



in Lancashire

Ambition Lancashire

Lancashire Strategic Partnership

Lancashire Older Peoples' Strategy Research

Fieldwork
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**The Lancashire
Partnership**



Seven in ten Lancashire residents aged over 45 years agree that:

“Older people will play an increasingly important role in society in the future.”

The vast majority also agree that:

*“Employees should be able to work beyond 65 if they want.”**

* 79% of over 45s in Lancashire agreed. Only one in ten said they would personally work beyond 65 years however.

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1 Executive Summary

This research into the older people of Lancashire aimed to help the development of the older people’s strategy for Lancashire. The Lancashire Older Persons Strategy will run to 2025 and aims to create a landscape in which all older people can identify themselves as full and active citizens. The strategy links into the work of the Lancashire Partnership and Ambition Lancashire, Lancashire’s community strategy. The research consists of three parts;

- the first stage is an investigation into the population of Lancashire by age from the census;
- the second stage is a quantitative survey of 1706 respondents aged over 45 years, comparing how attitudes and service needs differ by age;
- the final stage is five focus groups conducted with members of the Life in Lancashire panel to explore the perceptions and motivations of older people in more depth.

The main findings are shown below.

1.1 Population of Lancashire

- In 2005 the working age (16-64 years) population make up 64% of the population and those aged 65 years and over make up 17%. People aged 50 years or over make up over a third of the population (36%).
- By 2025 the working age population will make up 60% of the population and over 65 year olds will make up 23%. People aged 50 years or over make up about nine in twenty of the Lancashire population (44%).
- For men In Lancashire districts, the life expectancy ranges from 76.6 years in Ribble Valley to 74.3 years in Hyndburn, compared with 75.9 across England.
- For women, life expectancy in Lancashire varied from 81.4 years in Ribble Valley to 78.6 years in Burnley.
- There are similar proportions of men and women at ages of up to 65 years. After this the proportion of women increases, so that amongst people aged over 85, there are about five women to every man.
- There are approximately 60,700 people of BME heritage in Lancashire. Of these around 10,600 (17%) are aged 45 years or over.

- There are almost 165,000 people in Lancashire aged 50 or over with a limiting long term illness.

1.2 Primary research

- More than nine in ten of respondents either use or plan to use the state pension to fund their retirement. Three in five (61%) use or plan to use a work pension and three in ten a personal pension (29%). One in ten of the over 65 year-old group do some form of part-time work and a similar proportion of 45-65 year-olds plan to gain income from property to help fund their retirement.
- Being financially comfortable is considered as the most important factor in having a happy old age. Staying independent increases in importance with age.
- Going into a care home is the greatest fear for people’s old age, particularly for older respondents. Sheltered accommodation is seen as an acceptable alternative however.
- People aged less than 65 more likely to be concerned about their financial security than older groups, presumably because their pensions are not yet defined. As age increases, so does the fear of losing independence, which is the top concern for over 65 year olds. Focus group attendees said they were afraid of being admitted to a care or nursing home.
- Feeling safe in the neighbourhood is the most important factor for people to feel they could remain where they live in their old age.
- People aged less than 65 years tend to look forward to retirement, and most feel they will have a better standard of living in retirement than their parents do now. Those aged over 65 are very likely to agree that they are enjoying retirement, though are less likely to agree that they live to a better standard of living to their children. This implies that living conditions are expected to improve for older people in the future.
- There is strong agreement that older people will play an increasingly important role in society in the future. Three-quarters (72%) of 45-64 year-olds agree this will be the case compared to two-thirds (66%) of the 65+ group.
- Three-quarters (74%) of 45-64 year-olds say they intend to use their retirement for leisure, while two in three of the 65+ group say they actually do (64%). There is also a significant proportion of the younger age group (46%) saying they will take part in adult education, compared to 41% of the 65+ group who do.

- While many of the younger age group expect to care for their parents in old age (50%), less expect (21%), or want (20%) their parents to live with them when they can no longer cope. The older age group very strongly disagreed that they expected to live with their children when they could no longer cope (68% disagreed, 46% strongly), perhaps tying in with the strong need for independence mentioned earlier.
- Financially, respondents feel that people generally should be able to work beyond 65 (79% agree), but are unlikely to want to do so themselves (10% agree for full-time work and 29% agree for part-time).
- People of all ages are most likely to feel at least fairly safe themselves in all situations they were asked of, with the exception in the local town centre at night (72% slightly unsafe or very unsafe).
- Respondents were more likely to consider that older people generally are unsafe than safe when they are travelling at night (70% unsafe), and in the town centre during the day (59%) and at night (80%).
- The car is the most popular mode of transport, used by three-quarters of respondents for going shopping for example. The bus is next most used, especially by the over 65-year-olds (18%).
- From a long list of public services, only health (92%) is considered important by more than half of respondents at the moment. However, transport (67%) and community safety services (63%) are considered important for the future by a majority as well.
- The greatest information needs are for health and healthy living (61%), information on local neighbourhoods (48%) and social activities (45%).

The main recommendations are outlined below.

- Retirement is seen as a positive experience by those who are retired, this needs to be celebrated. It was seen as a time for leisure and also by some as a time for continuing life long learning.
- Encourage ways for older people to keep active and aid socialising, by gyms for older people or adult learning colleges or societies for example. Also consider providing education services to help people manage their finances in old age.
- If in the future more people will need to work longer, there needs to be adequate numbers of jobs available that are suitable for older people, and training for people who have to change roles.

- A visible police presence was important for all focus group attendees, encourage this.
- Older people now and in the future will remain loyal to their car, because of convenience and the lack of a perceived viable alternative. Public transport needs to re-market itself and work with older people to improve the service. Publicise the dial-a-ride service.
- Explore the provision of sheltered accommodation, and whether there is enough of it. Also look into who goes into sheltered accommodation; would some people be better off in care as was suggested? If so, are there sufficient care places for them?
- Provide plain English information on what benefits and services are available for them for older people, by leaflets or a council handbook.
- Provide further information for lower social class, women and ethnic minority older people, who all were more likely to rely only on the state pension.
- The research also showed that the delivery of the service is as important as which ones are needed. Services generally need to be easier to access, with face-to-face service rather than through a call centre.
- Consider the needs of older people for local shops in town planning. Out of town shopping areas are less preferred by older people because of the difficulty in getting there and the lesser social aspect.
- Staff need to support and advise as well as providing the service, so improve training and monitor training. This is especially important with the introduction of choice in services.
- Forms need to be easy to complete and not seen as placing barriers to services and benefits.

2 Introduction

Lancashire County Council has used Life in Lancashire regularly since August 2001. A panel of willing participants is recruited and is approached on a regular basis to seek their views on a range of topics and themes. Panel members are voluntary participants in the research they complete and no incentives are given for completion.

The panel has been designed to be a representative cross-section of the county’s population. The results for each survey are weighted in order to reflect the demographic profile of the county’s population.

The panel provides access to a sufficiently large sample of the population so that reliable results can be reported at a county wide level. It also provides data at a number of sub-area and sub-group levels.

This piece of research was undertaken to support the Lancashire Older Persons Strategy. The strategy starts in 2006 to 2015 and on until 2025, the research was conducted with not only those currently classified as older people (ie aged 50 and over), but those who will be using the services within the time period of the strategy ie within the next 20 years. Therefore the research covers people who are 45 and over.

The research has three parts. The first stage is an investigation into the population of Lancashire by age from the census, and the second stage is a quantitative study looking at the general views of older people. The final stage is a series of focus groups conducted with members of the Life in Lancashire panel to explore the perceptions and motivations of older people in more depth.

3 Background

The Lancashire Older Persons Strategy will reflect a number of themes which will resonate with existing strategies developed by Lancashire County Council, The Lancashire Partnership, Local Authorities in Lancashire, National Health Service Strategies and Age Sector Voluntary Organisations.

The Lancashire Older Persons Strategy will reflect the needs of the existing population of older people. However, it will be designed to challenge current service delivery in light of the needs of future service users who do not currently receive them.

Active older people make up 80% of the population of older people; this cohort of older citizens will expand within the span of the first time frame of the strategy up to 2015.

The Lancashire Older Persons Strategy aims to create a landscape up to 2025 in which all older people can identify themselves as full and active citizens and not define themselves as older people only when they require intensive support from health, social care and specialist housing. The strategy will link into the work of the Lancashire Partnership and Ambition Lancashire, Lancashire’s community strategy.

The strategy’s aims are to:

- provide coherence, direction and added value to current and future strategic plans for older people;
- raise the profile of older people;
- stimulate partnership working and generate new partnerships;
- give perspective on the future and develop an emphasis on current performance;
- act as a catalyst for change and reframe the perceptions of the ageing society;
- streamline processes that impact on the lives of older people; and
- encourage better use of resources, reducing duplication and identifying possibilities for collaboration.

4 Research Objectives

The objectives of this research were to provide:

- information and insight at a Lancashire level on the current and future needs of those either using or potentially using services for older people by 2025;
- the perceptions of the over 45s on a wide variety of subjects, such as personal values, economics, and health;
- the priorities of older people in Lancashire;
- the key opinion drivers of perceptions and priorities; and
- an understanding of the deeper reasons why older Lancashire residents have their perceptions and priorities.

Therefore, the research has taken two parts, consisting of both quantitative and qualitative methods to investigate both the proportions of older people with an opinion and the reason why.

Population Information

5 A Profile of Lancashire’s Population (Aged 45+)

Before investigating the specific research for the project, it is important to have an understanding of the proportions and likely needs for services for older people both now and in the next two decades.

5.1 Size and distribution of Lancashire’s over 45 population

This report and the older people’s strategy are particularly interested in Lancashire citizens aged over 45 years. The location of the over 45 population is given in Table 1 below, broken down by district. Over two in five of the overall Lancashire population are aged over 45, which is higher than the national average, and close to half a million people in total (492,900).

Table 1 - Number of People Aged 45+ Years by District

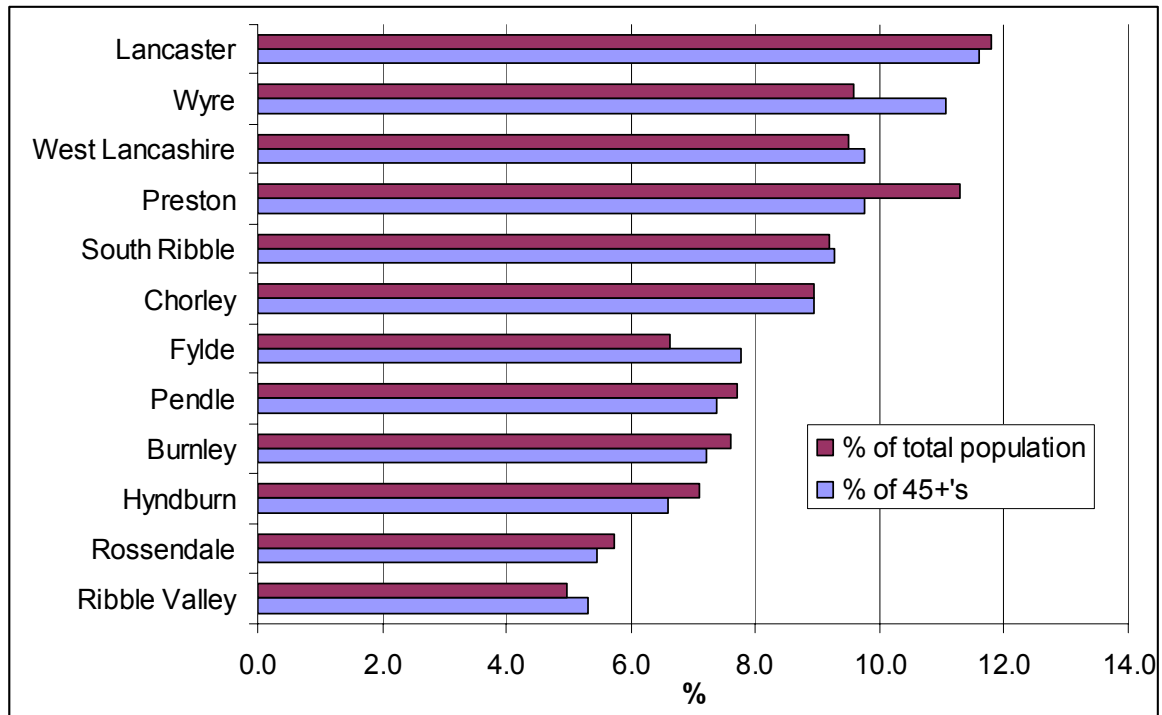
	Total Population	Population Aged 45+	% of the District population aged 45+
England	50,057,000	20,127,300	40.2
Lancashire	1,153,700	492,900	42.7
Burnley	87,600	35,500	40.5
Chorley	103,300	44,100	42.7
Fylde	76,300	38,300	50.2
Hyndburn	81,900	32,500	39.7
Lancaster	136,000	57,100	42.0
Pendle	89,000	36,400	40.9
Preston	130,200	48,100	36.9
Ribble Valley	57,300	26,200	45.7
Rossendale	66,100	26,900	40.7
South Ribble	106,100	45,700	43.1
West Lancashire	109,500	48,100	43.9
Wyre	110,500	54,500	49.3

Source: 2003-based population projections, 2005, Office for National Statistics

- Within Lancashire there are approximately 492,900 people aged 45 years or over.
- The highest number of over 45 year olds live in Lancaster (57,100) and the lowest number live in Ribble Valley (26,200). This pattern reflects the distribution of the total population across the County.
- In Lancashire almost 43% of the population are aged 45 years or over compared to 40% in England.

- In the County Fylde, Wyre and Ribble Valley had the highest proportions of their population aged 45 years or over at 50%, 49% and 46% respectively.

Chart 1 - Spread of County Population aged 45+yrs Across the Districts



Source: 2003-based population projections, 2005, Office for National Statistics

- **Older people are over-represented** in Wyre and Fylde:
 - 11.1% of the County population aged 45 or over lived in **Wyre**. This compares to just 9.6% of the total County population.
 - 7.8% of the County population aged 45 or over lived in **Fylde**. This compares to just 6.6% of the total County population.
- **Older people are under-represented** in Preston:
 - 9.8% of the County population aged 45 or over lived in **Preston**. This compares to 11.3% of the total County population.

5.2 Lancashire 45+ population break down by age and sex

People’s need for support services tends to increase as they age, (though of course some older people never require additional services as they age). Data on the population by age is therefore useful to plan service provision for older people to maintain their health and independence.

Table 2 - County Population Aged 45+ by Sex

Age Group	No. of People	% Male	% Female	% difference between age groups in males in the population*
45-49 yrs	78,100	49.4	50.6	-
50-54 yrs	73,200	49.7	50.4	+0.3
55-59 yrs	80,700	49.9	50.2	+0.2
60-64 yrs	64,800	49.4	50.8	-0.5
65-69 yrs	56,200	48.2	51.8	-1.2
70-74 yrs	47,900	45.9	53.9	-2.3
75-79 yrs	39,300	43.0	57.0	-2.9
80-84 yrs	30,000	38.3	62.0	-4.7
85+	22,700	28.2	71.8	-10.1
45 – 85+	481,900	46.9	53.2	-

Source: 2003-based population projections, 2005, Office for National Statistics

* *How to read the data:* Males made up 49.5% of the population at age 45 – 49 yrs and 50% at age 50 – 54 yrs. This is a difference of + 0.5%. At age 55 – 59 yrs they made up 49.7%. This is a difference of – 0.3% on the previous 5 year age group.

- Of the total population in Lancashire in 2005, 48.8% are male and 51.2% female.
- More boys than girls are born. In Lancashire 52% of all 0 - 4 yr olds were boys. Amongst the working age population (16 - 64) the gender split is roughly equal.
- From the early-sixties age groups the proportion of males in the population starts to decrease more rapidly (by over 1% between ages of 60-64yrs and 65-69yrs; by almost 2.5% between 65-69 and 70-74yrs etc).
- This suggests it is in this decade that the death rate amongst men increases. This is significant for public service providers as research shows that it is usually in the few years before death that people’s need for services increases.

- Lancashire data shows, unusually, a small increase in the proportion of the population made up of males between the age groups of 45-49 yrs and 55-59 yrs. National data shows no corresponding increase. This might warrant more investigation in Lancashire.
- The differences in the proportions of the population by sex open up earlier in Lancashire than nationally, suggesting earlier deaths in Lancashire than nationally. See the standard mortality ratio (SMR) data below for more information

5.3 Lancashire 45+ population break down by age and ethnic group

Looking at the population data for the County by age and ethnic group is important for service planners as greatest need for services may arise at different ages for different groups, particularly where average age of death varies by ethnic group. It will also be important to plan services around cultural needs.

Table 3 - County Population Aged 45+ by Ethnic Group

	No. of People *	% white**	% BME**	No. of BME people*
Total	1,147,000	94.7	5.3	60,700
45-49 yrs	78,100	95.6	4.4	3,200
50-54 yrs	73,200	97.5	2.5	2,080
55-59 yrs	80,700	98.0	2.0	1,320
60-64 yrs	64,800	97.5	2.5	1,450
65-69 yrs	56,200	97.7	2.3	1,190
70-74 yrs	47,900	98.5	1.5	690
75-79 yrs	39,300	99.1	0.9	340
80-84 yrs	30,000	99.2	0.8	210
85+ yrs	22,700	99.5	0.5	110
45 – 90+	481,900	97.7	2.3	10,610

Source: * Mid Year Estimates, 2003, Office for National Statistics

** Census of Population, 2001. Crown Copyright

- Across Lancashire just over 5% of the population are of Black or Minority Ethnic (BME) heritage. This compares to 9% in England.
- The proportion of the population made up of BME people is greater the younger the age group. For example only 0.5% of the population aged over 85 is BME compared to 2.3% of those aged 65 – 69 years and 4.4% of those aged 45 – 49 years.
- There are approximately 60,700 people of BME heritage in Lancashire. Of these around 10,600 (17%) are aged 45 years or over.

- Almost three-quarters of the County BME population aged 45 years or more live in the Districts of Burnley, Hyndburn, Pendle and Preston.
- The highest number of BME people aged 45 years or more live in Preston
- Other Districts with relatively high numbers of BME people over 45 years are South Ribble (484), Rossendale (419), Chorley (417) and Lancaster (395).

Table 4 - County BME Population Aged 45+

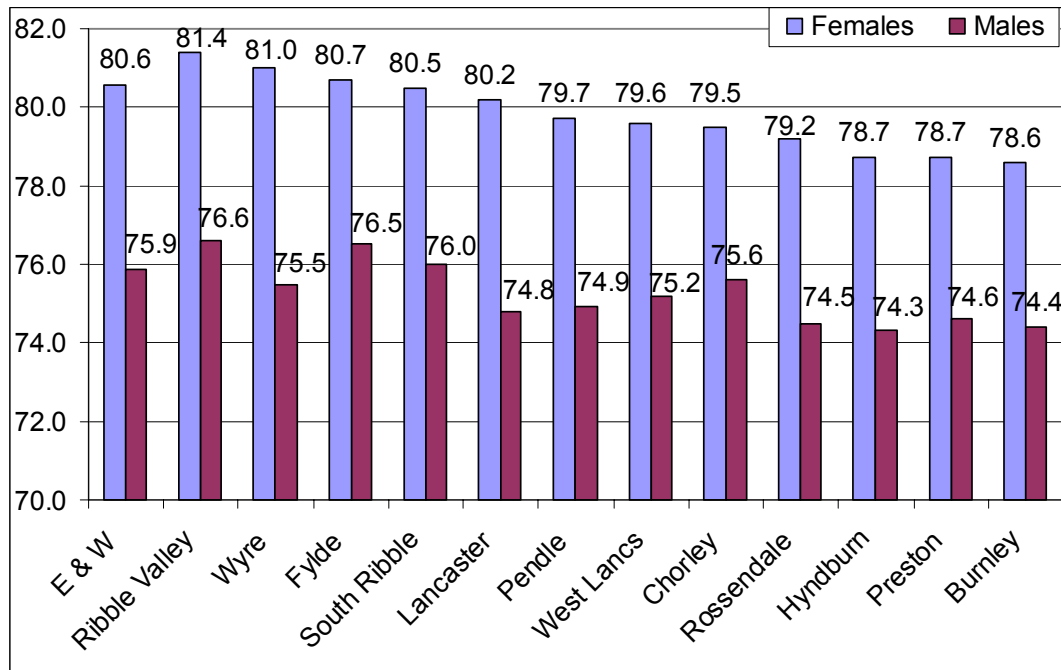
	BME Population aged 45+
Burnley	1,140
Hyndburn	1,000
Pendle	2,040
Preston	3,650

Source: Census of Population, 2001.

