opposed to Government, consider appropriate to different life stages is needed. Our legacy to future generations will also depend on the state of the planet we pass on.

Responding, Donald Hirsch of Loughborough University discussed the implications of a life cycle approach to intergenerational equity. Firstly, have the baby boomers been ‘lucky’ and received more than their fair share of resources? This is a common assumption but close examination of the facts shows that this is not the case.

Secondly, how can we effectively smooth out income, health and other aspects of wellbeing throughout the different stages of our lives? The answer depends on our needs, wants and values at different stages and how we choose to prioritise them. Is independence more important at age 28 or age 78? If we had to choose, would we rather have student loans or long-term care? There are no simple answers but we need to think ahead to our own futures, as well as those of future generations.

The discussion that followed covered a range of issues including the impact of property wealth, localism as a context for this debate, and the need to be realistic about what we can expect from the state. It was suggested that claims about intergenerational conflict may be overblown, and that longer lifespans are ultimately the more pressing issue.



The focus of this report is on the first dimension: how to tackle inequality between different groups of people in the same generation. The issues raised in the third Just Ageing? seminar are important, but the fact remains that inequality within generations is still greater than inequality between generations¹⁸. We want people to have equal opportunities to live longer lives and to be able to take advantage of the benefits that longevity will bring. This means finding ways of tackling inequality throughout the life course that leads to unequal outcomes in later life.

Research presented at the first seminar shows that only a quarter of the differences that exist between people are genetically determined¹⁹. This means that it should be possible to change most differences between people and, in fact, there is much we can do to influence how we age over the course of our lives, starting from the moment we are born.

04

Early, mid and later life course factors

This chapter presents findings from the Just Ageing? programme on different factors from early life, mid life and later life ²⁰ that may lead to inequality in later life. The outcomes studied were health, income and social support in later life. The likelihood of being employed in later life (defined as between the ages of 50 and 70) was also examined.

4.1 Early life course factors

The factors that produce unequal outcomes later in life are often apparent early on, making early life course factors an important consideration. According to Just Ageing? seminar presenter Professor Tom Kirkwood:

“Although there are many who think that ageing begins at 40, 50 or 60, we are learning that the underpinning mechanisms of ageing play out their mischief throughout the life course... The damage that will determine our health, vitality and level of independence in later life has been accumulating since we were in the womb. Indeed there is emerging evidence that some of the more important kinds of damage have their origins very early in our development.”

Childhood background

The Just Ageing? research confirms that differences in childhood background can lead to inequality in later life. Childhood socio-economic circumstances have a long-lasting effect on health and life expectancy, even after circumstances in adulthood are taken into account²¹.

With regards to poverty in later life, a person whose father was from a lower social class is also more likely to be poor in later life than someone whose father was from a higher social class, although this is most likely due to circumstances in adulthood such as the person's own education or occupation²².

For men, childhood socio-economic circumstances also have an influence on their chances of educational achievement, which in turn has an impact on their chances of still being in work later on in life²³.

Gender

Gender differences create inequalities throughout life. Women live longer than men but spend more years in poor health²⁴. Women are also more likely than men to be poor when they are older²⁵.

Less is known about gender differences in social support in later life. The evidence is mixed; some studies show that men have more frequent contact with friends while others show that women do²⁶.

Older unmarried women are more likely to receive help from family and friends than older unmarried men, even after other factors (such as disability) are taken into account.

Ethnicity

There is little research specifically on outcomes for older people from ethnic minority groups in the UK²⁷. A review of the existing evidence shows that people of all ages from ethnic minority groups are more likely to have poor physical and mental health. People from ethnic minority groups are also more likely to have lower pension incomes in later life compared with White groups.

Contrary to popular belief, there is no evidence that older people from ethnic minority groups receive more support from their families than White groups. The effects of ethnicity on a person's chances of being employed in later life have not been studied²⁸.

Education

The Just Ageing? research confirms that education is a critical factor for inequality in later life. A person with low educational achievement has a higher chance of having poor health in later life than a person with high educational achievement²⁹.

Education is also one of the strongest and most consistent factors influencing poverty in later life³⁰. A person with no educational qualifications has a much higher chance of being poor in later life than a person who has educational qualifications.

