



Growing older and wiser together

A futures view on positive ageing



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In January 2006, the Board of Directors of Scotland's Futures Forum agreed that a study into the positive aspects of Scotland's ageing population would be helpful to stimulate public debate. The Parliament's Conveners Group, made up of the Conveners of all the Parliament's Committees, agreed the study would be worthwhile as a first futures project.

I am grateful to Lord Sutherland of Houndwood, who agreed to oversee the Project Board, and to his colleagues on the Project Board, Harry Reid (writer and former Editor of the Herald newspaper), Dr Wendy Loretto (Edinburgh University), David Manion (Age Concern), Jess Barrow (Older People and Age Unit, The Scottish Executive) and Prof Robert Wright (Strathclyde University).

As Chairman of the Forum I am delighted to receive this report. It is an innovative piece of work which uses creative futures methods and proposes a number of actions to be taken in the near term, across society, in order to realise the positive aspects of an ageing population.

The Rt Hon George Reid MSP

Chair – Scotland's Futures Forum

Foreword

The Project Board was commissioned in December 2005 by Scotland's Futures Forum to take a futures look at some of the issues around ageing and specifically, to stimulate public debate on the positive aspects of Scotland having an ageing population.

The issues around ageing are complex and necessarily interrelated, which has made this task difficult. The Project Board has therefore concentrated on four specific themes during this study – finance, employment, intergenerational issues and wellbeing. Even then, it has deliberately not looked from any particular policy perspective. Rather, it has used futures techniques to produce thought provoking questions. These questions might usefully be considered if we are indeed to realise a positive society for our elderly citizens.

As a think piece, this report also sketches three scenarios of what the future might look like if these questions can be answered positively. Writing scenarios is not, of course, an exact science and should not be seen as absolute or exhaustive. As with the questions arising from the project, the scenarios should be taken in the context of stimulating debate.

This report calls on government at various levels and business to consider and act on the questions highlighted. One way of actively taking forward this report and other studies into positive ageing that are emerging is to create a National Ageing Forum. This Forum, modestly financed by government and corporate business, could be charged with monitoring the development and implementation of ageing strategies in Scotland. In fact, many of the ideas in this report could be developed by such a Forum.

I am particularly grateful to Prof Mike Danson, Dr Brian Findsen and Maureen O'Neill for their academic essays which were used extensively in developing this report.

A Challenge not a Crisis

To say Scotland is facing an ageing crisis is a myth. While it is certainly true that Scotland, along with the rest of the world, is getting older, that, in itself, does not constitute a crisis.

What is perhaps true is that, as a society, we have not yet got to grips with the implications of having an ageing population. Perhaps the word crisis comes from the associated belief that an older population will cripple the economy and be a drain on health and other public services. However, this need not be the case. An older population need not cost more if, in the near term, flexible use of resources and more effective ways of working together can be found. Older people are now the most powerful consumer group in society and, as will be seen, the workforce of tomorrow can only come from drawing more older workers into the workforce. There is time for Scotland to be prepared during the coming decades. All this points to a challenge, albeit a significant one, not a crisis.

The Triangle of Responsibility: flexibility and inclusiveness.

As Michael Shea, author of "The Freedom Years: Tactical Tips for the Trailblazing Generation" has said, "failing to prepare is preparing for failure". There is an imperative to prepare. A new social contract must be drawn up between government, business and individual citizens; a contract which promotes a culture where older people will be recognised for their value and tremendous potential to businesses, the economy and society. To do this we need to ensure government, business and citizens stop blaming each other for the failures of the past and start to work together. We also need to make sure that solutions are not solely aimed at the current older generation but a wider approach must exist, encompassing all age groups, particularly young people. This 'triangle of responsibility' is the context through which this report presents its learning and conclusions.

Lord Sutherland of Houndwood

Introduction

Key Questions arising from the Project

Key issues	Key questions	Key organisations
Finance	<p>Given the importance dependency ratios will play in the future, can a new culture of lifelong savings be nurtured, through the sustained promotion of national savings schemes?</p> <p>Should a national programme be undertaken in schools and for new starts in employment, to develop better financial literacy skills around savings, pensions, budgeting, debt and credit?</p> <p>Would the creation of free financial MOTs, available at key times throughout life, be advantageous in developing culture of financial competence?</p>	<p>Scottish Executive, corporate sector</p> <p>Scottish Executive, local government and corporate sector</p> <p>Scottish Executive and corporate sector</p>
Employment	<p>Should national and local 'skills banks' be established to provide 50+ with a skills audit, and match potential workers to new employment opportunities or voluntary organisations?</p> <p>How can career advice be more readily available for the 50+ age group?</p> <p>How can more focus be given to promote business start ups for the over 50s?</p> <p>How can new skills training be introduced for the growing number of workers in the care sector?</p> <p>Should a national campaign be introduced to advertise the fact that you can work on and collect a company pension scheme?</p> <p>Should a programme be introduced to alert employers to the potential benefits of employing older workers?</p> <p>How can employers be supported to offer lifelong learning to all workers at all stages of their career? And how can older workers be encouraged to take up lifelong learning at later stages of their career.</p> <p>Within the workplace, how can employers encourage older workers to pass on their skills to the younger generation through, for example, mentoring schemes?</p> <p>For those who wish to retire, can employers be encouraged to introduce flexible working, new skills training, financial advice and soft skills training at least 10 years before retirement, for those who want it?</p> <p>Can incentives be introduced for large employers to allow their staff in their 20s, 30s, 40s, and 50s to have set time off to volunteer?</p>	<p>Scottish Executive, local authorities and local businesses, Futureskills Scotland, local economic fora</p> <p>Scottish Executive, local authorities and local businesses, local economic fora, national campaign on continuing working</p> <p>Scottish Executive, national and local enterprise agencies</p> <p>Scottish Executive, the business sector, skills and training agencies, local authorities</p> <p>Scottish Executive, corporate sector</p> <p>Scottish Executive, age positive, corporate sector</p> <p>Scottish Executive, corporate sector, the skills and training sector</p> <p>Business sector, public sector employers, social enterprises</p> <p>Business sector, public sector employers, social enterprises</p> <p>Business sector, public sector employers, social enterprises, Scottish Business in the Community, VDS</p>

Key Questions arising from the Project

Key issues	Key questions	Key organisations
<p>Intergenerational wellbeing</p>	<p>How can resources be made available to local communities when considering co-housing initiatives, and provide best practice models from, for example, the USA and Denmark?</p> <p>How can quality care options be promoted better to older people facing care?</p> <p>Should there be an 'Older Parliament' created, in the same way there is a Youth Parliament?</p> <p>How can more intergenerational schemes be created to encourage young people and older people to have more social contact, particularly through the use of technology?</p> <p>What ways can commercial companies be encouraged to practice more inclusive, user led design in the development of technology, for example, more appropriate size of buttons on phones, screen sizes etc?</p> <p>How can 'peer trainers' be recruited and trained to teach IT skills to older people in communities?</p> <p>How can access points to technology (email, the web) be made more available to older people at, for example, supermarkets, post offices, and clubs for the elderly?</p> <p>How can health and wellbeing advice be better focussed at older people?</p> <p>How can older people be encouraged into schools to help run after school clubs and sports?</p> <p>How could local communities promote and encourage better friendship, social, health and wellbeing initiatives?</p> <p>Can more transport schemes be made available to take older people to hospitals, shopping trips, community centres, activity clubs and to visit friends?</p> <p>How can more information be made available to alert older people of the social activities that are available to them?</p>	<p>Scottish Executive, house building sector, local authority, national and local planning agencies</p> <p>Local authorities, health boards, the private and voluntary sectors.</p> <p>Scottish Parliament</p> <p>Scottish Executive, local authorities, youth and older people's organisations</p> <p>Business sector</p> <p>Local authorities, local companies, local community groups</p> <p>Corporate and local business sector and local authorities</p> <p>Scottish Executive, local authorities, health boards, the Corporate sector</p> <p>Local authorities, voluntary groups, education departments, VDS, the network of volunteer centres</p> <p>Local authorities, voluntary groups</p> <p>Scottish Executive, Local authorities, voluntary groups, VDS, the network of volunteer centres</p> <p>Local authorities, voluntary groups</p>

The Ageing Scenarios

Introduction

The Ageing scenarios were developed through desk research, drawing mainly on the futures essays and workshops commissioned by Scotland's Futures Forum during its study into Scotland's ageing population, but also on material from the wider public domain.

The storylines explore how a number of the uncertainties emerging from the research might play out in the future. The main ones are

- 🍌 how Scotland will respond to the challenge of the dependency ratio
- 🍌 what the state pension age should be
- 🍌 whether the transition from employment to retirement will be slow or fast
- 🍌 whether the relationship between generations will be strong or not
- 🍌 how older citizens will fill their time post retirement
- 🍌 the level of voluntarism in society
- 🍌 how government, business and citizens will work together to create a positive future for Scotland's ageing population.

The scenarios do not explicitly address some of the challenges currently occupying policy makers' minds – global warming, energy security, crime and terrorism, obesity, the emergence of China and Asia as economic forces, for example – but each is set against a socio-economic context that suggests how some of these challenges have been met.

Like the study itself, the scenarios are designed to stimulate public debate on the positive aspects of ageing. Readers are likely to be drawn more to one scenario than another, or to believe that one is more plausible than another. They may want to explore certain narrative threads further or discuss why certain elements are missing. These reactions are precisely the ones we hope the scenarios will provoke, and we hope readers will be able to explore and debate them further.

The scenarios are set in 2031.

The scenario space is defined by the triangle of responsibility identified in the Scotland's Futures Forum report – government, business and citizens – and the scenarios themselves explore different ways these stakeholders might work together to deliver a positive future.

The Lifestyle Business driven primarily by citizens and business - describes a highly competitive global economy where citizens mainly have to take responsibility for financing their own retirement. Scotland is doing reasonably well, but business and employees have to work hard to maintain prosperity. There is no such thing as early retirement and people have to fund their own retirement if they want to live well. There has been a rise in the number of mature entrepreneurs, initially because many people set up microbusinesses in their 50s as a way to fund and control the timing of their retirement. These businesses are transforming the way Scotland treats older workers.

Age of Enlightenment describes a future where government is highly directive – providing business and citizens with a degree of stability that might otherwise be absent. The focus of government's effort is to prepare individuals for retirement by providing them with the tools and resources they need to live an active and fulfilled life. This is achieved through a mixture of financial incentives, education and policies designed to bring young and old together.

Helping Hands describes a future in which government and citizens work together to create communities that are caring and compassionate and that provide a secure environment for people to grow old. Everyone is motivated to get it right – one in two of Scotland's citizens are over 50. The flagship policy is the move from welfare to wellbeing; the core philosophy is that ageing should be at the heart of the community, not hidden away.

Overview of Scenarios

Questions for the future arising from the scenarios

The scenarios are designed to pose questions about the way we, as a society, approach the challenge of ageing. For example,

Is it solely the state's responsibility to secure the future of our more vulnerable citizens?

Do we need to change society's attitudes to ageing and also to work?
Is there any part of society in particular?

What should we do to ensure that people retain a sense of purpose once they have stopped working? Is it necessary?

Should policy specifically seek to stimulate entrepreneurialism amongst the over 50s?

What can be done to ensure all sectors of society are included in the debate about ageing?

Do we need to focus particularly on the relationship between the young and the old?

Should people have access to free, impartial advice about how to work towards retirement?

How do we ensure our ageing citizens are not digitally excluded?

Do we need to look differently at the way we provide care for older citizens?

