

Learning for Living



**Helping to prevent social
exclusion among older people**

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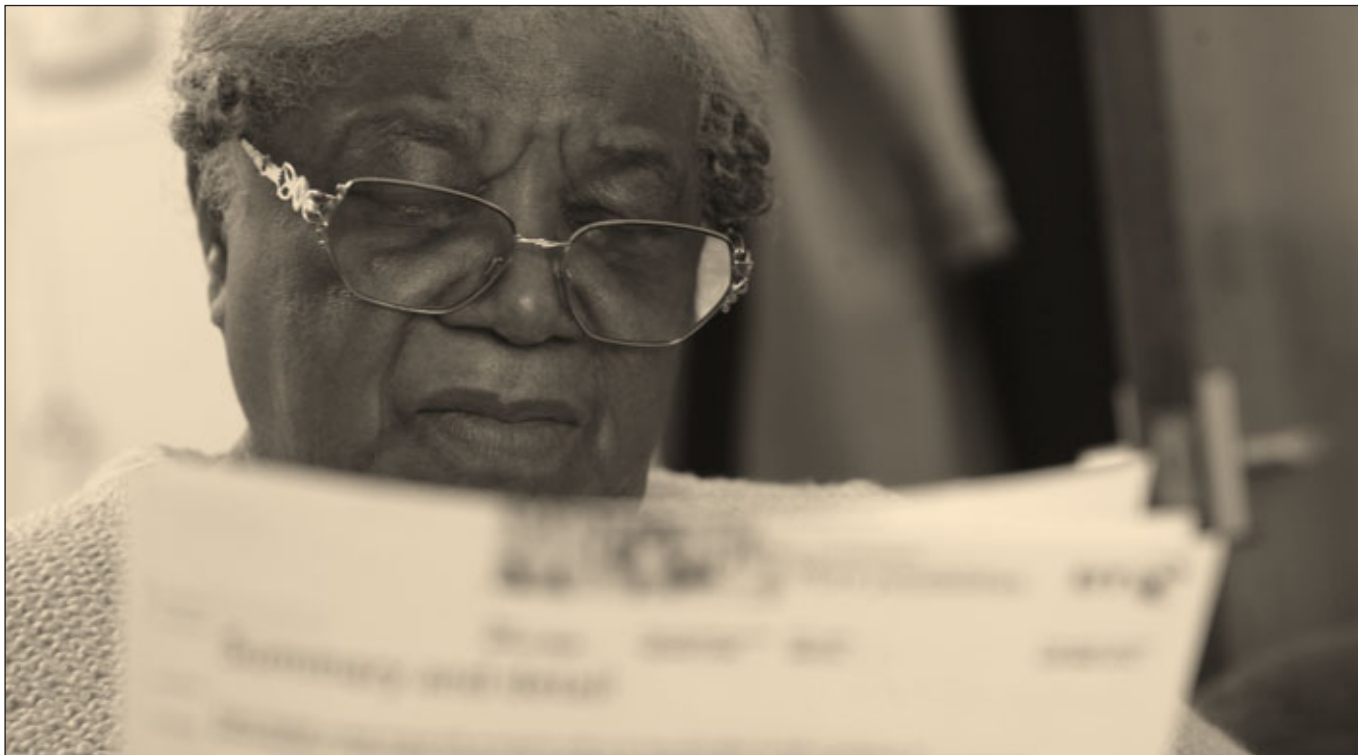
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Executive summary

Help the Aged believes that unless far-sighted action is taken now to ensure that people have the opportunities and resources to accumulate further skills and participate in learning as they grow older, and throughout old age, there is a danger that the current inequalities within our society will multiply under the pressure of an ageing population. Learning for learning's sake and the acquisition of new skills are not necessarily different things but there needs to be an awareness of the types of skills – such as financial literacy, ICT literacy, health literacy and citizenship literacy – older people need to prevent them drifting into isolation and exclusion.

- All new legislative change should include an impact assessment and subsequently a budget in relation to any need for learning opportunities, to ensure that the legislation or policy initiative achieves its aims inclusively.
- Better information needs to be available through local authorities, which are often best equipped to signpost people on to learning opportunities.
- Many local authorities have no older people strategy – which, if well delivered, could work toward increasing learning opportunities and providing better information on them to older people.
- We continue to argue that there should be a single access point for services for older people. This would include an information function which would provide signposting and information about courses relevant to older learners. The eight LinkAge Plus pilots are currently being reviewed. This model should be explored in terms of its capacity to deliver and provide information on informal learning opportunities.
- Efforts should be made by government and employers to ensure that age discrimination in relation to learning opportunities is eradicated. Help the Aged believes that age discrimination must be made unlawful, under either the proposed Single Equality Act or specific legislation.

- There should be officials within government whose role is to co-ordinate and monitor learning opportunities available through government initiatives and funding. Adult learning champions would also be useful in each department, and a taskforce set up to co-ordinate funding for learning opportunities. Currently, all government adult learning opportunities need to be mapped and recorded. A Cabinet committee is needed to progress this agenda.
- A small grants programme which initiates local learning opportunities under a number of themes should be available to local voluntary groups that are funded by government departments and other funding agencies such as Comic Relief, with funding available beyond start-up to maintain good projects. Applying for this funding should be possible with minimal administration and bureaucracy.
- Older people should be made aware of the opportunities individual budgets can offer in relation to adult learning. For example, instead of hiring a carer to do the shopping, a course in ICT will enable someone to do it themselves online. It needs to be further ascertained whether individual budgets will be enough to deliver this, or if a further strand should be added for learning opportunities, particularly for someone with more intensive needs, who may not be able to develop a skill to deliver elements of their own care.
- Older people's forums, day centres, social clubs and lunch clubs should be strongly supported as key community hubs for older people. They could be supported to become more of a social enterprise through initiatives for increased U3A-style learning. This would allow the U3A model to become more inclusive and reach out to a diverse and sometimes isolated older population.
- Community learning champions could play a crucial role in the facilitation of learning, not only in terms of offering guidance on setting up courses and sourcing funding or vouchers,



but also in identifying learning opportunities for people, organising communications events and encouraging people to take up the learning opportunities on offer.

- The learning champions should aim to reach out to the community as much as possible and work with isolated and excluded older people to build their confidence and capacity to take up initiatives. In reaction to their feedback, community trusts funded by government could develop the learning opportunities required in each area.

Financial literacy

The way older people manage their money has had to change dramatically over the last decade and many older people are finding themselves left behind as online and telephone banking grows and the number of local bank branches declines.

Many disadvantaged older people have very low levels of financial capability. This means that many miss out on good deals and often pay more for financial services that they receive, if they receive them at all. New initiatives are needed to promote financial literacy among

older people and to ensure that the financial services industry recognises the importance of this growing sector of the population.

Help the Aged is calling on the Government and the FSA to:

- set out their approach to delivering financial capability to older people
- support and resource voluntary sector initiatives (such as the Help the Aged/Barclays Your Money Matters programme) to promote financial education and tackle bad debt, so that the projects become sustainable
- recognise that unless the issue of problem debt is tackled across all age groups, the Government's aims to tackle pensioner poverty will be undermined
- be aware that providing financial advice in schools, the workplace and through the internet will not deliver to the most excluded older population: alternative delivery mechanisms are necessary
- commit to using best practice in social marketing as a tool to promote financial learning (e.g. using language which is understood by older audiences: for example,

‘money management’ rather than ‘personal economics’)

- aim for joined-up government, so that, for example, the development of the Government’s LinkAge Plus programme includes financial capability/education/advice.

Citizenship literacy

Our ageing population means there is even greater need for public and statutory authorities to work with older people in planning future service needs in order to ensure ‘lifetime communities’ – communities that work for people throughout their lives.

It should not be assumed that older people are knowledgeable about how citizenship functions and are able to participate easily in decision-making structures. Local authorities in particular contain increasingly complex structures, and the language and mode of operation of a local authority can be quite alien to a member of the public. This constitutes a great barrier when a local authority is trying to bring an issue to public attention, or campaign on an area of local importance to older people, and will inevitably prevent their participation in improving their local community. The UK

government has also acknowledged that citizenship knowledge, understanding and skills can and should go beyond citizenship learning in schools and post-16 learning. However, as yet there has been no focus on older people.

Help the Aged is calling on central and local Government to push this agenda forward.

- The recommendations in the Take Part model must be acted upon. The forthcoming Empowerment White Paper must outline a commitment to funding citizenship learning opportunities for older people.
- Current structures of community empowerment such as older people’s forums need to be given increased support and training in relation to citizenship skills.
- Every local authority should hold a campaign on citizenship to get older people more involved and show them the opportunities open to them.
- Every day centre, care home and other long-term care setting should draw up a policy or ‘citizenship manifesto’ setting out how it will encourage active citizenship learning for older people.



Photo: John Cobb

Health literacy

'Health literacy' can include skills such as the ability to process and understand basic information needed to make appropriate health decisions, as well as having the knowledge, skills, beliefs and confidence to manage one's own health.