There is no clear evidence of education having an effect on social support in later life³¹. Education is however linked to the likelihood of being employed in later life³². A person with at least O-level qualifications has a much higher chance of being employed in later life than someone without qualifications. This is especially true for women.

Marriage

The Just Ageing? research found that marriage has an effect on equality in later life. Married people have better mental and physical health compared with unmarried people³³. Those who have been married for longer tend to live longer. People who are still married in later life are also less likely than single older people to be poor³⁴.

However, women who married before the age of 21 have a higher chance of being poor than those who married later³⁵. Other evidence suggests that married older people are less likely to receive help from their children than unmarried older people³⁶.

For both men and women, the older they are when they marry, the more likely they are to still be working in later life (at age 50-70)³⁷. Men and women who marry earlier are more likely to be in poor health when they are older and therefore have to retire early. Women who married before the age of 21 are also at higher risk of poverty in old age³⁸.

Parenthood

The Just Ageing? research confirms that there is a link between having children and outcomes in later life. Some research shows that women who have more children have a shorter life expectancy than those with fewer children. Women who had children before the age of 20 and women who were unmarried when they had their first child are also at greater risk of being in poor health in later life³⁹.

The evidence on parenthood and poverty in later life is mixed. Women who had children before the age of 23⁴⁰ and those who raised young children on their own⁴¹ have a higher risk of being poor in later life. The link between number of children and poverty in later life is unclear⁴².

There is also mixed evidence on the link between number of children and social support in later life⁴³. People who have children are more likely than those without children to still be employed in later life⁴⁴.

4.2 Mid life course factors

Mid life is recognised as an important time for interventions in people's lives. This section focuses on the long-term impact of mid life course factors such as social class and occupation, work history, divorce, lifestyle and perceptions of ageing.

Occupation and social class

Differences in occupation during working years can be a direct cause of inequality in later life. Occupation is also the main marker for social class⁴⁵, which continues to have deep-rooted influences on inequality.

People from more disadvantaged occupational backgrounds are more likely to be in poor health when they are older. Social class is also one of the strongest and most consistent influences on poverty in later life. People from lower social classes are more likely to be poor when they are older than people from higher social classes.

There is mixed evidence on the impact of social class on social support in later life. Some studies show that people from lower social classes are more likely than those from higher social classes to receive informal help from family and friends in later life⁴⁶, but are also more likely to be socially isolated⁴⁷.

Occupation has an impact on employment in later life, with striking gender differences⁴⁸. Women in lower-classed

occupations are less likely to be working in later life, although the effect diminishes somewhat after the age of 55. Men in lower-classed occupations are more likely than men in professional, technical or administrative occupations to be working in later life.

Work history

The Just Ageing? research shows that differences in work histories can lead to inequality in later life. People who have spent more time unemployed are more likely to have poor health in later life and die at a younger age⁴⁹.

However, in relation to poverty, the Just Ageing? research shows that work history in itself does not determine income in later life, once other factors (such as occupation and education) are taken into account⁵⁰. In other words, simply spending more years in paid work during pre-retirement adulthood may help with health but it does not necessarily protect against poverty in later life.

This finding is striking because it runs counter to the government's emphasis on paid work as a route out of poverty. More research is needed to understand the life course dynamics of the relationship between paid work in early and mid life, and poverty in later life, especially for women. Just Ageing? seminar participants suggested that lifetime earnings are likely to be important; a lifetime of paid work may not be enough to escape

poverty in later life if it is low-paid work. Earnings inequalities over the life course and the impact of social security in potentially dampening links between life course factors and later life poverty need more attention.

Differences in work history may create inequality in social support in later life. The evidence is mixed. Some research shows that women who have had shorter working lives are more likely to be socially isolated in later life, even after other factors are taken into account⁵¹.

Work history also has an effect on the likelihood of being employed in later life⁵². People who have spent more time in continuous employment are more likely to be employed in later life, although evidence also suggests that people who change jobs are more likely to still be employed at age 50-70.

Divorce

The Just Ageing? research found that divorce is an important factor that affects outcomes for both men and women in later life, but with significant gender differences.

Men who have experienced divorce tend to die earlier than men who have not experienced divorce⁵³. Divorce does not have an effect on life expectancy for women.