5.4 Life expectancy by district

People’s needs for support services are greatest in the years preceding death. Life expectancy data by sex for districts allows service providers to know at what age people of both sexes are most likely to have the greatest needs.

Chart 2 - Life Expectancy by Sex (2000-2002 based)



Source: Life Expectancy 2000 – 2002, Office for National Statistics

Male Life Expectancy

- In 2000-2002 life expectancy for males in England & Wales was 75.9 years.
- In Lancashire districts it ranged from 76.6 years in Ribble Valley to 74.3 years in Hyndburn. This is a range of 2.3 years.

Female Life Expectancy

- In 2000-2002 life expectancy for females in England & Wales was 80.6 years.
- In Lancashire districts it ranged from 81.4 years in Ribble Valley to 78.6 years in Burnley. This is a range of 2.8 years.

Interpretation

- The need for support services for men will, on average, arise earliest in Hyndburn then Burnley, Rossendale, Preston, Lancaster and Pendle.
- The need for support services for women will, on average, arise earliest in Burnley then in Preston, Hyndburn and Rossendale.

5.5 Standard mortality ratios for small areas

Life expectancy data is published by Districts but Standard Mortality Ratios (SMR's) by sex are available for much smaller areas. This allows us to drill down to see within Districts where need for services is likely to occur earlier in people's lives. Data is for 1998, 1999, 2000, 2001 and 2002 combined.

Standard Mortality Ratios (SMRs) for under 75 year olds measure early death. They express the number of actual deaths of residents aged under 75 in an area against the number of deaths that were expected given the age and sex structure of the local population and the national death rate of under 75 year olds for the period. For example, if an area was expected to have 20 deaths and there were 30 the SMR would be 150 i.e. people in the area were one and a half times more likely to die than the national average. Data is for lower layer Super Output Areas (SOAs)¹ for 1998, 2000, 2001 and 2002 combined.

Female standard mortality ratios (See page 22)

- 154 SOAs had rates of female SMRs of 150 or more i.e. residents in those areas were more than one and a half times more likely to die than the average person across England and Wales. These areas were in each

¹ Small areas introduced in 2004 for statistical purposes. Lower layer SOA's sub-divide wards

District of the County. In Burnley there were 20, Chorley 11, Fylde 5, Hyndburn 19, Lancaster 15, Pendle 12, Preston 29, Ribble Valley 2, Rossendale 12, South Ribble 7, West Lancashire 15 and Wyre 7.

- One area in each of St George's ward in Preston and Coal Clough with Deerplay ward in Burnley had female SMRs over 300, meaning residents are three times more likely to die than the national average. These areas were ranked 8th and 13th worst in the North West.

Male standard mortality ratios (See page 23)

- 142 SOAs across the County had male SMRs more than 150. The SOAs were spread across all 12 Districts. In each District there were Burnley 16, Chorley 11, Fylde 4, Hyndburn 16, Lancaster 18, Pendle 12, Preston 29, Ribble Valley 2, Rossendale 7, South Ribble 6, West Lancashire 10, and Wyre 11.
- One area in each of St George's ward in Preston and Coal Clough with Deerplay ward in Burnley had male SMRs over 300 meaning residents are three times more likely to die than the national average. These areas were ranked 16th and 21st worst in the North West.

Gender gap analysis

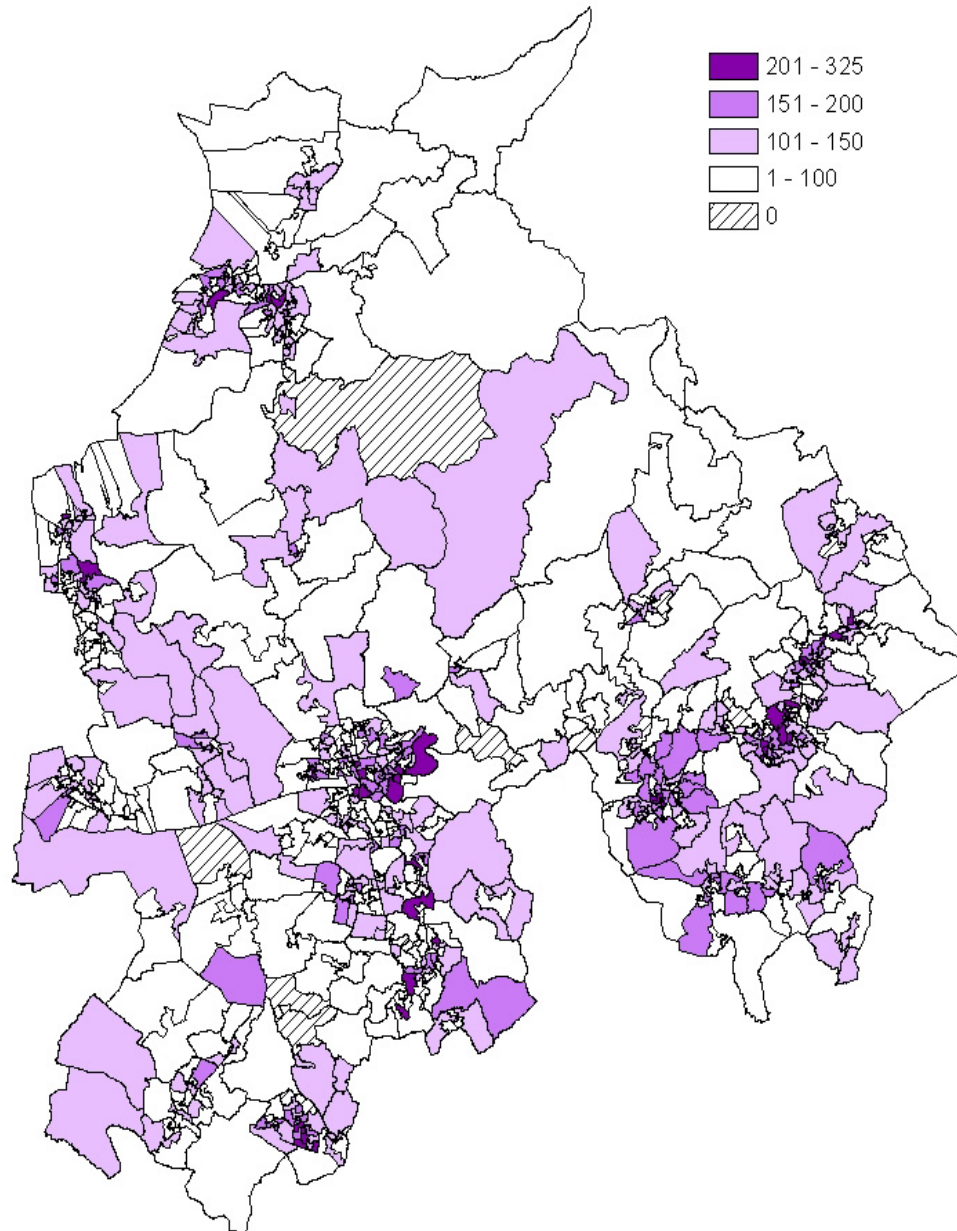
- The two areas with female SMRs over 300 were ranked 8th and 13th worst in the North West. The same two areas that had male SMRs over 300 were ranked 16th and 21st worst in the North West.
- Across the County many SOAs with high for SMRs one sex did not have a high rate for the other sex.
- Areas with noticeably higher SMRs for women than men included Chorley North West, Church in Hyndburn, Bourne in Wyre, Longholme in Rossendale, Harbour in Lancaster and Sharoe Green in Preston.
- Areas with noticeably higher SMRs for men than women included Immanuel in Hyndburn, Brierfield in Pendle and Bulk in Lancaster.

Ethnic groups gap analysis

- 53,484 people lived in the 36 areas with female SMRs over 200. This is 4.7% of the total County population.
- 9,326 Asian people live in these areas. This is 20% of the County Asian population compared to just 4% of the white population. Of the Asian community, 12% of Indians live in these areas compared to 23% of Pakistanis and 40% of Bangladeshis.

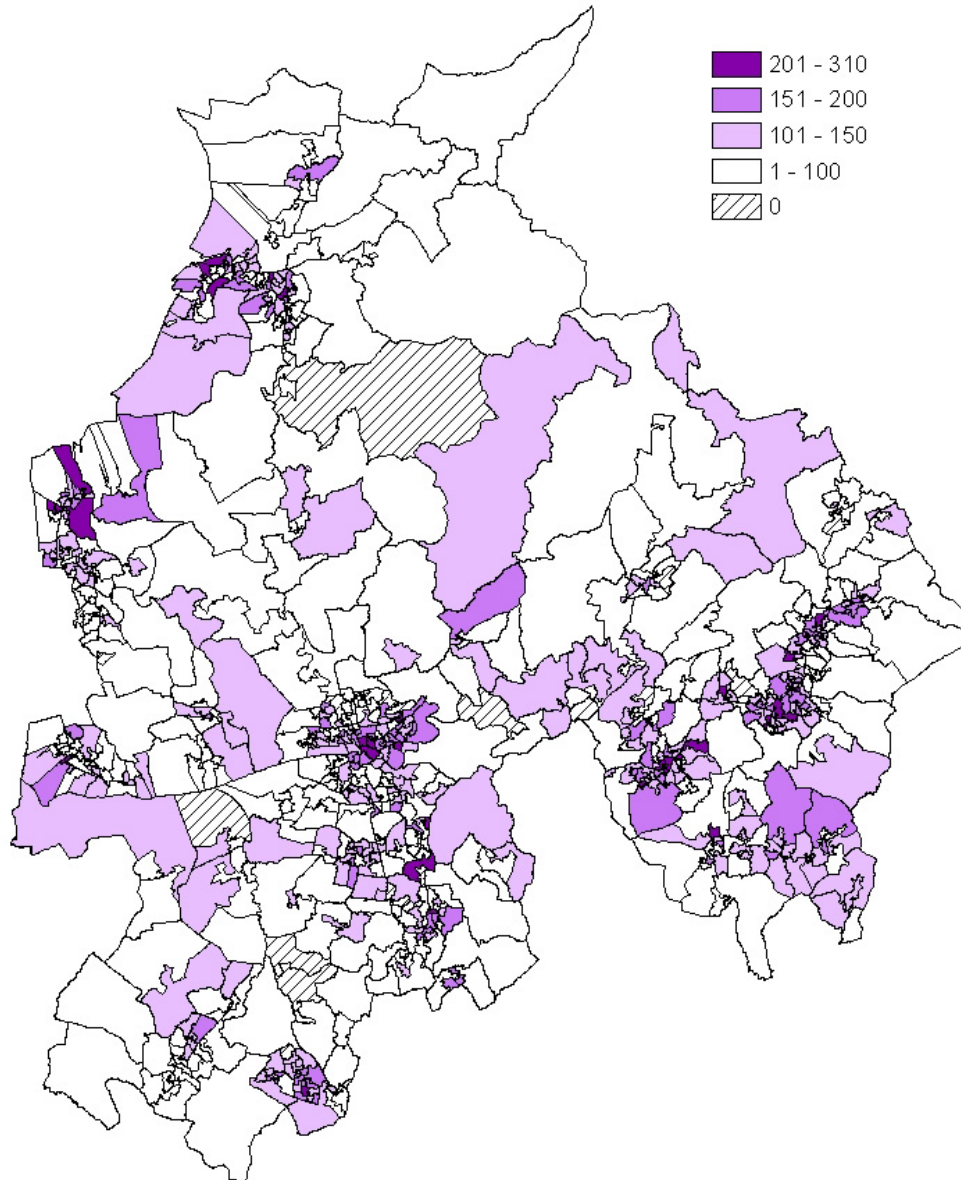
- 52,426 people lived in the 34 areas with male SMRs over 200. This is 4.6% of the total County population.
- 6,662 Asian people live in these areas. This is 14% of the County Asian population. Of the Asian community, 11% of Indians live in these areas compared to 17% of Pakistanis and 7% of Bangladeshis.
- The area of St George's in Preston which had SMRs over 300 for both sexes had a 76% white and 24% BME population.
- The area of CoalClough and Deerplay in Burnley which had SMRs over 300 for both sexes had a 98% white and 2% BME population.
- There are areas that have high SMRs for one or both sexes that are predominantly BME areas. These include areas of Daneshouse and Stoneyholme in Burnley, Whitefield in Pendle and Church and Central in Hyndburn.
- There are other areas across the County which had high SMRs for one or both sexes that were predominantly white. These include parts of Dignumoor and Moorside in West Lancashire, Warren in Wyre, Skerton East and West in Lancaster, Trinity in Burnley and Clayton le Woods North in Chorley.

Standard Mortality Ratios for Females Under 75 (1998 - 2002)



Source: Small Area Database: North West Public Health Observatory

Standard Mortality Ratios for Males Under 75 (1998 - 2002)



Source: Small Area Database: North West Public Health Observatory

5.6 Limiting Long Term Illness by Age

People with a limiting long term illness (LLTI) are more likely to require services than other people. The incidence of long term illness increases with age. Knowing the pattern of where and at what age it increases allows service planners to plan for people’s increased needs and to target preventative initiatives.

Table 5 - County Population Aged 50+ with Limiting Long Term Illness

	Number with LLTI	% with LLTI
45-49 yrs	<i>n/a</i>	<i>n/a</i>
50-54 yrs	18,777	22.9
55-59 yrs	20,593	30.6
60-64 yrs	22,949	39.2
65-74 yrs	45,144	45.2
75-84 yrs	39,565	60.2
85+ yrs	17,795	78.2
50+	164,823	41.6

Source: Census of Population, 2001.

Table 6 - Population Aged 50+ with Limiting Long Term Illness by District

	Number with LLTI	% with LLTI
England & Wales	6,706,427	38.5
Lancashire	164,800	41.6
Burnley	13,600	47.1
Chorley	13,300	38.9
Fylde	12,200	39.3
Hyndburn	12,300	46.9
Lancaster	19,200	41.1
Pendle	12,800	44.3
Preston	16,900	43.1
Ribble Valley	7,000	34.5
Rossendale	9,100	42.6
South Ribble	13,800	38.2
West Lancashire	15,700	40.6
Wyre	18,800	42.4

Source: Census of Population, 2001.

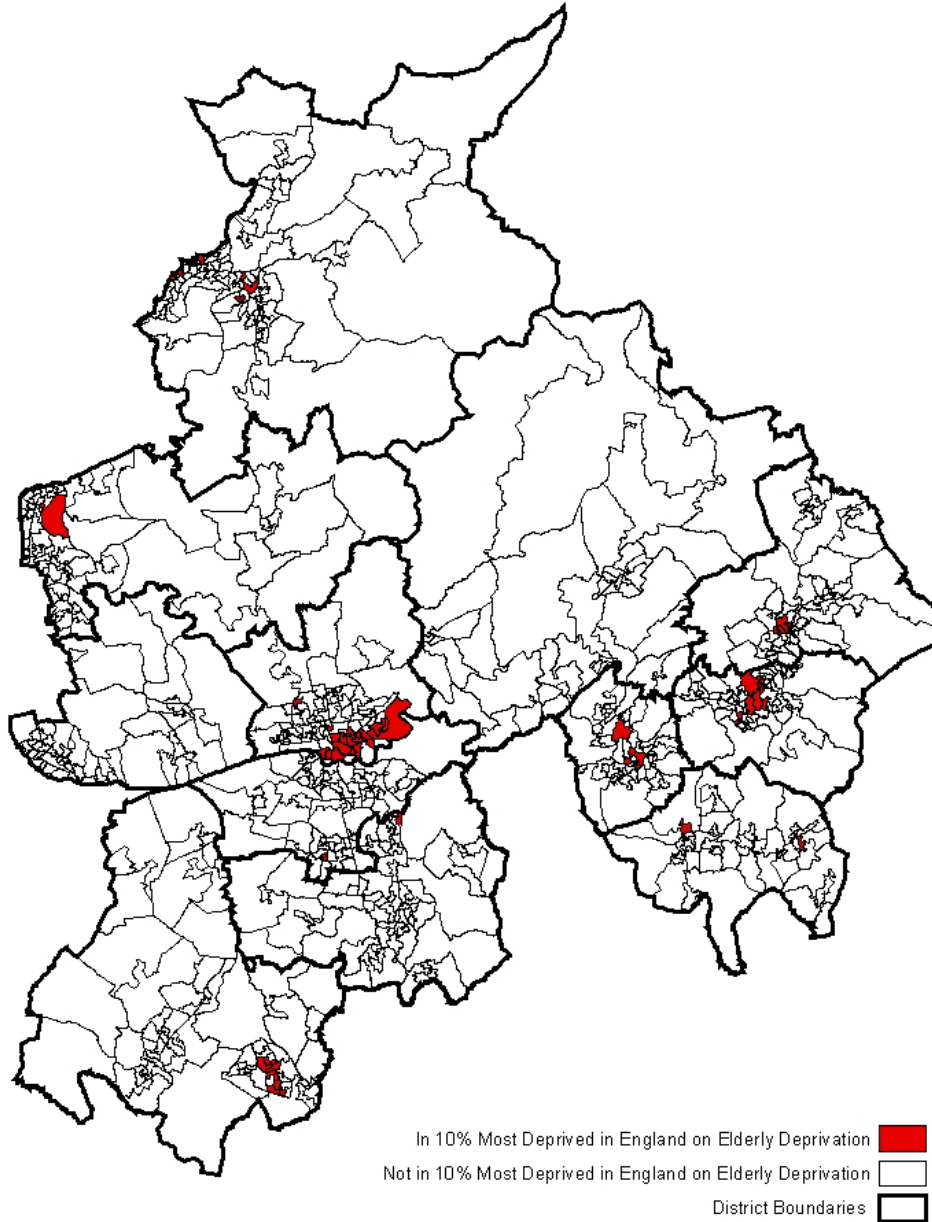
- There are almost 165,000 people in Lancashire aged 50 or over with a LLTI.

- Almost 42% of Lancashire people aged 50+ have a LLTI compared to 38% in England & Wales.
- The rate of people over 50 with LLTI in the Districts varied from 47% in Burnley to 34% in Ribble Valley.
- The rate of LLTI increases with age. 23% of people aged 50-54 yrs had a LLTI compared to almost 80% of people aged 84 years or more. Numerically the people with a LLTI in these age groups were similar.
- The highest numbers of people over 50 with a LLTI lived in Lancaster (19,200), Wyre (18,800) and Preston (16,900).

5.7 Income Deprivation amongst older people

- The Income Deprivation affecting older people domain of the Indices of Deprivation 2004 showed that almost 28,000 pensioners (around 15%) in Lancashire had low incomes.
- 54 areas of Lancashire were in the 10% worst in England for deprivation amongst over 65 year olds. In these areas around 3,800 pensioners had low incomes.
- 30 areas had more than a third of the population in BME groups. 19 of these areas were in the 10% most deprived in England for over 65 year old deprivation.
- There were 3 areas of Lancashire where over half of older people had low incomes. One of these was part of Deepdale in Preston and the other two were in the Daneshouse & Stoneyholme area of Burnley.
- Of the 338 over 65 year olds in these 3 areas almost 200 were on low incomes. Each of these 3 areas had at least two-thirds of the population in BME groups.