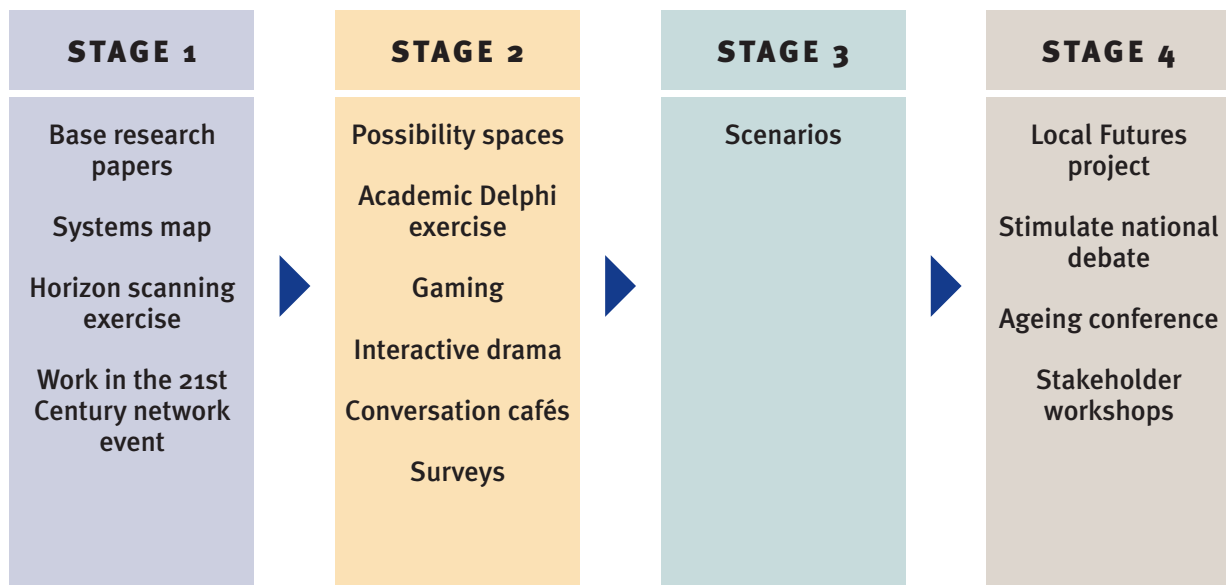
What do we need to do to put ageing at the heart of our communities?

We hope you will spend time considering these questions and debating them with other stakeholders in the ageing process.

Overview of Scenarios

This has been the first major futures study undertaken by Scotland's Futures Forum. The Forum set about the project with the aim of presenting the positive aspects of Scotland having an ageing population, in the belief that there need not be a crisis if pro-active near term actions can be taken by government, business and individuals themselves. This piece of work is aimed at stimulating a new debate on ageing. It does not stop with the publication of this report. During 2007, the Forum will continue to bring together key interest groups in Scotland to help them consider and design actions that will help ensure older people can make an ever more positive contribution to society in the future.

The Forum does not claim this as an exhaustive piece of work. Rather, it should be seen as a tool to stimulate more debate for a wide variety of stakeholders. The Forum has employed a hybrid futures approach in this project, utilising different techniques to formulate three positive scenarios. The futures techniques used in the project are discussed below.



Overall Project Methodology

Stage 1

Initially, the Forum conducted a system mapping exercise starting from the 'current position' in Scotland. This concentrated largely around structural factors likely to impact on Scotland, for example, demographics, immigration, work and employment and forthcoming legislation, as well as a policy review of current thinking on ageing. As a result of this work, the Project Board identified the following areas for investigation which, it was hoped, would add greatest value to the current ageing debate.

- The economics of ageing
- Ageing and employment
- Ageing and the socio-environment
- Ageing and the individual

NOTE: Given the interrelated nature of the subject, there is necessary overlap in areas of discussion between each chapter below.

International Perspective

Two Forum members attended the International Federation of Ageing Conference (IFA) in Copenhagen to collect details of how other countries are preparing for an ageing population. This proved a useful exercise and the findings have helped inform Stage 2.

Work in the 21st Century (network event)

Towards the beginning of the project, the Tomorrow Network in Scotland, a network made up from the Scottish Executive, the Tomorrow Project, Careers Scotland and Scottish Enterprise, brought together 100 people from various sectors to consider work in the 21st century. The Scottish Council Foundations work on how to take an asset based approach to education, work and retirement was hugely useful in this session. From this event four specific questions came to the fore, which provided the focus of the project.

- 1 A pensions crisis has been high on the public agenda recently but what are the attitudes of Scottish business and young people to work, pensions and savings in the future?
- 2 It has been clearly established that an increase in skills leads to increased productivity in the workplace. What new skills and re-training will be required by an ageing population, to meet the needs of work in the future?
- 3 Many have argued that 'crisis' is only a term to be used if society does not adjust its practices now to meet the economic and social realities of the future. How do we enable and empower people to meet this new environment?
- 4 How can the skills of an ageing population, through, for example, volunteering, mentoring and other forms of 'work' best contribute to society in the future?

Stage 2

During this stage the Forum undertook a series of participative exercises with the view of both testing some of the learning to emerge from Stage 1 and to collect wider qualitative data around ageing. This stage has been hugely important to the project and through the use of futures techniques as described below, the research has produced interesting findings. This participative approach is central to the ethos of the Forum.

A business perspective (possibility spaces)

Using the OECD method of 'possibility spaces', the Forum hosted representatives from the business community to consider some of the key business issues around ageing.

An academic perspective (Delphi exercise)

The Forum commissioned a Delphi exercise, where three respected academics from Scottish Universities were asked to give their futures view of ageing. The essays concentrate on three key areas.

Overall Project Methodology

- An overall philosophical view of ageing in the future.
- An economic view of ageing in the future.
- A learning and training perspective of learning in the future.

During a second round, each academic was invited to comment on the other papers. The Forum has relied heavily on this analysis when building the positive scenarios.

A youth perspective (gaming)

Conscious of a need for a multi generational approach to ageing, the Forum invited 100 young people aged between 14-18 to the Parliament to take part in a day of gaming exercises, with Young Scot. This was a chance for the Forum to discuss and test young people's attitudes to personal finances, inter-generational contact and social isolation.

An elderly perspective (interactive drama)

In association with Foxtrot Theatre Company, based in Dundee, the Forum undertook a session with older people to hear their aspirations and fears for the future. Three actors, themselves over 50 enacted a play entitled 'The Way Ahead'. The play had two scenes describing issues around ageing. Scene one was set in 2006 and scene two in 2026. The audience were then able to comment and question the actors between scenes while the actors stayed in character. This proved a very powerful method which allowed older people to voice their views in a very open and participative manner. Much of the learning to come from this session has been extremely valuable to this project.

Power to the People (conversation café)

The Forum, in association with the Big Lottery Fund (Scotland), ran a day of discussions for 150 older people at the Scottish Parliament, to consider the barriers older people face in participating in society. The Forum heard from a variety of experts including SAGA, OfCom, the Power Inquiry, Microsoft, the Dept of Work and Pensions and Anti-apathy. This session produced valuable attitudinal data around older people's hopes and fears for remaining fully included in society in older life.

Surveys

Through the Young Scot website, the Forum conducted a very useful attitudinal survey with young people on ageing, wealth and wellbeing.

Stage 3

This stage has largely been driven by process; a chance for the Project Board to consider the sort of learning to emerge from stage 2.

Scenarios

scenarios based on the work undertaken during Stage 2, to describe some of the learning which emerged from the project. The scenarios are entitled:

The Lifestyle Business

Age of Enlightenment

Helping Hands

While the constituent parts of the project are useful in their own right, these scenarios have helped frame much of the learning in a 'joined up' and thought provoking way. Ageing is a complicated and interrelated issue that cuts across many areas of society and public policy. The scenarios provide three cross cutting snapshots of the future. As with any scenario exercise, these must be seen in the context of seeing the future through different lenses and not in absolute terms.

The Project Board undertook a testing and evaluation exercise of the project findings, which was then extended to a wider review group for comment. The project findings have been refined on the basis of these comments.

Stage 4

Stage 4 of the project is about embedding and promoting the learning to come from the project, so the project does not stop at stage 3. Over the course of the project, over 1000 people from all walks of life have been involved in shaping its conclusions. Much of the learning to come from the project has gone to those who have taken part. So, in many respects, stage 4 has been continuing throughout the life of the project. During 2007, the Forum will continue to embed the learning to come from this project with MSPs, the Scottish Executive, policy makers, businesses and individuals themselves. After all, there would be no point in undertaking this project if, at the end of the day, efforts were not made to use its findings in a constructive manner.

Overall Project Methodology

In the future...

The number of people of working age is projected to fall by 7% from 3.18 million in 2004 to 2.96 million in 2031.





From 2.3 million jobs in 1981 to 2.5 million in 2004, total employment is expected to reach 2.57 million by 2014, with 50,000 new job opportunities compared with 2004. The need to replace workers who leave the workforce is expected to provide 920,000.

The number of people of pensionable age in employment in Scotland in the last year has gone up by 8%.

DWP estimate that over 90% of the over 60s they survey would be happy to continue working until they are 70.

These have been the type of statistics which prompted the Forum to look at the question: As a society, can we afford to grow old? To help answer that question we looked at three impact questions:

Will an ageing population bring

-  a lower GDP?
-  a lower rate of productivity?
-  an increase in Public Spending on Pensions and Health?
-  'Total' support ratios?

There is consistent reference to the ratio between those of working age and the number of people that they will need to support. This is at present 5:3 and it is estimated to reach 5:3.5 by 2031 if we continue to use the same definitions of working age. This raises the question whether dependency ratios can accurately estimate the provision of sufficient





wealth to support the changing demography without considering the ways in which new technology and new ways of working influence productivity and the growth in the GDP.

Phillip Sadler, an economist from the Tomorrow Company argued at a Futures Forum workshop that when you look apply 'total economic ratios' – taking into account those who are economically active and those who are not – you start to see the relationship between support and dependency very differently to ratios which consider those who are in work and those who are not. He went on to argue that as a country he believed the UK could afford to grow old, agreeing that the priority was to increase the proportion of men and women between 50 and 65 who are working, continue to create greater scope for flexibility in the approach to retirement and to get away from the traditional all or nothing assumption.

The Economics of Ageing

Impacts of Workforce Ageing

According to Futureskills Scotland, as well as lower levels of economic activity, the potential effects of workforce ageing should not be exaggerated;

-  increased employer costs – although these are neither inevitable nor without society compensations;
-  reduced labour mobility and reduced voluntary levels of staff turnover – again there are often compensations to employers in savings on recruitment costs, retention of skills and experiences;
-  ageing of the stock of knowledge and skills – which can also be interpreted as retaining and enhancing embedded knowledge and experience;
-  ill health and disability within the labour force – though the data on this are not as conclusive as might appear, with the encouragement of older workers onto incapacity benefits distorting figures and analyses.

Retention and Recruitment












As well as having small impacts, it should be noted that these are contested or double sided arguments. While there has been much attention on barriers to recruitment into work, more significant attention should be on retaining workers in the labour market. It is clear that for all age groups, a period of detachment from the field of work can generate negative behaviours, employer attitudes, loss of self esteem and confidence and the erection of other barriers to re-engagement.

There is an assumption made that once you retire, you are automatically considered as a 'dependant' – this is not so. The number of people post retirement age who are in employment is continually growing, the boundaries between work and retirement are changing and blurring and to ensure better support ratios, more must be done to break down those barriers.

The Forum's own research has identified three key reasons older people want to work, health financial, social. Maureen O'Neill argues that *"individuals choose to stay in employment because it has provided a key focal point to their lives, helped to build their self esteem, provided a social element and importantly their financial independence"*.

While there is an appetite for work by the over 50s, there is a need to create a culture of flexibility to allow individuals to make the best choices. It is the role of government and business to maximise the range of choices available to people not only in older life but throughout their educational, working and older lives. In 2001 Odile Quitin, the Director General from Employment and Social Policy in the EU stated: *"...policy makers should rethink the way in which periods of work, leisure, learning and caring are distributed over life cycle"*.