As our population continues to age, it is crucial to ensure that older people spend a greater proportion of their lives in good health. Yet activities to promote health and well-being among older people still focus almost exclusively on traditional public health interventions. While older people are increasingly expected to make complex health care decisions and take more responsibility for their health care, it is questionable whether all are capable of the tasks associated with this greater responsibility.

Help the Aged is calling on the Government and the NHS to push this agenda forward.

- Research should be commissioned, specifically relating to older people and health literacy, to demonstrate the impact of health literacy interventions.
- Currently every local authority has to have a user-controlled centre to support people who are using individual budgets. There needs to be evidence that these centres are reaching out to older people, and not assuming that individuals lack capacity and therefore limiting their access to individual budgets.
- There needs to be better provision of local exercise opportunities for older adults that are appropriate, high-quality and accessible to all older people in the local community.
- Government incentives are needed to encourage more exercise trainers to teach older people in a variety of settings.
- Existing one-off health literacy projects should be made sustainable for older people who currently have no other opportunities available to them.

- The recent pilot and evaluation of the Information Prescriptions, which have been shown to be effective in delivering learning opportunities relating to nutrition and physical activity, as well as other health literacy concerns, should be rolled out with stronger recommendations and guidance.
- GPs should signpost to learning opportunities, recognising learning not only as an important means of benefiting people's health, but also in terms of enabling them to take control of their health and understand how to live healthy, active lives.
- Mid-life health checks are also a positive way forward, but Help the Aged would like to ensure they are not rolled out solely online.

ICT literacy

Help the Aged believes modern technology has great potential to deliver benefits to older people. However, at present many older people feel left behind by the pace of change and lack access to modern technology and the training and support needed to become familiar with it. As more information and services are made available exclusively online, there are real risks that older people will lose out and become more excluded from the changes in society. Research is increasingly picking up on how the internet disadvantages older people who are not online: for example, in limiting access to services, information and opportunities to shop around. Technology literacy and, in particular, ICT learning could be seen as a facilitator to other 'literacies'.

Help the Aged believes that:

- government must invest in media and ICT literacy, particularly given the fact that ICT holds such a central role in education and learning in general, and could act as a gateway to other learning opportunities
- ministers must investigate the potential of using switchover to deliver new, better, more accessible information services to older people



Photo: John Cobb

- a major (and non-ageist) public campaign is needed to highlight the benefits of getting online to older people
- local and national government, together with the voluntary and private sectors, should better consider how to make the most of the available resources (including under-utilised local schools and community centres as well as resources in the form of volunteers) to deliver digital inclusion
- case law should be used to force accessibility up the agenda and a major campaign mounted by government to highlight the business benefits of ICT accessibility
- government needs to review its digital strategy now if it is meet its obligations, as agreed at Riga, with regard to tackling the digital divide
- government should continue funding ICT initiatives, which are central to improving learning opportunities for older people
- to fully prioritise ICT learning for older people, Government should set up a grants programme administered by an impartial organisation to encourage diversity of learning and inclusive projects in ICT learning for older people
- while there is a role for technology to improve access to learning, the BBC and other bodies should take proactive steps to guard against all learning content being moved online and on to digital television.

Introduction

Photo: John Cobb



There is clearly no cut-off point for learning. However, NIACE survey findings show that in 2007 only 4 per cent of older people were taking adult education courses, a figure that decreases further with age.¹ In our own survey (*Adult Education, 2008*) 57 per cent of older people have never attended adult education courses. These numbers could fall even lower with this year's cuts in adult learning courses and subsidies for older people. With the UK's older population growing, these cuts are especially striking. Not only is adult learning intellectually stimulating and proven to benefit people's health, it is necessary if older people are to be given the opportunity to play a full part in society.

At present, a third of older people report feeling out of touch with modern life and a further one in eight say they are often or always lonely. Many of the older population already experience multiple exclusion and 2.2 million people (over one in five pensioners in Great Britain) live below the poverty line (£145 for single pensioners and £217 for a couple).² Yet, as technology revolutionises the way we manage our money, care and health, older people are likely to find themselves even more excluded if

they are unable to develop the skills they need to manage their lives at this time of change.

A number of measures in relation to lifelong learning are needed to ensure that older people are less likely to be excluded from society. Among other things, this should include learning on health literacy, financial literacy, ICT literacy and citizenship literacy. Our survey shows that one of the most popular course choices for older people is how to stay healthy (73 per cent), shortly followed by understanding technology (59 per cent) and financial management (58 per cent). A seemingly significant 49 per cent of older people would like to learn about how the social care system works. Forty per cent of older people would like to learn how to get more involved in their local community.

Barriers to learning

Another key priority must be to address the obstacles older people face in engaging with learning opportunities, whether it is poor transport links, low income, a fear of crime, lack of self-confidence and self-esteem, or caring responsibilities. Our survey³ found that:

- 39 per cent of older people agree that adult education courses are out of their price range
- 37 per cent of older people say they have no access to transport to get to the courses on offer, and
- a disturbing 64 per cent of older people are concerned about the threat of crime when they go out

– any of which can prevent an older person from accessing learning opportunities on offer. Significantly, 43 per cent of older people agree that there is not enough information on what adult education courses are available.

A key barrier for many older people is others' perception of their age:

- 28 per cent of older people worry that they will be the oldest person in their class: this increases to 50 per cent for those over 80
- a quarter of older people sadly believe they are too old to learn something new
- 30 per cent of older people believe the courses on offer are simply not relevant for older people.

However, 88 per cent of older people agree that it makes no difference who teaches the course, be they peers or younger.

Often learning initiatives are delivered through technology, which is inaccessible to the majority of older people as 82 per cent have never used the internet.⁴ In our survey, 45 per cent of older people felt unconfident using new technology to learn. Only 27 per cent would feel comfortable learning online – a figure which decreases further, to 11 per cent, among the over-85s.

Those involved in creating learning opportunities should consider these issues when courses are to be aimed at older people.

*'As a full-time carer for my 96-year-old husband, I am not able to plan ahead or to get out. To make the most of learning opportunities, I would need a local venue and the necessary respite provided so I could go to classes.'*⁵

'It's difficult going on your own when you don't know anyone. I have a fear of failure and a lack of formal qualifications, transport and funding. I would be considered too old at 80 to do so, but I am still active.'

Educational planners should consider such issues when developing courses aimed at older people. The need for continual assessment and outcome-based learning may also be off-putting to some older people who simply want to undertake courses for pleasure.

Flexible, informal patterns of learning

The education levels of older people remain lower than those of younger people. A Learndirect report for the Campaign for Learning described the over-50s as a lost generation of learners. Older people are likely to have missed out on significant learning opportunities. The NAO report *Skills for Life: improving adult literacy and numeracy* highlighted that 'people who did not learn to read, write and carry out simple arithmetic in childhood may be reluctant to start or persevere with learning'. Some older people may be embarrassed about their low level of skills, or may not realise how poor their skills are because they have developed coping strategies to reduce the impact on their daily lives. Poor experiences of learning in school such as being excluded, or coping with unidentified difficulties such as dyslexia, may have sapped their confidence and given them a negative view of education.

The current government's policy in relation to adult skills requires adults in the entitlement group (who by definition have not found education easy) to sign up to a 'full-width' Level 2 course which does not allow them to accumulate credit gradually. Rather than allowing people to put a toe into the water of learning, build their confidence and fit learning in with the rest of their lives, the government is insisting on immediate commitment to a one-size-fits-all qualification outcome.

'[General-interest] courses have been depleted in favour of accredited courses in basic subjects. Interesting courses have been pushed out by these.'

'Courses are cancelled due to insufficient take-up, often because of cost. I have not taken courses because either the cost or availability is prohibitive.'

The need for continual assessment and outcome-based learning is also off-putting to some older people who simply want to undertake courses for pleasure. There is evidence that older people can and do move from vocational courses to more academic and non-vocational opportunities, but the initial assessment for vocational courses can discourage older people from taking education further. The Association of Colleges has rightly argued that the focus on 16–19-year-olds risks increasing the cost of courses for older people and results in cuts to courses currently provided in community education settings.

Benefits of learning

It has frequently been proven that participation in learning new skills can help to alleviate illness. Evidence shows that older adults in poor health who take up learning report improvements in their health. It can also be argued that learning increases confidence, self-worth and general well-being. In an arts learning programme run by Dulwich Picture Gallery several participants commented that their physical symptoms of illness had reduced because 'you just forget the pain'.

A range of other scientific studies have indicated that learning new skills can have significant health benefits, in some cases reversing the symptoms of long-term conditions. In 2004 the Arts Council published a medical literature review of 'arts in health', which showed how a variety of art forms had proven beneficial in improving patient care including cancer care, pain management and mental health care. A large number of patients involved in the clinical studies were from the older population. Among the reported benefits were reducing recovery

times after surgery, better management of pain, decreasing levels of depression and, crucially, contributing to reduced lengths of stay in hospital.