Areas in 10% Most Deprived Nationally on the Elderly Income Deprivation Domain of the Indices of Deprivation 2004



Source: ODPM, Indices of Deprivation 2004

5.8 Benefit Claimants by Age

Table 7 - Claimants of Pensioner Benefits

	State Pension Claimants		Pensioner Credit	
	No. of Claimants	% rate	No. of Claimants	% rate
England	8,971,815	88.0	2,181,540	21.4
North West	1,245,085	87.8	346,925	24.5
Lancashire	221,350	89.6	53,310	21.6
Burnley	15,450	87.0	4,920	27.7
Chorley	17,470	90.0	3,865	19.9
Fylde	19,375	92.6	3,310	15.8
Hyndburn	13,910	85.4	4,315	26.5
Lancaster	27,145	89.2	6,670	21.9
Pendle	15,350	86.1	4,460	25.0
Preston	21,415	86.2	5,990	24.1
Ribble Valley	11,535	93.6	1,665	13.5
Rossendale	11,245	90.1	3,390	27.2
South Ribble	19,735	91.1	3,790	17.5
West Lancashire	21,190	91.5	5,345	23.1
Wyre	27,530	91.7	5,590	18.6

Source: DWP, August 2004

Key Points

- There were 221,350 pensioners claiming a state pension in Lancashire in August 2004. This was a claimant rate of almost 90% compared to almost 88% across the region and England.
- Wyre District had the highest number of claimants at over 27,500. Lancaster had a very similar number at just over 27,000.
- Ribble Valley and Rossendale had the lowest number of claimants at around 11,500 and 11,200 respectively.
- There were 53,310 pensioners claiming pensioner credits in Lancashire in August 2004. This was a claimant rate of almost 22% compared to 24% across the region and 21% in England.
- Lancaster had the highest number of pension credit claimants at around 6,600.
- Ribble Valley had the lowest number of pension credit claimants at around 1,660.

Claimants of Benefits due to Low or no Income by Age

Table 8 - Incapacity Benefit and Severe Disablement Allowance Claimants

	Total Claimants	Incapacity Benefit Claimants	Severe Disablement Allowance	Claimants aged 50 – 59 yrs	% of all claimants aged 50-59 yrs*	Claimants aged 60+ yrs	% of all claimants aged 60+ yrs*
England	2,209,970	1,947,485	262,485	757,225	34.3	301,505	13.6
Lancashire	62,250	55,095	7,140	22,680	36.4	9,465	15.2
Burnley	6,775	6,240	535	2,465	36.4	825	12.2
Chorley	4,895	4,215	680	1,825	37.3	825	16.9
Fylde	3,180	2,755	425	1,255	39.5	515	16.2
Hyndburn	5,915	,285	630	2,090	35.3	815	13.8
Lancaster	6,900	5,915	985	2,390	34.6	1,055	15.3
Pendle	5,605	5,160	445	2,080	37.1	725	12.9
Preston	7,760	6,885	875	2,540	32.7	1,005	13.0
Ribble Valley	1,910	1,595	310	730	38.2	325	17.0
Rossendale	4,025	3,675	350	1,520	37.8	530	13.2
South Ribble	4,300	3,695	600	1,695	39.4	735	17.1
West Lancs	5,735	5,040	695	2,120	37.0	1,020	17.8
Wyre	5,250	4,635	610	1,970	37.5	1,090	20.8

Source: DWP Information Directorate, August 2004

* These are not rates per 50-59 or 60+ populations. They are proportions of the total claimants of IB/SDA benefits.

- Over 62,000 people claim IB and SDA in Lancashire (the vast majority claim IB). Over 32,000 of these claimants (52%) are aged over 50.
- Almost 23,000 people, almost two-fifths of all claimants are aged 50 – 59 yrs.
- Claimant numbers of over 50 year olds are highest in Preston (3,545) and Lancaster (3,445), Burnley (3,290) and West Lancashire (3,140).

¹ These population projections project forward the mid 2003 population estimates to give an indication of future trends in population by age and sex for the next 25 years from 2004 to 2028. Data analysis in this document is for the period 2005 – 2025 to fit in with the period of Ambition Lancashire and other Lancashire County Council corporate strategies.

Being trend based projections, assumptions for future levels of births, deaths and migration are based on observed levels over the previous five years (1999 to 2003). They show what the population will be if recent trends continue.

The projections are produced on a consistent basis across all local authorities in England. They do not take into account any future policy changes or local development policies that have not yet occurred so for example they do not take account of the impact of the Elevate Housing Market Renewal initiative in East Lancashire.

5.9 Future projections for the population of Lancashire

- In 2005 the estimated population of Lancashire is 1,153,700.
- By 2025 the population is estimated to be 1,226,300.
- This is an additional 72,600 people and a growth rate of 6%.
- In the same period the population of the North West is estimated to grow by 4% and the population of England is estimated to grow by 8%.

Table 1 Population Change Across Lancashire, the North West and England.

	2005	2025	Change to 2025	
			Number	%
Burnley	87,600	83,100	-4,500	-5.1
Chorley	103,300	115,200	11,900	11.5
Fylde	76,300	88,400	12,100	15.9
Hyndburn	81,900	85,100	3,200	3.9
Lancaster	136,000	140,300	4,300	3.2
Pendle	89,000	89,100	0,100	0.1
Preston	130,200	132,500	2,300	1.8
Ribble Valley	57,300	67,800	10,500	18.3
Rossendale	66,100	68,500	2,400	3.6
South Ribble	106,100	115,000	8,900	8.4
West Lancashire	109,500	113,300	3,800	3.5
Wyre	110,500	128,100	17,600	15.9
Lancashire	1,153,700	1,226,300	72,600	6.3
North West	6,820,100	7,080,400	260,300	3.8
England	50,268,000	54,826,000	4,550,000	8.3

ONS: 2003-based Population Projections, 2005

Of most importance to the Older Persons Strategy is that the population makeup will also change. This is due to increased life expectancy, a reduced birth rate, and the “baby boomer” generation reaching retirement age.

- In 2005 the working age (16-64 years) population make up 64% of the population and those aged 65 years and over make up 17%. People aged 50 years or over make up over a third of the population (36%).
- By 2015 the working age population will make up 62% of the population and over 65 year olds will make up 20%. People aged 50 years or over make up two in five of the population (40%).

- By 2025 the working age population will make up 60% of the population and over 65 year olds will make up 23%. People aged 50 years or over make up about nine in twenty of the Lancashire population (44%).

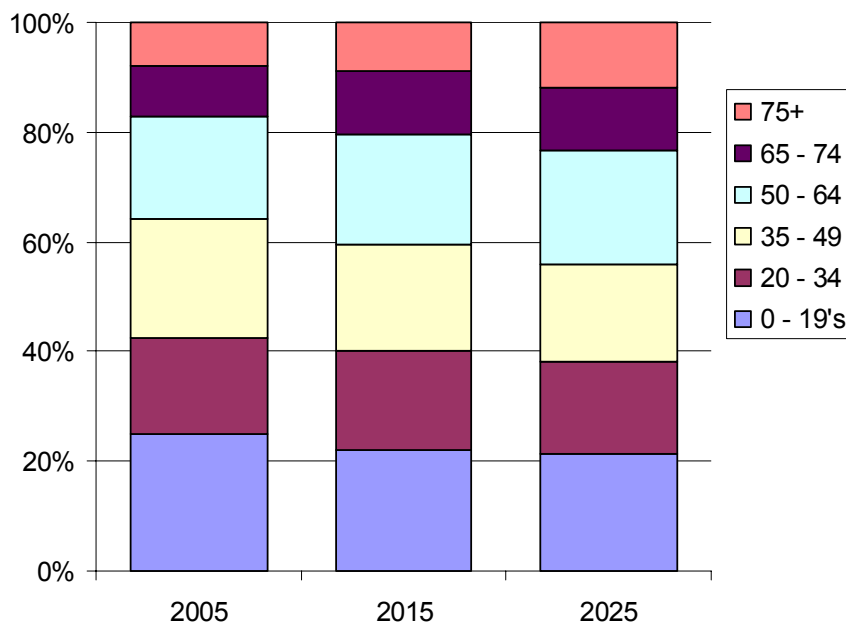
Over 45 Year Olds

- Between 2005 and 2025 the Lancashire over 45 year old population is projected to grow by 115,900 people. This is a rate of 23.5% compared to a rate of 22.5% in England.

Over 75 year olds

- Between 2005 and 2025 the Lancashire over 75 year old population is projected to grow by 53,600 people. This is a rate of 58% compared to a rate of just 38% in England.

Chart 3 - Lancashire projected age grouping



ONS: 2003-based Population Projections, 2005

As mentioned above, the proportion of the population aged over 65 will increase and the proportion of working age (16-64 year olds) will decrease. This provides a challenge for public bodies, which the Lancashire Older People’s Strategy has a large part in addressing for the county.

Quantitative and Qualitative Research

6 Methodology

6.1 Quantitative methodology

Two older people questionnaires were designed: one sent to the panellists aged 45-64 and one sent to those aged 65 and over. Topics covered in the two questionnaires were identical, with some minor rewording done to the questions to make them appropriate to the respondents.

A total of 1,224 questionnaires were sent out to those aged 45-64, with 926 returns, a response rate of 76%. 989 questionnaires were sent to the group aged 65 and over, with 780 returns, a response rate of 79%. The fieldwork was taken between 31 August and 7 October 2005. One reminder was sent and no incentive for respondents to complete the questionnaire was given.

All data are weighted by age and district to reflect the Lancashire population overall, and figures are based on all respondents unless otherwise stated. The weighted responses have been scaled down to match the effective response of 1621, which is the equivalent size of the data if it had not been weighted and was a perfect random sample.

6.2 Quantitative limitations

The table below shows the sample tolerances that apply to the results in this survey. Sampling tolerances vary with the size of the sample as well as the percentage results.

Number of respondents	50/50 + / -	30/70 + / -	10/90 + / -
50	14%	13%	8%
100	10%	9%	6%
200	7%	6%	4%
500	4%	4%	3%
1000	3%	3%	2%
2000	2%	2%	1%

On a question where 50% of the people in a sample of 1,000 respond with a particular answer, the chance are 95 out of 100 that the answer would be between 47% and 53% (ie +/- 3%), versus a complete coverage of the entire Lancashire population using the same procedure.

Another limitation of the research is that the recruitment of Life in Lancashire is by address and therefore no members will be living in care homes. Panel members can be and frequently are from sheltered accommodation however.

6.3 Qualitative methodology

The qualitative research consisted of five focus groups throughout Lancashire. This was intended to give a good spread of ages and locations throughout Lancashire. Groups were recruited from the Life in Lancashire citizens panel. In accordance with Lancashire County Council research practice, each non-user attendee was paid a £20 honorarium to cover their time and travelling expenses. While not actively selected for this, there were several attendees who live in sheltered accommodation.

District	Sample
Burnley	65+ years
Lancaster (Morecambe)	45-64 years
Preston	45-64 years
Preston	65+ years
Rosendale (Haslingden)	45-64 years

The groups each had between four and nine attendees. It is therefore important to note, that the qualitative work only provides a more in-depth analysis of the important issues highlighted in the quantitative research, rather than a representative view of older people in Lancashire.

Each group lasted one and a half hours and was facilitated by Mike Walker and Steven Knuckey. The groups were taken between 28 November and 9 December 2005.

6.4 Qualitative limitations

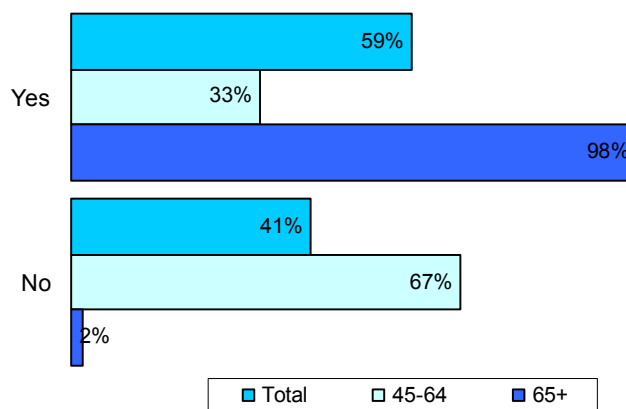
The people attending the groups were again citizen panel members and therefore again will not live in care or nursing homes. Also, to attend the groups, the members will have had to be fairly active; meaning those interviewed will most likely be the ‘active older people’, the older people’s strategy is especially concerned with. Several focus group attendees had long term illnesses, but the most dependent older people have not been able to take part in the groups, which must be remembered while interpreting the results.

7 Main Research Findings

7.1 Planning for the future

The first section of the questionnaire dealt with respondents’ current situation and their future needs.

Chart 4 - Are you currently retired?

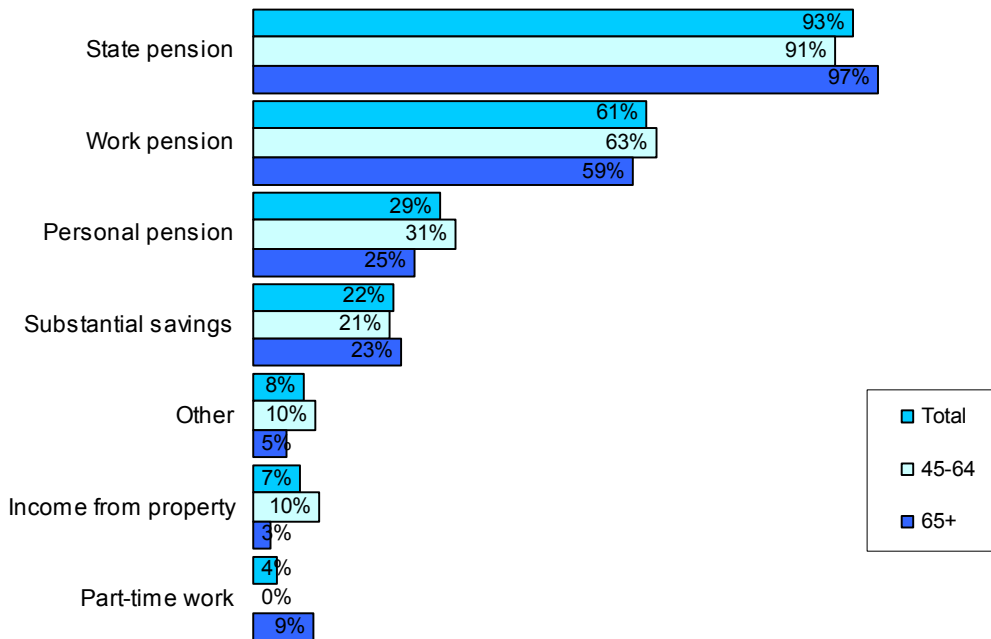


Base: All respondents (Unweighted 1706, Weighted 1677)

Three in five respondents are currently retired. Unsurprisingly it is the older 65+ age group who are more likely to be retired, with only 2% of the sample still working above that age. Looking in more detail at the age groups, there is a significant jump in retirement propensity from 36% for the 55-69 year-old group to 80% for those aged between 60 and 64.

The questionnaire asked at what age did or were respondents going to retire. The mean age was around 60 years-old, but there was a slight variation with those aged 45-64 tending more towards 60, (60.3 years), and those aged 70 and over more likely to quote an age over 61, (61.4 years). This could be a result of an aspirational retirement age, or an actual reduction on planned retirement age.

Chart 5 - Which of the following do/would you use to finance your retirement?



Base: All respondents (Unweighted 1706, Weighted 1619)

The state pension was seen by most as an income stream for retirement. About three in five (61%) would use or are using a work-related pension and three in ten (29%) have a personal pension. There are some differences in the age sub-groups through. The 45-64 age group are slightly more likely (31%) to have a personal pension and are more likely to be seeking income from property (10%) to fund their retirement. Conversely the 65 and over age group are more likely to cite the state pension (97%) and less likely to have a personal pension (25%) or income from property (3%). The number of work pensions compared to personal pensions shows it is more likely to be employer pensions that are used than personal pensions.

Almost one in ten (9%) of the 65+ group undertakes part-time work to fund their retirement, (this was not given as an option for the under 65s).

Looking further and filtering those who are only going to use or are using the state pension to fund their retirement creates a vivid picture. Around 15% of respondents cited only the state pension as funding their retirement. Amongst the socio-economic grouping (see 9.1) only 2% of ABs will only have a state pension, but this increases to 10% of C1s, 20% of C2s and 29% of DEs. Across the age groups the younger group are least likely (13%) to say they will only use the state pension, whereas the older group (65+) are more likely (17%).

There is also a difference across gender, where only 12% of men only saying the state pension, but 17% of women saying they will only have the state pension as in income. Additionally there is a significant difference in ethnicity where the figure for state pension only is 15% for white residents, but 30% for non-white (based on a small sample). Disability too is a factor, with 22% of those with a disability indicating only a state pension, compared to 9% of non-disabled respondents. The difference is evident by district as well with Pendle (22%), Rossendale (21%), West Lancashire (21%) and Burnley (20%) most likely to use only the state pension and Ribble Valley (4%), South Ribble (9%), Fylde (10%) and Chorley (11%) least likely.

In the qualitative research, retired focus group members were generally very positive about it, seeing retirement as freedom for them. One person said he missed the camaraderie of his work colleagues, but otherwise didn't miss work. Retirement was seen as an active occupation and most of those who are retired agreed they had could do more activities than when they worked.

'I don't know how I found the time for work'

Burnley resident 65+ years

Some of the 45-64 year-olds were concerned about the safety of their pensions. One person said he intended to carry on working partly because he enjoyed it and partly because his savings had been wiped out. Otherwise, there seemed little concern about financial planning.

'I've no pension, only savings and my home. I'll sell my home if need be, I don't worry about it.'

Preston resident 45-64 years

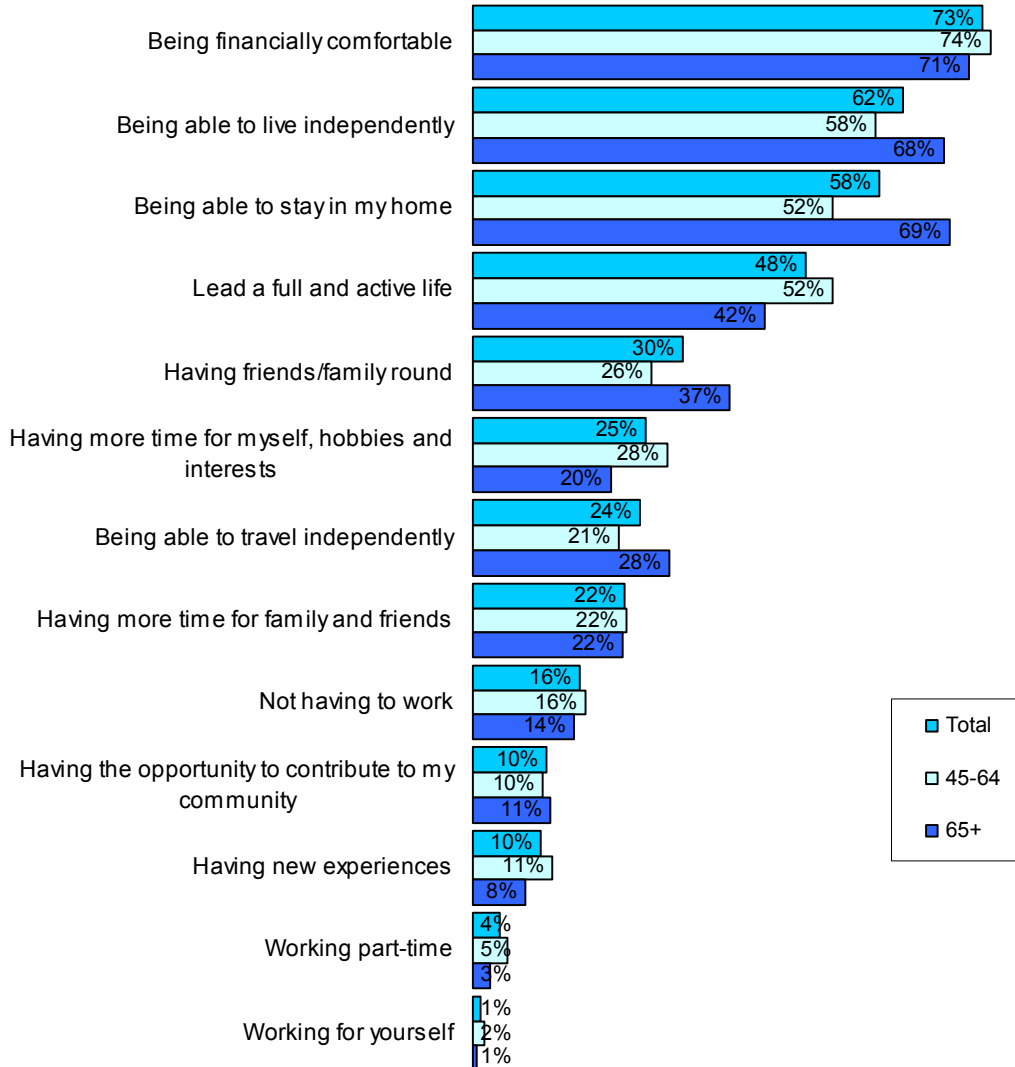
Several retired people said they resented losing out on aid because of means testing.

