Next steps:

Life transitions and retirement in the 21st century

A preliminary research report led by Lord Wei and
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Foreword

We need to better support people to deal with change. That is the conclusion of this preliminary report, which arose out of a realisation that, whilst politicians and other leaders in society frequently argue that change is inevitable and increasingly global, many of us find ourselves unprepared and unable to handle the various transitions that accompany modern life in the 21st century. The three major national transitions that most people face include those relating to schooling and young people, starting a family and later life and retirement. Life changes can seem to hit us at times in quick succession and be ever less predictable in an age of austerity, outsourcing, choice, and physical and digital mobility.

The welfare state was not designed to help people manage this kind of relentless, hard-to-predict change, and was meant for a time when life was more structured, stable and shorter. It was not primarily intended to help people cope with life transitions but organises itself around the services between which we transition in life – along departmental and other lines. However, much of the stress and expense associated with modern life, whether public or private, derives from how well we cope or don't cope with our transitions.

Lord Wei of Shoreditch

As the government seeks to reform and open up the welfare state and public services, and as our economy and society adjust in the face of more straitened times to play less of a delivery or even a direct commissioning role, perhaps a renewed purpose for the 21st century state can be one of helping to address the challenges that come with poorly managed life transitions. By working with others in the private and voluntary sectors we could recreate the kinds of rites of passage we enjoyed in the 20th century but in new and innovative ways.

We welcome this report, which seeks to better understand the role of life transitions and potential policy implications that can come when they are taken into account, in order to put decision-makers more in touch with people's lives. Whilst the research here provides only a snapshot of what is a huge topic, we hope it will spur further enquiry, discussion, and above all action. Clearly, the current area of greatest need is the transition into retirement – currently experienced by millions and only set to increase. This is, of course, partly to do with the ageing population, but also reflects a wider set of issues that will concern us all in years to come and determine the fiscal and social future of much of our world.

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Having observed recent experiments and picked up on lessons learnt from the development of one response to life transition for young people – the National Citizen Service – we pose here a key question: has the time come to develop other responses, such as a National Retirement Service, to enable retirees to navigate and take more control over their transition into a more fulfilling, flexible, and productive life – one which could in turn bring benefits to us all?

2
Executive summary

Life transitions research, alongside theories of social stress and recent advances in neuroscience, has evolved over the last half century to give us a much fuller picture of the various challenges people face over the course of their lives when they encounter change. Such challenges can present themselves in voluntary or involuntary ways and be planned or unplanned. They may affect everyone, or certain subgroups – partly based on how successfully those same people endured previous transitions. There is often a window in which patterns of behaviour, if unchanged, can become self-reinforcing for better or worse.

Historically, government has tended not to take transitions sufficiently into account and, following Beveridge and the initial welfare state provisions, has often focused on unplanned and involuntary transitions. This strategy, whilst understandable in some ways, tends to concentrate on dealing with crisis rather than preventing it (or better still, enabling people themselves to prevent it), and is becoming increasingly costly and inefficient. A future, more transition-aware approach to policy-making, would seek to find ways to help people take more control of their life transitions, enabling them to better cope and prepare for change, while directing the scarce resources available to unavoidable, involuntary and unplanned life transitions. Different approaches can be taken to support people during transitions depending on the nature of the transition. These can be led by policy-makers, social entrepreneurs, employers, and coalitions of stakeholders, and could include the creation of National Service Programmes (NSPs).

NSPs would offer one way to harness public and private input to help support large numbers of people in a more holistic way to cope with transitions, combining a reassuring sense of government or state endorsement with the ability to harness local delivery and innovation from non-government providers. An initial analysis of different types of transitions based on their scale and cost to society indicates that transitions related to schooling and youth, starting a family and later life and retirement would best lend themselves to NSPs.

To better understand the benefits and challenges that come from designing NSPs and the lessons that might be learnt from them, we analysed the existing National Citizen Service (NCS) programme which supports transitions into adulthood for 16 year olds and in particular, considered how The Challenge Network delivered the pilot upon which the policy was based. Whilst the programme has yet to fully rollout, NCS has shown it is possible to address a transition innovatively. For example, by marketing it first around what people most want when coming up to a big change, and then helping them to get to a place where their networks are stronger and more diverse, they can have a clearer picture of how to proceed and ultimately engage in a more meaningful way in society. While there are still areas in which the NCS can be improved, there are clear transferable lessons for other similar initiatives.