Access to learning and knowledge also has much to offer to quality of life in older age. Research by Dr Withnall for the ESRC's Growing Older Programme has highlighted that learning is good for older and retired people. The findings revealed that older people believe learning helps to keep their brains active. Through the research, older people argued that learning stimulates their intellect, gives them pleasure and helps them to understand and cope with constant change in society. Some older people believe that the therapeutic value of learning is a way of ensuring good health. Overall, access to learning and education can greatly improve someone's quality of life. Thirty per cent of those aged over 65 fail to report their quality of life as good.⁶

Learning for learning's sake and the acquisition of new skills are not necessarily different, but there needs to be an awareness of the type of skills older people need to prevent them drifting into isolation and exclusion. A number of measures in relation to lifelong learning are needed to reduce the likelihood of older people being excluded from the rest of society.

In January 2008 John Denham, Secretary of State for Innovation, Universities and Skills, launched a national consultation on informal learning. The consultation aimed to develop a new vision for informal adult education, offering increased possibilities for older people to enjoy a full and meaningful life, with the skills and knowledge to participate fully in their community. The government vision for informal adult learning created by government needs to be imaginative, achievable and cross-departmental, in order to effect some significant and much-needed progress in this area for older people. It is hoped that the consultation will reignite interest in informal adult education – particularly that of older people.

Financial literacy: why is this important?



Photo: John Cobb

The way older people manage their money has had to change dramatically over the last decade. There has been a sudden shift to direct payment of benefits into bank accounts, which for many will have been their first experience of the banking and financial services sector.

Already the Government is piloting systems for direct payment for care, and for Housing Benefit allowances to be paid direct to the individual, not the landlord. Moreover the introduction of chip-and-PIN and the escalating promotion of direct debit has caused confusion, worry and frustration for many older people. Many older people are finding themselves left behind as online and telephone banking grows and the number of local bank branches declines.

Clearly a major driver for how society deals with money is the pace of technical advance, which means that institutions favour the use of smart cards over cash. Our own research on financial exclusion among older people⁷ showed that many excluded older people are used to managing money as cash. Recent changes in the way society manages money have restricted

access to cash and have thus made money management more difficult for many people. It also seems that the new ways of dealing with money have not changed people's preference to deal in cash, with many retaining jam-jar saving habits.

Another trend which looks set to continue is the increased use of credit and debt to manage cash flow – a tendency that older people have largely sidestepped until fairly recently. However, attitudes are changing and new cohorts of older people are now beginning their retirement with significant debt. A small proportion of people still have mortgages in their 80s, and there has been an increase in the proportion of income claimed by outstanding credit agreements held by older people. The fastest growth in debt liability across all ages was for those aged 55–59 and 60–64 and a small number of older people have very high levels of outstanding debt.⁸

If there is one feature of the financial landscape that does remain the same it is the dizzying array of financial products that are available. An estimated 30,000 financial services products are

on the market (including insurance for health and social care as well as pension-planning), and while this extends choice it also places a heavy responsibility on those with limited financial capability. If these changes are to succeed for older people much more needs to be done to raise the levels of older people's financial capability.

Some 1.2 million pensioners (800,000 single pensioners and 400,000 pensioner couples) rely on the state retirement pension and state benefits alone and there has been a rise since 1991 in the proportion of pensioner families experiencing persistent low income.⁹ The financial service industry has traditionally had little or no interest in these older people and the millions of others who are around or just above the poverty line. However, financial service institutions should not ignore the needs of low-income individuals. Some financial services are in effect compulsory and older people, particularly those on low incomes, can often struggle to access and understand these services.

'I think there should be learning opportunities to teach older people how to manage on a very small income. The cost of everyday needs for a basic lifestyle has made living very difficult for a lot of people.'

New initiatives are needed to promote financial literacy among older people and to ensure that the financial services industry recognises the importance of this growing sector of the population. Good access to suitable financial services is vital if older people are to make the most of their money in later life. Unfortunately, many older people find themselves excluded from the full range of financial services available to other groups. Sometimes this is the result of explicit age barriers to certain financial products, such as age limits on taking out a mortgage, but more often older people find themselves excluded because they lack the skills and knowledge needed to negotiate the financial services environment.

'I did Literary & Numeracy [a local course] to brush up my skills, but it was too easy. I'd like to

do some kind of simple book-keeping course for treasurers of small clubs e.g. the local pensioners' association.'

It is not possible to define financial capability in the narrow sense. Individuals cannot make rational financial decisions about financial services and products if they do not understand, for example, the tax and benefits system. A prime example of this is the proposals for Personal Accounts. People will need to be empowered to have a basic understanding of the state pension and benefits system in order to make the correct decision on whether to remain opted-in to Personal Accounts.

Current regulation assumes a model consumer who is well informed and able to analyse cost and performance in order to discriminate between different financial products or the benefits of switching to other providers. However, large parts of the older population are *not* well informed about financial services, which are constantly changing in type and profile. It is also the situation that in many individual cases cognitive ability will be declining as part of the ageing process, making money issues more difficult for them to understand.

Mrs O was brought up in a middle-class family and attended private school. She married and had children and worked mainly at home. The family were comfortably off. In her 50s her husband died, leaving her well provided for but, although she was very articulate, she found herself unable to deal with a wide range of financial practicalities which her husband had always handled. She had never written a cheque, she did not know how to read a bank statement, and she could not even check her change in shops to see if it was correct. She was also unable to make simple calculations under pressure: since she had a slight disability she had a mobility allowance which paid for part (the first £3) of her taxi fares, but if the fare came to, say, £6.20, she got flustered trying to calculate what she owed while the taxi driver was waiting, and usually ended up paying extra out of embarrassment.

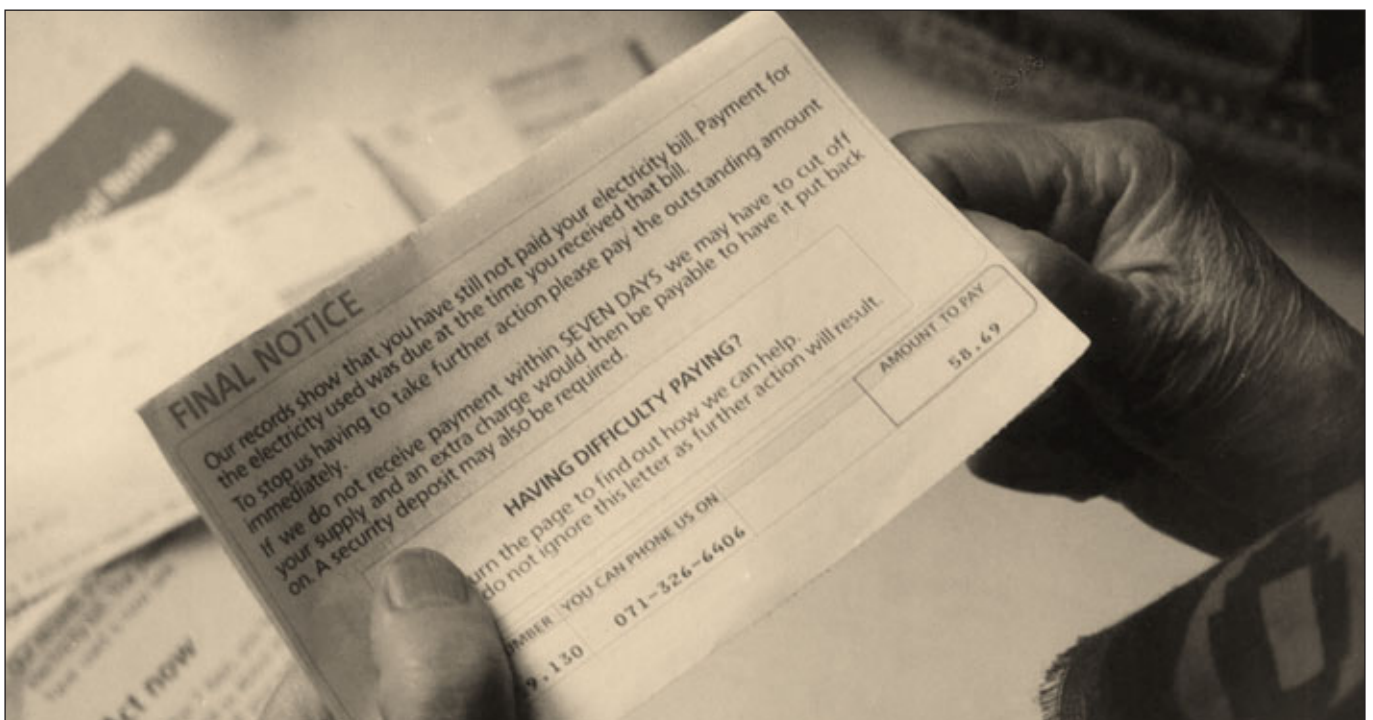
Many disadvantaged older people have very low levels of financial capability. This means that many miss out on good deals and often pay more for financial services than they should, if they receive them at all.