'We're penalised for saving'

Preston resident 65+ years

There may well be a need for the public sector to help people manage their pension funds, particularly as they are likely to have more choice of where to spend it on services.

Chart 6 - Everyone would say that they hope for good health in their old age. Apart from good health, which, if any, of the following do you think are most important for your lifestyle in older age?



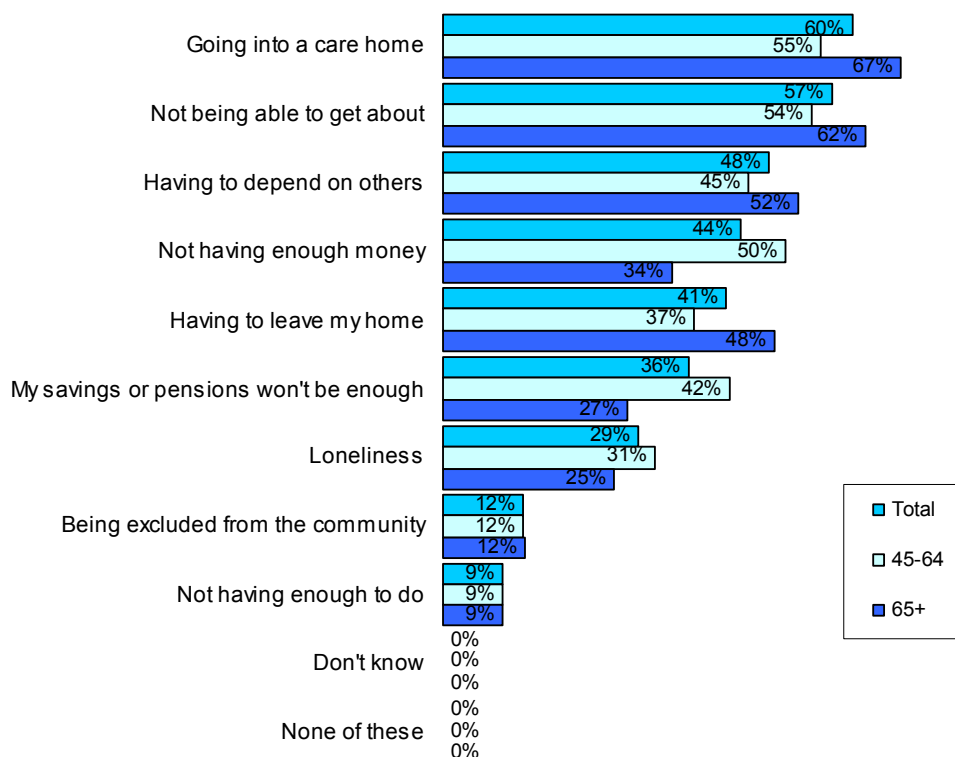
Base: All respondents (Unweighted 1706, Weighted 1628)

Moving on to lifestyle in older age, and excluding being healthy, which was assumed, generally respondents saw the most important attributes as being financially comfortable (73%), being able to live independently (62%), being able to stay in their own home (58%) and leading a full and active life (48%). Again, it is the age sub-groups where differences appear. The 45-64 year-old group was more likely to say that leading a full and active life (52%) and having more time for myself, hobbies and interests (28%) were more important. This contrasts with the 65+ group who were more likely to say that being able to live independently (68%), being able to stay in their

own home (69%), having friends/family round (37%) and being able to travel independently (28%) were important to their lifestyle.

The perception and plans could explain these differences for retirement for the younger age group, versus the reality of retirement for the older age group. Whilst people may look forward to the increased opportunities and flexibility that retirement may bring the actual situation centres more around the importance of being able to live independently whilst maintaining contact with friends and family. The importance of independence also came through in the focus groups and is considered later.

Chart 7 - Similarly, everyone would say that they would want to avoid having poor health in their old age. Which things, if any, apart from poor health, would be most important to avoid for your lifestyle in older age?



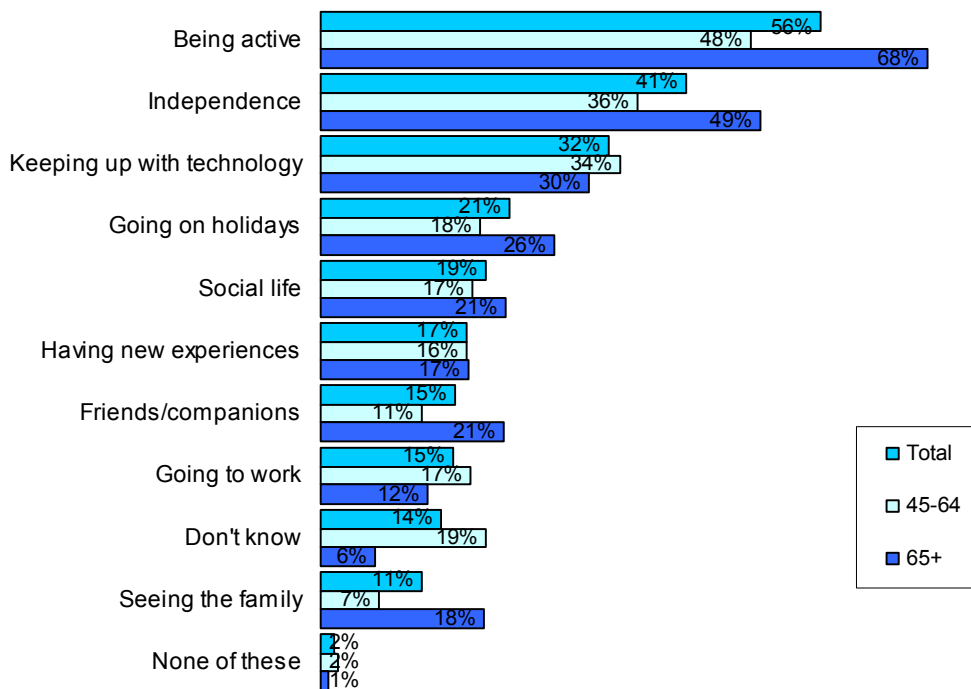
Base: All respondents (Unweighted 1706, Weighted 1621)

The next question looked at the opposite situation about those things (apart from poor health) that would be important to avoid. Overall the key concerns were going into a care home (60%), not being able to get about (57%), having to depend on others (48%) and not having enough money (44%). The younger age group (45-64) was more likely to indicate concerns over not having enough money (50%), having insufficient savings and pensions (42%) and loneliness (31%).

The things the older group was more likely to cite as being avoided were going into a care home (67%), not being able to get about (62%), having to depend on others (52%) and having to leave their home (48%).

Again the sub-group analysis shows that the younger age group are concerned about their financial and social situation in retirement, whereas the older group is worried about their loss of independence and having to leave their home. As with the previous questions there could be strong links here to the difference between the reality of old age and young people’s perceptions of it.

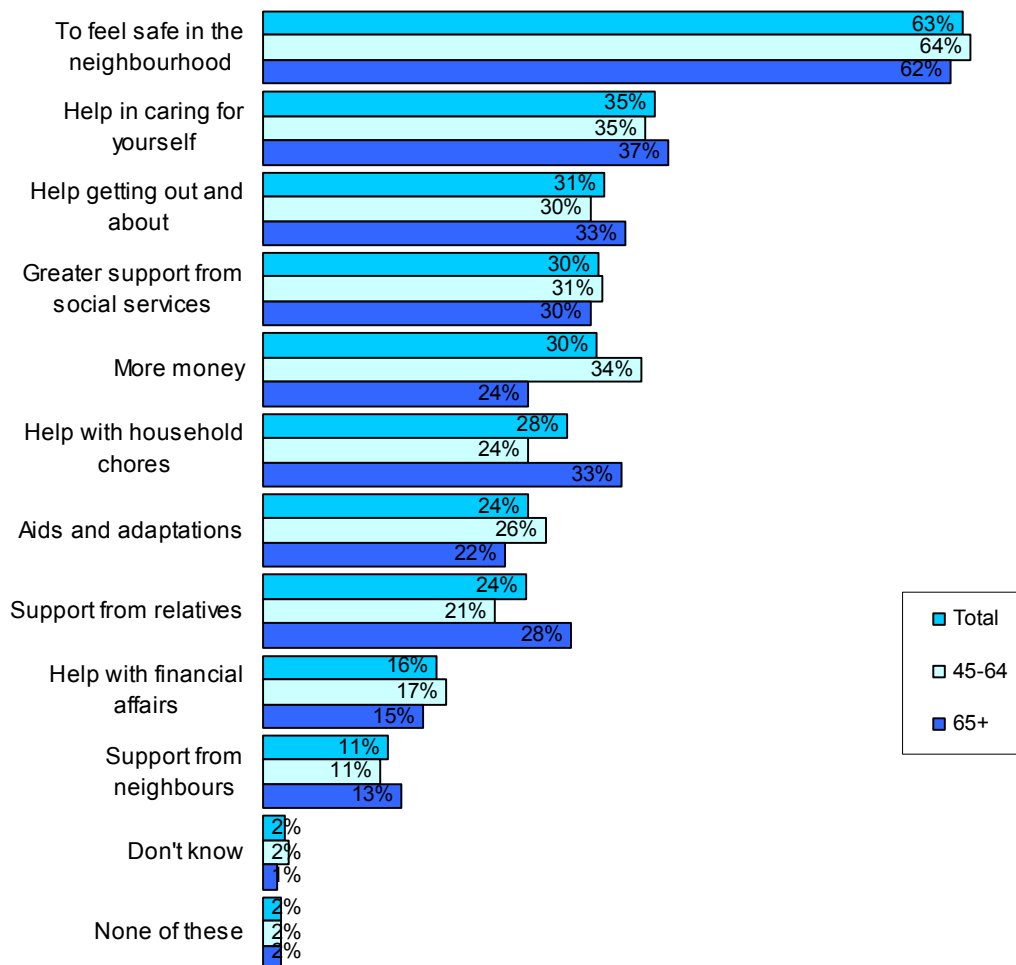
Chart 8 - What, if anything, do you think you will miss out on in older age?



Base: All respondents (Unweighted 1706, Weighted 1605)

The main things that respondents thought they would miss out on in older age are being active (56%), independence (41%), keeping up with technology (32%) and going on holiday (21%). The majority of responses to this question are driven by the older age group (those aged 65 and over) as on in five (19%) of the 45-64 year-old group did not know what they would miss out on. Recurring themes for the older age group centred on the loss of independence and also the social aspects of living. These social themes show the difference between the two age groups with the older group more likely to cite missing out on contact with friends and family. Again this could be driven by the actuality of their situation versus the perceptions of the younger age group.

Chart 9 - Which of the following, if any, do you think would most allow you to remain living in your neighbourhood in your old age?



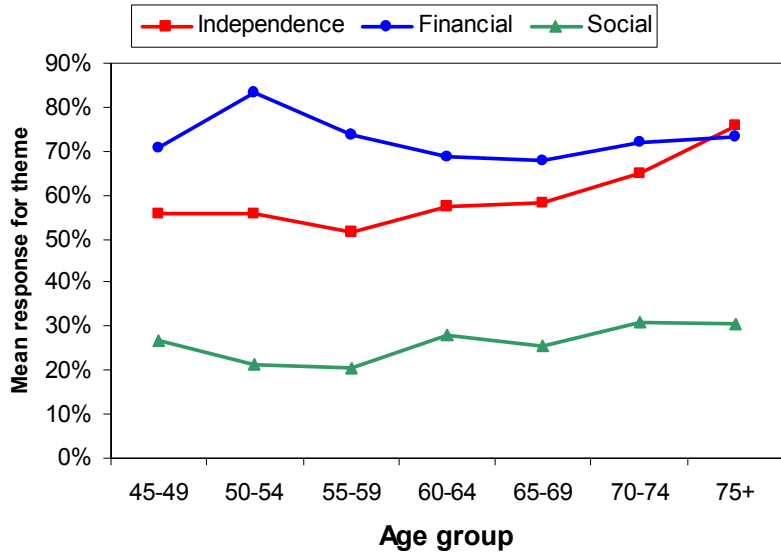
Base: All respondents (Unweighted 1706, Weighted 1669)

Feeling safe in the neighbourhood is the most significant factor (63%) to allow people to remain living in their neighbourhood in older age. This is followed by help in caring for yourself (35%), help in getting out and about (31%), greater support from social services (30%) and more money (30%). The chart indicates that, with the exception of neighbourhood safety, most of the other options are very closely grouped showing a spread of support that people need and there is little to differentiate these in priority order. The safety aspect could be driven more by the fear of crime and a perception of its prevalence rather than actual experience of incidents.

By sub-group, the 45-64 year-old group are more likely to name increased finances (34%) and help with financial affairs (33%) as being more important to them. Those aged 65+ are more likely to mention support from relatives (28%) as being more important to them. Men are more likely to say they need help with caring for themselves (38%) whereas women are more likely to say they need help with household chores (32%).

Further analysis of the above questions by age group produces the charts below. The options given in charts 3 and 4 are grouped by theme. This means more than one answer can contribute to a theme and so the mean response for each theme is displayed in the charts below for comparison.

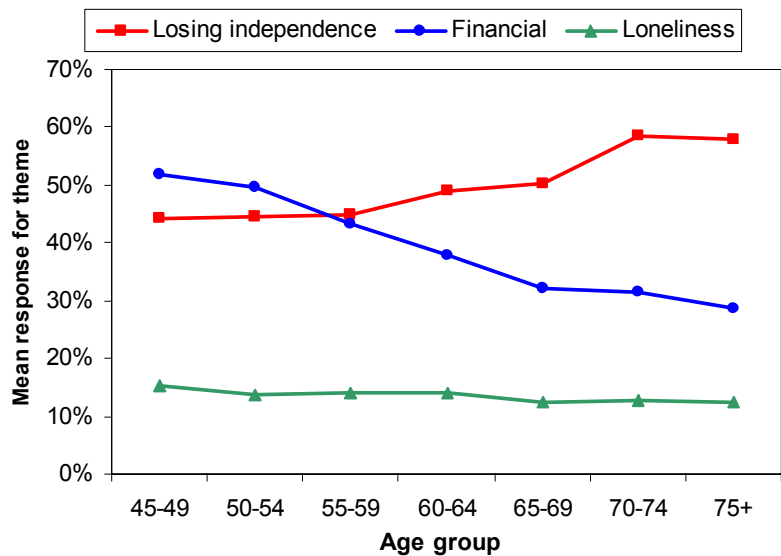
Chart 10 - Apart from good health, which, if any, of the following do you think are most important for your lifestyle in older age?



Base: All respondents (Unweighted 1706, Weighted 1669)

As age increases so does the importance of independence, whereas the financial and social themes remain steady across all ages.

Chart 11 - Which things, if any, apart from poor health, would be most important to avoid for your lifestyle in older age?



Base: All respondents (Unweighted 1706, Weighted 1669)

When we look at the things that are important to avoid, the younger age groups consider financial concerns to be highest, whilst beyond sixty this decreases steadily. For this question, the importance of avoiding a loss of independence is very clear amongst the over 60s and is the first concern.

These findings were mirrored by the focus groups, with those aged less than 65 more likely to be mention financial concerns than the older groups, presumably because their pensions are not yet defined. Losing independence was a concern for all groups, with attendees afraid of being admitted to a care or nursing home, and showing extreme reactions to the possibility.

‘I would be devastated’

(Numerous)

‘I’d rather pop my clogs’

Preston resident 65+ years

‘The shotgun’s in the shed’

Preston resident 45-64 years

While these may be exaggerated to some extent, it was clear that the idea of care homes causes fear. There were some positive experiences though.

‘My mother deteriorated and went to a nursing home and enjoyed it. It cost a fortune though; it wasn’t council provided’

Rossendale resident 45-64 years

The general feeling toward care homes was in sharp contrast to that for sheltered accommodation, which was seen as being quite acceptable. Having their own flat was seen as maintaining independence, but with the support of security or home help.

‘Much better than a home’

Burnley resident 65+ years

‘There is nowhere near enough sheltered accommodation. Lancaster council are supposed to take so many and they don’t’

Morecambe resident 65+ years, lives in sheltered accommodation

There was some acceptance that there does need to be care beyond sheltered accommodation though, and this needs to be assessed properly.

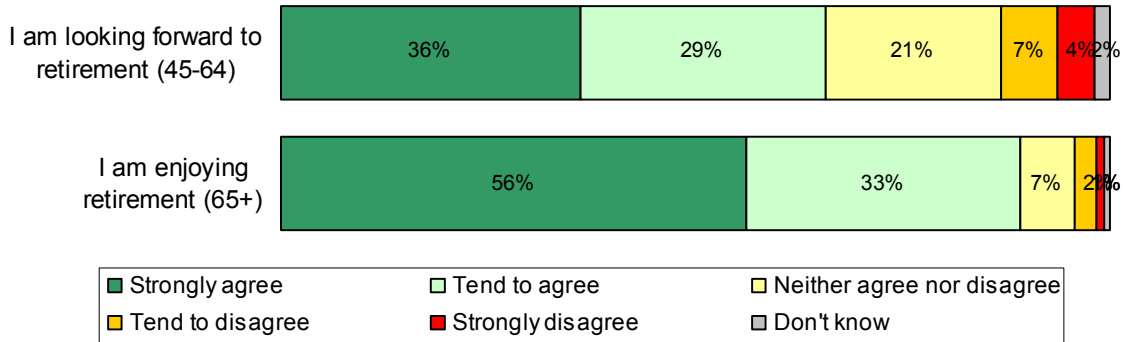
‘Old people are thrown out of hospital to sheltered accommodation and they can’t cope. I found an old lady collapsed; it could be me in future’

Rossendale resident 45-64 years, lives in sheltered accommodation

7.2 Attitudes to older age

The next set of questions looked into the perceptions of old age and growing older.

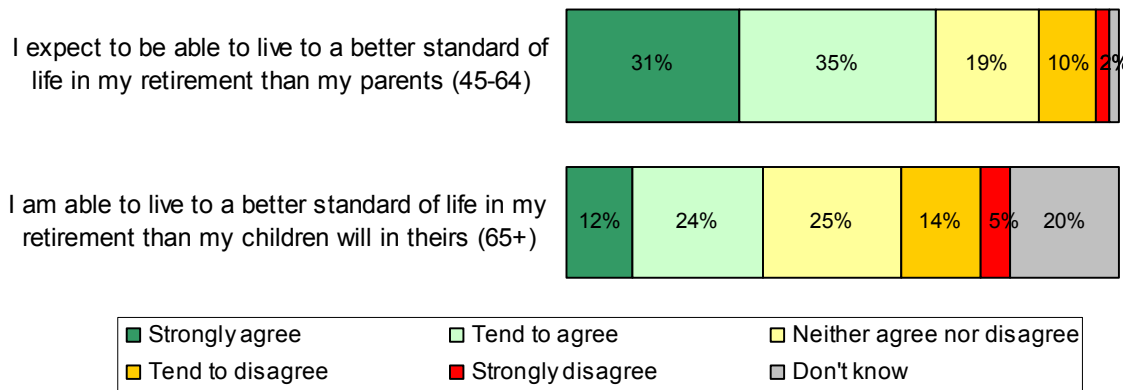
Chart 12 - Do you agree or disagree with each of the following...? (Retirement)



Base: All respondents (Unweighted 1706, Weighted 1611)

Generally respondents are looking forward to retirement. Interestingly it is the 65+ group who are more likely (89%) to say they are enjoying retirement rather than the younger age group looking forward to retirement (65%). This could be due to the negative aspects of older age outweighing the positives. There is also a link here to chart 18, where the younger group is less likely to say that ageing is a positive experience. The positive actual experienced of retirement was supported by positive comments from the retired focus group attendees.