The Forum identified some of the work barriers that need to be removed or improved:

-  Abolish compulsory retirement ages.
-  Offer financial incentives for employing older people.
-  Offer incentives for delaying pension take up.
-  Encourage more flexibility in company pension schemes – allowing people to work on while receiving the company pension scheme.
-  Create a lifetime fund for people to save into.
-  Undertake a campaign to change employers and employee attitudes to the benefits of older workers.
-  Help people to feel positive about working longer by promoting it as an attractive proposition.
-  Include older people as part of the overall staff structure. Don't see older workers as separate.
-  Encourage older workers to pass on their skills to the younger generation.
-  Provide opportunities to help older workers retrain.
-  Provide health and dietary advice to older employees, not just focussed on young people.

The Economics of Ageing

Incentivise savings

One of the main reasons for people continuing to work after state retirement age was because they could not afford not to. Employers vary in the level of financial services and advice they offer employees. The Forum wanted to look further at how young people were prepared for working, and older life. The results were surprising and worrying.

As one OECD observer noted:

"...lack of clarity makes it difficult even for experts, let alone the average contributor, to know what future entitlements will be. The need to have younger generations understand pension systems is important partly because governments increasingly rely on them to have a decent pension on retirement. People also need to be able to understand their pension system in order to have a reasonable discussion about pension reform"

Through Young Scot, the Forum surveyed 194 young people across Scotland between the ages of 12-26. This was followed up by a one day gaming session with around 100 young people from across Scotland to test and discuss the results.

At the start of the day, over two-thirds of the delegates thought they would have a pension provision by the time they were 40 years old. However, through the course of the day, it became clear that the level of understanding of what a pension was and who would provide it was mixed.

By the end of the day, 75% of the delegates felt they did not receive enough financial information at school. From the online survey, there was an overwhelming wish from those who had left school, that they had received more financial help at school. 82% of young people from the survey felt they should be receiving more advice on handling or avoiding debt in preparation for further education. Over 41% of those at school said they expected to get a credit card in the future. Respondents who had/expected to have a credit card in the future would use it on consumer goods such as clothes and shoes, food and drink, CDs and music.

Organisations such as the Financial Service Authority and the Chartered Institute of Bankers already provide important programmes and resources to encourage financial literacy and this is welcome. However, the Forum believes that a national independent

organisation supported by government and the business community should be established, to promote a culture of financial literacy throughout life. As a starting point, children should be given better financial, budgetary, debt and pension information at school. Financial advice should be encouraged and extended into student, working and older life. The Forum believes, providing these skills throughout life will help promote a culture of financial literacy. The Forum believes the delivery of financial literacy should not be conducted by individual financial companies. It may be of interest that the Open University has recently launched a course/module entitled "You and Your Money" which is already the most popular economic course in UK history.

Continuing Activity

Part of the solution to poverty and financial distress for older people should be greater flexibility over retirement. This will allow them to continue to lead active and involved lives and to contribute to society and the economy across several dimensions of life.

Professor Mike Danson, in his futures essay to the Forum stated: *"Already, a significant proportion of the labour force is now working past state pension age and this is likely to be encouraged in the future as people enjoy longer, healthier lives. As noted earlier, often financial hardship is an important reason to continue working, with those groups of men and women with the highest probability of labour market participation being those with outstanding mortgages on their properties; this is one of the reasons the UK has a higher rate of working among older men and women than most of continental Europe. Working past state pension age has become more prevalent in other countries such as the USA and Japan and is likely to be a future trend in Scotland and the rest of the UK. By contrast, one half of men and one third of women now retire before state pension age and this is likely to be progressive; each cohort of men appears less likely to remain in employment at older ages so these trends cannot simply be explained as a consequence of the downturn in the economy during the 1980s and 1990s, but rather are part of an ongoing process. As they are becoming embedded into the economy and culture of the workforce, not least within public sector employment, there is a greater imperative to pro-actively reverse these trends before the higher participation rates are a necessity"*.

The Economics of Ageing

Achieving this is crucial. The Scottish Council Foundation, a leading think tank, has published very powerful and well produced analysis on “phased retirement”, with employees from a range of public and private sector organisations identifying a range of options that might ease transition to retirement and, therefore, widen choice around staying in work:

- Reduced hours at work with no financial penalty
- Job sharing
- Shorter working week in the five years prior to retirement, using the pension fund to top-up salary levels
- Combining paid work with the same employer with partial pension income
- Enhanced leave to improve work-life balance in later years
- Additional holidays
- Being free to undertake voluntary work without loss of pay in the pre-retirement period. This was a very strong recommendation coming from the Forum’s own community consultation sessions.

Ageing and Restructuring

Although to a degree industrial restructuring can explain the current low employment rates of many regions and rural areas, the shrinking employment share of those aged over 50 has taken place in both growing and declining industries, confirming that this problem will not disappear as the workforce moves into newer sectors over time. This suggests that age discrimination against older workers appears deeply embedded in the cultures, policies and practices of some organisations and industries. However, service sector employers generally exhibit a more positive orientation to older

workers, and this should increase the range of employment opportunities for this group both now and progressively into the future. Getting it right early rather than panicking in the decades to come should offer a better solution in the long run.

Caring and Employment

Professor Danson, of Paisley University notes *“Moving into the 2020s and beyond, to an even greater extent than now, caring responsibilities are likely to have an increasing impact on the working lives of many older workers. Already one in six employees have eldercare responsibilities and of the six million carers in the UK, it is thought that half are aged between 50 and 64. As parents and elder relatives live longer, average family size reduces and fewer young people are available for recruitment into the caring sectors, so these demands will increase. It is unclear if there is greater discrimination against older males or females in many of the growing sectors of the labour market. Again, there are strong reasons based on inclusion and cohesion for ensuring that markets are open and free from discrimination and all barriers to participation are removed”*.

All Age Inclusion

Addressing the needs of people as workers, volunteers, tourists and consumers, pensioners becomes the objective for an ageing Scotland by making age irrelevant to considerations of inclusion.

Another attempt to foresee where we might be in the second quarter of this century has been undertaken by the Scottish Executive's "Futures Forum". They have included an application of the GLIMPSES model: Globalisation; Life Course; Individualism; Media & Technology; Politics & Government; Shape of Society; Employment; and Sustainability. Amongst its interesting discussions and speculations, it is consistent

with many of the predictions of the other institutions regarding life styles and the economy, with ongoing change and disruption at the level of the individual, family and community. Reflecting a considered view of the recent changes discussed in this section, they see greater continuity than change – with a good degree of improved job stability, longer tenure, and less flexible employment contracts than might have been expected in view of the immense sectoral shifts and changes in workforce composition.

The Forum believes, as a society, we can afford to grow old. However to do this, near term actions are required to be undertaken.

Should a National Ageing Forum be established to monitor the development and implementation of ageing strategies across Scottish society?

Given the importance dependency ratios will play in the future, can a new culture of lifelong savings be nurtured, through the sustained promotion of national savings schemes?

Should a national programme be undertaken in schools and for new starts in employment, to develop better financial literacy skills around savings, pensions, budgeting, debt and credit?

Would the creation of free financial MOTs, available at key times throughout life, be advantageous in developing a culture of financial competence?

In the future...

Surveys of Scottish employers repeatedly demonstrate that there are very few skill shortages or hard to fill vacancies, but that as many as one in five workplaces report a skill gap – not having the skills necessary for the post. Such gaps can be explained mainly through weaknesses in the softer skills such as organisational and planning skills, customer handling and problem solving; and affect around 9% of employees

Loretto and White's (2006) research showed that, across a variety of sectors and sizes of organisations, employers felt that older workers were better at interpersonal skills, and that there was merit in adopting an intergenerational mentoring approach to share skills amongst employees of all ages.

A flexible approach – skills, lifelong learning and technology

As Alan Greenspan, former chairman of America's Federal Reserve Bank, has pointed out, there is always likely to be anxiety about the jobs of the future, because in the long run most of them will involve producing goods and services that have yet to be invented.

William Nordhaus, an economist at Yale University, has calculated that, under 30% of the goods and services consumed at the end of the 20th Century were variants of the goods and services produced 100 years earlier.

Scotland is now far less dependent on the fortunes of specific sectors which are open to either the idiosyncrasies of the markets for capital investment goods – the outputs of many of the traditional industries – and Scottish

consumer goods and services. The demise of the heavy industries and their dependence on world markets means there are now significant differences from the position of the last two centuries before 1988, and this has brought an end to Scotland's overexposure to global business cycles.

Older men and women without qualifications have tended to withdraw from the labour market to a greater extent than other workers, but there has been a worrying upward trend in inactivity amongst progressively younger groups across this country, as elsewhere, with lack of skills and other barriers often explaining this. The importance of qualifications, allied with soft skills, is proving key to levels of employability. There is nothing in the forecasts available which suggests that these trends will not persist well into the future.

Ageing and the skill gap?

Employer attitudes –flexibility is key

Within wider European Union priorities for inclusion, the government has legislated against age discrimination in employment and vocational training, with acts to address both age and disability discrimination. In a flexible labour market, lifelong learning will become increasingly important, but there are a number of barriers to older people gaining training, such as previously interrupted learning, lack of current opportunities, lack of local provision, cost of courses, accessibility and transport, confidence about ability, perceived lack of necessary qualifications, and a lack of relevant and interesting courses. Employers also, often wrongly, tend to view older workers as not in need of training and disinterested in personal development opportunities. As a result, older workers, who tend to have fewer formal qualifications in the first place, can be less likely to be provided with training opportunities. Some of these barriers will diminish over time as the proportion of graduates – who have a much higher propensity to be offered and to gain from training throughout life – increases in the workforce, but this will threaten to deepen divides between those with further and higher education qualifications and the 50% who do not. Other barriers will still affect most older workers, however, and these will require specific attention if they are not to be obstacles to continued involvement in economic activities.

Age Discrimination?

Although economic activity rates are at an all time high, there is still a strong declining trend after 50, with increasing numbers of workers taking early retirement or spending several years on incapacity benefits before retiring. As older workers assume progressively higher proportions of the potential workforce, so this exclusion will become critical to the ability of the Scottish economy to provide services to all its population, raise sufficient public finance to fund health and education for all, to improve its productivity and performance, etc. If men and women in Scotland in the future could attain the traditional levels of labour force participation of men over 50, then it would go a significant way to closing the demographic gap in the size of the workforce

after 2030. Removing the barriers to continuing economic activity therefore becomes the priority, and removing poor employer attitudes and (mis-) information regarding older workers is an essential element of this.

Maureen O'Neill, former Director of the RBS Centre for Older persons Agenda at Queen Margaret University College points out in her Scotland's Futures Forum Essay 'Work in Later Life', *"A particular confusion arises over the understanding of 'retirement' age and 'pension' age. In the UK we have no national retirement age but the practice has been to assume that retirement will take place at the same age as eligibility for the 'state pension' is triggered or the date specified by the employer. It is important that the two issues are seen separately and that it is born in mind that the date of receipt for a state pension was set at a time when people did not live as long and when the range of physical work and those involved in it was much higher and more exhausting"*.

The end of age discrimination?

A key event in 2006 was the enactment of the Employment Equality (Age) Regulations in October. These have outlawed employment-related discrimination on grounds of age, and have effectively raised the minimum retirement age to 65 (unless an earlier age can be objectively justified – full details of the Regulations can be accessed via www.agepositive.gov.uk). Research undertaken earlier in the year of 2007 employment establishments to assess their readiness for the legislation showed that, across GB, 56% of organisations had an equal opportunities policy covering age (54% of Scottish employers, compared to 60% of Welsh employers and 50% of English employers). Nevertheless, age still played a direct role in a wide range of policies and practices, especially in relation to recruitment and selection and to redundancy and retirement (Metcalf and Meadows 2006). In particular they found that Scottish organisations were more likely to offer early retirement, and that more organisations in Scotland (42%) than in England (36%) or Wales (34%) will be affected by the new default retirement age of 65.