Improving levels of financial capability and providing appropriate advice to help older people with the important decisions they face can make a real impact on preventing poverty: it empowers them, thereby raising their self-esteem. Low financial capability among older people can have a huge impact on their families. There is increasing evidence that if older people are not able to manage on their low incomes, they will rely on help from family or friends. Such intergenerational transfers are no doubt a positive thing but should only be taking place when necessary, not to compensate the fact that older people have not been given the right opportunities to become fully financially capable. The same can of course hold true the other way round. Moreover, family members are often sources of financial advice for people. The more financially capable we all are, the more we can rely on each other for sound advice, whatever our age.

Financial exclusion and low levels of financial capability among older people can mean that

older people become dependent upon others to manage their finances or to access their income or savings. For example, about 1 in 5 people aged over 80 suffers from some form of dementia. In many individual cases, cognitive ability will be declining as part of the ageing process, making money issues more difficult for some to understand. While in the majority of cases family, friends and professionals are trustworthy, analysis of calls to Action on Elder Abuse's helpline show that the vulnerability of some older people, or their reliance on others for assistance, can easily be abused.¹⁰ Help the Aged published new research on this subject in March 2008 (*The Financial Abuse of Older People*).

Mrs X is a Somali. She does not speak English well and struggles to understand the benefit system. With the move towards direct payments, her benefits were paid automatically into her new Post Office Card Account. However, she did not know how to use the account and her son now takes her POCA card and withdraws cash for her. In effect, he now manages her money and she now does not see all of the money she is entitled to.



Older people in particular need to know and understand about money and how to get the most of it because of the specific circumstances they are in. Opportunities for financial education should include skills on money management, benefits, pension issues, 'shopping around' and explanations of financial services, including the basics such as cheque books and direct debit. A report by NIACE¹¹ highlights a range of factors which render the provision of financial education for older people a matter of great importance: their long-term income and resources are less secure; long-term health uncertainties; the uncertainties of continuing in paid work; the impact of age discrimination; and the threat of pensioner poverty.

The current policy context

While financial literacy is now a key concern of both the Government and the financial services industry, Help the Aged believes that specific attention needs to be paid to older people to ensure that they benefit from these financial education programmes. In early 2007 the Government, in the context of its long-term approach to the issue of financial capability, expressed an aspiration to provide financial advice to adults and financial education to younger people. However, 96 per cent of respondents to our Post Office Card Account survey said that more should be done to help vulnerable older people deal with the changes in the way society uses money, while 69 per cent felt there were few learning opportunities to help older people manage their money.¹² In response to this, Help the Aged launched a financial exclusion programme to raise the profile of the challenges older people face when trying to access financial services.

Over the past two years the Government has used the move towards direct payments of benefits to effectively force older people into POCAs and banking. While Help the Aged recognises that there is real value in encouraging older people to open bank accounts, the Government's approach has been and continues to be one of coercion rather than

encouragement. The main motivation for delivering direct payments was not financial inclusion but a desire to reduce the administrative costs of delivering benefits for older people. This is exemplified by the fact that the current average cost to the DWP of issuing a pension payment is:

- about £1.70 by cheque
- about £1 by Post Office Card Account, and
- about £0.01 by a normal or basic bank account.

Furthermore, in introducing direct payments, the Government failed to adequately educate older people in the use of a bank account or Post Office Card Account. Over the past two years Help the Aged has been contacted by many older people who feel they have been bullied into accepting direct payments. This has left many older people with a bank account or POCA which they struggle to understand, threatening their independence and thereby increasing the risk of theft and abuse by others.

The Financial Services Authority (FSA), which has a legal responsibility to promote financial education and literacy, has been working on a strategy for financial literacy, but disappointingly the issue of financial literacy among older people has not been part of the remit of the working groups. In March 2006 our worst fears were confirmed when we learned that none of the seven new FSA projects on financial capability focused on older people.

The FSA's baseline study of financial capability highlighted issues facing older people in relation to financial capability, particularly among the over-70s.¹³ Even though the evidence shows that many of the most disadvantaged older people have limited financial capability, very few financial capability initiatives are targeted specifically at older people. In fact, most activity focuses on schools, the workplace and on initiatives delivered via the internet. This latter mechanism is of course of limited use as 71 per cent of over-65s have never accessed this technology.¹⁴

Back in 2000 the DfES Adult Financial Literacy Advisory Group (Adflag) noted that there has

been limited research carried out to address the financial literacy education needs of consumers and that while there is a vast range of initiatives with either a primary or secondary objective to deliver financial literacy, there needs to be a systematic approach to content, delivery, co-ordinating activity and spreading good practice. They also noted that there is a close link between the levels of basic skills and the use of financial products and services. One significant development since 2000 has been the development of a schools curriculum by the Personal Finance Education Group and a curriculum for older people by NIACE (the National Institute of Adult and Continuing Education).

Existing learning opportunities

There have been streams of work by government and the FSA which have focused on learning in work and the financial literacy needs of young people. In addition these bodies have published leaflets on a variety of issues including money management. The work the FSA has done on pre-retirement (which the Government partly funded) has limited its focus to those people reaching retirement and how to plan for retirement, hence excluding retired older people themselves.

There have been one-off projects funded by both government and the FSA, such as the Age Concern Gateshead project on financial capability, yet generally provision of financial education is patchy at best. The recent DWP campaign 'Now Let's Talk Money' recently reflected a government initiative in increasing financial capability from an advice-giving perspective. Predominantly the voluntary sector, including the Citizens Advice Bureaux, maintains a crucial role in providing advice, but there is a concern that this provision will become exhausted unless effort is made to increase the financial literacy levels.

Your Money Matters

Barclays and Help the Aged are working together to improve the skills, confidence and financial situation of older people by providing basic money

management and debt advice. This UK-wide programme aims to support over 30,000 older people and their carers to better manage their finances. As well as advice workers, Barclays staff are also actively involved, helping older people to manage their finances in times of change and to plan for their futures. The programme will not only meet the needs of those in debt at present but will also help to prevent future debt and disadvantage.



Recommendations

It is of great concern that a significant number of older people are not managing their finances well. While we welcome recent initiatives such as the DWP campaign 'Now Let's Talk Money' and initiatives by the FSA to raise levels of financial capability among older people, we believe that older people continue to receive scant support compared to other age groups when it comes to financial education. Government, the private and voluntary sectors must invest in financial education for older people as well as for other age groups. We also believe that further research should be commissioned, using the FSA's baseline study, on financial capability and older people (particularly the over-75s).

Help the Aged is calling on the Government and the FSA to:

- set out their approach to delivering financial capability to older people
- support and resource voluntary sector initiatives (such as the Help the Aged/Barclays Your Money Matters programme) to promote financial education and tackle bad debt, so that the projects become sustainable
- recognise that unless the issue of problem debt is tackled across all age groups, government objectives to tackle pensioner poverty will be undermined
- be aware that providing advice in schools, the workplace and through the internet will not deliver to the most excluded older population: alternative delivery mechanisms are necessary
- commit to using best practice in social marketing as a tool to promote financial learning (e.g. using language which is understood by older audiences: for example, 'money management' rather than 'personal economics')
- aim for joined-up government, so that, for example, the development of the Government's LinkAge Plus programme includes financial capability/education/advice.

Health literacy: why is this important?

Photo: photodisc



Prevention is better than cure. Yet our health and social care system is designed to deal with acute needs rather than preventing problems from occurring in the first place. As our population continues to age, it is crucial to ensure that more older people spend a greater proportion of their lives in good health. Failure to deliver a healthier older age for all runs the risk of creating avoidable pressures on the health and social care system in the future.

In recent years huge progress has been made in extending life expectancy, but there is debate about whether people are spending a larger part of their lives in self-perceived poor health. Most of the factors that cause good or poor health are nothing to do with formal health care and services. Up to 70 per cent of the factors contributing to population health are outside

of the remit of the formal health care system.¹⁵ Inferior housing, poor diet, low levels of physical activity, inadequate schooling, depressed neighbourhoods and inequalities in income, for example, are major inhibitors of active involvement and healthy living throughout life. These wider determinants of health severely limit the ability of older people to look forward to a healthy older age.

The 1998 Acheson Inquiry into Health Inequalities acknowledged the connection between these 'wider determinants' of health and the health of older people, concluding that 'poor older people may be less likely to receive some health care services or may have poorer health outcomes after receiving those services.'¹⁶ Yet activities to promote health and well-being among older people remain almost exclusively geared towards more traditional public health interventions. Older people are less likely to be engaged in active healthy lifestyles, to the extent that there appears to be a relationship between increasing age and the likelihood of living a sedentary lifestyle.¹⁷

Moreover, older people are increasingly expected to make complex healthcare decisions and take more responsibility for their health care, but it is questionable whether all are capable of the tasks associated with this greater responsibility. According to Healthy People 2010, an individual is considered to be 'health-literate' when he or she possesses the skills to understand information and services and use them to make appropriate decisions about health. Yet, alarmingly, there is increasing evidence that literacy – in particular, health literacy – is related to how well patients understand and manage their health and health care. National studies in the US have found that older adults have lower literacy and patient activation levels than younger adults,¹⁸ and studies in the UK on the health literacy skills of adults have also revealed worrying findings.¹⁹ This fact is more disturbing when one considers that these are the very skills and strategies that often lead to longer life, improved quality of life, reduction of both chronic disease and health disparities, as well as cost savings.