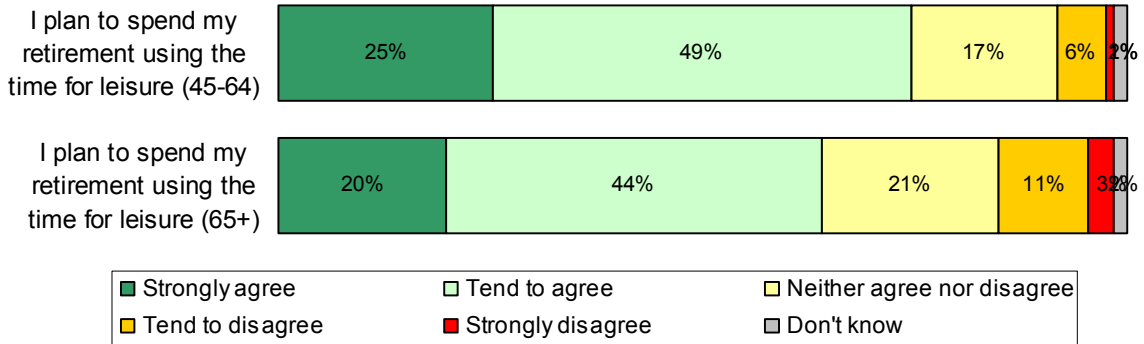
Chart 13 - Do you agree or disagree with each of the following...? (Standard of life)



Base: All respondents (Unweighted 1706, Weighted 999 (45-64), 623 (65+))

Younger people expect to have a higher standard of living in their retirement than their parents currently have in theirs. This is borne out by the responses of the older age group, although 36% of the 65+ group still say they have a better standard of living in their retirement than their children will in their retirement.

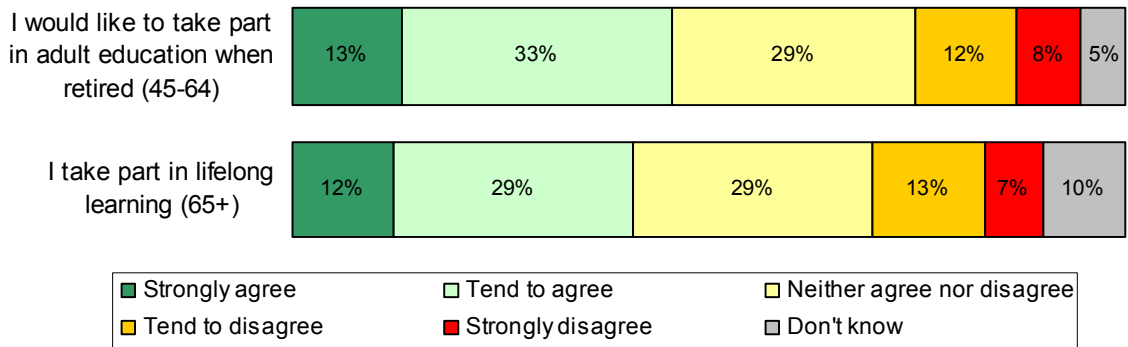
Chart 14 - Do you agree or disagree with each of the following...? (Leisure)



Base: All respondents (Unweighted 1706, Weighted 1612)

There is only a very slight difference between the two age groups in agreement with the statement on spending retirement using the time for leisure. Three-quarters (74%) of 45-64 year-olds agree with the statement, slightly more than the number of the 65+ group (64%). This links to chart 3, where younger people’s priorities centre more on having an active lifestyle compared to the older group’s priorities of living independently at home.

Chart 15 - Do you agree or disagree with each of the following...? (Education)

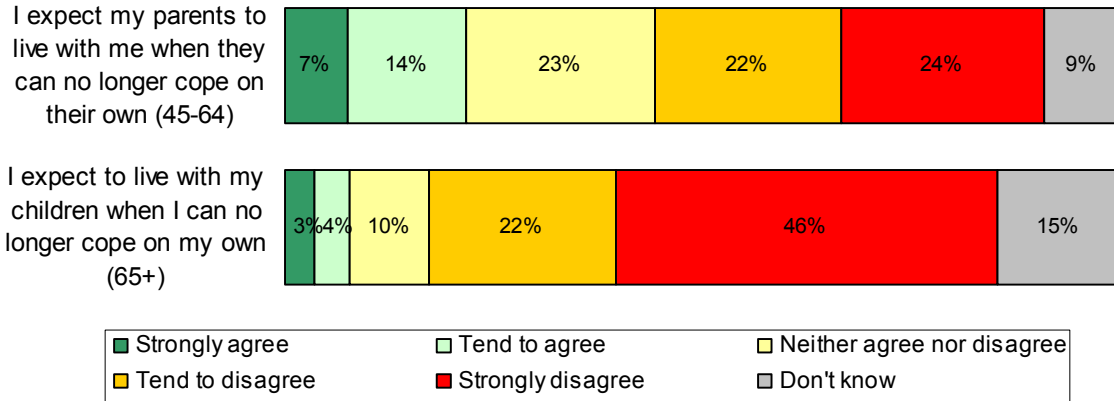


Base: All respondents (Unweighted 1706, Weighted 980 (45-64), 562 (65+))

There is a high degree of similarity with agreement to the statement on adult education, with the 46% of the younger age group saying they will

take part compared to 41% of the 65+ group who actually do. Comments were made about the need for adult education at the groups and are considered later. There may need to be either more courses or better promotion of them to increase the above figure.

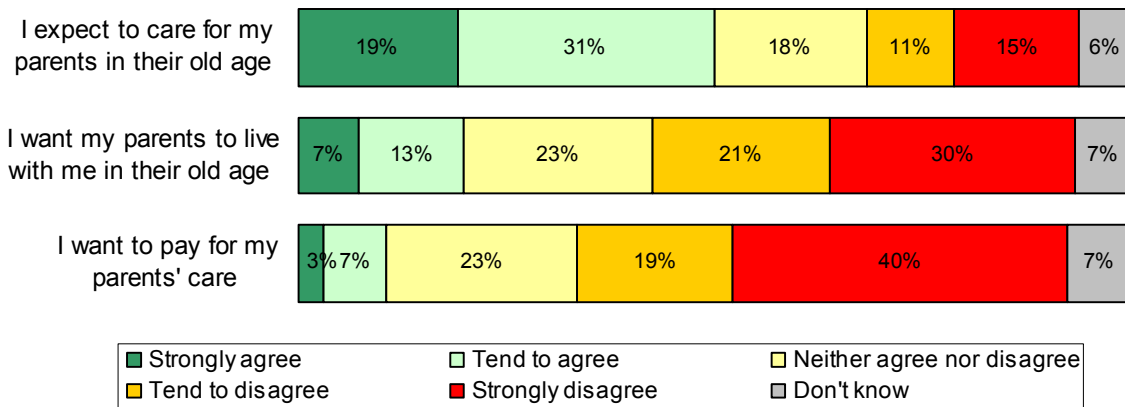
Chart 16 - Do you agree or disagree with each of the following...? (Living with parents/children)



Base: All respondents (Unweighted 1706, Weighted 796 (45-64), 596 (65+))

One in five (21%) of respondents aged 45-64 expect their parents to live with them when they can no longer cope on their own. This contrasts to only 7% of people aged 65 and over who expect to live with their children when they can no longer cope. This could be explained by older people not realising that their children might look after them when they are unable to cope, or a commitment by children that older people suspect that will not be kept. Alternatively, it could be that they simply do not wish to live with their children; we have already seen the importance of independence to this age group.

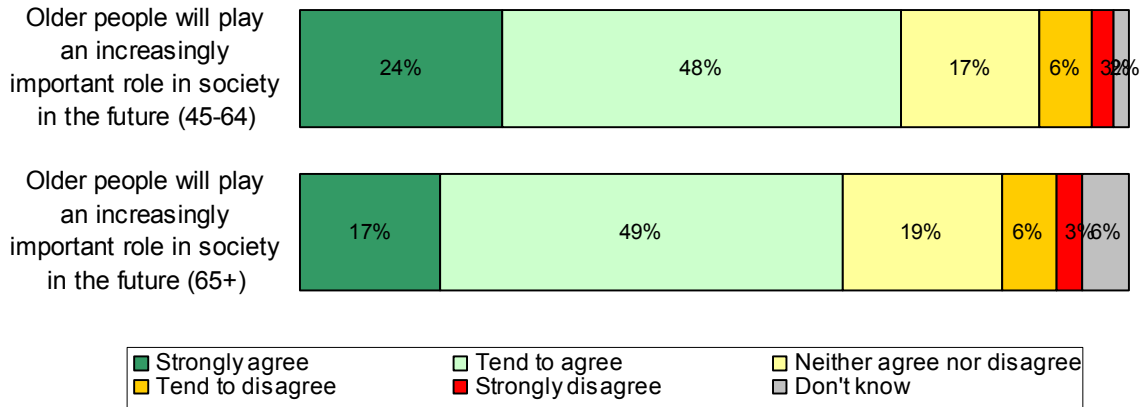
Chart 17 - Do you agree or disagree with each of the following...? (Care)



Base: All respondents aged 45-54 years (Unweighted 926, Weighted 782)

These questions were only asked of the 45-64 year-old sample. Half (50%) expect to care for their parents in their old age, one in five (20%) want their parents to live with them when they are old, and one in ten (10%) want to pay for their parents’ care.

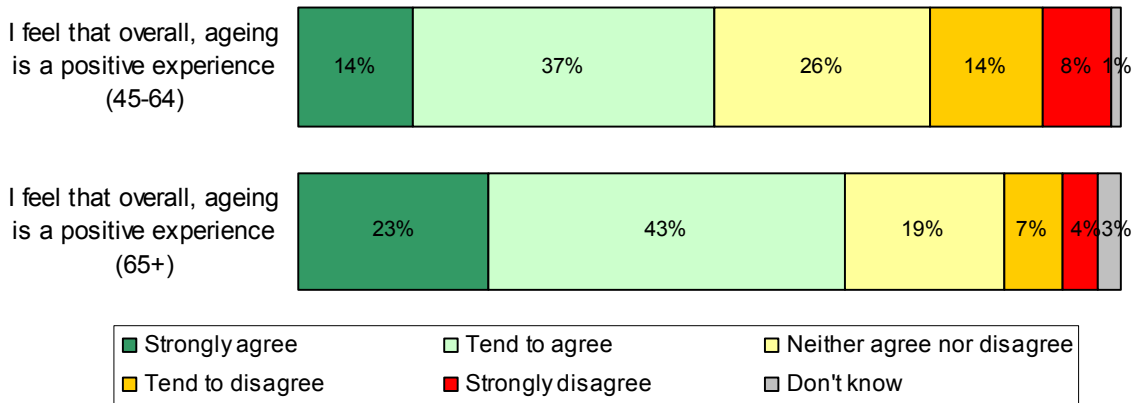
Chart 18 - Do you agree or disagree with each of the following...? (Future role of older people)



Base: All respondents (Unweighted 1706, Weighted 1605)

There is strong agreement that older people will play an increasingly important role in society in the future. Three-quarters (72%) of 45-64 year-olds agree this will be the case compared to two-thirds (66%) of the 65+ group.

Chart 19 - Do you agree or disagree with each of the following...? (Ageing experience)



Base: All respondents (Unweighted 1706, Weighted 1633)

Younger people (aged 45-64) are less likely (51%) to agree that ageing is a positive experience compared to 66% of the 65 and over age group who feel ageing is positive. This links to chart 7 where the younger group

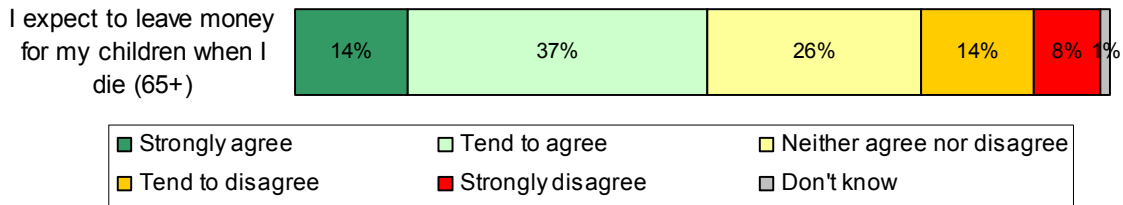
indicated they were less likely to look forward to retirement. The focus groups gave a mixture of attitudes to ageing, mainly positive, and strongly dependent on health.

‘It’s good, you have knowledge; you’ve done it all’
Preston resident aged 45+ years

‘The magic age is 70. In your 60’s you’re ok physically, but it hit me at 70.’
Burnley resident aged 65+ years

‘There’s no future in being old’
Burnley resident aged 65+ years

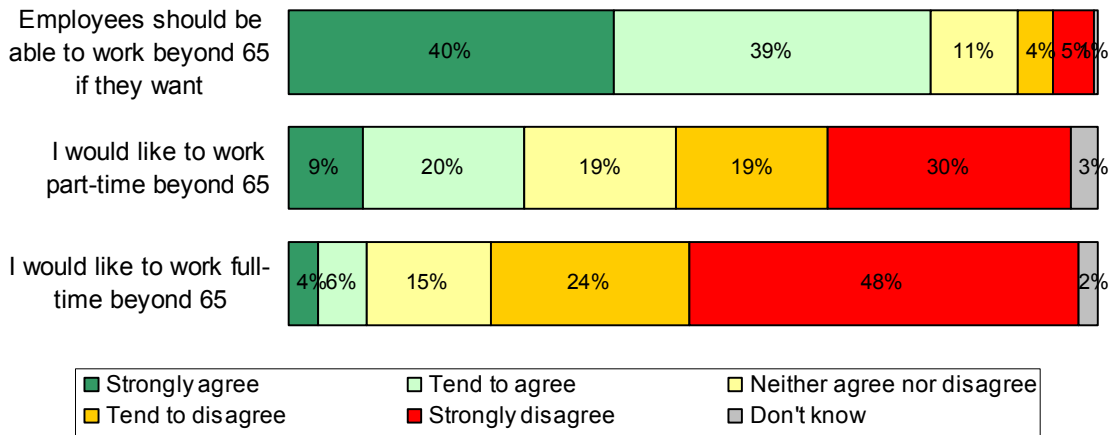
Chart 20 - Do you agree or disagree with each of the following...? (Money for children)



Base: All respondents (Unweighted 780, Weighted 615)

This question was only asked of the 65 and over age group. Half (51%) agreed that they expected to leave money for their children but one in five (22%) disagreed that they would.

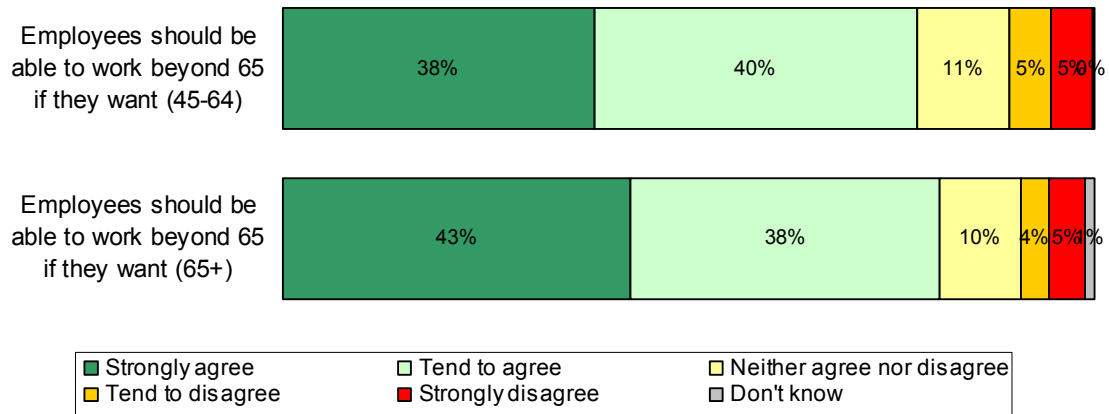
Chart 21 - And, do you agree or disagree with each of the following...? (work beyond 65)



Base: All respondents (Unweighted 1706, Weighted 1676)

Respondents were asked to indicate their agreement to statements about the working life of people aged 65 and over, ie the typical end of most people’s working life. Chart 16 shows the overall result, with the following charts detailing the results broken down by the two age groups. Generally there was a positive response (79% agreed) that employees should be allowed to work beyond the age of 65, but there is less inclination that individuals would want to work part-time (29% agreed) or full-time (10% agreed).

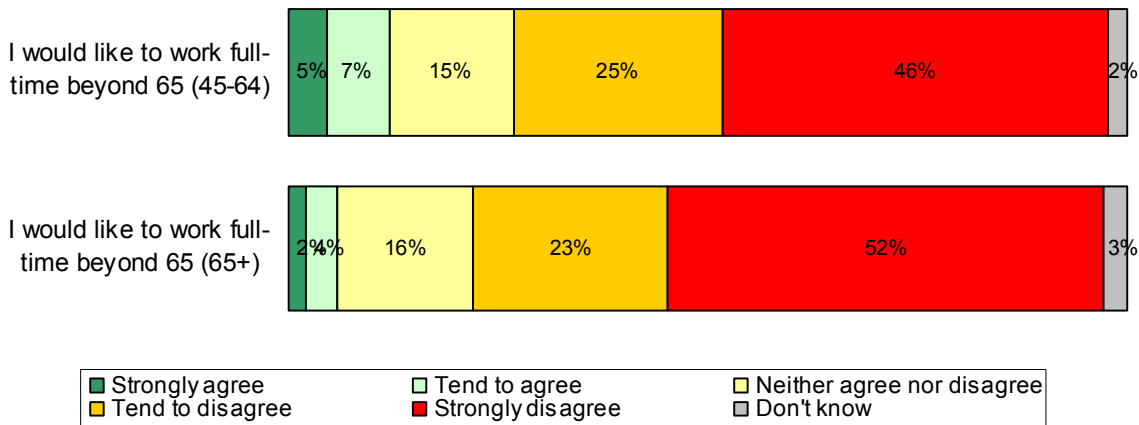
Chart 22 - And, do you agree or disagree with each of the following...? (Work beyond 65 - generally)



Base: All respondents (Unweighted 1706, Weighted 1676)

79% of 45-64 year-olds agree that employees should be allowed to work beyond the age of 65 if they want. This is similar for the over 65 group, where 81% agree.

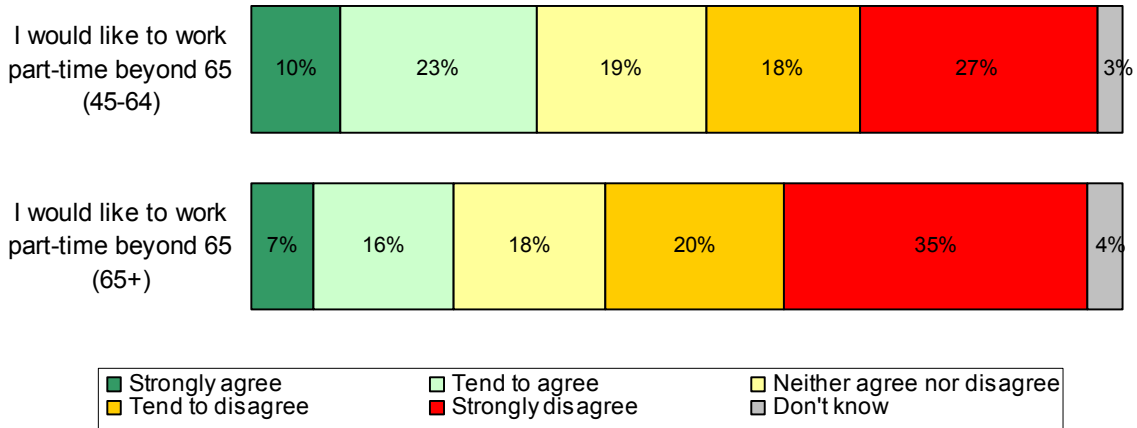
Chart 23 - And, do you agree or disagree with each of the following...? (Work beyond 65 - personally)



Base: All respondents (Unweighted 1706, Weighted 1552)

It is evident that although respondents think that people should be allowed to work beyond the age of 65, there is little individual support for this. This is especially true for the older age group of panellists. Although it is maybe espoused that people would want to work past the age of 65 the reality for those in the older age group is that few would consider full-time work.