Divorce does however significantly increase women's chances of being poor in later life, even after other factors have been taken into account⁵⁴. Men are not affected in the same way. The gender difference may be explained by women's traditional reliance on their husbands' income; losing a husband meant losing income as well, with severe impact on financial wellbeing. It remains to be seen how this will change in the future, with successive generations of women becoming more financially independent as a result of more women benefiting from greater equality at work and in the fiscal and welfare benefits systems.

There is little research on the impact of divorce on social support in later life, and existing evidence is mixed⁵⁵. There is little evidence that divorce has any impact on the chances of being employed in later life, for either men or women⁵⁶.



Just Ageing? seminar October 2009

Transitions in the second half of life: assessing the lasting impact of life events and experiences

This seminar included presentations of new research on life course factors and their influence on health, income, social support and employment in later life.

Karen Glaser and Debora Price of the Institute of Gerontology, King's College London presented two new pieces of research completed for Just Ageing?: a systematic literature review of life course factors influencing health and wellbeing in later life and a secondary data analysis of life course factors influencing income and social support in later life⁵⁸. Amongst the wealth of important findings, the research reveals that being in paid work throughout working life is not enough to prevent poverty in old age, for either men or women. This implies that life course anti-poverty strategies must focus as much on earnings as on finding work.

Mark Bryan of the Institute for Social and Economic Research at Essex University presented research on life course factors affecting the likelihood of being employed at age 50-70. Education is an important early life course factor. Those who started work and family later are more likely to stop working later. Other important factors include job stability for men and job type for women.

The discussion that followed highlighted the need for further research in areas such as: why the average age of retirement fell for 30 years and has now started to rise, how income can be sustained across retirement in light of increasing lifespans, the impact of different types of pension schemes, the impact of health conditions and the experiences of older people from ethnic minority groups.

“Being in paid work throughout working life is not enough to prevent poverty in old age, for either men or women”



Lifestyle

The Just Ageing? seminars heard that healthy lifestyle behaviours - such as a good diet and regular exercise - are important for healthy ageing. They help protect against age-related frailty and cognitive impairment and disease, and enhance the body's natural mechanisms for protection and repair⁵⁹.

Poor diet (for example, excess saturated fats, excess sugar, lack of fresh fruits and vegetables), physical inactivity and an unhealthy lifestyle involving smoking, alcohol use and drug use help speed up the process of ageing. People from low socio-economic backgrounds are often more likely to engage in these unhealthy behaviours⁶⁰.

Government policy seeks to share the burden of responsibility between the state and individuals, putting more power into people's hands. Public health education and social marketing campaigns seek to change people's behaviours. Just Ageing? seminar participants highlighted the need to ensure that this emphasis on information and advice does not miss out some older people, for example those with low levels of education or those who do not speak English as their first language. As more is done to help people help themselves, more attention must be paid to ensure that these interventions do not increase inequality within each age cohort.

Perceptions of ageing

The Just Ageing? seminar participants consistently referred to the importance of incorrect perceptions of our own health and longevity as an important issue. Although people are starting to become more aware of the fact that we are all living longer, they still tend to be pessimistic when it comes to their own lives. They underestimate how long they will live, or how healthy they will be, or what quality of life they will have.

These incorrect perceptions are important because they can skew the decisions that people make about when to stop work, whether to defer their pension, how to use their time in retirement, where to live, who to live with, and so on. The answers to these questions vary depending on whether the person thinks they have ten or 30 healthy years left to live.

The challenge here is to convince people that they are going to live longer than they think, as this will affect every aspect of planning for later life. Just Ageing? seminar participants suggested that shifting pessimistic attitudes among young and old would be equally challenging. The Just Ageing? research suggested that people with higher levels of education may be better equipped to deal with the challenges of ageing than people with lower levels of education⁶¹. Other research has shown that positive attitudes to ageing may have a direct effect on longevity, so

attitudes could potentially exacerbate existing inequalities between people with different levels of education. Positive messages need to be reinforced throughout life and to people of all backgrounds. The relationship between attitudes and inequality will need further attention.

4.3 Later life course factors

Early life factors are important, but Just Ageing? research also shows that the greatest influence on outcomes in later life comes from a person's current circumstances. Lifetime experiences matter, but so does the 'here and now', which we can try to change. This section focuses on later working life and retirement, disability and ill health, widowhood and use of public services in later life⁶².