Ageing and the skill gap?

It was often the case that age was not directly mentioned; rather criteria related to age, such as length of service, or experience (measured by time) would be used. Scottish organisations were most likely to use length of service for annual entitlement and to use long-service awards. While such criteria, where used as a proxy for age, may constitute indirect discrimination under the new Regulations, we will have to wait for the emergence of case law to provide guidance.

One of the key observations from the report was that age awareness needs to be raised, especially in (smaller) organisations which may not have an HR specialist. However, as Loretto and White (2006) discovered, in many respects small firms may be better prepared than they realise. In their research, it was often the smaller firms that were more flexible in terms of age and age management.

Lifelong learning in the future

Dr Brian Findsen, Glasgow University, in his futures essay to the Forum said, *“It is incumbent on all Scottish citizens to exercise their rights to societal resources such as education. The fact that many older people do not currently assert their claims for formal education provision reflects their misguided belief that education is only for younger folk; they are supposedly taking up a precious resource which younger people somehow deserve by dint of their age.*

The state should not be exempt from developing a more conscious plan to meet the learning needs of older people from traditionally disenfranchised groups. This may require a different form of provision – certainly, the type which will not alienate “at risk” learners – and which inevitably would call for actual involvement of these seniors in planning and implementation. In addition, any professionals should ideally emerge from local sites so that organic leadership shines through rather than well-meaning experts being implanted on a local community. This kind of leadership is crucial since ownership of any educational programme from the primary stakeholders is essential.

The inter-relationship between formal, non-formal and informal learning for older adults is a serious concern. While most learning in later adulthood is achieved via more casual arrangements and through self-determined senior groups, it is still incumbent upon the state to provide a coherent range of formal education opportunities, especially for marginalised groups, preferably at a more localised level. Arguably, too, the government healthcare budget could be lessened because of education employed as a preventive intervention”.

Technological innovation in the lives of older adults

How many senior citizens have not used a computer? How many grandparents text their children and grandchildren on a daily basis? How have mobile phones affected communication across generations? Do older adults’ technical skills affect their active participation in life? These are commonly asked questions concerning the older generation’s level of competency with new technologies.

Recent OfCom Panel research, presented to the Forum’s Power to the People conference, noted some key factors about older people using technology:

- 🍌 It’s not about age, it’s about attitude.
- 🍌 Health and mobility are not issues that made people users.
- 🍌 Economics did not figure highly. If people wanted IT, they generally found the money.
- 🍌 The above findings were consistent throughout the country.

Perhaps a dominant image of older adults’ engagement with new technology is one of faint familiarity. Unfortunately, the stereotype of older adult avoidance is all too prevalent, albeit with some aspects of truth. The Forum found that older people are much more likely to go to their own younger family members to ask for assistance in familiarising them with some new technology. This prevalent attitude to information and communication technology is partly explained by the general tendency for seniors to be cautious in most activities, sometimes approaching rigidity.

Ageing and the skill gap?

From the Young Scot survey, the Forum found that 55% of respondents had a least monthly face to face contact with their grandparents. None of the 194 respondents kept in contact with their grandparent by email and only 1% by texting. There is an obvious connection to be made. Young people should be encouraged to help their grandparents use technology such as digital television, texting, email and the internet.

In a wider communal context, the Forum also found that some older people would welcome the chance to be trained in the use of technology by younger members of the community. Similarly, when speaking to younger people, they would be willing to help older people email, text and use the internet.

Interestingly, from the Young Scot survey, 80% of the respondents thought that young people would have less contact with older people in the future but, over 46% of the young respondents would like to hear advice on life from older people. It is very clear that, unless action is taken, a lack of intergenerational contact will become an increasing problem in the future.

Of course, there are many older people who have embraced technology, with increasing numbers of seniors being adept at using mobile phones and computers. The advent of SeniorNet (a network of seniors with an interest in computers and their communication capacities) is testimony to the new boldness among significant numbers of older people in dealing with IT. Research points to those who regularly use the internet do so primarily because they wish to communicate with family, find out about health information or track financial investments. There appears to be a “senior elite” or group of “silver surfers” who are enthusiastic adopters of new technology and tend to be highly educated and enjoy high retirement incomes. More senior men than women use the internet (Fox et al, 2001). Hence, this rendition of the characteristics of users of IT mirrors the trend in adult education participation more generally i.e. those who have, get more.

There is a clear need to help less financially well off be trained and have better access to IT provision.

As a generalisation the observation that the older a person is in Scottish society, the less likely that person is to be computer literate has validity. One elderly sceptical delegate from the Forum’s Power to the People day with the Big Lottery explained “if you love your granny don’t buy her a computer for Christmas!” However, it is important to acknowledge that older adults can learn new technologies. Prior research has identified the factors of computer anxiety, computer efficacy (the belief of one’s capability to effectively use a computer), attitudes to ageing and social support as crucial in successful use of computers by seniors. Hence, concentration on many of the psychosocial attributes of people can really help in self confidence and eventual success with computer usage. As for much learning associated with older adults, capability is seldom the key underlying issue. In part, too, greater encouragement from employers for older workers to get to grips with new technology – providing them with equal opportunity to train – will assist in Scottish society having greater numbers of older people with sound expertise with computers.

Lifelong learning in the future

Employment Forecasts

Recently, Futureskills Scotland has published labour market projections of the period to 2014 and some of their conclusions suggest:

- a slight slowdown in the rate of growth of employment in Scotland compared to previous years;
- modest growth in the number of jobs;
- considerable demand for employees to fill jobs which become vacant;
- a continued transfer of jobs from primary and manufacturing to services but at a slower rate than in the past;
- a continuation of the recent trends of growth in professional and service orientated occupations and decline in skilled trades and elementary occupations, again at a slower rate; and
- a closing of the gap between male and female activity rates by 2015.

Ageing and the skill gap?

These results are consistent with several other medium-term forecasts and point to a continuation of the past trends since the early 1980s:

- all of the growth in employment in Scotland over the last two decades has been in non-rural Scotland;
- in contrast, rural Scotland has experienced a slight decline in employment; employment in rural Scotland is expected to remain stable at just over 300,000.
- all of the projected increase in employment is expected to be in non-rural Scotland, where the number of jobs is forecast to increase from 2.22 million in 2004 to 2.24 million by 2009.

Replacement Demand

A critical insight has been offered by such analyses into the dynamics of the labour market, with their focus on both 'replacement demand' for workers as well as new job openings. This explains why attracting potential employees and trainees to careers, jobs and opportunities in declining sectors is still important in the short- and medium-term. In the five years to 2009, for example, across Scotland, 489,000 new job openings requiring new employees will arise. This comprises an anticipated 21,000 jobs that arise from growth in the economy and a further 469,000 new job openings which will arise because some workers will retire, die or otherwise leave the labour market. In all industries – including those in which employment is expected to contract – the number of new job opportunities is predicted to be large due to the scale of replacement demand – the need to replace workers who leave the labour market. Nevertheless, it is forecast that almost 60% of job openings will occur in just four industries – other business services, retail and distribution, health and social work and education.

Skill Shortages

Surveys of Scottish employers repeatedly demonstrate that there are very few skill shortages or hard to fill vacancies, but that as many as one in five workplaces report a skill gap – not having the skills necessary for the post. Such gaps can be explained mainly through weaknesses in the softer skills such as organisational and planning skills, customer handling and problem solving, and affect around 9% of employees. Given the ready

recruitment of migrant workers into low paid and low skill jobs, it is no coincidence that these reported skill gaps disproportionately affect posts which require lower levels of skills or qualifications. The sectors which are affected most by skill gaps, therefore, are hotels and restaurants and parts of the public sector, though the care sector has also been identified as having similar difficulties. This notwithstanding, other low paying sectors have been able to rely on a plentiful supply of further and higher education students (about 70,000 students in Glasgow alone, for instance, are available for part-time work throughout the year) who are looking for flexible hours, undemanding jobs offering wages alone – there are no pretensions of establishing a career in such employment. This is relevant to the discussions of older workers as, first, the numbers of Scottish students available for such jobs will fall with declines in their age cohorts, meaning other sources of such labour will need to be identified and, second, the economy will become increasingly dependent on these sectors for export demand (e.g. tourism, global contact centres) and home consumption (personal services, health and care sectors).

Occupational Change

Over the next five years, the most highly skilled occupations, such as Managerial and Professional jobs, will account for almost half of all job openings. However, there will also be substantial job opportunities in lower skilled jobs. There has been a general move to raise the skills required in many sectors over the past two decades, and the rapid growth in Professional and Personal Service occupations will continue. Alongside the demise in certain sectors, a decline in Skilled Trades, Operative and Elementary occupations has occurred over the same period and again this is likely to continue with the expected fall in manufacturing. It is anticipated that total employment will continue to be concentrated in professional and service orientated occupations; nevertheless, although total employment in elementary occupations is expected to decline, these occupations will still account for a large share of the total number of jobs in Scotland.

Ageing and the skill gap?

Qualifications

It is projected that by 2009, one-third of the Scottish working age population will have higher education qualifications, and this proportion will rise further as participation in higher education has reached 50% in recent years. If participation in higher education continues at the present rate, it is projected that 36% of the Scottish population will be qualified to SVQ level 4 and above or equivalent by 2009.

2020 – 2030 Forecasts

Over a longer period into the future, that is well into the 2020s, it becomes much more difficult to predict what is likely to develop. The massive restructuring since 1981 confirms this, and 2031 is as far away as that year is from 2006. However, replacement demand becomes less appropriate

as an indicator of the need for flexibility in the labour market the greater the time horizon; indeed, 'flexibility' itself has become increasingly important for the operations of the skills, training, employment and service markets over the past quarter century. All indications are that this will continue well into the future.

The challenge is perhaps best summed up by the OECD who identified three main barriers on the side of older workers which affect their employability: *"Improving financial incentives to remain in work longer and encouraging employers to be more receptive to an age-diverse workforce is on only half the battle. If older workers lack the skills required by employers, suffer from poor health or face onerous working conditions, they may still be pushed into early retirement"*.

Should national and local 'skill banks' be established to provide 50+ with a skills audit, and match potential workers to new employment opportunities or voluntary organisations?

How can career advice be more readily available for the 50+ age group?

How can more focus be given to promote business start ups for the over 50s?

How can new skills training be introduced for the growing number of workers in the care sector?

Should a programme be introduced to alert employers to the potential benefits of employing older workers?

How can employers be supported to offer lifelong learning to all workers at all stages of their career?

Within the workplace, how can employers encourage older workers to pass on their skills to the younger generation, through for example mentoring schemes?

Can incentives be introduced for large employers to allow their staff in their 20s, 30s 40s, and 50s to have set time off to volunteer?

Ageing and the skill gap?

In the future...

One person households will make up 42% of all households by 2024, up from about a third in 2004.

40% of 75 year olds see themselves as middle aged.

One in six employees have eldercare responsibilities, and of the six million carers in the UK, it is thought that half are aged between 50 and 64.

Communal arrangements in the future don't need to be huge complexes full of older people.

Divided Scotland?

“If we are to manage change successfully, we need to provide an environment in which older people can thrive and live life to the full for as long as possible – contributing to society, rather than being dependent on it. We therefore need approaches that help older people to live independent lives – keeping people healthy, active and able to participate for as long as possible. For older people whose health has begun to fall, we need to find ways to ensure that they too can live as fully as possible”
(Audit Commission: *Older People – a changing approach, Independence and Wellbeing*).

There is a direct link between the achievement of a long, active and healthy working life and a happy and lengthy retirement. Looking to how these can be promoted for all and how an inclusive and cohesive society can be realised for all citizens presents the greatest challenge facing Scotland in the 21st century we would argue, rather than a simple focus on the size of the working population.