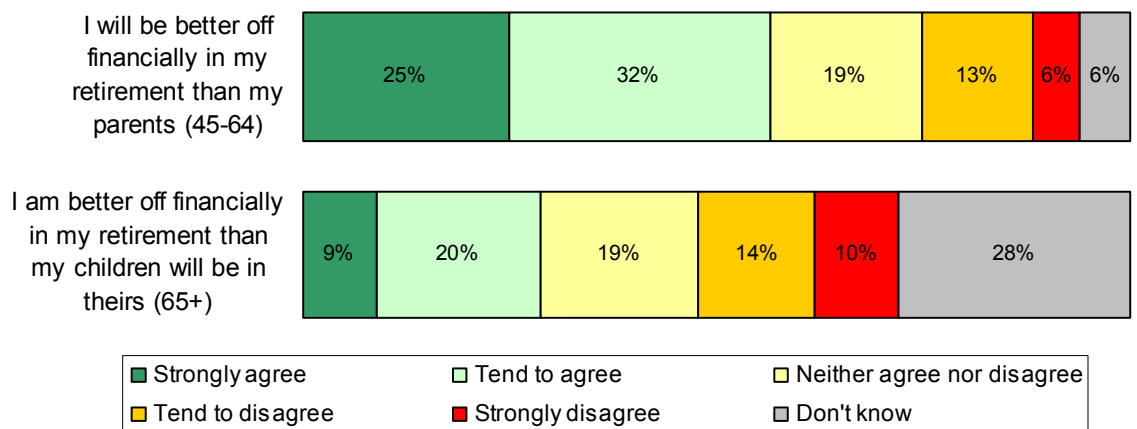
Chart 24 - And, do you agree or disagree with each of the following...? (Part-time work)



Base: All respondents (Unweighted 1706, Weighted 1568)

The research shows it is far more likely for people to want to undertake some form of part-time work when over 65. A third (33%) of those aged 45-64 indicated at least some agreement to working part-time past the age of 65. One quarter (23%) of the 65+ group also agreed.

Chart 25 - And, do you agree or disagree with each of the following...? (Financial)



Base: All respondents (Unweighted 1706, Weighted 1002 (45-64), 626 (65+))

The younger group is likely to agree (57%) that they will be financially better off in their retirement than their parents. But three in ten (29%) of the 65+ age group think they are better off financially in their retirement than their children will be.

In the focus groups, as mentioned earlier, only one person attending one of the focus groups intended to carry on working. Also, all those retired were happy to do so, and wouldn't have carried on working, which fits with the finding above. There was concern about whether they would have been able to continue working beyond when they retired.

'Everyone saying they'd work to 70 must have easy jobs'

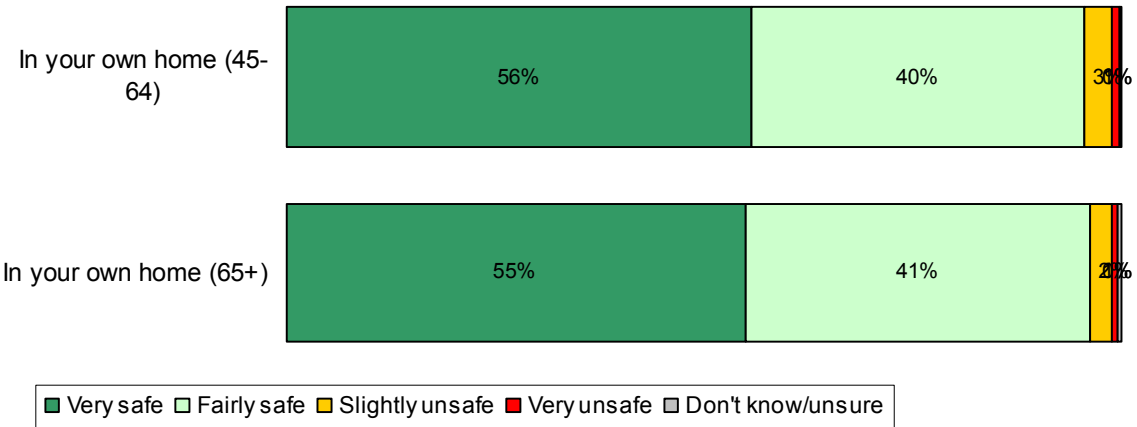
Burnley resident 65+ years

This implies that if in the future more people will need to work longer, there needs to be adequate numbers of jobs available that are suitable for older people, (eg non-manual). This could mean training needs to be available for people who have worked in manual jobs they can no longer continue.

7.3 Feeling safe

The next section of the questionnaires explored personal feeling of safety in various situations along with the perceived feeling of others in local neighbourhoods.

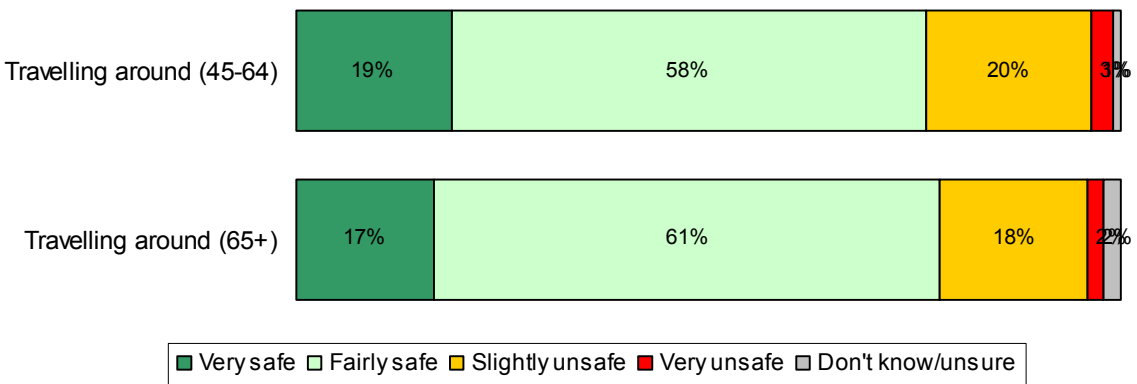
Chart 26 - Thinking about the neighbourhood you live in, how safe would you say you feel on your own in each of the following situations during the day? (Own home)



Base: All respondents (Unweighted 1706, Weighted 1669)

The vast majority (96%) of respondents feels safe in their own home during the day, but only around a half would say they feel very safe.

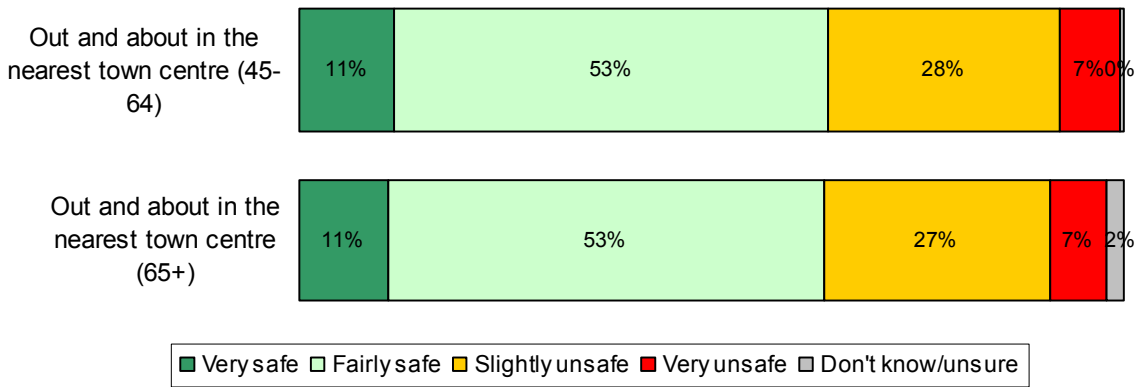
Chart 27 - Thinking about the neighbourhood you live in, how safe would you say you feel on your own in each of the following situations during the day? (Travelling)



Base: All respondents (Unweighted 1706, Weighted 1664)

Again the vast majority of panellists feel safe during the day when travelling around. But there is a significant proportion that feels slightly or fairly unsafe. Age appears to have little bearing on this with 23% of those aged 45-64 to feeling fairly/very unsafe and 20% of those aged 65 and over. There is a difference between residents feeling unsafe who live in urban areas (27%) compared to rural locations (19%).

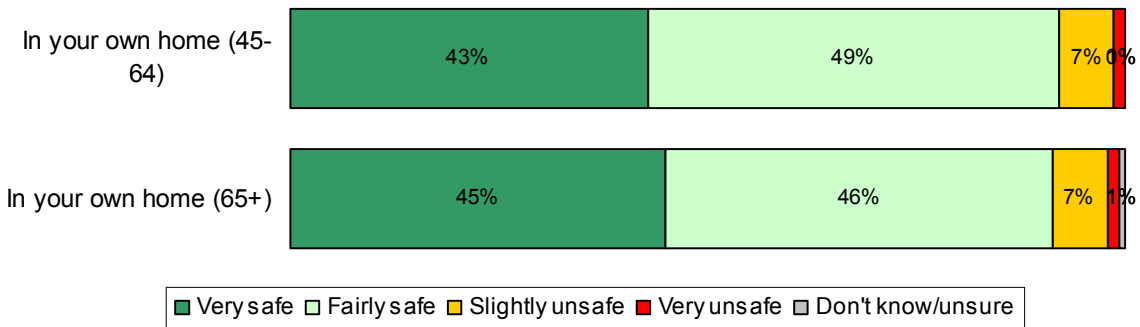
Chart 28 - Thinking about the neighbourhood you live in, how safe would you say you feel on your own in each of the following situations during the day? (Town centre)



Base: All respondents (Unweighted 1706, Weighted 1640)

People feel safe during the day when out and about in the nearest town centre, but there is a significant minority who does not. About a third, 35% of 45-64 year-olds feel fairly/very unsafe and 34% of the 65+ group. There is little difference across most of the sub-groups with the exception of those people living in market towns, who tend to feel safer than those from urban or rural locations.

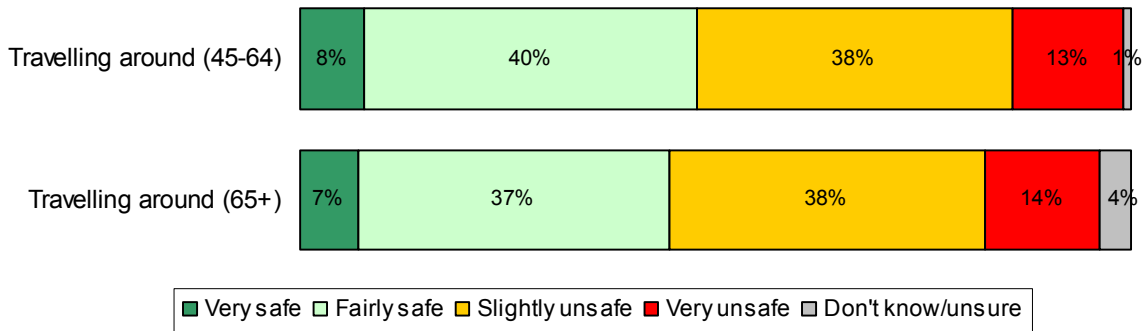
Chart 29 - Still thinking about the neighbourhood you live in, how safe would you say you feel on your own in each of the following situations after dark? (Own home)



Base: All respondents (Unweighted 1706, Weighted 1671)

The questionnaire then asked about feelings of safety after dark. Generally panellists felt safe in their own home after dark, but slightly less so than during the day. Sub-group analysis shows that people living in rural locations or those from socio-economic group AB are more likely to feel safe.

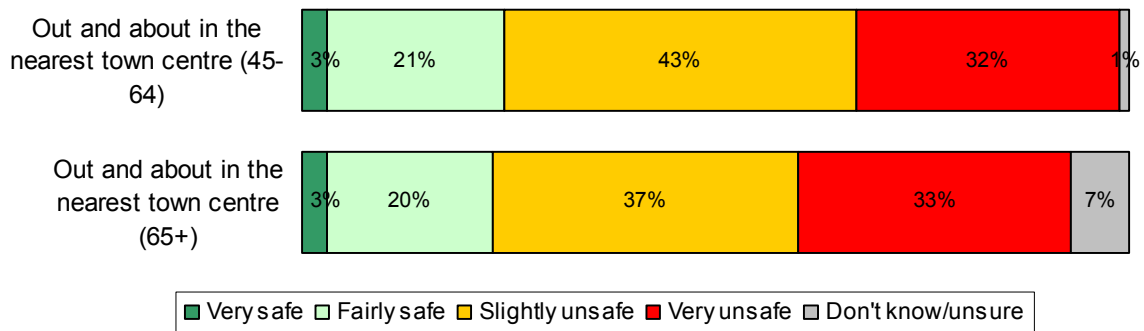
Chart 30 - Still thinking about the neighbourhood you live in, how safe would you say you feel on your own in each of the following situations after dark? (Travelling)



Base: All respondents (Unweighted 1706, Weighted 1642)

There is a significant proportion of respondents who feel unsafe travelling around after dark. 51% of 45-64 year-olds feel unsafe and 52% of 65+ year-olds feel the same. The sub-groups again show that those in rural locations or who are from AB grouping feel safer.

Chart 31 - Still thinking about the neighbourhood you live in, how safe would you say you feel on your own in each of the following situations after dark? (Town centre)



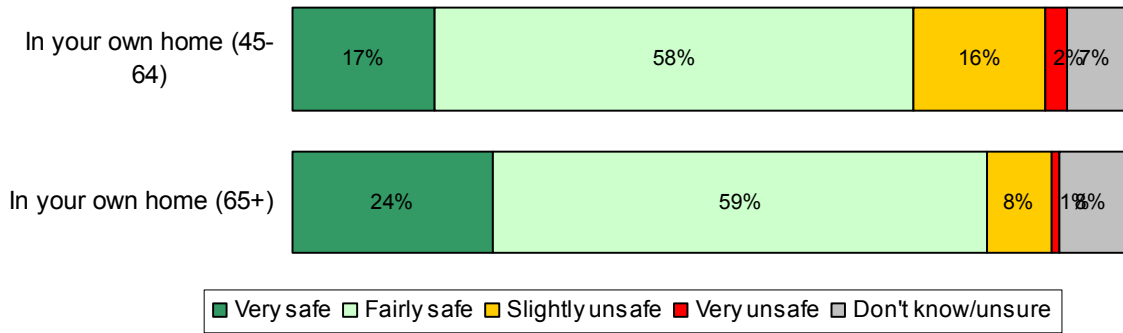
Base: All respondents (Unweighted 1706, Weighted 1637)

Being out and about in the nearest town centre after dark is the most likely situation to cause respondents to feel unsafe. Three-quarters (75%) of the 45-64 year-old group feel fairly or very unsafe and seven in ten (70%) of the

65+ age group. There is little difference by sub-groups with the exception of district where residents from Burnley and Hyndburn are most likely to feel unsafe and those from Fylde more likely to feel safe.

The next section looked at respondents’ views of older people’s safety perceptions. Whilst this is not exact, as respondents are asked to think of other people’s views on a topic, it does give an indication of the perceptions of the younger and older age groups’ understanding of how older people feel about community safety.

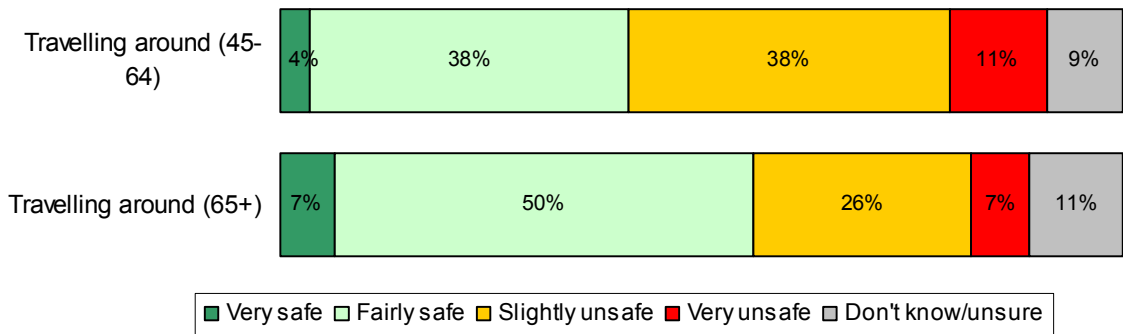
Chart 32 - And in your neighbourhood, how safe would you say older people generally feel in each of the following situations during the day? (Own home)



Base: All respondents (Unweighted 1706, Weighted 1661)

Chart 27 shows that the younger age group (45-64 year-olds) think that older people are less likely to feel safe in their own homes than the older age group (aged 65+).

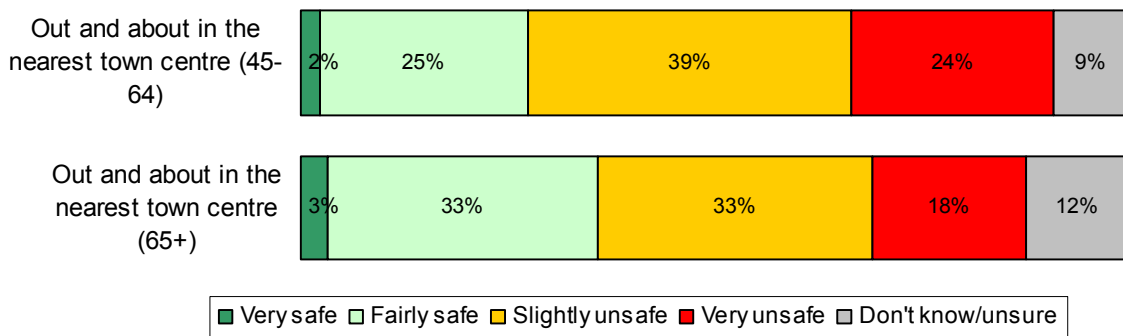
Chart 33 - And in your neighbourhood, how safe would you say older people generally feel in each of the following situations during the day? (Travelling)



Base: All respondents (Unweighted 1706, Weighted 1642)

There is a similar pattern to the safety of older people travelling around during the day, where the 65+ group are more likely to say older people feel safe, although a third (33%) of this group would say older people feel fairly/very unsafe. Interestingly, only one in five (20%) of this group would say they themselves actual feel unsafe in the same situation.

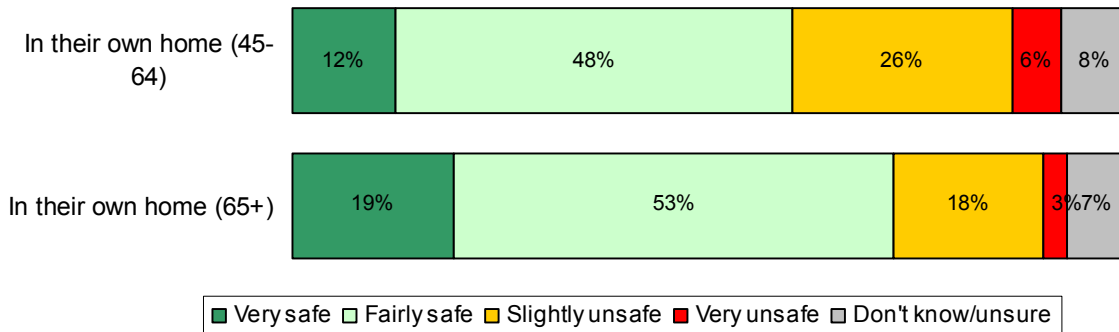
Chart 34 - And in your neighbourhood, how safe would you say older people generally feel in each of the following situations during the day? (Town centre)



Base: All respondents (Unweighted 1706, Weighted 1636)

The situation during the day when respondents feel that older people will be most unsafe is when out and about in the nearest town centre. The younger age group is more likely to say that older people will feel unsafe in this situation. The old group (aged 65+) is more likely to say that older generally will feel unsafe (51%) than they actually feel themselves in the same situation (34%).