Specifically, there appears to be an opportunity to help people better transition into later life and retirement, which on present calculations will cost the UK significant amounts in public services and other costs if not handled properly – around £100 billion was spent in 2010/11 alone on benefit expenditure for those over 65 (equivalent to one-seventh of public expenditure) with the average expenditure of NHS services for retired households (£5,200 per household) in 2007/8 nearly double that of non-retired households (£2,800 per household).[1]

Policy solutions in this area can often focus on traditional silo and stage-based thinking, and on supply side incentives, but not necessarily on smoothing the transition in a more holistic and user-led way. To gain an insight into what an NSP for retiring people might look like and the appetite for it, we carried out focus groups among recently or soon to retire people in both the South-East and North of England, supplemented with interviews and a workshop with sector experts.

Whilst more research needs to be done, there is clearly an opportunity to further explore the potential for a National Retirement Service – one "designed and led by retiring people for retiring people". In the spirit of NCS, this would help improve the image of retirement and enable people to not only cope with the transition but to take control of their lives and achieve a better balance between work, leisure, and civic engagement.

This report concludes with a summary of key recommendations including the creation of a public policy forum to take this preliminary research into life transitions further, the piloting of a National Retirement Service Programme, and the involvement of businesses, interested organisations and employers in building better responses to this transition among retiring workers.

3
Our approach

In writing this report our goal has been to understand the thinking behind life transitions from both a theoretical and policy point of view. This has been part of an attempt to better assess current programmes which aim to tackle difficult life transitions. We have also sought to understand current societal patterns in a quantitative sense, alongside the qualitative attitudes of the recently retired and those approaching retirement.

In doing so, we have undertaken an analysis of a wide range of recent research carried out by respected bodies to gain a broad understanding of current thinking on life transition theory, and a more specific picture of the challenges faced at various life transitions. In addition to this, we bring together recent research into transitions from work to retirement and outline current thinking on the issues and implications involved. Recent policy is also briefly summarised in order to gain an understanding of where challenges and successes should be taken on board.

In order to gain a deeper qualitative picture, this report analyses the findings from several specially commissioned focus groups. These were conducted in order to understand the needs and wants of those moving into retirement and the motivations behind their level of involvement in civic activities. The four groups were carried out between April and June 2012: two in the South-East of England and two in the North. Each contained 6–10 participants from across those geographical areas and lasted for two hours. Participants were all between two years away from retirement and three years into retirement. As far as was possible, the groups had a spread of gender, income and attitudes towards retirement. Furthermore, interviews and a workshop were carried out with sector experts. The purpose of the research was to give a snapshot understanding of retirement as a transition and to ascertain initial interest and demand for a National Service Programme for those making the later life and retirement transition.

The objectives of this preliminary research report are therefore to:

- Summarise current academic thinking and studies that explore life transitions in the UK

- Map the opportunities for potential interventions that policy-makers, social entrepreneurs, and businesses could develop to help facilitate better life transitions in the UK

- Understand the National Citizen Service as one recent high profile attempt to facilitate better transitions for young people and identify the lessons learnt

- Assess the factors having an impact on those going through the transition into later life and retirement

- Explore the potential for further National Service Programmes to be developed, in particular for those entering later life and retirement, and pinpoint what would need to be taken into account in doing so

4
Part One: Life transitions
– A theoretical overview

4.1 Origins and improvements in life transition theory

In order to better understand the importance of intervening during major life transitions, we first need to understand what is meant by a life transition and how thinking on this has evolved over time. Research into life transitions is not yet a century old and emerged from life stage theory in the 1940's, pioneered by theorists such as Daniel Levinson[2] who focused on understanding the structure of life. Their work has enabled us to get a much fuller picture of the challenges people face as they go through life.