Ageing and the socio- environment



The Joseph Rowntree Trust Report 'From Welfare to Well-being' identified key principles and issues that are important to older people:





Principles	Issues
Being valued for their lives and experiences	Lifelong learning
Being able to put forward their views and contribute	Arts and Culture
Interdependence – older people as a resource working in partnership	Health and social care
Addressing discrimination	Housing
Having the choices and control to feel independent	Transport
Having information and services that are accessible and joined up	Finance and income
	Crime and community safety
	Environment
	Regeneration and building communities
	Equality and diversity

Perhaps the first important point to remember is that older people are not a homogenous group and will be increasingly less so in the future. The needs, hopes, fears and aspirations of a 60 year old and 80 year old are as different as those between a 20 year old and 40 year old. This is yet another reason for a culture change in Scotland, away from a 'them' and 'us' mentality, towards a society which is barrier free and where older people are free to make informed decisions in integrated environments. Public and private institutions need to start to change towards respecting individual choice and aiming for higher personalisation of services.

The Importance of Relationships

The Forum has found that many of the changes that need to occur to make such positive changes happen, revolve around the creation, strengthening and nurturing of good relationships.

-  Relationships between older people and local decision makers,
-  Relationships between people and their employers,

-  Relationships between older people,
-  Relationships to the wider community,
-  Relationships to younger generations,
-  Relationships with public services.

This section looks at how better relationships could be fostered to create a future where older people are more integrated in society and again calls for a National Ageing Forum to be established, with older people, to ensure targets for integration are developed and met.

One clear theme that has run through this project is that older people must be empowered to design services themselves that best meet their needs. This does not simply mean 'consultation' with older people but local forums of older people should be created to identify services and co-design services for the future, with local decision making bodies as well as a national forum to ensure the interests of older people are advocated into national policy directions, as in Wales and Nordic countries.

Ageing and the socio-environment

Health and Wellbeing

It is well documented that elderly people who stay physically and mentally active not only contribute more to society but are more likely to live longer and enjoy a better quality of life. Scotland's record in educating young people to the benefits of physical exercise and a better diet is improving but more must be done to promote active healthy living for elderly people. Consistently, throughout this project older people have called for more opportunities to be included in the community.

As has been discussed previously, there is a need to recruit more people in the care sector to prevent people going into care earlier than they wish. The Forum found that most of the older people it talked to wanted to stay as independent as possible for as long as possible. While good health care provision exists in Scotland, with strong care for the elderly policies in place, it is important that older people are given a say in decisions regarding their care. There must be more focus on the personalisation of care options. In addition, national and local care providers must consult and present clear information on the quality care options available. This is vital in helping to move away from a focus on managing dependency for vulnerable people to promoting inclusion and active ageing for the older population of the future.

Transport

One major issue that came through the project was the need for a much better transport for older people, particularly in rural areas. This is a vital area to ensure good relationships are maintained. Having good transport options in the future, particularly for rural areas, is of particular value to older people. This includes having transport services that take them to hospitals, shopping trips, community centres, activity clubs and to visit friends. In the future, there is a strong need to incentivise public transport operators to provide specific transport services for older people.

There is already some good practice. In some areas of Scotland, older people can dial a community bus, access timetables for shopping buses and can use evening transport for visiting friends in hospital.

Having good transport options and an integrated transport system will be crucial to the wellbeing of an ageing population in the future.

Housing

Traditional housing in Scotland is not likely to meet the needs of an older population in the future. Over the next quarter century Scots are likely to experience even more changes in their family circumstances and in particular live a greater part of their life alone. Although we will be living for longer, the real threat is that more years of ill-health will be experienced. Rather than a healthy active later life, the additional years are more likely to be a time of suffering from chronic disease and mental ill-health problems. With our divided communities, an even wider gap is developing in terms of health outcomes and behaviours depending on where in Scotland people are born and grow up. By comparison with urban areas, older people in rural areas tend to be more active and healthier.

That said, given the desire of many older people to stay in their own homes as long as possible, the challenge is to promote choice; helping people to stay in their own homes as long as possible and, if and when required, to offer a range of choices for communal living, such as well run care homes or co-design housing. This is important given the increasing number of people who will be living on their own. Meeting this challenge and getting to the point where we see in the future flexible housing alternatives that link good health, care, and wellbeing into the community and where the growing number of people wishing to live alone can do so, is very important. This will require a massive rethink by policy makers, local government, planners, architects and house builders.

Co-housing

One innovative model, which Scotland has tested in recent years but not to any great extent, is the co-housing model.

Developed in Denmark, co-housing schemes may present a viable range of housing and care facilities to suit the profile of Scotland's ageing population in the future, particularly in rural

areas. Co-housing aims to create individual homes with extensive shared common facilities built around a car-free layout and re-establish the social and physical advantages of the traditional village within the context of modern life. Rather than 'retirement villages', the attraction of co-housing schemes is that they provide a mix tenure, between private and rented housing and offer 'Lifetime Homes' that people can live in for their whole lives, if they wish; the changes in the needs of the individual, be that more acute care, personalisation of public services or change in tenure can potentially be more easily accommodated in the co-housing model. There are now more than 50m completed schemes in Denmark and the Forum would like to see co-design user-led initiatives being considered further. Older people, community planning, architects, house builders, and government should be brought together to consider the possibilities of such schemes. This is perhaps a role for the National Ageing Forum being advocated in this report.

Technology and inclusive design

Many have argued that technology should not drive society but society should drive technology. Chris Yapp, Head of Public Innovation, made a strong argument on this when he presented a 'society first' approach to the Forum. Chris's point was social ills have to be identified in the first instance before technological innovation is brought in to develop solutions. Far too often, the pace of technological advances outstrips the voice of older consumers to their specific needs.

The interactive drama commissioned by the Forum, and written by Foxtrot Theatre Company, described a scene where three older people are having a conversation via their television in 2026. One lives in a care home, the other two in their own property. The wife in the couple has had a stroke and her husband is the carer.

The drama powerfully demonstrated how the use of technology can enhance the quality of life for all three characters.

- Being able to have a conversation, via a television, and where you could see each, was a real help in combating social isolation.
- The characters were able to access emails from the hospital, reminding them of appointments.
- The character had access to websites detailing when and where their next senior club was taking place.
- Emails and video links were being received from family in New Zealand.

To achieve that positive view of the future two clear things have to happen.

There needs to be much more inclusive design of technology, starting with identifying the needs of older people, before the development of technology, and second, commercial companies have to start to recognise that design principles have to be developed for all users and not simply the young.

Prof. Alan Newell from Dundee University has been a keen advocate of inclusive design. As far back as 2003, Prof. Newell stated the case for inclusive design for digital television.

"Digital TV has the potential to reach out to virtually the entire population. Yet, like websites and computer software, it appears to be designed by and for the young, dextrous technophiles. This fails to account for the growing number of older and disabled users, for whom digital TV could provide many services. Designing for impaired users has historically produced wonderfully innovative creations. Applying this more inclusive approach to digital TV could deliver huge social benefits and ensure long-term commercial success".

Bearing in mind older people are and will increasingly become the most powerful consumer group (SAGA have predicted to the Forum that in 10 years one out of every two people will be over 50 in Scotland), businesses must start to address the needs of their customers. Both now and in the future, 'Design for all' principles will prove to be economically sustainable and produce innovative products.

Ageing and the socio-environment

How should resources be made available to help local communities consider co-housing initiatives, and provide best practice models from, for example, the USA and Denmark?

How can quality care options be promoted better to older people facing care?

How can more intergenerational schemes be created to encourage young people and older people to have more social contact, particularly through the use of technology?

What ways can commercial companies be encouraged to practice more inclusive, user-led design in the development of technology, for example, more appropriate size of buttons on phones, screen sizes etc?

How can 'peer trainers' be recruited and trained to teach IT skills to older people in communities?

How can access points to technology (email, the web) be made more available to older people at, for example, supermarkets, post offices, and clubs for the elderly?

How can health and wellbeing advice be better focussed at older people?

How could local communities promote and encourage better friendship, social, and health and wellbeing initiatives?

Can more transport schemes be made available to take older people to hospitals, shopping trips, community centres, activity clubs and to visit friends?

How can more information be made available to alert older people of the social activities available to them?

Could 'skills exchange' programmes be created for older people to teach life skills and for young people to teach older people use the web, email, texting etc?



In the future...

28% of young people are involved with volunteer work in their communities (Young Scot questionnaire).

In the UK 50% of adults volunteer once a month for a charity or community work. That's about 20 million adults (the Power Inquiry).

5.3 million people over 50 are unpaid volunteers and their work is valued at £5 billion each year.

Unpaid work by older people is worth £2.4 billion each year, equivalent to .29% of economic output.

The unpaid work of three million carers aged over 50 is worth £1.52 billion each year.

The reliance on grandparent to provide childcare each week is valued at £390 million each year.

How can the skills of an ageing population, through, for example, volunteering, mentoring and other forms of 'work' best contribute to society in the future?

As argued elsewhere in this report, to enable older people to contribute skills in the future, a new culture must exist where older people are able to make a positive contribution. It is making that cultural shift that is the challenge. To do that, the removal of barriers is most important to wellbeing, particularly around the important issues of volunteering and mentoring, access to good information, lifelong learning, health and wellbeing, and personal finance.

There is again a need for government, business and, perhaps more important in this section, individuals themselves to start to break down these barriers.

Access to information

The Forum found a real need for older people to have good access to information, particularly during transitional phases in older life. The Wolverhampton City Council Directory Living life to the full includes:

- 🍌 Care and welfare
- 🍌 Education and employment
- 🍌 Finance and benefits
- 🍌 Housing and repairs
- 🍌 Personal and family
- 🍌 Pets and animals

- 🍌 Politics and campaigning
- 🍌 Safety and security
- 🍌 Social and leisure
- 🍌 Support groups
- 🍌 Transport and shopping
- 🍌 Utilities
- 🍌 Volunteering.

For older people, there is a growing need to have good quality information on goods and services. This will be crucial to a wellbeing agenda in the future. When working with older people in Scotland, SAGA found very few mediums exist to reach older people. They have since developed the radio station which reaches 800,000 each month and, throughout the UK, 2.5 million people read SAGA magazine every month. In the future, new mediums need to be found to provide information on services, clubs, advice and training, for older people. This information sharing agenda should be developed in tandem with the increasing use technological mediums, such as texting, emails, and digital television.

While there will be some people who resist or are fearful of the use of technology, as previously discussed, training methods could be developed to help older people use technology. Public libraries already provide good 'points' for older people to access computers, however, many are fearful and would rather be shown how to use IT in their own home or by peer trainers.

Ageing and the individual

Lifelong learning

In the play produced for the Forum by the Foxtrot Theatre Company, one of the characters had recently retired as an accountant and was being encouraged to use his accountancy skills as treasurer of a local charity. The character was resistant, in part because he struggled to make the transition into retired life, had become withdrawn and was frustrated that his wife was so actively involved in volunteering and not spending time with him. This story found resonance with the older audience who, while recognising the return people got from volunteering also saw the need to encourage volunteering and mentoring from a much earlier stage in life. However, there was another argument. The character pointed out that 'if he never saw another row of figures again, it would be too soon'. Volunteering is not for everyone and due care must be taken not to add extra pressure on older people in pursuing an agenda where older people are relied on to deliver services.

The UK Russell Commission points to two reasons to encourage volunteering – it helps social cohesion and helps use volunteers to deliver public services.

“Over the next decade, social enterprise and the wider voluntary sector should become as integral to public service delivery in the UK as either the public or private sectors”. (The Economist)

People who volunteer throughout their young and working life are much more likely to continue into retirement. The Forum was encouraged to discover 28% of young people are involved with volunteer work in their communities (Young Scot questionnaire). However, more should be done to encourage lifelong volunteering.

In terms of overall health and wellbeing, volunteering can maintain better mental health, combat social isolation, increase intergenerational contact and provide feelings of being valued. These advantages should be better recognised by employers.