Later working life and retirement

The Just Ageing? research confirms that people who retire at an early age are more likely to have poorer physical and mental health in later life.

Forced retirement is caused by health problems and age discriminatory employment practices, which still persist with the Default Retirement Age (DRA). Interestingly, the research shows that early involuntary retirement does not have an independent effect on poverty in later life, once other factors (such as occupation and education) are taken into account⁶³. Nevertheless, there was strong consensus from seminar participants that the DRA reflects one of the greatest inequalities affecting older people today, and that it should be raised or scrapped altogether when the government reviews it in 2010.



Just Ageing? seminar October 2009

Employment and contributions: the changing patterns and needs of working lives

Professor Ray Barrell of the National Institute of Economic and Social Research discussed the macroeconomic implications of extending working lives, in light of the current fiscal crisis. Enabling people to work for longer is the only sensible way forward. The alternatives are to cut public spending and destroy public services, or raise income taxes to unprecedented levels, both of which would be politically unpopular and have devastating effects on current and future generations.

Chris Ball of the The Age and Employment Network (TAEN) presented research on the challenges faced by older job-seekers. These include misconceptions about people's abilities in later life and recruitment processes that favour qualifications over skills and experience. Age discrimination is at the root of these problems.

Michael Rubenstein of the Equal Opportunities Review outlined recent case law relating to age discrimination in employment and training. Around 3,000 age discrimination claims were filed in 2008, on issues such as age limits for recruitment or retention, redundancy arrangements and the Default Retirement Age. More cases are needed to reach a tipping point where the costs to employers of discriminating outweigh the costs of not discriminating.

Sheila Wild of the Equality and Human Rights Commission commented on the dynamics of various recessions since the 1980s. Rather than thinking of downturns as a contest between older and younger workers, we should take steps to ensure that everyone has the skills they need to do the job they want to do (and that the economy needs them to do). A life course approach to acquiring and maintaining skills would protect workers of all ages when the next recession comes along.

The discussion that followed focused on how to distribute finite resources among different groups of people, what kind of work older people want, how to influence employers, the link (or lack thereof) between retirement and pension ages, and the role of the market.



Disability and ill health

The Just Ageing? research confirms that poor general health is closely associated with being financially poor in later life⁶⁴. Poor health is also associated with social isolation in later life, especially for men⁶⁵.

Widowhood

The Just Ageing? findings on widowhood are similar to those on divorce⁶⁶.

Men who are widowed tend to die earlier than men who have not been widowed⁶⁷. Women who are widowed are more likely to be poor when they are older, even after other factors have been taken into account⁶⁸.

The evidence on the effect of widowhood on social support in later life is mixed, with some suggestion that women who are widowed being less likely than those who have not been widowed to be socially isolated in later life⁶⁹. Other research shows that widowhood, especially for men, is associated with loss of social support in later life⁷⁰. The effect of widowhood on the chances of being employed in later life is not known⁷¹.

Use of public services

Public services play an important part in shaping the distribution of resources, especially for older people, who are the main users of many public services. Services may narrow gaps but there is also a risk that they will widen inequalities among older people.

Just Ageing? research shows evidence of socio-economic inequalities in older people's access to and use of public services⁷².

Older people from lower income groups are disadvantaged in their use of specific health services; they have lower rates of mammogram uptake, flu vaccinations, eye examinations, dentistry, heart surgery and diabetes care. The current social care system is inadequate for everyone, but older people from middle-income groups are worst off because of the effects of means testing. There are insufficient studies of inequalities in other areas such as housing and transport.

This is fertile ground for future research. The secondary effects of inequalities in the use of public services must also be explored. Do they lead to wider inequality between different groups of older people, for example by enabling higher income groups to stay healthy and keep working? We need more studies to fill gaps in the evidence base and our understanding of the issues.

Just Ageing? seminar July 2009

Public services: the dual challenge of tackling discrimination and meeting needs

This seminar focused on the role of public services in tackling inequality over the life course.

Andrew Harrop of Age Concern and Help the Aged presented new research showing that older people from lower socio-economic groups are disadvantaged in their access to and use of public services, particularly health services. The research also found that middle-income groups are the worst off under the current social care system. There has been very little research in other areas such as housing and transport. More research, and a clear direction for future public policy, is needed.