The term 'health literacy' can include skills that encompass the ability to process and understand basic information needed to make appropriate health decisions, as well as having the knowledge, skills, beliefs and confidence to manage one's own health. The Department of Health defines health literacy as 'the cognitive and social skills that determine the motivation and ability of individuals to gain access to understand and use information in ways that promote and maintain good health'. It goes on to explain that this means 'much more than transmitting information and developing skills to undertake basic tasks. By improving people's access to and understanding of health information and their capacity to use it effectively, improved health literacy is critical to empowerment.'

However, recent research on adults in England has shown a strong correlation between indicators of poor health or unhealthy lifestyles and a poor experience of secondary education.²⁰ When comparing those who were disengaged at school and had no GCSE-level qualifications and those who did, the odds of:

- smoking are 4.7 times higher for women and 3.7 times higher for men
- drinking heavily are 1.5 times higher
- taking exercise less than once a week are 0.5 times higher
- having depression are 2.4 times higher for women and 2 times higher for men
- having back pain are 1.3 times higher in men
- having migraines are 1.3 times higher in women.

People with lower educational attainment and lower literacy generally experience poorer health outcomes. Poor basic skills profoundly affect a person's ability to navigate the healthcare system, talk to healthcare professionals and get the most from the healthcare services. Research from the US²¹ shows that 42 per cent of patients with low literacy skills have difficulty following basic instructions for taking medicines; 60 per cent

have difficulty with a standard 'informed consent' form; and that hospitalisation rates are almost twice as high for people with low levels of literacy as for those with average or higher literacy levels.

More recently further UK research has indicated that low health literacy has been associated with poorer health outcomes where each incremental increase towards higher health literacy is associated with a greater likelihood of eating at least five portions of fruit and vegetables a day, exercising and being a non-smoker (von Wagner et al 2007). According to the Government's national strategy for integrating health and learning skills, 5.2 million adults are unable even to find the relevant information in health information leaflets and on websites. Out of these, 1.7 million adults are unable to complete a form with basic information about their health, or explain straightforward feelings and symptoms over the phone.²²



Photo: photodisc

Worryingly, as care becomes more self-directed, people will need to have ability to express themselves adequately, so that they can communicate their opinions and needs effectively. This will involve a number of literacy skills. First, they need to be able to speak and understand English; secondly, to know how to evaluate their own needs objectively and weigh up possible options; and thirdly, to make a decision on what they need and to broker the services required. They will need to be able to communicate successfully to the people they employ what services they would like them to carry out. In addition they will need basic money management skills because they will have the responsibility of any employer towards their employees (payment of National Insurance, holiday pay, wages etc.).

Without these skills, the risk is that older people are being tasked with their own care, but do not have the skills necessary to make a good job of setting up and maintaining services. Older people may potentially not receive the care that they require and public money may not be spent in the most effective way.

Health literacy is vital to prevent unnecessary health problems which are often regarded as inevitable signs of ageing as well as to address the glaring health inequalities prevalent among older people.

The current policy context

In 2003 Hazel Blears, the Public Health Minister, and Ivan Lewis, the Skills Minister, launched Skilled for Health, a joint DfES/DH project with a non-governmental organisation (NGO) partner, ContinYou. This was a sub-project of the DfES Adult Basic Skills Strategy Skills for Life. The aim was to bring together the skills and commitment of people in adult learning, NGOs and health promotion and primary care to contribute to the strategic goals of both government departments in fostering lifelong learning through Skills for Life and reducing health inequalities.

The group is currently developing a health literacy strategy, by first establishing a framework for the project, then carrying out research. The programme designed and tested health-related embedded learning materials to include within the national core curricula and training and education modules for adults with basic skills issues. Eight pilot sites took part in the first phase of Skilled for Health, which aimed to determine the potential for improving health and literacy in a combined project. These were mainly community-based projects with a focus on a particular group or issue. As a result, a set of embedded learning materials was produced, to enable learners to tackle both basic skills and health needs. A number of these resources targeted older people, but it remains to be seen whether or how these pilots will be taken up on a national scale.

In a new initiative being piloted by the Department of Health, patients in a small number of GP practices across London will receive advice and support on becoming more active from their local GP or practice nurse. Health professionals will work with patients to overcome barriers to exercise, empowering them to set individual goals, signposting to local physical activity opportunities and keeping track of their progress.

The Food in Schools programme is a joint venture between the Department of Health and the Department for Education and Skills (DfES). A range of nutrition-related activities and projects is being developed as part of the programme, to complement and add value to existing healthier food initiatives in schools. The DfES strand comprises a variety of strategies to support and enhance food education in schools. However, nutrition is of massive concern to older people, who are often unaware of the importance of eating certain foods to maintain health and sustain their well-being and independence; it would therefore be beneficial if a strand of this work could be focused on older people, particularly those in residential care and hospital settings.

Photo: John Cobb



Self-directed care is expected to be the big theme of the forthcoming Green Paper for social care. Money in social care is given directly to the service users, along with an outline of the possible options for arranging their own care. This is currently available for older people but is not taken up in any great numbers, probably for a number of reasons: one may be that people do not feel confident about the amount of responsibility they take on when they self-direct their care.

People's ability to make informed decisions is very much dependent on their educational background, among other factors. Health services are less choice-focused, but are moving in this direction: for example, allowing for choice of hospital when being referred by a GP. However, there is a trend towards self-help in healthcare in general: for example, more people research conditions and treatments on the internet. As more information is available

at people's fingertips, those who cannot access this information could become disadvantaged.

Existing learning opportunities

Some local authorities have an Active Ageing strategy, yet these do not tend to include any specific learning opportunities relating to health, and if they do they tend to relate strictly to physical activity (in terms of exercise classes and other activities), rather than addressing the skills that older people need to process and understand the basic information needed to make appropriate health decisions, and to have the self-belief and confidence to manage their own health.

There are also a number of other initiatives led by voluntary organisations, but once again the provision is patchy. It is certainly encouraging that a number of the pilot projects are with older people, but it remains to be seen how these will be taken up. Details of the pilot projects are included below.

The 2004 Department of Health White Paper *Choosing Health: making healthy choices easier* (November 2004) outlined the government commitment to improve people's health and reduce health inequalities in England. The new role of health trainers has been created to boost this health promotion programme. People recruited so far come from local communities, with experience of what it really means to live in that community, from the leisure sector, housing and non-teaching classroom assistants. They belong to different age, gender and ethnic groups. The aim of health trainers is to engage and motivate people to adopt a healthier lifestyle through the development of a personal health plan and to provide information on local services. The scheme was first piloted in 'spearhead' PCTs in areas with the worst health inequalities. In addition, the prison services and the army were enthusiastic adopters of the scheme, now to be rolled out nationally.

The Department of Health is also planning to introduce the 'Life Check' questionnaire. This tool assesses people's general health and lifestyle, including factors such as smoking,

physical activity, diet and stress. The idea is that small changes can make a big difference in improving health, giving people the responsibility for their own well-being. The Life Check questionnaire will probably be made available online as well as in print and will first be piloted in areas of health inequality. There is a link between the two programmes. Health trainers could engage people to undertake the Life Check assessment or people who fill in the questionnaire could be directed to a health trainer for advice.

Prescribing learning (St Austell, Cornwall)

This project aimed to test out the growing evidence that returning to learning has great potential to make a positive impact on adult health and well-being, particularly in terms of improved confidence, self-esteem and health management. By establishing learning referral points in three local GP surgeries, the project aimed to increase participation in learning among adults with health problems and to demonstrate to healthcare workers how learning benefits the health of their patients.

Healthcare staff referred 35 people to learning advisers from Cornwall College, St Austell, to discuss whether they wanted to access learning, what learning they wanted to undertake and what support they might need to enable them to succeed in their learning. Over half of these went on to engage in learning, many of whom were not in paid employment, had low or no qualifications and limited social contacts. They expressed 100 per cent satisfaction with the project, acknowledging its helpfulness, relevance and beneficial effects. New learners reported improved mental health, greater confidence, better ability to cope with their illness, and enhanced social interaction. Healthcare staff involved in the project also reported observing great benefits for learners.