Levinson identified a key distinction between two types of phases in life – stable periods and transitional periods. Levinson introduced the idea of six stages of adulthood:

1.   Early adult transition (17–22 years old) in which the individual leaves adolescence and makes the preliminary choices for adult life

2.   Entering the adult world (22–28 years old) in which initial choices are made in terms of romantic relationships, occupation, friendship, values and lifestyle

3.   Age 30 transition (28–33 years old) in which changes occur in life structure, often entailing severe and stressful crisis

4.   Settling down (33–40 years old) in which an individual establishes a niche in society in both family and career accomplishments

5.   Mid-life transition (40–45 years old) in which life structure is questioned and there is usually a crisis in the direction and value of life

6.   Entering middle adulthood (45–50 years old) in which choices must be made, a new life structure formed and new tasks committed to

Levinson's theory has been criticised for not including a later adulthood stage and for focussing solely on the life stages of men. He also researched only men from stable families, who had realistic life goals, making his findings difficult to use in different eras, when the economy fluctuates and when family break-down is more common. Therefore, since the 1940's onwards, theorists have attempted to take the basic premise of life transition theory and develop it in a way that makes it relevant to the issues faced in contemporary society.

Life transition theory (LTT) as we now know it emerged from role theory and social stress theory. Role theory, initially introduced by Linton,[3] became more directly linked to LTT with the emergence of interest in role allocation and socialization (see Biddle,[4] 1979 and Brim,[5] 1966). Role theory has made a major contribution to LTT as entries and exits of role are, of course, transitions. However, ultimately it provides only a very abstract view of life transitions as it fails to consider timing, differences and social context.

In contrast, social stress theory tended to be based around the number of life events experienced during a specified time period and the differing levels of stress this can cause (e.g. Holmes & Rahe,[6] 1967). Stress research has made two useful contributions to LTT. Firstly, the recognition of the heterogeneity of events, the consequences of events, and the contingencies which shape the impact of life events; and secondly, the acknowledgement that life transitions are important for health and well-being. The influence of social stress theory on LTT is useful for our purposes here as it enables us to recognise that people can experience multiple transitions contemporaneously.

The influence of both role theory and social stress theory has enabled a distinctive sociology of life transitions to emerge over the past three decades. Transitions refer to changes in status that are discrete and bounded in duration, although their consequences may be long-term. Therefore, life transition research has tended either to be grounded on population-based studies which can *describe* the changes in transition patterns, or on individual-based studies built on longitudinal data which can *explain* transition patterns. What we attempt in this report is to both describe and explain, by using existing population information and longitudinal findings, as well as our own qualitative data.

From the outset, it is important to note that the changes undergone in times of transition can be simple or complex, voluntary or involuntary, sudden or gradual. As George[7] argues, many transitions are governed by societal norms and are therefore predictable, and that socialization provides individuals with the skills needed to master transitions and perform these new roles effectively. However, it must be recognised that simply because a transition is predictable, it is not necessarily the case that the individual in question reacts to that transition in the expected way. Differing levels of control can be experienced in different life transitions and this tends to result in differing levels of stress. Furthermore, different life transitions can have differing levels of impact upon those surrounding the individual in question.

Additionally, many people experience what are known as revolving transitions as they find themselves caught in negative cycles such as those based around health or criminality. In these cases, people tend to bounce from one transition to another without the ability to re-take control of their lives. This creates a build-up of depression and loneliness due to the on-going sequence of events and also weighs heavily upon the resources of agencies attempting to provide for such situations, which unintentionally become 'revolving door agencies'.

On the transition into early adulthood, Modell et al[8] performed what is considered to be the pioneering work, while Hogan[9] examined the issue most comprehensively. Hogan's key finding was that the transition to adulthood, through leaving school, getting a job and getting married, was compressed in the first half of the 20th century. Over the second half of the 20th century and into the 21st this trend has been reversed with the entry into adulthood becoming more extended. As Jones and Wallace[10] argue, there are now varying degrees of 'semi-dependence' that affect younger people. Changes in work and the extension of education and training has meant young people do not leave home completely for much longer and sometimes move back home for certain periods of time.

Similarly, researchers focussing on issues relating to older workers and retirement have highlighted instabilities in the experiences of people in the 50+ group, with new transitions emerging. These are linked to restructured careers and changing preferences over activities beyond paid employment.[11] Crucially, Elder and Johnson[12] argue that transitions after the age of 50 are increasingly related to other stages of the individual's life. This is therefore the point at which LTT enters what is known as life trajectory theory. Elder and Johnson summarise this by explaining that a long view of the life course takes the perspective of trajectories, with sequences of family and work roles, whereas a shorter view focuses on life transitions that represent a change in state(s), such as when children leave home. At each stage of the process, the selection of certain options over others results in a different course, or trajectory. Transitions are therefore embedded within these larger trajectories.