Chris Sherwood of NESTA's Public Services Innovation Lab argued that ageing is the most critical issue facing public services today. Incremental change will not deliver the results we need.

A radical redesign is required, with new models of engagement that will help people articulate their needs and make behavioural and lifestyle changes. The role of the state should be to create conditions to support innovation, rather than to provide everything.

Deborah Szebeko of thinkpublic provided case studies of work done with public service providers and users using 'co-design' as a method to develop innovative new services, such as the dementia adviser service now being piloted across the country.

The questions that followed focused on how we can ensure that discussions involve people of all ages and avoid an 'us' and 'them' feeling, how co-design differs from consultation, what innovative services in the workplace might look like and where the government should focus its resources.



05

Key insights and implications for policy

The **Just Ageing?** findings offer new insights which we can use to start untangling the complicated relationships between earlier life course factors and unequal later life outcomes. The findings have major implications for policy. Eight insights emerging from the **Just Ageing?** research and seminars are outlined below.

- **We must improve our understanding of the implications of increasing longevity.** The implications of increasing longevity are profound. We will need to start thinking about the course of our whole lives in new and completely different ways. This will require innovations both in how we think about our lives and how we live them - with the possibility of 50-year working lives, we need to reinvent how we lead mid life and how we will equip ourselves for old age. New approaches should be based on curiosity rather than fear of the unknown. But we must be mindful of inequality, as differential responses to rising longevity could widen existing gaps. Increasing longevity presents an opportunity to examine our current social structures and systems, and address the inequalities they produce.

- **We have some tough choices to make.** At the second Just Ageing? seminar on public services, there was considerable discussion about the need for clear principles to guide the deployment and use of resources. The longevity challenge requires a long-term approach, but Just Ageing? participants expressed concern that policymakers are playing to a short-term agenda rather than planning for the long term. Similarly Government needs to take the lead in ensuring that new and emerging systems and structures put in place will create more equality, not inequality. This has implications ranging from the geographic allocation of public expenditure to the ways in which policy makers seek to influence behaviours and attitudes.
- **We must fill the gaps in our knowledge.** In order to make the right choices, we need to fill the gaps in our knowledge. The Just Ageing? research found a weaker than expected association between certain commonly researched life course events and outcomes in later life. More research is needed on less commonly researched life course events such as becoming a carer or grandparent, losing one's savings or pension, receiving an inheritance, and moving home or abroad. The causes of social isolation and the impacts of inequality in public services in later life also need more attention.



- **We must move away from simplistic arguments.** Policies that pit age groups or generations against each other, where gains for one group necessarily mean losses for another, are unhelpful. A more holistic perspective on issues that affect people of all ages is needed. The question should be: how can we create a better system that will meet everyone's needs and aspirations, for today and tomorrow? During the fourth Just Ageing? seminar on employment and contributions, there was a consensus that the key question was not: "Should we focus our limited resources on younger workers or older workers?" but: "How can we grow the economy to ensure that everyone has the skills they need to do the work they want to do for as long as they want to do it and that the economy needs them to do?". This broader view is the one we need to take forward as we consider difficult questions in relation to employment and other areas of economic and social growth.

- **We need to increase the voices of older and younger people.** Moving away from simplistic arguments and policies will require mature public debate about what is appropriate for each generation and at each life stage. The Just Ageing? research suggests that such debate should be based on the views of people of all ages. But within each age cohort, the voices of people from every background must be heard, not just the most articulate and advantaged. New mechanisms for equitable co-production and engagement, such as those described in the second Just Ageing? seminar on public services, will be key.
- **We must increase trust in the system.** Lack of trust in the system was raised in numerous Just Ageing? seminars. Seminar participants noted that lack of trust among individuals can lead to poor decisions that have a negative impact on outcomes in later life. Trust in the system is necessary for policies to have their intended effects, across different social groups. When the aim is to improve people's lives over the long term, a clear and steady policy direction is needed.
- **We need to pay more attention to unpaid carers.** Just Ageing? participants raised this in nearly every seminar. The positive and negative effects of being a carer must be included in future studies of life course influences on outcomes in later life. It is necessary to give more attention to the impact of changing life patterns on caring roles and their subsequent impact on outcomes in later life. One of the biggest challenges will be related to expectations both of, and for, women. Societal expectations of women as carers are changing, although perhaps not as quickly as women's expectations for themselves. Men's behaviour and expectations are also changing, and all of these vary across different class and ethnic groups.
- **We must beware of unintended consequences.** Actions intended to improve outcomes in later life must take account of the implications for equality. We must be vigilant of measures that unintentionally widen inequality as a consequence of differential responses to population-wide interventions. Policies that may unwittingly lead to intergenerational tension must be identified; for example, should we allow free travel for people over 60 who are still working while younger people with student debts and lower wages must pay for travel?