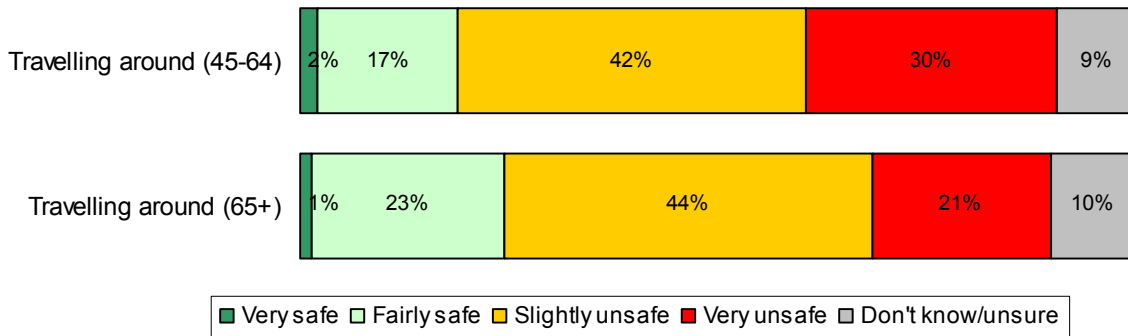
Chart 35 - And in your neighbourhood, how safe would you say older people generally feel in each of the following situations after dark? (Own home)



Base: All respondents (Unweighted 1706, Weighted 1658)

Now looking at the three situations after dark reveals a similar pattern to that described above. Chart 30 shows that the younger group expect older people to feel less safe in their home than they actually do. Again within the older group 91% said they felt safe in their own home after dark, but their perception is only 72% think older people generally feel safe.

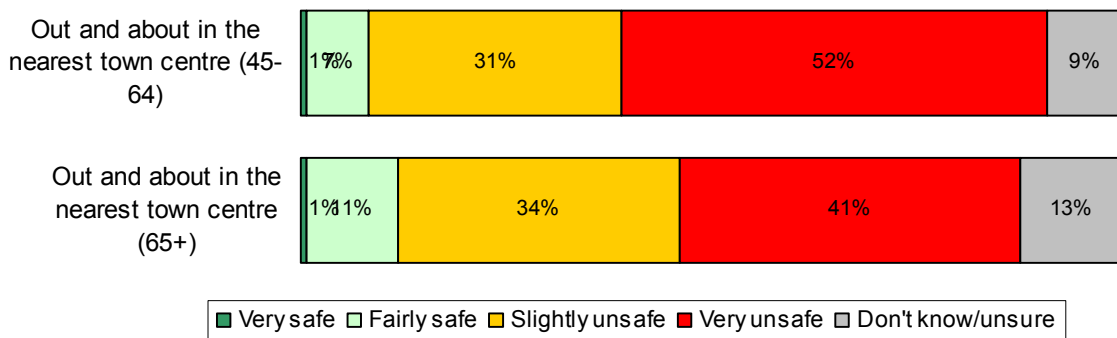
Chart 36 - And in your neighbourhood, how safe would you say older people generally feel in each of the following situations after dark? (Travelling)



Base: All respondents (Unweighted 1706, Weighted 1640)

The feeling of older people’s safety travelling around after dark again match the pattern of the younger group thinking older people are less safe and the older group thinking that older people generally feel more unsafe than they do themselves.

Chart 37 - And in your neighbourhood, how safe would you say older people generally feel in each of the following situations after dark? (Town centre)



Base: All respondents (Unweighted 1706, Weighted 1633)

Finally, being out and about is the situation that respondents felt that older people would feel least safe, again with similar characteristics shown above.

In the qualitative work safety was a chief concern of attendees. All groups mentioned this as a concern for them, though a minority of attendees thought this was exaggerated and they felt safe themselves. In Morecambe there was concern that there was no longer a police station in the town. This means police have to get through heavy traffic from Lancaster.

‘Safe means well lit, with a bobby on a bike now and then’

Morecambe resident 45-64 years

There was also concern about there being less social networks than in the past.

*‘In my street, I don’t know who lives in what house. I’m
joining the neighbourhood watch’*

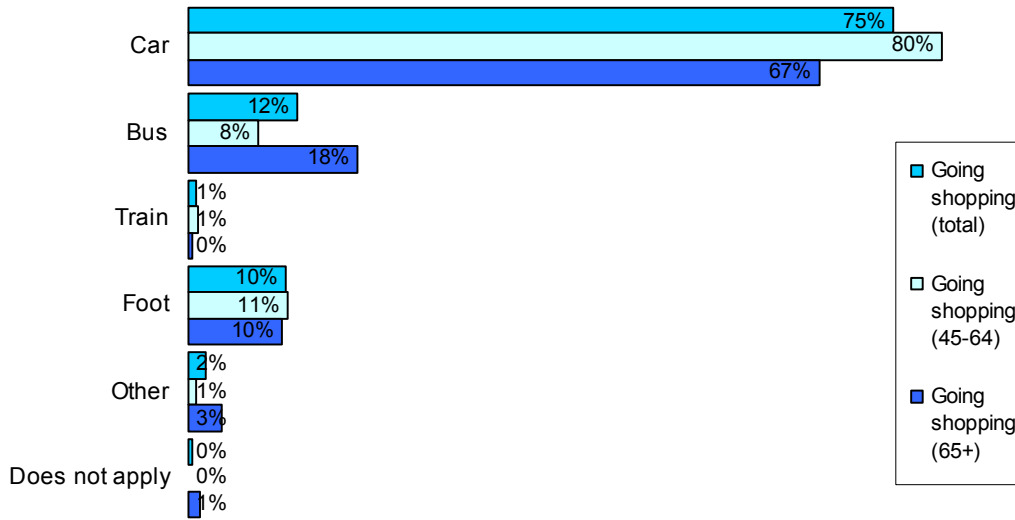
Rosendale resident 45-64 years

A visible police presence was important for all focus group attendees, and the intimidating presence of gangs of youths was also mentioned several times. Town at night was considered a “no go” for some, though they might not wish to visit anyway.

7.4 Travelling about

Moving on from feelings of safety the next section explores modes of transport used for various tasks and assesses future needs.

Chart 38 - Which of the following modes of transport would you normally use for the following tasks at the moment? (Going shopping)



Base: All respondents (Unweighted 1706, Weighted 1665)

The car is the most popular mode of transport for going shopping used by three-quarters (75%) of respondents. It is more likely to be used by the 45-64 group and less likely to be used by the 65+ group. The car is more likely to be used by respondents from social grouping AB and by residents from rural areas, and residents of Rossendale, Ribble Valley, Chorley and South Ribble. Least likely to use a car are residents from Hyndburn, Pendle, Preston and Burnley. Almost one in five (18%) of the older group will use the bus to go shopping and around one in ten would go shopping by foot. The train is hardly used by any group.

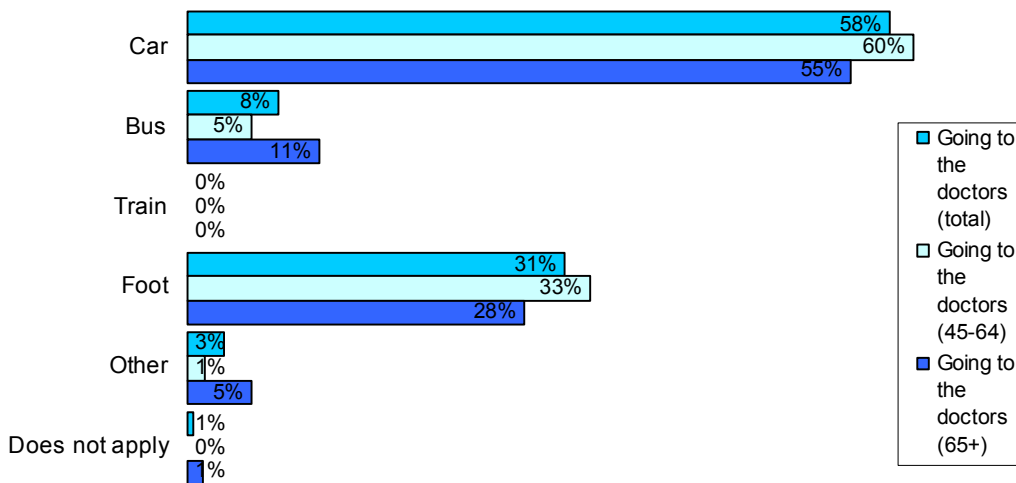
Chart 39 - Which of the following modes of transport would you normally use for the following tasks at the moment? (Meeting friends and family)



Base: All respondents (Unweighted 1706, Weighted 1616)

The car is the most mentioned mode of transport used for meeting friends and family, followed by foot and using the bus. Although 70% of the older (65+) age group use a car, the propensity drops off rapidly as age increases, particularly over the age of 75 – these are the people most likely not to travel to meet friends and family. Those more likely to use a car are AB groups and people from rural areas; least likely are those from urban areas or C2DE groups.

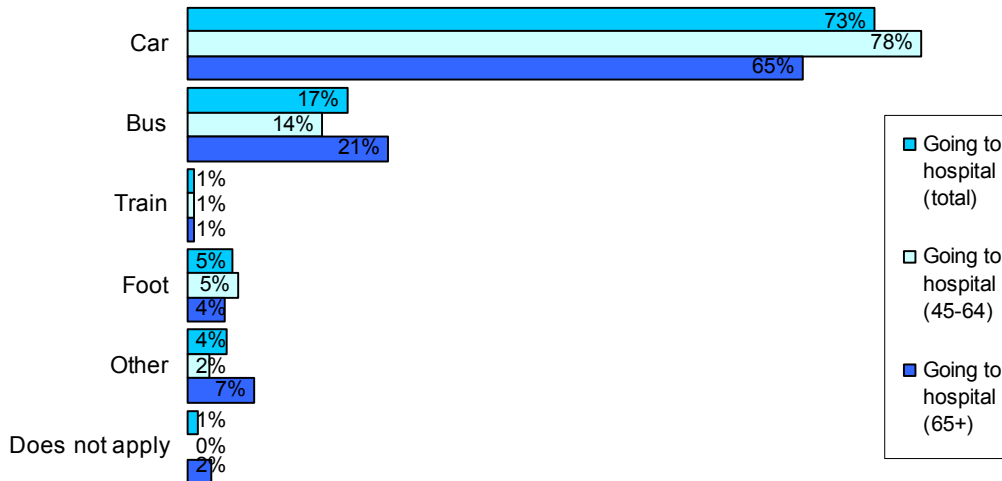
Chart 40 - Which of the following modes of transport would you normally use for the following tasks at the moment? (Going to the doctors)



Base: All respondents (Unweighted 1706, Weighted 1643)

Three in ten of respondents go to the doctors by foot, but still almost three in five (58%) use a car. This possibly reflects the convenient location of doctors for most people. That said, residents from rural locations are more likely to travel by car as are AB groups.

Chart 41 - Which of the following modes of transport would you normally use for the following tasks at the moment? (Going to the hospital)

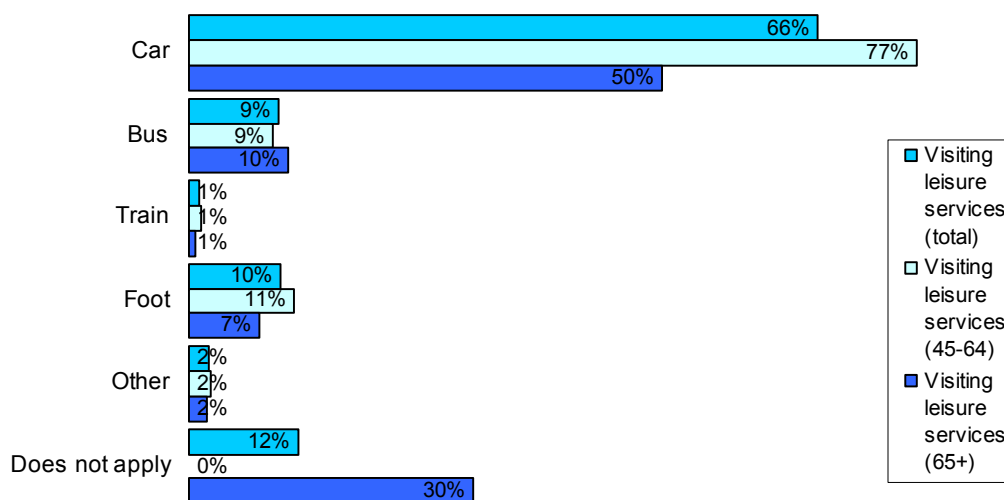


Base: All respondents (Unweighted 1706, Weighted 1637)

Again most people say they travel to the hospital by car, followed by the bus. Only a small percentage (5%) travels to hospital by foot, probably due to the large catchment areas of hospitals. There is a significant difference by social class where 88% of AB respondents say they would use the car to go to hospital compared to only 66% of DEs. In most cases those who do not have access to a car use the bus.

Similarly there are differences between the older (65+) age group. 77% of those aged 65-69 would use a car. This compares to 58% of those aged 75+ who would use a car to get to hospital.

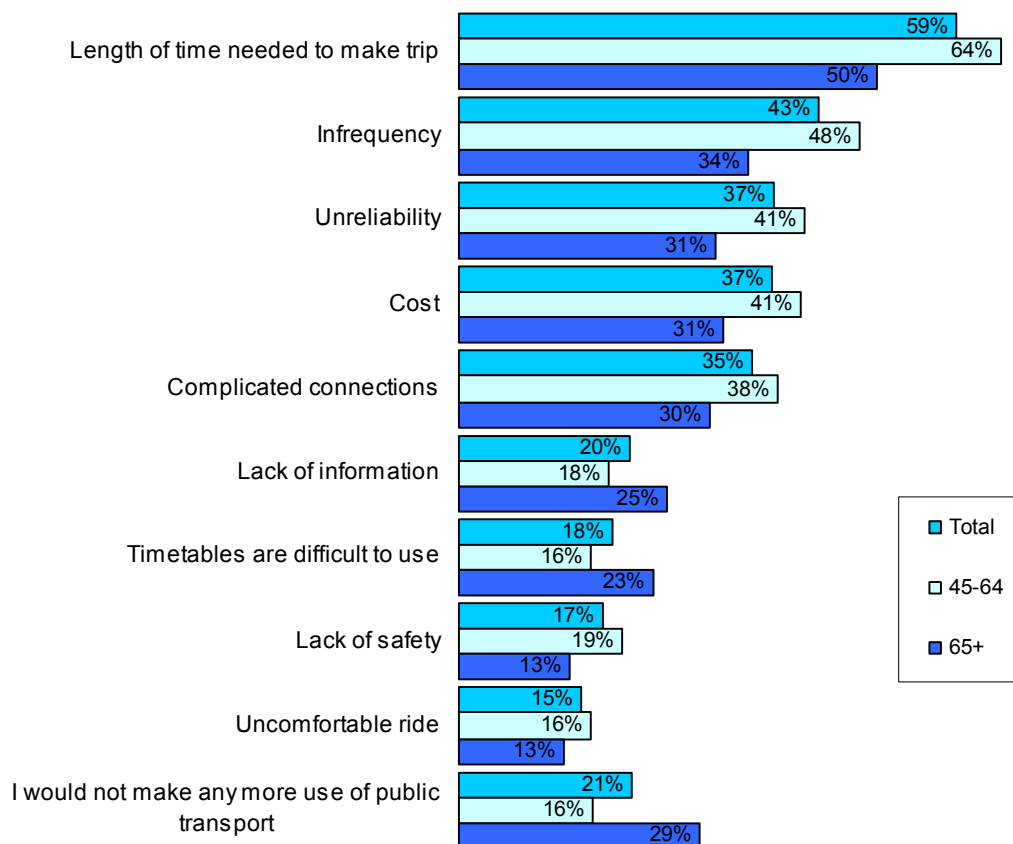
Chart 42 - Which of the following modes of transport would you normally use for the following tasks at the moment? (Visiting leisure services)



Base: All respondents (Unweighted 1706, Weighted 1577)

From earlier questions it has been shown that leisure services are more important to the younger (aged 45-64) group and this group thinks that it will remain so in the future. Therefore 30% of the 65+ group have said that leisure services do not apply. Within this group it is particularly those aged 70 and over who say that travel to leisure services do not apply, and those who are disabled again within the 65+ age group.

Chart 43 - What, if anything, prevents you from using public transport more?

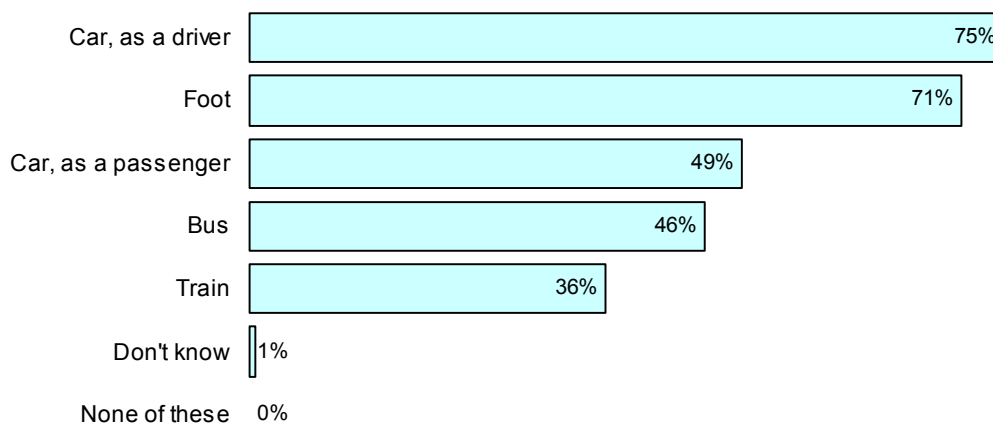


Base: All respondents (Unweighted 1706, Weighted 1458)

Panellists were asked what prevented them from increasing their use of public transport. The main reasons given of length of time needed to make a trip, infrequency and unreliability point towards a lack of convenience that particularly a car can overcome. Cost was also mentioned, but this was seen as less of an obstacle for the 65+ age group, probably because of the availability of bus passes and subsidised fares.

Problematic areas for the 65+ group were the complicated information and the timetables that are difficult to use.

Chart 44 - And which of the following modes of transport do you think you will use regularly when you retire?



Base: All respondents aged 45-64 years (Unweighted 926, Weighted 1004)

This question was only asked to those from the 45-64 year-old sample. Three-quarters (75%) of respondents say they will continue to use their car as a driver once they retire. The potential usage of the bus and train are very high – higher than current usage rates for any age group and for any of the tasks mentioned in the research.

In the qualitative work, most attendees considered public transport generally, and especially buses, to be poor and expensive. There was some use and appreciation of buses in the Burnley group of over 65 year-olds, where at least the buses were seen as regular, and one attendee was a regular user. The dial-a-bus service was seen as good value in Rossendale, though few attendees were aware of its service or how to use it. Also concern was expressed by disabled attendees at the ease of access to public transport.

‘We need to phone ahead for a ramp when we use the train; Morecambe station is unmanned.’

Morecambe resident 45-64 years

Two people in groups said that they would rather walk than use the bus; one so that he could keep active and healthy. Another attendee highlighted the need for footpaths to help older people keep active, since he did not consider them to be well-kept.

Focus group members generally preferred to use their car if they possibly could.