Neuroscience has also supplied important additions to the theory on life transitions that has emerged within the social sciences, through research on neuroplasticity – the physiological changes of the nervous system which occur due to changes in behaviour and environment. Neuroplasticity governs learning, memory, and recovery from brain damage. For most of the 20th century it was thought that brain structure was immutable after early childhood. However, in recent decades, advances in research have revealed that many aspects of the brain remain plastic as a person moves into later childhood and into adulthood at least up until the age of 25, and crucially that life experience can actually change the brain's structure and functioning. Neuroscience also has the potential to further enrich our understanding of transitions as we learn about how prepared our brains are for different kinds of stresses and inputs that accompany the ageing process.

4.2 Taxonomies of life transitions

In practice, life transitions are complex. They can affect different people in different ways, at different times, and for different reasons. Multiple interrelated transitions may also occur concurrently or in succession. Thus, it is difficult to offer a list or taxonomy of life transitions that is definitive and universally applicable. However, it is useful to have frameworks that can help to systematically analyse and categorise transitions in a given context, and two such frameworks are outlined below.

On a broad level, there are some transitions that are almost universal, being experienced by most if not all people in the UK; some that usually result from unforeseen and/or unintended events but which may be short term and relatively recoverable; and others that are experienced by a small number of people and often associated with a longer term negative pattern or cycle – the revolving transitions. Table 1 lists some key transitions in each of these categories and while there may be overlaps between these categories, it is a useful way to start thinking about the effects of each life transition on the individual.

Although this categorisation gives a useful descriptive view of the impact of transitions, a more dynamic framework would help inform action to reduce negative impacts. This can be organised along two dimensions: voluntary vs. involuntary and gradual vs. sudden. For example, being the victim of a crime is usually involuntary and sudden, and moving house may be voluntary and gradual. While the same

Common transitions	Unintended/unforeseen transitions	'Revolving' transitions
● Being born	● Losing your home	● Entering/leaving care
● Starting/leaving school or university	● Entering the criminal justice system	● Becoming truant
● Leaving and moving home	● Losing your job	● Entering gangs
● Starting and switching employment	● Becoming (rapidly) famous or powerful or rich	● Entering/leaving prison
● Starting an organisation/self-employment	● Leaving a long-term profession (e.g. armed forces)	● Becoming homeless
● Forming a relationship	● Entering into financial difficulty or bankruptcy	● Engaging in self-harm, abuse, or addiction
● Becoming a parent	● Experiencing a serious crime	● Entering long-term welfare dependency
● Children leaving home/empty-nesting	● Divorce or relationship breakdown	
● Entering/leaving hospital for treatment	● Becoming a (long-term) carer/grand-parent	
● Retirement	● Falling seriously ill, physically or mentally	
● Bereavement		
● Dying		

Table 1: Key life transitions

transition could occupy different categories for different people or contexts, this framework is useful in thinking about how to change how individuals experience a given transition. Control is important in reducing stress and so, where possible, transitions should be voluntary. Similarly, having a gradual transition will usually increase the likelihood that the individual will cope well with the change. Thus, in order to ease the psychological cost of a transition, effort should be made to make it voluntary and gradual, as shown in Figure 1. An example of this would be family planning services, which seek to ensure that having children is not an involuntary or sudden process.
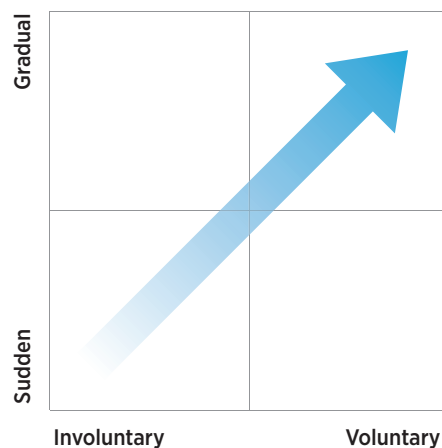
Figure 1: Nature and timing of transition

4.3 Deciding who takes the lead and how to intervene

There are currently many different interventions that policy-makers, social entrepreneurs and campaigners can develop to better support people in transition. There are some transitions, such as from primary to secondary school, which may lend them to being addressed primarily through government or public-sector based leadership. Examples of interventions would include the introduction of more all-through schools, or the development of schemes led by local authorities to help council house empty-nesters find smaller accommodation in order to free up larger flats for those who need them. Other interventions may be best led by the private or social sectors, such as those involving entering relationships or relationship breakdown, or becoming a parent or dealing with grief. Still, others might be best led through a combined approach, particularly where transitions involve moving from a state-managed to a non-state managed environment or vice versa, such as when offenders leave prison, when young people leave residential care or when trying to find employment for those receiving state benefits.