Initiatives to extend working lives illustrate these pitfalls. The fourth Just Ageing? seminar on employment and contributions in later life highlighted emerging markets for services targeted at new generations of older people who are already thinking more creatively about how they would like to transition out of work. Examples include services that would help people make choices earlier, help people prepare in new and different ways for an extended old age, or offer quality alternatives to paid work. Such services must be designed and developed with equality of different groups of older people in mind. Indeed, there are inequalities built into the assumption that older people should be supported to keep working and that retirement is a choice.



06

Achieving more equal outcomes in later life - the next steps

Equality does not happen of its own accord. Leadership is needed. The Equality and Human Rights Commission and Age Concern and Help the Aged suggest that the following actions will help to create a robust policy framework for equality and the life course.

Together we will:

- **Challenge decision-makers in the public, private and voluntary sectors.** The learning from Just Ageing? will be shared broadly and services will be pressed to re-think their approach to ageing and equality.
- **Review progress in 18 months.** Just Ageing? has been a time-limited programme. However, too often reports gather dust on shelves so to ensure momentum is maintained, Age UK and the Equality and Human Rights Commission will come together in 18 months to review the impact of the programme.

The Equality and Human Rights Commission will:

- **Research and gather evidence to inform future policies.** The Commission will encourage others to do the same which will contribute to the optimum choices being made.
- **Encourage the government and other political leaders to take a life course**

perspective to the challenges posed by increasing longevity. The Commission will itself assume a leadership role in raising public awareness of the importance of equality over the life course, especially in respect of the importance of early and mid life interventions.

- **Work towards mainstreaming age equality.** The Commission will help public authorities to mainstream age equality into the provision of public services and functions and enforce the public sector equality duties.
- **Work to improve policy and practice in social care.** The Commission will work with others, particularly statutory public bodies, to change policy and practice in social care, improving key outcomes for people requiring care and support and their families.
- **Report on progress.** The Commission will report on progress via its annual report and Triennial Review as well as other publications.

As Age UK, the new charity will:

- **Work to close income inequalities in later life by improving the pension and benefits system.** The charity will double the number of people reached through information and advice services to increase the take-up of benefits and will press Government to halve pensioner poverty over the next decade, starting by introducing the automatic payment of means-tested benefits.
- **Tackle isolation and loneliness in later life, drawing on the insights of the Just Ageing? research.** The charity is developing new services to tackle isolation and loneliness which will be rooted in the emerging understanding of who is at risk and what protective factors exist. New approaches will be evaluated to identify what works and public bodies will be pressed to respond to isolation as a key dimension of inequality and exclusion.
- **Fund research on social inequalities in longevity and morbidity - prevention, causes and solutions.** Age Concern and Help the Aged is unique in funding research on ageing 'from cell to society'. The Research for Later Life programme will fund robust research with the potential to address health inequalities, particularly with respect to reducing the years people live with poor health and ensuring public services address inequality gaps.
- **Support people towards the end of their working lives, both to help their older relatives and to prepare for long, healthy later lives.** Age Concern and Help the Aged's information and advice services will be the first port of call for people of all ages supporting older family members. The charity's work on transitions into old age currently includes action to help low income groups get more out of pension annuities. This comprises pressure for regulatory reform and in 2010 a new Age Concern and Help the Aged product to address market failure.

Appendix A:

Advisory Board members

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Age UK (Age Concern and Help the Aged)

Donald Hirsch

Head of Income Studies,
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Richard Reeves

Director, Demos

Philippa Stroud

Director, Centre of Social Justice

Sheila Wild

Head of Earnings and Age Inequalities,
Equality and Human Rights Commission



Appendix B:

List of Just Ageing? seminars

Equality and the life course: Examining the future of ageing June 2009

Our first seminar challenged our attitudes about ageing. It examined our assumptions about the physiological and social experience of ageing and drew out the implications of this for different demographic groups in the context of current political, social and economic change.