Skilled for Health pilot sites (Department of Health)

Over-50s and physical activity (Derbyshire)

In partnership with Age Concern and the local PCT, the project delivered basic skills activity in a health context to a cross-section of over-50s. Active Life, which is a health fitness and lifestyle programme, has been mapped and linked to the National Literacy Standards. The aim of this 26-week course was to allow learners to create a health and fitness programme to enable them to improve their basic skills, mental health, physical health and general well-being. The course was delivered as a taught programme combining learning and practical sessions. It covered activity from literacy levels entry level 2 to Level 2.

Older people in care (Calderdale, West Yorkshire)

Over the past three years this branch of Age Concern Calderdale has been undertaking short-term pilots delivering basic skills courses to older people in day care and residential settings. The project consulted learners to inform the development of health-related resources and used technology in delivering courses in these settings. The project worked with about 50 people.

Older people in rural areas (Norfolk)

Working in partnership, the local PCT, Age Concern, basic skills providers and health sector organisations delivered LSC-funded sessions on health issues to older people who lived in a rural area. Basic skills were embedded in a range of subjects and materials, and covered issues such as coping with illness, proper use of medication and accessing health information.

Recommendations

Health literacy remains at the core of health inequalities and it is vital to ensure that the older population has the capacity to manage its own health. Clearly the Department of Health is beginning to tackle these issues in launching a health literacy strategy, yet five years on and the impact of Skilled for Health remains to be felt. While we welcome the recent pilots of phase 2 of the Skilled for Health project, we are concerned at the slow progress on this important agenda. Given the clear evidence of a correlation between health literacy and better health, as well as the obvious relationships between healthy interventions (such as help with menu-planning and physical activity) and an older person's ability to lead a happy, independent life, it seems unwise not to have taken them further.

Help the Aged is calling on the Government and the NHS to push this agenda forward:

- research should be commissioned that specifically relates to older people and health literacy, and which demonstrates the impact of health literacy interventions
- currently every local authority has to have a user-controlled centre to support people who are using individual budgets: there needs to be evidence that these are reaching out to older people, rather than assuming that an individual does not have capacity and hence limiting their access to individual budgets. On

the other hand, local authorities should set up informal training courses to induct new users of this option. Training for carers should also be provided

- better provision of local exercise opportunities for older adults is needed: they should be appropriate, high-quality and accessible to all older people in the local community
- government incentives should be introduced to encourage more exercise trainers to teach older people in a variety of settings
- existing one-off projects in health literacy should be made sustainable for older people who currently have no other opportunities available to them
- the recent pilot and evaluation of the Information Prescriptions, which have been shown to be effective in delivering learning opportunities relating to nutrition and physical activity as well as other health literacy concerns, should be rolled out with stronger recommendations and guidance. GPs should signpost learning opportunities to patients, recognising learning not only as an important means of benefiting their health, but to help them take control of their health and understand how to live healthy, active lives
- mid-life health checks are also a positive way forward, but the roll-out must not be online-only.



Photo: John Cobb



Photo: John Cobb

Citizenship literacy: why is this important?

Photo: Rebecca Ward



Effective community engagement, when coupled with a well-functioning local democracy, serves to strengthen and revitalise local communities. Undoubtedly, policies and services operate better when the local community has been involved in their development, as local communities are a lot better at seeing the solutions to their own problems within the community. It is no longer feasible to make assumptions about older people's opinions and needs, especially when the population is ageing. Public services will obviously need to adapt to and fit in with older people's lifestyles.

The number of people aged 65 years and over is expected to rise by nearly 60 per cent in the next 25 years to over 15 million in 2031.²³ An ageing population means there is a greater need for public and statutory authorities to work with older people in planning future service needs, in order that 'lifetime communities' can be created. If communities are to serve older people's needs adequately, older people must

be engaged and their experiences taken into account in the design and delivery of facilities and services.

While the country seems to be experiencing a general apathy towards voting, older people remain one of the most active voting groups. Analysis of the 2005 election confirms that the over-65s are twice as likely to vote as the 18–24 age group, only 45 per cent of whom claim to have voted. In the last 40 years voting has fallen by nearly 20 per cent in the whole population, but risen by 5 per cent among the over-75s. Many feel the ageing population potentially provides older people with sufficient strength to influence election outcomes.

A greater emphasis is now being placed on a more open and participatory government, with an attempt to increase local democracy and provide more accessible and accountable local government. Local government is also recognising the effectiveness of partnerships with service users and other local people to ensure 'best quality' and practice in its policies and services.

It should not be assumed that older people are knowledgeable about how citizenship functions and able to participate easily in decision-making structures. Local authorities in particular contain increasingly complex structures, and their language and mode of operation can be quite alien to a member of the public. This constitutes a great barrier when a local authority is trying to bring an issue to public attention, or campaign on an area of local importance to older people, and will inevitably inhibit their participation in improving their local community.

In the 2005 Citizenship Survey 61 per cent of people felt they could not influence public bodies. In the 2008 Citizenship Survey by DCLG 48 per cent of older people did not feel people had a say in and influence over how services should improve. Clearly, with such a high proportion of older people feeling unable or unsure of how to become active citizens, there is a need for active learning opportunities focused on older people to help build up their confidence and skills.

'It's not just speaking up – it's being heard. It's not enough to have the voice. You have to use it effectively. It means influencing authorities, being included in committees, taken into partnerships and being involved in more than token consultation. To be taken seriously you need to be well-informed about the issues, to find out how decision-making systems work and to know a bit about tactics. It's no good being confrontational if you would get better results in other ways.'

The current policy context

The government and Whitehall expect local authorities, in their role of community leaders, to play a leading role in encouraging community empowerment. A recent raft of government announcements and initiatives has aimed to more clearly set out local authorities' obligations in this area, such as the local government White Paper *Strong and Prosperous Communities*, the Local Government and Public Involvement in Health Act, the Green Paper on constitutional reform (*The Governance of Britain*), and the White Paper *Planning for a Sustainable Future*. Together these documents set out a vision of further devolution to local authorities, and more robust opportunities for local people to influence local decisions. But how will that vision be realistically achieved, and how will the needs of older people be addressed in that vision?

The Green Paper on constitutional reform sets out government goals to strengthen the constitution. These include re-invigorating democracy, with the aim of making people feel proud to participate in decision-making at every level and working with the British people to achieve a stronger sense of what it means to be British, and launching an 'inclusive debate' on the future of the country's constitution.

This has now all been brought into even sharper focus with Department of Communities and Local Government's publication of its action plan for community empowerment. This plan describes more than 20 initiatives aimed at giving residents and communities a greater say in how facilities and services are provided in their local area. This vision of empowerment goes beyond

just consulting local people and communities and it also encompasses asset management and transfer, participatory budgeting, and neighbourhood working. For councils, this means taking a more strategic and systematic approach to placing community engagement at the heart of everything they do.

Citizenship learning is itself already part of the school curriculum, encouraging children to grow up thinking of themselves as 'active citizens: willing, able and equipped to have an influence in public life' (Department for Education and Skills, 1988). The UK Government has also acknowledged that citizenship knowledge, understanding and skills can and should go beyond citizenship learning in schools and post-16 learning. However, there is little reference to older people in this context, with the majority of initiatives concentrating on young people.

Following the successful completion of the Post-16 Citizenship Development Programme the Quality Improvement Agency (QIA) has commissioned the Learning and Skills Network (LSN) to manage a new support programme for post-16 citizenship. The programme's central aim is to disseminate as widely as possible, and build on, outcomes from the development programme in order to mainstream citizenship provision in post-16 education and training. Citizenship aims to equip all young people with the knowledge, understanding and skills to participate effectively in society working together as informed, critical, socially and morally responsible citizens, convinced they can have influence and make a difference in their communities (locally, nationally, globally) QCA Post-16 Citizenship Guidance (2004).

Furthermore, the Education Ministers in the EU have chosen active citizenship education as one of eight pillars on which common European educational objectives should be built by the year 2010. They agreed that 'education and training systems have an important role in helping to sustain democratic societies in Europe'. A number of EU projects are experimenting with active citizenship education for various socially excluded groups and empowerment of women.



The policy context seems favourable to improving people's ability to be active and informed citizens and is clearly making provision to take the theme of empowerment a step further, placing the informed, empowered citizen at the centre of the reform of local government services. But to take full advantage of this many more people will need access to the skills and knowledge that will enable them to exercise their rights and responsibilities as citizens.

Existing learning opportunities

In 2004 the Government launched Take Part, 'the national learning framework for active learning for active citizenship'. The initiative was developed following a two-year pilot, Active Learning for Active Citizenship, funded by the Home Office. Essentially Take Part is about sharing good practice and guidance to learning providers on running citizenship literacy programmes for adults, but it does not overtly include the specific needs of older people. Furthermore, there is no commitment to offer this type of learning: the Take Part framework simply provides a manual for learning providers to 'enable' them to develop

programmes of citizenship learning to help adults gain the knowledge, skills and confidence they need to become empowered as members of their communities. In the current climate of reduced funding for informal learning and adult learning in general, it seems unlikely that these initiatives will be taken forward.