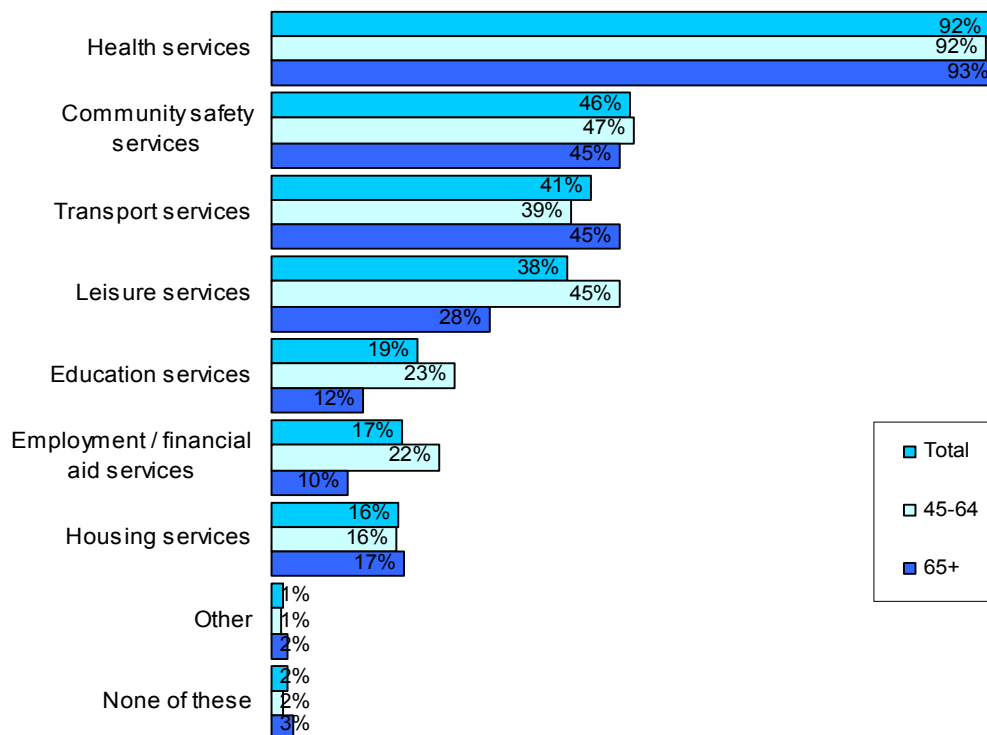
‘My mum is 78, and she’d be devastated to lose her car.’

Preston resident 45-64 years

7.5 Service usage

The final section of the questionnaire asked which services the respondents used and felt they would use more.

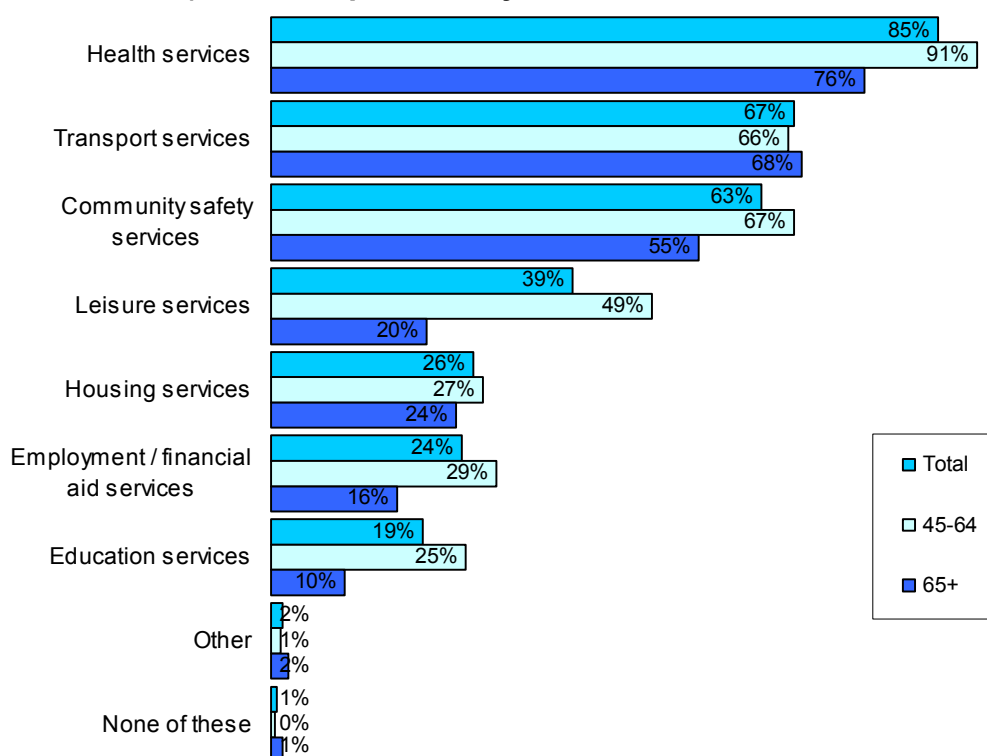
**Chart 45 - Which of the following services, if any:
a) are important to you now?**



Base: All respondents (Unweighted 1706, Weighted 1643)

Health services are currently important to nine in ten (92%) respondents and there is little variation by age. Community safety and transport services follow this. Whilst there is little difference by age in community safety services, there is a slight difference in transport services, where older respondents (aged 65 and over) are more likely to think transport is important. This probably reflects their increased reliance on public transport shown earlier. Conversely leisure services are less important to the 65+ age group, as are education and employment/financial aid services. Housing services are seen as important by around one in seven (16%) of respondents.

**Chart 46 - Which of the following services, if any:
b) will be important to you in the future?**



Base: All respondents (Unweighted 1706, Weighted 1458)

Looking at future needs chart 42 shows that health services remain the most important, but it is the 65 and over group who see them being less important in the future. There has been an increase in importance in other services. Transport services will become more important for the 45-64 year-old group in the future, but, surprisingly, there is an increased importance for the 65+ age group.

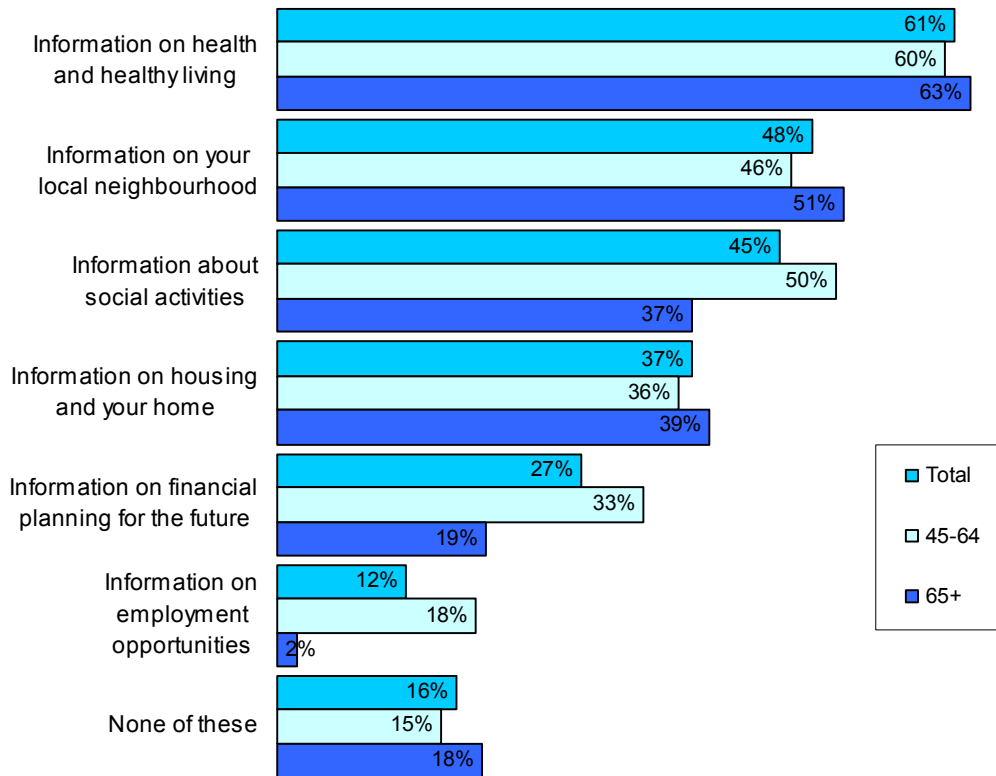
Community safety services have again shown an increased importance compared to their current position, but less so for the older (65+) group.

Leisure services have not increased in importance from their current position but are set to become more important for 45-64 year olds and less important to the 65+ group. The differences in opinion are most acute at either end of the age range: 51% of 45-49 year-olds see leisure services as important in the future, compare to just 12% of those aged 75 and over. The “future” will have different meanings to people and could be relative to their current age and their perception of mortality.

Housing services are seen as becoming slightly more important in the future for respondents, but education services, although being seen as

important by a similar percentage of people, have dropped in overall importance versus the other services.

Chart 47 - And finally, which of the following, if any, will you need more information on to help you make the right choices in the future?



Base: All respondents (Unweighted 1706, Weighted 1662)

The final question asked respondents about their information need to help them make the right choices for the future. Health was again seen as the most important for information needs, matching its importance overall.

Chart 42 also shows a broad spread of answers for the 45-64 group, but this is far more concentrated for the 65+ group. This indicates a narrowing of information needs, but at the same time more focused.

In the focus groups, in addition to the services mentioned earlier, other service that were considered important were libraries and general leisure services. These need to be readily available, for example on attendee said she could not use the local pool during the day as it was taken for school swimming lessons.

‘There are community centres all around that could do keep-fit for older people’

Preston resident 65+ years

The social aspect of leisure services was as important as the health benefits. A similar thought was expressed in Burnley, where respondents felt a need for more educational services.

‘I got free courses at Burnley College and did two typing courses. You need to use your brain.’

Burnley resident 65+ years

‘You have to use it or lose it’

Preston resident 65+ years

These free and reduced price courses for older people have since stopped and there was a desire for a return of these. Both the free computer courses at the local library and the University of the 3rd Age group in Clitheroe were praised for having the right idea. While the demand for education seen above was low, this may be an area to grow in future. Courses and leisure centres could help with social networking.

Retail was also mentioned, with the importance of having shops within walking distance rather than out of town developments or supermarkets. One retired member said he did all his shopping online, though others said they would miss the social aspect and the chance to get out of the house.

The ideal service was seen as “simple”, with information well communicated and helpful staff. There was a general feeling that services were moving towards call centres and other technologies with a less human face and poorer service. Forms were also seen as being difficult to complete or too intrusive. There was suspicion that the barriers put to people by organisations such as the county council were done so on purpose to dissuade people from claiming. Forms need to be easier to complete and staff better prepared to help older people. The Citizen’s Advice Bureau was seen as helpful by one claimant, while welfare rights were not.

‘On the BBC, they showed a form that they didn’t understand. A plain English man said it was deliberate to save money.’

Rossendale resident 45-64 years

Many attendees felt that they did not know enough information. For example, two people had used care vouchers for relatives, but there was little knowledge of this amongst other group members. Those who had used the vouchers appreciated the scheme, but had difficulty finding out about it, one only when told by a nurse.

‘The county council don’t help. They do not see they are there to advise, only to say if you qualify.’

‘Any obstacle they can put in the way, they will’

Morecambe resident 45-64 years

The second Preston group were partly opposed to the option of greater choice, due to an expectation it would cost more, or because they did not have enough information to make an informed decision. In another group, one attendee was more aware of where to go for help than others, because the information was displayed on the notice board in his sheltered accommodation. The rest of the group had no knowledge of, for example, information on avoiding doorstep conmen from Age Concern. In another example, concerned about the cold winter, some people wanted more information on grants for insulation. The preferred media were usually either leaflets from the council or a handbook of services.

Therefore, it is not only which services are important for older people, but how the service is run, and how the information is communicated.

At the end of the focus groups, members were asked about the best thing about being retired or older, and what advice they would give to those who were younger.

‘You have time to do what you want’

Morecambe resident 45-64 years

‘Look after your health – be active’

Preston resident 65+ years

‘Remember your bank book is your best friend’

Burnley resident 65+ years

8 Summary

8.1 Population data for Lancashire

- Within Lancashire there are approximately 492,900 people aged 45 years or over. This is almost 43% of the population, compared to 40% across England.
- In 2005 the working age (16-64 years) population make up 64% of the population and those aged 65 years and over make up 17%. People aged 50 years or over make up over a third of the population (36%).
- By 2025 the working age population will make up 60% of the population and over 65 year olds will make up 23%. People aged 50 years or over make up about nine in twenty of the Lancashire population (44%).
- Older people are under-represented in Preston, and over-represented in Wyre and Fylde.
- For men In Lancashire districts, the life expectancy ranges from 76.6 years in Ribble Valley to 74.3 years in Hyndburn, compared with 75.9 across England.
- For women, life expectancy in Lancashire varied from 81.4 years in Ribble Valley to 78.6 years in Burnley.
- There are similar proportions of men and women at ages of up to 65 years. After this the proportion of women increases, so that amongst people aged over 85, there are about five women to every man.
- There are approximately 60,700 people of BME heritage in Lancashire. Of these around 10,600 (17%) are aged 45 years or over.
- There are almost 165,000 people in Lancashire aged 50 or over with a limiting long term illness.
- Almost 28,000 pensioners (around 15%) in Lancashire had low incomes. There were 3 areas of Lancashire where over half of older people had low incomes; part of Deepdale, in Preston, and the Daneshouse & Stoneyholme area of Burnley.

8.2 Primary research

- More than nine in ten of respondents either use or plan to use the state pension to fund their retirement. Three in five (61%) use or plan to use a work pension and three in ten a personal pension (29%). One in ten of the over 65 year-old group do some form of part-time work and a similar proportion of 45-65 year-olds plan to gain income from property to help fund their retirement.
- Being financially comfortable is considered as important by all respondents and is considered the most important by everyone except the very oldest age group, the over 75 year-olds. This group considers being able to live independently and being able to stay in their homes as slightly more important. Overall being financially secure is most important, but factors of independence increase in importance as age increases.
- Going into a care home is the greatest fear for people’s old age, particularly for older respondents. Financial fears are most prevalent for respondents aged less than 55 years, while those older are more likely to be concerned about losing their independence. These findings were mirrored in the focus groups, with a real fear of going into a care home shown in all groups. Sheltered accommodation is seen as an acceptable alternative however.
- Respondents are most likely to think they will miss out on being active and their independence, especially for older panel members.
- Feeling safe in the neighbourhood is the most important factor for people to feel they could remain where they live in their old age.
- People aged less than 65 years tend to look forward to retirement, and most feel they will live to a better standard of living in retirement than their parents. Those aged over 65 are very likely to agree that they are enjoying retirement, though are less likely to agree that they live to a better standard of living to their children. This implies that living conditions are expected to improve for older people in the future.
- Many people who are retired and not yet retired do or plan to use their retirement for leisure and learning.
- While many of the younger age group expect to care for their parents in old age (50%), less expect (21%), or want (20%) their parents to live with them when they can no longer cope. The older age group very strongly disagreed that they expected to live with their children when they could no longer cope (68% disagreed, 46% strongly), perhaps tying in with the strong need for independence mentioned earlier.

- Most people agree that older people will play an increasingly large societal role in the future, and are more likely to agree that ageing is a positive experience than disagree (51% for 45-64 year-olds and 66% for the over 65 year-olds).
- Financially, respondents are likely to feel that people generally should be able to work beyond 65 (79% agree), but are unlikely to want to do so themselves (10% agree for full-time work and 29% agree for part-time). More than half of all 45-64 year-olds agree they will be better off in retirement than their parents.
- People of all ages are most likely to feel at least fairly safe themselves in all situations they were asked of, with the exception in the local town centre at night (72% slightly unsafe or very unsafe).
- Respondents were more likely to consider that older people generally are unsafe than safe when they are travelling at night (70% unsafe), and in the town centre during the day (59%) and at night (80%).
- The car is the most popular mode of transport, used by three-quarters of respondents for going shopping for example. The bus is next most used, especially by the over 65-year-olds (18%).
- The length of time for the trip is seen as the greatest reason preventing more public transport use (59%), followed by infrequency (43%), unreliability and cost (both 37%).
- Three-quarters of 45-64 year-olds say they will use the car as a driver when they are retired (75%), and large proportions say they will use the bus (46%) and train (36%). This is much higher than any actual usage from either those retired or not retired at the moment.
- From a long list of public services, only health (92%) is considered important by more than half of respondents at the moment. However, transport (67%) and community safety services (63%) are considered important for the future by a majority as well.
- The greatest information needs are for health and healthy living (61%), information on local neighbourhoods (48%) and social activities (45%).

9 Conclusions and Recommendations

9.1 Retirement

Retirement is seen as a positive experience by those who are retired, this needs to be celebrated. It was seen as a time for leisure and also by some as a time for continuing life long learning. It was seen as important to keep active and learning as a means of keeping healthy and there needs to be more ways of doing this, by gyms for older people or adult learning colleges or societies for example. This aids social networks of older people, which was seen as important.

9.2 Working beyond 65 and lifelong learning

Despite people thinking it a good idea to allow people to work longer, they personally have no desire to do so. In the focus groups many of those who are retired doubted they would have been able to carry on working. This implies that if in the future more people will need to work longer, there needs to be adequate numbers of jobs available that are suitable for older people, (eg non-manual). This could mean a need for training available for people who have worked in manual jobs they can no longer continue. There was a desire for training from some retired people as a means of keeping mentally active, but this could equally be work-related. It would of course have to be available locally and affordable. Consider reintroducing reduced priced training courses for older people at local colleges as a way for people to keep mentally active and help socialising. Also consider providing education to help people manage their finances in old age, such as pensions and capital assets.

9.3 Safety

Safety is one of the most important concerns of all people in Lancashire, and the older members of the panel surveyed here are no exception. There is a perception that older people are at risk. There is a perception that older people are at risk, especially from groups of youths. This work needs to link in with the community safety strategy, with strategies developed for dealing with gangs and building social bridges between young and old. A visible police presence was important for all focus group attendees, and town at night was considered a “no go” for some.

9.4 Independence

Maintaining independence has emerged as a key priority of all people in this research. There particularly was a difference between the acceptable use of sheltered accommodation and the fear of going into a care or nursing

home. The fear of losing independence will also be an indication of the fear of failing physical and mental health and the final stage of life. Explore the provision of sheltered accommodation, and whether there is there enough of it. Also look into who goes into sheltered accommodation; would some people be better off in care as was suggested? If so, are there sufficient care places for them? The assessment of who goes where is clearly an important area.

9.5 Transport and planning

Older people now and in the future will remain loyal to their car, because of convenience and the lack of a perceived viable alternative. Public transport needs to re-market itself and work with older people to improve the service. The dial-a-ride bus service was popular with those who used it, but knowledge of it was very limited.

In town planning, the needs of older people for local shops needs to be considered, with both difficulty in getting there, and the social aspect discouraging out of town shopping areas.

9.6 Services and communication

There is a general need for more information on what is available. Services need to communicate themselves better, and target towards older people without patronising. Older people need to know what is specifically available to them, being told briefly in plain English. Leaflets or a council handbook were suggested means of doing this. Look further at lower social class, women and ethnic minority older people, who all were more likely to rely only on the state pension. Do they have the benefits they are entitled to, or know where to get them?

The research also showed that the delivery of the service is as important as which ones are needed. Services generally need to be easier to access, with face-to-face service rather than through a call centre. The attitude of staff is important, who need to be keener to help older people. They need to support and advise as well as providing the service. Forms need to be easy to complete and not seen as placing barriers to services and benefits. Where they are not needed they should be avoided. Staff need more training in customer service for older people. This is even more important with the introduction of choice in services.

9.7 Further research

Conduct further research older people in care or those who are disabled or in poor health. This could be focus groups or depth interviews and would look at people who have not been part of this research.

10 Appendix

10.1 Socio-economic group definitions

These groups are based on Market Research Society definitions and on the respondent. They are graded as A, B, C1, C2, D and E.

Group A

- Professional people, very senior managers in business or commerce or top-level civil servants.
- Retired people, previously grade A, and their widows

Group B

- Middle management executives in large organisations, with appropriate qualifications
- Principle officers in local government and civil service
- Top management or owners of small business concerns, educational and service establishments
- Retired people previously grade B, and their widows

Group C1

- Junior management, owners of small establishments, and all others in non-manual positions
- Jobs in this group have very varied responsibilities and educational requirements
- Retired people, previously grade C1, and their widows

Group C2

- All skilled manual workers, and those manual workers for responsibility for other people
- Retired people, previously grade C2, with pensions from their job
- Widows, if receiving pensions from their late partner’s job

Group D

- All semi skilled and unskilled manual workers, and apprentices and trainees to skilled workers
- Retired people, previously grade D, with pensions from their late job
- Widows, if receiving pensions from their late partner’s job

Group E

- All those entirely dependant on the state long term, through sickness, unemployment, old age or other reasons
- Those unemployed for a period exceeding six months (otherwise classified on previous occupation)
- Casual workers and those without a regular income