Public services: The dual challenge of tackling discrimination and meeting needs July 2009

This seminar profiled new research on service inequalities in old age. It examined the prevalence and nature of inequalities in the use of services among different groups of older people, and explored the implications of these inequalities and discrimination for government strategy.

Intergenerational equity: Is age the new dividing line? September 2009

Increasing longevity has been accompanied by new debates about intergenerational equity (fairness in the relationships between generations). This seminar presented a new think piece on the issues and examined the assumptions and beliefs that drive the division of resources between generations at both the societal and familial levels.

Employment and contributions: The changing patterns and needs of working lives

October 2009

As people live longer, the extension of working life is becoming increasingly important for labour supply, healthy retirement, and sustainable pensions and tax revenues. This seminar debated the major challenges that our society faces, the experiences of older workers, and the changes that are taking place in the labour market profile.

Transitions in the second half of life: Assessing the lasting impact of life events and experiences

October 2009

Inequality and disadvantage may be driven by mid or later life events, such as separation or divorce, bereavement, taking on a caring role or becoming less physically active. This seminar drew on new research to examine the impact of trigger events and lifetime experiences on inequalities and disadvantage in later life.

Endnotes

¹ Age UK from Spring 2010.

² Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review.

³ Age Concern and Help the Aged (2009) Socio-economic inequalities in older people's access to and use of public services.

⁴ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis.

⁵ Piachaud, D., Macnicol, D. and Lewis, J. (2009) A think piece on intergenerational equity.

⁶ HM Treasury (2003) Long-term public finance report: Fiscal sustainability with an ageing population.

⁷ Age Concern and Help the Aged (2009) One voice: Shaping our ageing society.

⁸ Oeppen, J. and Vaupel, J. (2002) cited in Kirkwood, T. (2009) 'The future of ageing: Presentation at Just Ageing? seminar on 23 June 2009'.

⁹ HM Government (2009) Building a society for all ages.

¹⁰ University of Chicago study, cited in Kirkwood, T. (2009) 'The future of ageing: Presentation at Just Ageing? seminar on 23 June 2009'.

¹¹ Wilkinson, R. and Pickett, K. (2009) The spirit level: Why more equal societies almost always do better.

¹² Scharf, T. (2009) 'Too tight to mention: unequal income in older age', in Cann, P. and Dean, M. (eds) Unequal ageing: The untold story of exclusion in old age.

¹³ Institute for Fiscal Studies (2009) cited in Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review.

¹⁴ Scharf, T. (2009) 'Too tight to mention: unequal income in older age', in Cann, P. and Dean, M. (eds) Unequal ageing: The untold story of exclusion in old age.

¹⁵ Barnard, A. (2009) 'Effects of taxes and benefits on household income 2007/08', Economic & Labour Market Review 3(8): 56-66. Available at www.statistics.gov.uk/CCI/article.asp?ID=2265&Pos=1&ColRank=1&Rank=224 [accessed 2 December 2009].

¹⁶ Bardasi, E. et al. (2002) 'Retirement and the income of older people: A British perspective', Ageing & Society 22(2): 131-59.

¹⁷ Office for National Statistics (2008) cited in Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review.

¹⁸ Piachaud, D., Macnicol, D. and Lewis, J. (2009) A think piece on intergenerational equity.

¹⁹ Kirkwood, T. (2009) The future of ageing: Paper for Just Ageing? seminar 23 June 2009.

²⁰ These categories are based on current conceptions of the life course. Therefore 'early life' includes family background, education, whether a person ever married and whether a person ever had children; 'mid life' includes occupation and whether a person ever divorced; and 'later life' includes later life employment and retirement, and whether a person was ever widowed. With increasing longevity and increasing diversity, these markers will be highly subject to change but we maintain them for the purposes of this paper.

²¹ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 28-29.

²² Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 30-31.

²³ Bryan, M. (2009) Life-course events and later-life employment: Presentation at Just Ageing? seminar 28 October 2009.

²⁴ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 30.

²⁵ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 16-17.

²⁶ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 44.