There are numerous approaches to developing schemes to help people to make better life transitions. Policy-makers, other actors and decision-makers may typically want to intervene when transitions have become or are about to become stressful for large numbers of people and/or are costly for society and the state. At this point, there are some innovative courses of action that can be taken to develop new/existing schemes to help people make better life transitions. For example:

1. Create payment-by-results or other market mechanisms to enable schemes that would be considered effective to rise to the top, particularly where impact is easily measurable

2. Enable those experiencing the transitions to pick and choose, perhaps using mechanisms such as voucher schemes, though this presupposes a market of providers

3. Where there are effective schemes already, scale them up directly through funding or other means and ultimately, if necessary, make them (near) universal – though taking care to carefully manage monopolistic practices and introduce plurality over time

Supporting life transitions: End of life care

The way in which people are cared for at the end of life has risen to the top of the health care agenda in the UK, and practitioners are bound by policy to provide good palliative care to everyone who needs it. Central to end-of-life care in the UK and the western world is the modern hospice movement founded by Dame Cicely Saunders. Its holistic approach provides an alternative to seeing death as failure and places the dying person at the centre of all treatment decisions. The need for the relief of 'total pain' encompasses physical, social, psychological and spiritual concerns. The campaign to ensure that people die in a pain-free and dignified way has evolved over time into a palliative-care resource that is highly specialised, highly valued, though still limited in terms of its reach.[21]

Hospice care changes lives. A quarter of a million patients are cared for by hospices in the UK each year, either in a hospice or in their own home. Help the Hospices is a leading charity supporting hospice care throughout the UK. They want the very best care for everyone facing the end of life and believe that hospice care can help make this happen. They represent and support their members – independent charitable hospices, which provide the majority of hospice care in the UK. They work with them and other organisations as they strive to grow and improve hospice and palliative care throughout the UK and across the world.[22]

Supporting life transitions: Becoming a parent

Becoming a parent is a major life change, and the transition to parenthood has huge emotional and physical impact. At the same time, there are many other changes taking place in relationships, careers, finances and general life balance. Parents often care for their babies and young children under difficult circumstances, while facing more than one challenge at a time. With social and economic pressures and an array of conflicting advice from official and unofficial sources, everyday issues can start to become real problems.

The National Childbirth Trust (NCT) is the UK's largest charity for parents supporting this transition. Since 1956 they have been a trusted voice and provided essential support for millions of parents. They offer services across the UK, from antenatal and parent preparation courses through to day-to-day peer support based in their local branches. They guide people through the transition to parenthood, from pregnancy up to their child's second birthday. They believe their role is to help parents through what will be one of the most challenging changes in their lives. NCT does this both through their own activities and by working externally with health professionals and maternity and family service providers as well as policymakers, opinion formers and employers.

Today, their online support reaches over 1.2 million parents and parents-to-be each year, and more than 450,000 are supported through their events and help lines. They currently have 10,000 volunteers on hand to help with local branch support, and their courses prepare over 70,000 parents annually. Alongside their traditional classes, NCT also provides antenatal and breastfeeding support through the NHS and Children's Centres in England, and continue to provide parent focused training for health professionals.[23]

One further approach is to create umbrella National Service Programmes (NSPs). These can enable a degree of universality over time without ruling out plural ways of resourcing provision and local delivery. They can then marry the benefits of shared activity to meet and overcome a transition with the ability to tailor experiences around the multiple needs people have when enduring transition. They can also harness alumni to help run them and widen their impact. However, their downside, particularly if resourced mainly by government, can be their cost. Military National Service has been abolished in many countries for this reason despite the benefits it was felt to bring. But where there is a need for tailored but near-universal solutions and where the costs of such an approach are outweighed by the benefits, they are worth considering as an option.