Although the Take Part report making recommends that everyone should have local access to the types of learning opportunity it promotes, there is an assumption that as the Take Part approach to learning will be picked up and resourced more widely through the voluntary and community sector and through learning organisations. The Take Part National Network is promoting Take Part Learning – Active Learning Active Citizenship – as a proven method to engage and empower disadvantaged people in community empowerment. However, there are many examples of projects to develop and pilot citizenship learning modules which are not educative but serve simply as a one-off community engagement project, and which do not necessarily provide people with the knowledge to campaign and become local activists in their area.

Speaking Up for Our Age

There are currently over 400 senior citizens' forums in the UK, with a total membership of over 100,000. By working together in forums, older people are making their voices heard on the things that really matter to them, influencing the planning and provision of local, regional and national services. Speaking Up for Our Age is a national programme run by Help the Aged and dedicated to supporting seniors' forums. The programme works with older people who want to set up a forum, gives practical support to individual forums, provides start-up and development grants, plus regular newsletters to keep forums in touch with each other, and holds conferences and training sessions across the country. The regular Speaking Up for Our Age conferences and newsletters facilitate older people's learning of current affairs, as well as keeping them informed on changes to legislation, or government policy. Speaking Up for Our Age also holds learning and skills workshops on a variety of areas including how to carry out research; how to involve more excluded members; how to campaign; and how local authorities work and how to lobby them.

Recommendations

- More needs to be done to ensure that the recommendations in the Take Part model are taken up and acted upon.
- Current structures of community empowerment such as older people's forums need to be given increased support and training on citizenship skills.
- Every local authority should hold a campaign on citizenship to get older people more involved and show them the opportunities open to them.
- Every care home, day centre and other long-term care setting should draw up a policy or 'citizenship manifesto' setting out its aims, ethos and how it will encourage active citizenship learning for older people.
- An audit of citizenship learning opportunities for older people should be carried out to ascertain good practice.



Photo: Liz Artindale

Technological literacy: why is this important?

Photo: photodisc



Recent decades have seen enormous advances in the use and availability of technology. Increasingly, government resources and other services are being provided through technologies such as computers and the internet. Help the Aged believes modern technology has great potential to deliver benefits to older people. However, at present many older people feel left behind by the pace of change, and lack access to modern technology and the training and support needed to become familiar with it.

Only about 29 per cent of over-65s have ever used the internet.²⁴ Alarming, in research by Ofcom, older people rated their competence in using the internet higher than their competence for using either mobile phones and digital TV, and high numbers of older people also stated that they are not interested or have no

perceived need for the internet.²⁵ As more information and services are made available exclusively online, there are real risks that older people will lose out and become more excluded from the changes in society. Decisive action is required to whet the appetite of older people in relation to the benefits of getting online with adequate infrastructure and IT learning available within the homes of older people. If society as a whole is to benefit from the digital revolution, older people must not be excluded.

'I did have computer lessons through "U can do it" and this involved one-to-one teaching at home, but this has now ended. I enjoyed this very much.'

The growth in internet use is having a major impact on communities and the sustainability of services within them. At the same time, research is increasingly revealing how organisational reliance on the internet can disadvantage older people who are not online: for example, if access to services, information and opportunities is online-only, those without internet access cannot shop around. In 2004 the DTI announced that it would no longer produce employment rights information in a printed format, but would only make it available via downloading from the internet. This decision was part of an increasing trend for organisations to use the internet as the sole delivery method for information.

'It [technology] frightens me off. I can just manage the telephone plus various TVs, etc. I hate pressing buttons – even on the phone listening to various numbers for various sections of the department.'

Over the next few years the situation in relation to social exclusion is likely to get much worse. Research from the Social Exclusion Unit published in November 2005 revealed that 77 per cent of respondents to its survey believe that ICT is likely to increase inequality.²⁶ When only 20 per cent of the public had access to the internet, the vast majority of services and information remained accessible via other routes. However, as we move to, for example, 80 per cent take-up, the 20 per cent excluded will find that mainstream services they have long been used to are no longer 'economically

justifiable' in the market economy. That 20 per cent will find themselves excluded from services which society has taken for granted for many years.

Digital exclusion denies older people significant benefits, ranging from consumer convenience to civic engagement, and makes recommendations to government, industry and social enterprises on how to tackle the digital exclusion of older people. If current patterns continue unchanged, many older people are likely to miss out on the digital revolution. Yet evidence shows that pensioners should not be written off as uninterested in the internet. Older people are a key group who, with some support, can really benefit from what digital technology has to offer. Research by Demos²⁷ has highlighted that 'digital skills' are actually key 'life skills' in today's society. Government and policy-makers need to take action to provide older people with real opportunities to learn about the benefits of being online. Without action there is a real risk that the exclusion some older people face by not being online could significantly deepen.

'I would say with a computer the world is your oyster. Whatever you want to know you can find out on the computer. I am into watercolours. I can visit all the galleries. I can look at all the pictures in the galleries if I want. There are all sorts you can do.'

Services are often cheaper and more conveniently available online. Because many older people do not work, it can sometimes be easier to arrange to be at home when deliveries are due than to travel into a town or city and then have to carry goods home. An immense range of information of value to older people is available online for which no other alternative means of access is offered. The use of the internet and other digital services could help develop integrated approaches to the delivery of third age services and provide older people with better access to the government agencies they deal with. Information about pensions and benefits can be combined with advice sessions, details about concessionary fares and a wide range of other services. Emerging information

and communication technology to improve health and healthcare (e-health) has the potential to increase the speed of access to health, raise levels of patient satisfaction, provide a more appropriate point of delivery, reduce waiting times, improve the use of resources, help provide equality of availability and reduce medical errors.

'I live in a care home. I came here to support my wife, who suffered a brain haemorrhage following an accident. She never really recovered and she died four years ago. I have made a new beginning, at the sprightly, adventurous and undaunted age of 82+, in computer science. With the introduction of the computer into care homes I can put on record my life's journey. I can also follow up my literary ambition, and develop my potential, of becoming a world-class author of a bestseller. At the same time I can enjoy browsing on the internet. There is no time left to be bored.'

Technology and the internet also offer the potential of making both central and local government more accessible to the public (e-democracy). They also offer real benefits to older people, making decision-making more inclusive. The internet and email are an extremely useful tool for older people to network with each other. The Help the Aged initiative Speaking Up for Our Age (see page 24) supports a network of local older people's forums. The internet would allow these forums at a regional and national level to campaign more effectively and would allow those who are excluded through disability or isolation to participate in decision-making processes.

Email and instant messaging can be a powerful tool for keeping in touch with friends and family, particularly those overseas. This may be especially useful to ethnic minority and diaspora communities, who are likely to have relatives and friends in other countries.

Finally, technological literacy, and in particular ICT learning, could be seen as a facilitator to other literacies, and will naturally improve older people's access to services and their ability to participate and be part of the community and wider society networks.

The current policy context

The Government has invested and continues to invest a vast amount of money in IT-related projects. In spring 2005 it produced a new digital strategy in which it claimed to have made 'substantial progress towards our vision of a digitally rich UK'. It argued that there has been a massive growth in broadband; that the UK was a world leader in digital TV and that the prices of technology were continuing to fall. It conceded, however, that 'there is still evidence of a digital divide' and noted that 'Government has a clear role in helping to promote and increase public awareness about the internet and harness the economic and social returns in a way that benefits all of society'. It argued that it would use ICT to minimise social exclusion and confirmed that it has a 'continuing commitment to ensure everyone in the country has the opportunity to benefit from the transformative power of ICT'.

However, the strategy completely failed older people. The Government committed itself to 'ending the digital divide for families with children by the end of the third term', a not particularly ambitious target given that most 14–18s use the internet in any case. The strategy barely mentioned older people and the flagship policy of improving secondary school pupils' access to PCs and laptops at home will do nothing to help improve the skills older people need to take advantage of the technology available to them. The Government committed itself to 'review the position in 2008 to explore whether further action is necessary to close any residual digital divide'.

In November 2005 the Social Exclusion Unit in the Office of the Deputy Prime Minister published a new report on inclusion through innovation, which, among other things, proposed the creation of a new digital inclusion unit. In June 2006, at a ministerial conference for the European Council and the European Commission entitled 'ICT for an inclusive society', a declaration was approved unanimously (by the UK Government among others) which pledged to reduce by half the

difference in internet usage between the overall EU population and older people over the period 2005 to 2010. However, despite this positive goal, it seems appears that little is being done proactively to meet this goal and there has been no progress in terms of reducing the number of over-65s who have never used the internet.

Existing learning opportunities

Over recent years we have seen significant cuts to funding for adult and continuing education. Yet, at the same time, the learning that is available is increasingly moving online (e.g. the BBC's digital curriculum), as opposed to being delivered face to face. This discriminates, in comparison with other education provision, against those who are not online. Where funding is available it is often only short-term, whereas the need is for a rolling commitment in terms of ICT training and other initiatives to tackle digital exclusion. One-off showy events that work for this year or the next (and are mainly designed to show the Government or others in a good light) but do nothing from Year 3 onwards are unlikely to tackle digital exclusion.