Unpaid work, voluntary effort, and its contribution to the economy and society is huge. Age Concern England in its report 'The Economy and Older People' Stated that the cautiously estimated unpaid contributions made by older people to the

UK. Assuming an estimate of 10% for Scotland, this translates as:

- Unpaid work by older people is worth £2.4 billion each year, equivalent to .29% of economic output.
- The unpaid work of three million carers aged over 50 is worth £1.52 billion each year.
- The reliance on grandparent to provide childcare each week is valued at £390 million each year.

In fact unpaid work undertaken by older people in the delivery of services has made a huge impact. Rather than being a burden, society should start to think whether older people are being taken advantage of, with little in the way of payback. It can be reasonably argued that there is a need for more financial support and recognition of costs to voluntary sector.

Volunteering in the future

43% of Scottish adults were identified as having been involved in formal volunteering in 2004 (1.75m) an increase of 38% in the previous year (Scottish Household Survey 2005)

These statistics also combat the notion that people are civically and politically apathetic. There is a need to remove barriers to people volunteering. This is very much in keeping with the Scottish Executive's Voluntary Strategy. One way of doing this is to develop and actively promote the national skills register. Another method would be to promote 'skills exchange', particularly intergenerational exchange, where older people are encouraged to take sports, financial literacy classes in schools, and where young people volunteer to help older people use the web, email, texting etc.

'Olderpreneurship'

Entrepreneurship and self employment in older age should not be ignored. There are opportunities for Scottish Enterprise to encourage business creation by older people and banks and other lending authorities could be encouraged to consider the development of schemes that would help to support entrepreneurial ventures. Other support could be given through start up loans, advice on business planning, information and running business workshops etc.

Flexible lifestyles

The idea of flexible lifestyles has been embraced readily within the Nordic countries, where economic activity rates are already high, work-life balance appreciated, women's participation and involvement in civic life better established, inclusion and a cohesive society promoted. Again, these are the most successful economies and societies in the world and have a clearer social contract between state, citizen and enterprise with a public fiscal and expenditure philosophy to achieve coherence and inclusion. Addressing the demographic issues of ageing and decline, and the not unrelated dimensions of potential spatial divides, are much easier in that context than in an unbridled market system or one dominated by the needs of a state with a population that is forecast to continue expanding for many decades.

Work-Life Balance

Work hours are already very long in Scotland, although for many, incapacities, unemployment and early retirement have reduced their

employment activities to an undesired zero hours. Reduced work hours should be pursued more aggressively, including for those where 'exclusions' have been agreed – they often lead to negative long-term impacts on health and well-being. Age management is part of this, with shortening hours an element of the package towards a flexible retirement. Justice in retirement planning and entitlements is vital to the social acceptance of change, with consideration of the needs for sectors and SMEs especially important. Given the government has identified the demographic challenge as critical to Scotland's development, the interests of all social partners need to be addressed. The Finns propose adjusting the indirect workforce costs of older employees accordingly. Similar actions to include others disadvantaged in the economy should be introduced at the same time so that one group of workers or the inactive are not substituted for another.

To help reduce negative perceptions of ageing, a national 'celebration of age' day should be held annually.

Should there be an 'Older Parliament' created, in the same way there is a Youth Parliament?

Should a national campaign be introduced to advertise the fact that you can work on and collect a company pension scheme?

How can older people be encouraged into schools to help run after school clubs and sports?

For those who wish to retire, can employers be encouraged to introduce flexible working, new skills training, financial advice and soft skills training at least 10 years before retirement, for those who want it?

Introduction

Many organisations plan for the future – or, at least, for a future that they believe or hope will happen. Often, this future is based on ‘best’ or ‘worst’ case projections of current trends and bears an uncanny resemblance to the present. Consumers make similar choices to the ones they make now, competitors offer similar products and services, and the organisation itself does more or less the same things, with some minor changes of emphasis that reflect the trends analysis.

This approach works best for organisations that operate in stable, predictable environments – but most of today’s businesses, institutions and policy makers face greater uncertainty and are experiencing more change than ever before. They need an approach that helps them to make sense of what is going on, to spot new trends and events that are likely to affect them in future, and, perhaps, to make significant changes to what they do and how they work.

Scenarios can help them do this. Scenarios are stories that provide alternative views of how key factors and trends – most of which are observable today – might combine in the future to shape the world in which we live and work. They provide organisations and policy makers with an opportunity to consider the uncertainties facing them in the short, medium and long term and to explore the potential risks and opportunities they might face in each future.

Scenarios are not predictions; their purpose is to stimulate thinking about the likelihood and impact of change and to help people make better plans and decisions as a result. The world is not static; and scenarios can help us to anticipate how it might change, to understand how those changes might affect the way we live and work, and to inform the choices we make about how to create and adapt to the future.

Overview of the scenario process

Scenario planning is a flexible process that can be tailored to different circumstances and different needs. While there is no “definitive” scenario process, most exercises fit within a four stage structure:

Stage 1:
Identification and analysis of change drivers

Stage 2:
Identification of predetermined elements and critical uncertainties

Stage 3:
Construction of the scenario matrix

Stage 4:
Construction of the scenario narratives.

A brief introduction to scenarios

Stage 1:**Identification and analysis of change drivers**

Change drivers are trends or developments which are shaping the future. Some change drivers are highly visible now, but others are less so; while we may be able to determine the effects of change drivers on the present and near future, it is less easy to determine their effects in the medium to long term.

It is useful at this stage of the scenario process to identify a broad range of drivers and to consider which will be most important in the future – rather than to focus solely on which are most important now. Typically, therefore, drivers are prioritised according to their future importance to – or impact on – the policy area in question.

Stage 2:**Identification of predetermined elements and critical uncertainties**

Once drivers have been prioritised, the next step is to consider how the important ones might play out in the future. In some cases, drivers will be predetermined elements, that is, their outcome will be quite clear, and in other cases drivers will be critical uncertainties, where there is no clear outcome. A key step at this stage is to identify the nature of any uncertainties and the range of possible outcomes. It is also important to explore the dynamic interplay between drivers over time.

Stage 3:**Construction of the scenario space**

The scenario space is defined by the project focus and by some of the critical uncertainties. Scenario spaces are sometimes constructed by creating a 2x2 matrix from key axes of uncertainty; sometimes by placing three axes of uncertainty together in a triangular format.

Matrix construction is an art rather than a science and the final scenario space is often determined by considering which uncertainties offer the most insight or provide the most intriguing glimpse of the future.

Stage 3:**Construction of the scenario narratives**

The scenario narratives are constructed within the logical framework provided by the scenario space. The narratives can either describe 'end states' – what the world looks like in the future, without any sense of how that future evolved – or 'timelines' – a description of how the future has evolved from the present day. The narratives should present the perspectives of different stakeholders in order to provide a sense of the different priorities and issues that exist in each future.

How scenarios are used

Organisations use scenarios for a range of purposes. For some, it is a tool for organisational learning; for others, it offers a powerful approach to team building and issue development. Organisations may regard scenarios as a product to be widely disseminated in order to stimulate public debate or as a strategic process that supports internal management discussions and decision making.

Scenarios offer a neutral space – the future – in which policy makers can test their assumptions about how the world works and how their actions and interventions shape it. They help people and organisations visualise how current trends and developments might impact on their own lives and business – and quite often, people find that the impacts are going to be bigger, or happen sooner, than they had previously realised.

Ultimately, policy makers, businesses and individuals use scenario planning to help them anticipate, prepare for or manage change. As Stephen Ladyman, UK Minister for Transport, said at the launch of Foresight's Intelligent Infrastructure Systems project in January 2006:

“We can either stumble into the future and hope it turns out alright or we can try and shape it. To shape it, the first step is to work out what it might look like.”

A brief introduction to scenarios

Scenario Comparison chart

	The Lifestyle Business	Age of Enlightenment	Helping Hands
The economy	<p>is growing strongly</p> <p>is highly competitive</p> <p>labour is in demand internationally</p>	<p>is recovering from the turbulence caused by major global crises</p> <p>is focussed on energy efficiency</p> <p>is funding efforts to combat global warming</p>	<p>has restructured</p> <p>Scotland and the UK are an attractive location for high value creators</p> <p>tourism and services are strong</p>
Individuals	<p>have to work hard</p> <p>seek more responsibility and are willing to retrain</p> <p>develop 'retirement strategies' if they can</p> <p>often set up businesses of their own in later years</p>	<p>are informed about old age</p> <p>have the tools they need to prepare</p> <p>get some support from communities</p>	<p>have access to services and to paid or voluntary work</p> <p>are valued and supported members of the community</p> <p>co-design solutions for ageing</p>
Business	<p>retains and retrains older workers</p> <p>is unable to afford flexible working arrangements</p> <p>is learning from older entrepreneurs about what works</p>	<p>supports older workers</p> <p>values their contribution</p> <p>takes a flexible approach to retirement</p>	<p>provides extensive services to the ageing population</p>
Finance	<p>is a personal responsibility</p> <p>...and many are unprepared</p>	<p>remains a personal responsibility</p> <p>...but people are offered advice</p> <p>...although they are slow to realise what they need to do</p>	<p>is provided by the government</p> <p>...and government invests in services</p>
Environment	<p>sees little investment</p> <p>exclusion remains a problem</p>	<p>sees some investment</p> <p>some efforts to bring old and young together</p> <p>care is largely down to families</p>	<p>is tailored to the needs of older citizens</p> <p>is caring and compassionate</p>

A brief introduction to scenarios



The Ageing Scenarios



Context

Following a decade of sustained growth, there are no obvious signs that the global economy is slowing down. It is a highly competitive world in which business and nation states have to fight hard to attract and retain the talent they need to survive.

Continuous innovation and the adoption of technology has created many new jobs and industries, but has also destroyed old ones. Growth in the service sector has mopped up a lot of unemployment, but the jobs are not always the ones people want. Wealth and opportunity have become concentrated in the cities, and rural areas are under threat. Ultimately, people are more concerned with their own interests than those of the wider community.

The price of success for nation states tends to be higher levels of social exclusion and for those in employment, life is increasingly demanding at work and at home. There is no sign of the competitive pressure easing.

Historical perspective: the view from 2031

Following last week's announcement that the number of people of working age in Scotland has fallen to 2.95 million, the Association of Scottish Businesses (ASB) today called on the government to do more to attract older workers and migrants into the labour force. Speaking at the launch of the Association's annual report, Chief Executive David Gillespie pointed out – rightly – that business has already done much to improve participation and expressed frustration in the continued decline of the working population.

Mr Gillespie is right to be frustrated, but he is wrong to blame the government, which has put a lot of effort into getting Scotland to work.

Scotland is in relatively good shape economically and, despite the competition from within the EU and the new industrialised economies, it is still regarded as a prime business location. Unskilled labour costs have certainly remained high in recent years, but so too have the number of graduates – and the pool of skilled labour, product designers and creative knowledge workers are a major attraction to mobile investors. Those who don't want employment with the multi-nationals can join the network of highly skilled, high value adding small businesses that service local and international markets.

Economic success has certainly come with a price tag – long hours, higher stress, less time and energy for social and leisure pursuits - but even here there is opportunity. Micro business start ups, offering a wide range of personal services to those who are too busy or tired to (for example) wash their car or do their own laundry, are higher than at any time over the last decade. Scotland is a great place to live and work for those with drive and ambition.

Therein lies Scotland's twin challenges, though. The first is that the less driven and ambitious members of our society are in danger of being left behind in this highly competitive and cost driven world and there is a real concern that the state is not doing enough to secure the future of its more vulnerable citizens. The second is that many of Scotland's most driven and ambitious people are senior citizens – and the focus of their ambition now is to retire, kick up their heels and spend what's left of the kids' inheritance. The effect that will have on Scotland's competitiveness is behind Mr Gillespie's remarks.