Assessing which life transitions would respond most positively to an NSP approach depends on two main factors. The first is whether a 'mass market' approach is more effective than unconnected clusters of smaller, geographically dispersed programmes. The second is if there is a broad based need for additional support across the transition, whether provided by the state or civil society. Our analysis therefore focussed on considering how many people are experiencing each of the key transitions for which a scaled up approach does not yet exist. The data to support such analysis is not consistent, as the sources vary across the various life transitions, and is often incomplete – but discussions with our panel of sector experts and a review of available data suggests that there are key major life transition clusters that the majority of people face or will face which may lend themselves to the 'mass market' approach embodied by NSPs. These are relating to schooling and youth (e.g. 758,000 16 year olds in 2010 in England and Wales[13]), later life and retirement (e.g. 650,000 people turning 65 in 2010 in England and Wales[14]), dying (e.g. 493,242 deaths in 2010 in England and Wales[15]), starting employment (e.g. over 400,000 graduates leaving university each year in UK[16]), starting a family (e.g. 310,862 first time mums in 2010 in England and Wales[17]) and getting married or entering a civil partnership (e.g. 247,381 people in 2010 in England and Wales[18]).

Conversely transitions involving much smaller cohorts may not lend themselves to an NSP approach, even though poorly handled transitions may still cost a lot to the state and society and thus they may deserve state and civil society attention. Examples include those leaving the criminal justice system (e.g. 86,074 prison leavers in 2011[19]) or the armed services (e.g. 18,150 in 2011[20]).

Given the existence and scale of the National Citizen Service, the National Childbirth Trust and the hospices movement, some of the most fertile areas for exploring the development of new NSPs, would include those around retirement, employment, and getting married or entering civil partnerships.

4.4 Learning points from part one

Although there are useful and well-conducted studies in many transition areas, there is little thinking that ties these together and attempts to build a grand theory of life transitions in the current era. More research is needed to understand the nature of life transitions and catalogue people's current experiences of them. However, what is clear is that life transitions are stressful and costly for the individuals, those around them, and society as a whole. Furthermore, in the 21st century, transitions are increasingly concurrent and in the worst cases tend to be revolving and difficult to exit.

Despite this and by analysing existing provision, it is possible to prioritise where new intervention is most needed and what form it should take. The major transitions faced by most people across the UK include those around schooling and youth, starting employment or self-employment, starting a family, getting married or entering civil partnerships and later life and retirement. Given the populations involved and the potential cost to our economy of not intervening to facilitate more planned and voluntary transitions, it is pertinent to ask whether there is scope to create affordable National Service Programmes to address these major transitions. Of specific interest, could there be an opportunity to create a National Retirement Service (NRS)? To better understand the opportunities, and what such programmes might look like, we will first explore in more detail the National Citizen Service, already in existence for transitions related to schooling and youth and in particular the transition into adulthood.

Recommendations

- **Policy-makers and stakeholders should develop forums to further research and flesh out our understanding of life transitions and potential responses to them**

- **Policy-makers should take into account transitions-based thinking in the analysis of social policy and particularly focus on improving transitions between one state-based agency or department and another**

- **Social entrepreneurs and campaigners should continue to work with government support or independently to tackle the life transitions faced by subgroups, particularly those who have suffered from traumatic 'revolving' transitions (such as leaving prison etc.)**

5
Part Two: National Citizen Service – What can we learn?

5.1 Context

The National Citizen Service (NCS) is an example of government supporting an important transition that is experienced by some 650,000[24] people a year – the completion of secondary schooling (e.g. GCSEs) and the transition into adulthood.

Prime Minister David Cameron, who has championed the NCS has said of the scheme that it 'helps give young people the skills, values and confidence they will need as they move into adulthood'. Further, Nick Hurd MP, Minister for Civil Society, has noted how last summer's riots made NCS even more important, having met teenagers who had completed the scheme last year and who told him that they would otherwise have become caught up in the disturbances.

Whilst NCS is not designed to solve all youth related issues – such as the prevalence of young people who are not in employment, education or training (NEET) – it does represent a response that acknowledges the importance of improving the transition from full time schooling into early adulthood.