'I enjoyed feeling less stupid about IT and meeting other OAPs in the same boat! If we can't enter the world of IT, we'll be left miles behind – dropped off the edge of the world!'

'I would love to do a course on topics which cover modern technology such as digital photography and use of computers. Most courses offered to the elderly seem to be art-based or cookery. At my age I already know how to cook!'



There have been many one-off projects run by the voluntary sector, including some long-term projects which are none the less still dependent on external funding provision. Take, for example, the Age Concern ICT learning project in Waltham Forest which had been running for seven years, but unfortunately ended as the funding source had been cut off. Other projects such as Age Concern London's Computers for Older People Project have been crucial in improving older people's access to computers without necessarily offering any learning opportunities. Digital Unite's Silver Surfers Day is also a great success in pushing this issue up the agenda. On the whole, the patchy provision of learning opportunities results in the customary postcode lottery.

Essex UnITe

People living in supported housing in Essex are now able to surf the internet and use email, to keep in touch with family and friends, thanks to an innovative project. Essex UnITe is paving the way for older people living in the county's towns to get online and take advantage of the broadband revolution. Essex UnITe has been funded by BT, the East of England Development Agency (EEDA), Essex County Council and Genesis Community. They are working with other voluntary and social enterprise partners Help the Aged, InterAct and MillRace IT to provide each supported housing scheme with PCs, broadband connections and the essential training and support that residents will need to use the equipment, as well as training for the staff who look after them.

Age Concern Edinburgh Computer Project

ACE IT provides a relaxed and supportive environment in which older people can learn to use computers, the web and email. It offers a series of ten weekly one-hour sessions designed to help older users to:

- overcome the fear factor and to realise that computers can be fun

- explore what the computer can do and be confident in basic commands and file management
- introduce learners to basic word processing
- introduce learners to email
- familiarise learners with the internet

The sessions are run by ACE IT and a team of volunteers, all of whom are over 50 years old themselves. The course of one-on-one sessions is held at the ACE IT premises in Edinburgh. Sixty people per week attend the course, which has a waiting list. Since its launch in 2002, over 1,500 older learners have been trained.

Training is given in a relaxed and informal atmosphere in a dedicated room using nine PCs connected to the internet. The PCs are also installed with accessibility software to enable hearing-impaired and visually impaired people to use them. In addition, the Moose in the Hoose outreach programme sends volunteers to six residential housing units every week to provide IT training and support for the residents.

Hackney Silver Surfers

Hackney Silver Surfers is a partnership led by Age Concern Hackney that aims to increase the use of computers and the internet by older and disabled people, while making learning a fun and social experience. It offers a range of facilities, equipment and courses to help people get the most out of computers and the internet, including:

- free use of new computers and broadband internet access at the drop-in centres in Hackney
- one-to-one help and support from experienced staff and volunteers
- free 'taster sessions' for people who have never used a computer
- a range of free computer training courses to suit different levels

- free consultation on acquiring computer hardware and software at the Silver Surfers' Surgery
- free computing, publishing and printing facilities for older people's clubs and associations
- advice on formal learning opportunities for older people
- an outreach service for individuals and older people's groups
- special adaptive equipment for people with disabilities
- translations of the core information in the community languages of the borough.

The Silver Surfers have their own web server, based at The Lawns: thelawns.org.

- Government needs to review its digital strategy now if it is to meet its obligations, as agreed at Riga, with regard to tackling the digital divide
- Government should continue funding ICT initiatives, which are central to improving learning opportunities for older people. To fully prioritise ICT learning for older people, Government should set up a grants programme administered by an impartial organisation to encourage diversity of learning and inclusive projects in ICT learning for older people
- while there is a role for technology to improve access to learning, the BBC and other bodies should take proactive steps to guard against all learning content being moved online and on to digital television.

Recommendations

Help the Aged believes that:

- Government must invest in ICT literacy. ICT holds a central role in education and learning in general and could act as a gateway to other learning opportunities
- the silo structures of government must be broken down and government must look now at the potential of using switchover to deliver new, better, more accessible information services to older people
- a major (and non-ageist) public campaign is needed to highlight the benefits of getting online
- local and national government, together with the voluntary and private sectors, should better consider how to make the most of the available resources (including under-utilised local schools and community centres as well as resources in the form of volunteers) to deliver digital inclusion
- case law should be used to force accessibility up the agenda and a major campaign mounted by government to highlight the business benefits of ICT accessibility

Conclusion and overarching recommendations

In the view of Help the Aged, unless far-sighted action is taken today to ensure people have the opportunities and resources made available to them to accumulate further skills and participate in learning as they grow older, and throughout old age, there is a danger that the current inequalities within our society will multiply as the ageing population increases.

- Learning for learning's sake and the acquisition of new skills are not necessarily different things, but there needs to be an awareness of the types of skill older people need, such as financial literacy, ICT literacy, health literacy and citizenship literacy, to prevent them drifting into isolation and exclusion.
- All new legislative change should include an impact assessment and subsequently budget in relation to any need for learning opportunities to ensure the legislation or policy initiative achieves its aims inclusively.
- Better information needs to be available through local authorities, which are often best equipped to signpost people on to the available learning opportunities. Many local authorities fail to have an older people strategy, which, if well delivered, could work towards increasing learning opportunities, and providing better information on them, to older people.
- The Government's Performance Service Agreements (PSAs) are unhelpful as they contain little that relates specifically to informal adult learning. PSA 17 refers to participation and social isolation issues, and PSA 21 includes targets on individuals being enabled to live active and fulfilled lives. However, the measurement of targets is unreliable and target-led funding drives and distorts provision. Specific performance targets need to be set that relate to informal adult learning.
- More needs to be done to encourage local authorities and funding bodies to recognise a need among disadvantaged older people for outreach work and learning opportunities catered to their needs.
- Linking into social exclusion taskforce work is a good idea as education does much to help prevent social exclusion. However, it should be recognised that PSA 16 is a very narrow view of social exclusion that does not take into account older people who may become socially excluded through, for example, poverty, bereavement, impaired mobility, illness and disability.
- Help the Aged continues to argue that there should be a single access point for services for older people. This would include an information function which would provide signposting and information about courses relevant to older learners. The eight LinkAge Plus pilots are currently being reviewed. This model should be explored in terms of its capacity to deliver and provide information on informal learning opportunities.
- Efforts should be made by Government and employers to ensure that age discrimination in relation to learning opportunities is eradicated. Age discrimination in the provision of, and access to, goods, facilities and services is widespread, and its impact on older people is profound. Effectively, it confers second-class citizenship upon the older generation. Help the Aged believes this must be made unlawful, under either the proposed Single Equality Act or specific legislation.
- There should be officials within government whose role is to co-ordinate and monitor learning opportunities available through government initiatives and funding. Adult learning champions would also be useful in each department, and a taskforce set up to co-ordinate funding for learning opportunities. Currently, all government adult learning opportunities need to be mapped and recorded. A Cabinet committee is needed to set up and progress this agenda.
- A small grants programme which initiates local learning opportunities under a number of themes should be available to local voluntary groups that are funded by government departments and other funding agencies such as Comic Relief, with funding

available beyond start-up to maintain good projects. Applying for such funding should be possible with minimal administration and bureaucracy.

- Older people should be made aware of the opportunities individual budgets can offer in relation to adult learning. In case studies from the individual budget pilots, some people have chosen to use their budget for learning opportunities, for either fun or strategic need. For example, instead of hiring a carer to do the shopping, a course in ICT will enable someone to do it themselves online. It needs to be further ascertained whether individual budgets will be enough to deliver this, or if a further strand should be added for learning opportunities, particularly for someone with more intensive needs, who may not be able to develop a skill to deliver elements of their own care.
- Older people's forums, day centres, social clubs and lunch clubs should be strongly supported as key community hubs for older people. Currently many of these schemes are closing down due to lack of funding. They could be supported to become more of a social enterprise through initiatives for increased U3A-style learning. This would allow the U3A model to become more inclusive and reach out to a diverse and sometimes isolated older population.
- Community learning champions could play a crucial role in the facilitation of learning, not only in terms of offering guidance on setting up courses and sourcing funding or vouchers, but also in identifying learning opportunities for people, organising communications

events and encouraging people to take up the learning opportunities on offer.

- The learning champions should aim to reach out to the community as much as possible and work with isolated and excluded older people to build their confidence and capacity to take up initiatives. In reaction to their feedback, community trusts funded by government could develop the learning opportunities required in each area.

Further reading

Making Your Money Work for Your Future, Paul Lewis (LifeGuides series, Help the Aged, 2008)

How to Thrive Past 55, edited by Deanna Wilson (LifeGuides series, Help the Aged, 2008)

Financial Exclusion among Older People (policy report, Help the Aged, 2006)

The Challenge of Dignity in Care: upholding the rights of the individual (policy report, Help the Aged, 2007)

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