Scenario 1: The Lifestyle business

Of course, we have been here before. Now that the global economy is well and truly back on track, it is easy to forget how uncertain the future was in the 2010s as the world waited to see whether China would implode or explode with growth. In the end, the sheer scale of China's emergence into the global market changed all the rules – and suddenly everyone was running just to keep in the game. When the UK pensions bubble burst – primarily the result of unsustainable levels of borrowing, but also due to the long term uncertainties over who would be winners and losers in the new economic order – Scotland's 50 year olds were devastated. They had grown up in an era of optimism and watched as their parents cashed in on the housing boom of the 1980s by taking early retirement in the 1990s. Many of them had had the same aspiration.

That Scotland ended up a winner rather than a loser was down to the combined efforts of business, which adopted rigorous cost controls and increased productivity, and public policy designed to maintain the skills base and close the dependency gap by attracting more migrants to Scotland and encouraging older workers to stay in the labour force longer.

Scotland's migration policy built on its reputation as an attractive location for overseas workers – initially from Poland, then from other EU countries and latterly from all countries affected by rising sea levels. Most immigrants started out in the unskilled jobs that locals didn't want, but many were already well educated and skilled and they became a rich source for employers seeking to boost productivity and competitiveness. Those with fewer skills had a work ethic and willingness to learn that still made them equally attractive.

The government was quick off the mark with its global marketing campaign to encourage young workers to "Migrate to Scotland" and there was an initial and welcome increase in mobile labour into all the major cities.

In parallel with the overseas campaign, the government launched a domestic one, to build

positive attitudes to ageing. Suddenly, successful oldies were everywhere – on the web, in the papers, on TV – talking about how much fun they were having now the kids had left home, how much they enjoyed looking after a team of youngsters at work, how much energy they had to start that new business – or whatever. The target was partly society at large, but mainly employers and the over 50s themselves.

While the campaign was successful in boosting confidence amongst the over 50s, many older workers, had no option but to continue in work for as long as they could anyway. Having watched their private pension schemes decline dramatically in value, the over 50s had realized that early retirement was a pipe dream and had already begun to plan for rather longer in the workforce than they had originally intended. The campaign's main success was in encouraging business to take them seriously.

Some employers had, of course, already begun to look at ways to accommodate older workers – not for tokenism, but because of the need to extract as much value from their employees as possible in order to stay competitive. Many had already found that expecting people to work ever longer hours simply wasn't a sustainable strategy for an ageing workforce.

A lot of older workers initially found the renewed focus on working – at a time when they had originally planned to slow down – energizing. Staying in work allowed them to retain a sense of purpose and a feeling that they were contributing to Scotland's increasing prosperity and they enjoyed the opportunity to learn new skills or update old ones.

Others, however, were less happy – particularly those with little chance to retrain, who were just doing more of what they had always done and seeing no real improvement in their situation. These individuals, often amongst the lower skilled, often had limited pension provision – and were therefore the hardest hit when, in 2024, the pensionable age was raised to 68 for both men and women.

Scenario 1: **The Lifestyle business**

The decision had been a particularly hard one to make, but government was really left with no choice. The main difficulty was increased competition for mobile labour – backed up in many cases by financial incentives that Scotland could not match – but it was also evident that not enough people were staying in the labour force beyond 65. Despite its best intentions, business had limited scope to negotiate employment contracts and working conditions to suit older workers. There were some notable exemplars, who were able to provide ergonomic spaces and who promoted job sharing, flexible working and a phased transition into retirement – but they were mainly large employers and these options were simply too costly or inefficient for many of Scotland's (small) businesses to build systematically into their working practices. The dependency gap hadn't widened – but it hadn't closed either.

The move unleashed an unexpected degree of entrepreneurialism amongst older workers. While a significant number sought to move into the public sector in the final years of their working life to take advantage of their excellent working conditions, many more over 50s took matters into their own hands, leaving their existing employers in order to start up their own businesses. Mainly these were small businesses in personal services, consulting or web services, and their primary purpose was to provide a vehicle that their owner-managers could drive into retirement at their own pace.

Over the last ten years, these businesses have done pretty well and their owners – generally unencumbered by mortgages or dependents – have worked hard, taken the cash and invested wisely in the strengthening market economy. Many have created jobs for their fellow older

workers but are now thinking of shutting up shop – or at least restricting opening hours considerably – and putting their feet up.

If Scotland is to retain its hard won prosperity, it must find a way to ensure that these businesses do not necessarily stop when their owners do, but that they are carried on by new managers; as one cohort of mature entrepreneurs retires, it must find a way to encourage the next cohort to come up behind them. Other employers, too, need to keep looking at ways to finance the retention of older workers.

There are plenty of reasons to be optimistic. The reality seems to be that, when it actually comes to it, our older entrepreneurs are having too much fun to stop. What's more, they are driving some very significant changes, pushing the boundaries of working practices and employment in a way that more established businesses, concerned about growth and longevity, are unable to do – but are willing to learn from. And, with all due respect to the government, these new (old?) business leaders have done more than any campaign could possibly do.

So, while Mr Gillespie and his members are concerned that we have not done enough to close the dependency ratio, he is painting too black a picture. While it is true that we are not out of the economic woods yet – and while challenges remain over the way we fund retirement for those with less opportunity – the government has not dropped any of the balls so far.

Besides, there is every indication that participation levels will rise again over the next 10 years as the next cohort – unencumbered by dreams of early retirement – enter their 60s. We just need to dig a little deeper for now.

Scenario 1: **The Lifestyle business**

Context

The world is enjoying a period of calm after the turbulence of the last two decades. There is a new age of co-operation in which supranational institutions oversee the global response to global issues such as climate change, the energy crisis and terrorism.

National government, too, is much stronger than it was 20 years ago. Following the power outages that affected the whole of Europe in the 2010s, governments were forced to take control of consumer behaviour. Their first task was to reduce fuel poverty and to ensure that those at risk – mainly the young and elderly – are safe. Their next was to introduce stringent measures to control wasteful use of carbon. They have done so successfully and Scotland's environmental footprint has now fallen below 1.8. The number of deaths due to fuel poverty continues to fall as well.

Government's directive approach – which has been extended to other major policy challenges – is mainly welcomed by Scotland's businesses and citizens. Not everyone agrees with government policy – but they do appreciate that a firm hand on the tiller is what is needed to steer Scotland through this uncertain stage in its economic and social development.

Historical perspective: the view from 2031

The National Ageing Forum is holding its 23rd Anniversary dinner tonight and, in his keynote speech, the First Minister is expected to announce that it will be wound down over the next three years.

Everyone will be delighted. The Forum has always made it plain that its purpose is to ensure that Scotland's older generation has a voice and that their interests are represented throughout society. The fact that the Forum is to be wound down is a mark of its outstanding success in delivering that purpose.

The Forum's original remit, when it was established in 2008 by the newly appointed Minister for Ageing, was to monitor the development and implementation of ageing strategies by government and business – but it quickly took on a more active role. One of its earliest successes was persuading the Minister that ageing in Scotland could not be tackled successfully unless citizens (and not just the older ones) were involved in

policy making as well as policy implementation. Having secured that agreement, the Forum established three working groups, each focussing on how to engage with – and develop implementable policies for – its three main stakeholder groups: citizens, business and government.

The Forum took the view that its priority in those early days should be to focus on citizen engagement. They were quite right – at the time, citizens were not well informed about the social or financial issues surrounding ageing and society had not yet developed a collective response. It's worth remembering too, that this was still the era of the blame culture and that people still had a tendency to see problems as 'someone else's fault' or to demand that government fix things.

Accordingly, the Forum adopted a four point plan to (i) inform the public of the real issues around ageing; (ii) provide older citizens with the tools needed to move through their third age; (iii) provide younger citizens with better information about how to prepare for growing older; and (iv) establish a society wide debate to help young and old realise their interdependence and their need to work together to ensure Scotland remained a good place to live and work.

For most of its life, the Forum has carried on its work behind the scenes, but in those early days, members were keen to raise its profile and they made a commitment to support the Forum's first foray into public communications: the ageing roadshows. Eschewing use of the web, the Forum secured funding for a team of skilled presenters (all over 60, of course) to go round schools, give presentations and chair debates throughout Scotland (many televised) on the challenge of (the) age. Uniquely, all the presenters agreed to concentrate exclusively on the Forum and the first roadshow ran throughout 2011 and 2012.

The roadshows provided an opportunity for the Forum to launch a range of new initiatives that it had been working on with business, including the Fund for Life (which allowed individuals to put savings in a high interest account throughout their life and which could be topped up by employers instead of a pension fund) and the Financial Literacy project (designed to help schoolchildren understand how to plan for retirement and to coach young adults through the first three years of employment).

Scenario 2: Age of Enlightenment

Following completion of stage (i) of its plan, the Forum adopted an honest broker role and began working with government and business to address their – and citizens' – future needs. One of the most shocking findings from the ageing roadshows was that, after nearly 6 years of trying to get the message across to the contrary, over one in three people still believed that employers had no interest in older workers and that retirement meant a slow slide into social oblivion. While the roadshows had done much to tackle this misapprehension, the Forum realised the need to strengthen communications and build stronger relationships between all stakeholders.

The Forum took on the role of honest broker, acting as the hub of ideas and negotiations on the way forward. Everyone respected the Forum's role and trusted it to act impartially. So, for example, when the Forum told the trades unions that employers really were trying to improve conditions for older workers and that their concerns about employer rights were genuine and not a delaying tactic, the unions listened and offered to help develop agreed practice guidelines.

By 2015, the basics were in place. Employers across Scotland were happy to adopt a flexible approach to retirement - and not just because of the tax breaks on offer. Employees were happy too, mainly because they could choose whether to retire at 65 or not. Increasingly, they chose not to, but to work on into their late 60s and even 70s, believing – rightly – that they still had a contribution to make. In the knowledge sectors, elders adopted the role of skilled and valued mentors, passing on their extensive experience to facilitate innovation and creativity amongst their younger colleagues. In the tourism and service sectors, senior employees were valued as careful and courteous workers who made their customers welcome and who offered a high level of service.

Generally, of course, senior employees moved away from full time working, negotiating the terms and timing of retirement on an individual basis in exactly the same way that they had once negotiated the terms and timing of starting. Most employers had – or had access to – retirement consultants who worked with employees to determine the arrangement most likely to satisfy their individual requirements for time, contribution and financial security.

Having ticked off stage (ii) of their plan, the Forum turned to stage (iii) – providing younger citizens with better information about how to prepare for growing older. They had already started, of course, with the Minister's Financial Literacy project – now in its eighth year – but the Forum lobbied for Financial Literacy to be introduced into the curriculum from Intermediate NVQ level 2. It was a good start, but not enough – an extensive

consumer survey commissioned by the Forum in 2021 found that one in four employees under 35 remained unclear about their pension arrangements and whether they were sufficient – and the Minister acted on the Forum's recommendations that government should establish the Retirement Services Agency to provide routine financial health checks and offer impartial financial advice to citizens every five years until they reached 45.

In 2023, the Forum moved on to tackling the final stage of its plan – establishing a society wide debate to help young and old realise their interdependence and their need to work together to ensure Scotland remained a good place to live and work.

The choice of forum for this new debate – Scotland's websites and iTVs – demonstrated just how much had been achieved since the days of the ageing roadshows, when the Forum chose to go out on the road rather than communicate digitally. And, yet again, it was a mark of the Forum's success that the debate could take place through this medium at all.

It was the Forum that persuaded local authorities to ensure that every person over 70 was connected to the web through their iTV. Content providers were invited to waive their fee for this segment of the community and social services were funded to set up a buddying scheme to provide training and support in using the technology. In addition, the Forum turned once again to schools, setting up a national challenge fund for e-communities. The concept was simple – each year, S3 children had to spend one term preparing a demonstration of their efforts to involve their grandparents and their grandparents' friends in online debate on the future of society. The winning school received valuable IT resources and 50 webcams to distribute to their older collaborators.