²⁷ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 17, 30-32, 47.

²⁸ Bryan, M. (2009) Life-course events and later-life employment: Presentation at Just Ageing? seminar 28 October 2009.

²⁹ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 52.

³⁰ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 24, 31.

³¹ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 47.

³² Bryan, M. (2009) Life-course events and later-life employment: Presentation at Just Ageing? seminar 28 October 2009.

³³ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 37.

³⁴ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 23.

³⁵ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 24.

³⁶ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 50.

³⁷ Bryan, M. (2009) Life-course events and later-life employment: Presentation at Just Ageing? seminar 28 October 2009.

³⁸ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: Secondary analysis of existing data sources.

³⁹ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 38.

⁴⁰ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 24.

⁴¹ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 23.

⁴² Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 24-25.

⁴³ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 49.

⁴⁴ Bryan, M. (2009) Life-course events and later-life employment: Presentation at Just Ageing? seminar 28 October 2009.

⁴⁵ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 23, 31.

⁴⁶ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 43.

⁴⁷ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 45.

⁴⁸ Bryan, M. (2009) Life-course events and later-life employment: Presentation at Just Ageing? seminar 28 October 2009.

⁴⁹ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 36-7.

⁵⁰ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 22.

⁵¹ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 45.

⁵² Bryan, M. (2009) Life-course events and later-life employment: Presentation at Just Ageing? seminar 28 October 2009.

⁵³ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 37.

⁵⁴ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 26.

⁵⁵ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 49.

⁵⁶ Bryan, M. (2009) Life-course events and later-life employment: Presentation at Just Ageing? seminar 28 October 2009.

⁵⁷ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review.

⁵⁸ There has been considerable research on life course factors and how they impact on health in later life. There has been less research on the impact of life course factors on financial and social wellbeing in later life.

⁵⁹ Kirkwood, T. (2009) The future of ageing: Paper for Just Ageing? seminar 23 June 2009.

⁶⁰ Kirkwood, T. (2009) The future of ageing: Paper for Just Ageing? seminar 23 June 2009.

⁶¹ Levy, B.R. et al. (2002) Longevity Increased by Positive Self-Perceptions of Aging, *Journal of Personality and Social Psychology* 83: 261-70.

⁶² Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis.

⁶³ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis.

⁶⁴ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 24.

⁶⁵ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 45, 47.

⁶⁶ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis.

⁶⁷ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 37.

⁶⁸ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis.

⁶⁹ Glaser, K. et al. (2009) Life course influences on poverty and social isolation in later life: a secondary analysis, p 45.

⁷⁰ Glaser, K. et al. (2009) Life course influences on health and well-being in later life: a review, p 49.

⁷¹ Bryan, M. (2009) Life-course events and later-life employment: Presentation at Just Ageing? seminar 28 October 2009.

⁷² Age Concern and Help the Aged (2009) Socio-economic inequalities in older people's access to and use of public services.

What is Just Ageing?

The Equality and Human Rights Commission, and the new merged charity Age Concern and Help the Aged, have joined forces to investigate and develop an understanding of equality over the life course and to identify solutions to inequalities in later life.

To find out more about the Just Ageing? programme and receive details of future events, please email justageing@equalityhumanrights.com. You can also visit our website to find out more at www.equalityhumanrights.com/justageing

Who we are

The Equality and Human Rights Commission is working to eliminate discrimination, reduce inequality, protect human rights and ensure that everyone has a fair chance to participate in society.

Find out more about the Equality and Human Rights Commission via our website at:

www.equalityhumanrights.com
or by contacting one of our helplines.

England helpline: 0845 604 6610
Textphone: 0845 604 6620

Scotland helpline: 0845 604 5510
Textphone: 0845 604 5520

Wales helpline: 0845 604 8810
Textphone: 0845 604 8820

Monday to Friday, 8am-6pm

 **Equality and
Human Rights
Commission**

Age Concern and Help the Aged

have joined together to form Age UK, a single charity dedicated to improving the lives of older people. We are a new charity with a clear vision: a world in which older people flourish. We work with a range of partners to ensure that together we can improve the lives of older people.

To find out more about Age Concern and Help the Aged visit our website at:

www.ageconcern.org.uk

or e-mail us at:

info@ace.org.uk

or call us on:

020 8765 7200

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Concern

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WE WILL

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207-221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI, Age Cymru.