The debate was, to all intents and purposes, an updated and interactive version of the 2011 roadshows, but with higher production values and more complex messages relating to society's view of each other. It was complemented by a mentoring programme – like the buddying scheme, but in reverse – where older citizens spend time in schools and communities offering support and encouragement to the younger generation.

The debate continues to this day - not as a dialogue between two sides each trying to persuade the other of their viewpoint, but as a shared conversation that fosters mutual understanding and respect.

And so, finally, the Forum feels that its work is done and it is time for it to retire. In keeping with current practice, of course, the Forum will not disappear overnight, but will gradually cut down its work and make its final exit in 2034. At the end of his speech tonight, the First Minister can expect a standing ovation. He is unlikely to mind that it is not, in fact, for him.

Scenario 2: The Age of Enlightenment

Context

The world economy has undergone significant restructuring, with different territories specialising in different activities. The newly industrialised economies have cornered the market in low cost manufacturing; Brazil and India specialise in software design and the UK is a strong global player in goods, services and (particularly) talent.

Many commentators attribute the UK's current prosperity to the constant churn of 'knowledge nomads' – the newly emerged class of elite knowledge workers who roam the globe constantly in search of new challenges and interests and who regard the UK as one of the most progressive societies in which to live and work. The UK remains confident in a world where trade and production are increasingly concentrated in a small number of large multi-nationals, but it is also aware that its continued success depends on remaining attractive to nomads.

Scotland is a favoured location for nomads who enjoy its amenities, cultural life and enthusiasm for learning. Scotland is a centre of knowledge leadership on biotechnology, software and gaming and tourism, and personal services are economic mainstays.

Historical perspective: the view from 2031

Now that the dust has settled on last week's spectacular election result, the First Minister must be congratulating herself on putting the next stage of Wellbeing reforms at the heart of her campaign. It has been one of the most successful campaigns in the Scottish Parliament's history, with political debate of the highest quality and policy choices presented – and costed – clearly. Given that – and society's commitment to the reforms – it is perhaps no surprise that voter turnout, at 80%, was the highest we have seen since last century.

The Wellbeing reforms are this government's flagship policy and they have been wholeheartedly endorsed by the population. Those of us who have grown old in the last 25 years are particularly pleased to witness the changes that have taken place over that time.

While it is perhaps unfair to suggest that the early years of the century were no place for the older generation, it is certainly true that many of those who lived there found themselves culturally at odds with their younger neighbours. The 2000s were dominated

by youthful endeavours – consumption, the headlong pursuit of growth at any cost and constant dashing around. Youth was revered and age was rejected – one of the most striking cultural phenomena of 2007 was the popularity of surgical procedures designed to combat the effects of growing older and less attractive. For those who couldn't quite raise the money, there were plenty of television programmes following consumers before, during and after their operations. These programmes were only the tip of the cultural iceberg. Consumption was king and people borrowed heavily to indulge their passion for it; moreover, since much global economic growth at that time was driven by retail, many consumers took the view that they were really spending for the common good.

In reality, of course, it was a self centred and selfish approach and, as we moved into the 2010s, it seemed increasingly at odds with the challenges facing the global community – terrorism, global warming and poverty – and Scottish society itself. There was no single cataclysmic event that shifted perceptions – just the combination of greater awareness and the arrival of a younger, more ethically aware cohort into the market, but by 2015, consumers were much more concerned about the social – as well as the environmental – impacts of unlimited consumption.

As individuals became more thoughtful about the consequences of their actions, they became more thoughtful, too, about their relationship with – and responsibility to – each other. At first, interest in the ageing population's wellbeing focussed on economics and work (partly, of course, because there was a good story to tell...) but that changed in 2018 when Scotland woke up (literally) to find that one in two of its citizens was over 50. Suddenly, half the population was really interested in what it felt like to grow old in Scotland.

The answer was 'OK' – if you had your health, work to do and your family around. There were, however, significant disparities in the wellbeing of older citizens and it became clear that although many were able to keep working and maintain their financial independence into their 70s, life became rather more of a lottery for those in their late 70s and 80s. A Care Free Age? – the report published by the Hunter Foundation in 2020 – painted a rather equivocal picture of the conditions facing most over 80. The part that excited most attention was the picture of an old lady sitting quietly eating in a small bedsit. She was healthy and well dressed – but obviously alone. The report lambasted society for pretending that it had solved ageing by "letting people stay in work a little longer and forgetting that the market doesn't provide communities and friendship." It also revealed that one in six of those over 75 had requested information on assisted death.

Scenario 3: Helping Hands

People were shocked. Everyone saw something familiar in the gentle face that stared out from the cover of the Hunter report – themselves, their future or their parents' future; and, since one in two of those over 75 years of age was living alone at that time, no-one could pretend that the report was unbalanced.

The debate quickly focussed on how to create a wellbeing system that could anticipate people's needs, rather than stick with a welfare system that only helped people once they had a problem (and that all too often failed to be activated because no-one identified that there was a problem in the first place).

The government responded with positive and detailed plans – at a cost. Reform was seen as a cross-party issue, but was also viewed with some caution, since no-one in government was quite sure how the electorate would respond when the time came to put their hands in their pockets. It was no surprise, therefore, when the First Minister announced that she would consult the people on their view of a hypothecated tax rise to fund Scotland's wellbeing reforms.

The over 50s were galvanised. This, of course, was the cohort who had grown up with - and achieved huge social change through – peaceful protest and activism and they took up their own cause, arguing and lobbying persuasively for the 'yes' vote. It was a resounding victory and the Wellbeing System (Scotland) Act was passed in 2024. The system was designed with two key attributes: (i) to take an holistic approach to ageing and the provision of services to older citizens; and (ii) to consult (and listen!) to the client base constantly.

No-one underestimates the scale of the challenge involved in putting the reforms through, but the omens are good so far. The Minister for Community and Wellbeing spent his first three years mapping the relationships between all the key decision makers involved in care for older people. There followed a raft of programmes to put the older citizen at the heart of the service offering – not simply as a passive recipient, but as an active designer and architect of policies.

There is no single route into the wellbeing service. Older consumers can sign up for data tracking,

where datavaults monitor their cash withdrawals, online and offline purchases, e-mails and phone traffic and where any deviation from standard patterns trigger service calls and check ups; they can sign up for webwatch, which uses the public WATV biometric system to monitor their daily movements; or they can sign up for housecalls from a good old fashioned human being who will check on their health and advise them of the service options available to them.

These options are simply the gateway to wellbeing, however. The underpinning philosophy behind the system is the core societal value that ageing will be put at the heart of the community, not hidden away, and that services will be integrated to meet every need. This means a much higher level of service provision and government and local authorities have been busy recruiting care workers and training them to coach old people to identify their own needs and get the services they need. The coaching model is designed to maintain older citizens' functional capacity and to give them the confidence to meet their material needs. A happy spin off that we are already seeing is that active participation in education and voluntary work is increased across all the post 70 age groups.

The next phase of reforms will focus on urban design and, in particular, how our communities can support the living and travelling needs of our older citizens. The co-housing pilot schemes which have taken place across the central belt and in Aberdeen have provided some invaluable lessons on the correct mix of services and ages that make these communities work. Five major new senior co-housing developments will begin next year and residents will be invited to comment on plans for homes, facilities and the appropriate mix of old, young, family and carer homes.

The wellbeing reforms are amongst the most profound social changes we have seen since the health service was established nearly 80 years ago. Not only have we created a compassionate and – we all hope – an effective social infrastructure to help our ageing citizens feel secure and part of the community, but the community itself has benefited. We no longer live in isolation from each other – and everyone's life is richer for that.

Scenario 3: **Helping Hands**

List of supporting documentation, available on-line

Base research

Positive scenarios, in full

Peer review essays

Prof Mike Danson, Professor of Economics and Enterprise, Paisley University

Dr Brian Findsen, Adult and Continuing Education, Glasgow University

*Maureen O' Neill, former Director of the RBS Centre for Older persons Agenda
at Queen Margaret University College*

Visioning – young people

A theatrical response

Possibility spaces - business view

International best practice review

Survey 1 – Young People

Work in the 21st century report – Scotland's Futures Forum

Power to the People: Public Participation

These supporting documents underpin the findings of this report and are freely available from Scotland's Futures Forum's electronic document library – these can be reviewed or downloaded at:

www.scotlandfutureforum.org



About Scotland's Futures Forum

Scotland's Futures Forum was created by the Scottish Parliament's Corporate Body in August 2005 to bring together Members of the Scottish Parliament, policy makers, businesses and the wider community to think about Scotland's futures, away from electoral cycles and not constrained by party politics.

The Forum seeks to stimulate public policy debate through innovative forms of learning, creativity and imagination.

The Forum has a strong participation and learning ethos, engaging and encouraging local communities to be better prepared for life in the 21st Century.

The Forum also conducts commissioned futures work for MSPs, hosts a quarterly lecture at Holyrood, and runs individual futures network events with partner organisations.

The Positive ageing project is the first major piece of futures work to be undertaken. A prospectus of the Forum's upcoming project work and how to get involved can be found at www.scotlandfutureforum.org

Project options for 2007 – 2011 include:

Fresh perspectives in the alcohol and drugs debate: A partnership project between the Forum, Glasgow Caledonian University, and the Association of Alcohol and Drug Action Teams, this project will look at new work and approaches to drugs and alcohol. The Forum will help promote new debates on attitudes, culture, treatment and regulation of illegal drugs and alcohol.

'Funding the Future': A chance for the Forum to bring financial, academic and entrepreneurial expertise around the proposed Scottish budget and to take a futures look at the likely impact of spending on the medium to longer term.

'Environmental futures': A project to look at the issues and opportunities associated with energy production and consumption in Scotland. The Forum will seek to promote new debates and initiatives based on what local communities and businesses see as important in developing a sustainable environment for the future.

'From knowledge to learning': Examining new ideas and ways of helping young people in education to develop competence and skills rather than solely academic learning.

Other possible projects include:

'Planning for the future': Taking a futures look at physical planning and built environments, exploring quality and design and the aspirations of future generations with regard to housing, civic centres, and recreational facilities.

'Public services of the future': Looking at what new forms of governance and structures can be imagined to support responsive, flexible and adaptable services. For example, new forms of personal services, new forms of information channels, new forms of technology, combating social isolation, and different living space arrangements.

The Ageing Project Board

Scotland's Futures Forum is very grateful to the Project Board, whose insight, creativity and experience has made this project possible. Members of the Project Board were:

Lord Sutherland (Chair)

Dr Wendy Lorreto, Edinburgh University

David Manion, Chief Executive, Age Concern (Scotland)

Harry Reid, Writer, journalist and former Editor of the Herald Newspaper

Prof Robert Wright, Department of Economics, Strathclyde University

Jess Barrow, Older People and Age Unit, The Scottish Executive

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Academic Futures Essays

These essays provided much of the argument contained within this report

Prof Mike Danson, Paisley University

Dr Brian Findsen, Glasgow University

Maureen O'Neill, former Director of the RBS Centre for Older persons Agenda at Queen Margaret University College

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The Forum Staff

Robert Rae, Director

Donald Jarvie, Head of Business

Ross Burnside, Research Specialist

Andy Woolley, local futures project, development.

Scotland's Futures Forum is championed by:



Our Project Partners are:

BAA

The Royal Society of Edinburgh

VisitScotland

Highlands and Islands Enterprise

Raploch Urban Regeneration Company

NHS Education (Scotland)

The Goodison Group

Shell UK

Neither the Forum Champions nor Project Partners necessarily endorse the findings of this report.

If you would like information on how your organisation can become a project partner to Scotland's Futures Forum, please contact Donald Jarvie on 0131 348 6698 or visit our website at www.scotlandfutureforum.org.





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