In terms of value for money and impact, the recently launched Evaluation of National Citizen Service Pilot, Interim Report[25] found that for every £1 spent on the NCS scheme, up to £2 is being returned to communities, with the following social impacts noted (measured using before and after surveys of NCS participants, matched comparison samples and a combination of qualitative interviews):

- Improving teamwork, communication and leadership achieved through encouraging working with others, building trust towards each other, communicating ideas and taking leadership roles

- Facilitating transition to adulthood through encouraging personal wellbeing, heightening life satisfaction levels, control of life, encourage the taking of responsibility, building resilience to life events, increasing interest in taking on further education and reducing the desire to participate in anti social behaviour

- Improving social mixing through increasing awareness and understanding of difference and diversity, expansion of social networks and finding unexpected common ground with people of different backgrounds

- Encouraging community involvement through fostering a connection with local community and awareness of positive community work and pro-social behaviour

Progression into suitable education, employment or training along with on-going contact and support (e.g. alumni events and networks) was noted to be key in order to make the above impacts sustainable.

The Challenge Network – A delivery partner case study

The Challenge Network (TCN), marketed the NCS as a 'challenge' rather than a volunteering programme, greatly aiding take-up of the programme and gaining one of the higher retention rates. In 2011, 100% of the young people who joined the three week programme completed the first part – personal challenge; 99% completed the second part – team challenge; 96% completed the third part – real challenge design. 85% completed the entire programme including the community element.[26]

According to the programme's own evaluation report, TCN was rated highly by young people themselves, parents, teachers and mentors. The average score for parts one and two (personal and team challenges) was 9/10; the average score for part three (the real challenge design) and part four (the real challenge action) was 8/10. Young people also felt it had a lasting impact on them, 96% agreeing with the statement 'I am more confident' and 94% agreeing with 'I'm better at understanding people'.

When asked if they would recommend TCN, parents gave a score of 9.3/10 on average. 97% believe it is a good use of government tax money. 100% of teachers felt their students had benefitted from taking part in the challenge, with 91% believing their students had benefitted significantly. 96% would recommend TCN to other schools. Mentors gave the programme an average overall satisfaction score of 8.5/10. However, it must

be acknowledged that such programmes are generally always popular with these groups and historically tend to receive high scores in any evaluative study.

158 young people took part in the programme in 2009, 511 in 2010 and 3,100 in 2011. In 2012, 10,000 will take part in TCN across London, the West Midlands, Greater Manchester and Lancashire. In October 2011, TCN launched 'The Challenge Society', which supports Challenge graduates and their wider circle of friends in on-going volunteering and social action opportunities. Unlike TCN, The Challenge Society operates year-round, with the aim of delivering on-going impact.

The programme appears to have had a significant impact on the local communities concerned, with young people designing and delivering over 1,000 social action projects. This involved over 200 local community partners with the support of hundreds of business partners and volunteers. However, true and long-lasting impact is impossible to measure over such a short period of time and so remains to be seen.

In terms of measurable financial impact, NCS costs the government £14.2m to deliver with an additional £3m raised by providers and through in-kind support (unit costs per commissioned place being calculated at £1,303 to the government and £1,553 in total). The net benefit to UK society, through estimating the value of social benefits resulting from the identified impacts of NCS, is up to £28m:

- Over £600,000 in working-hours volunteered by participants during the programme

- More than £10 million projected in increased earnings for participants, including almost £3 million in increased tax revenue, can be expected from increased confidence, improved leadership and communication

- Up to an additional £17 million increased earnings, including almost £5 million in increased tax revenue from a greater take up in educational opportunities by NCS participants.

In 2011, the first year of the programme, NCS was provided by 12 organisations that made over 10,000 places available to 16 year olds across England, with 8,500 places being filled. In 2012, a total of 29 organisations have been commissioned to provide up to 30,000 places with the aim of raising this to 90,000 by 2014. By 2015 NCS will have taken around 180,000 young people through a three week summer experience incorporating physical challenges, work in the community and social mixing in teams of up to twelve. The three weeks are followed by the delivery of a community project over an additional three months, and entry into a set of alumni activities.

Delivery partners for the NCS in 2011 ranged from those filling 3,240 places (The Challenge Network) to 120 places (Lincolnshire and Rutland Education Business Partnership). Programmes were delivered by these partners at either a locally-focussed level, regional county level or national level with some providers placing a charge on participants (either a £50 deposit or one-off fee of £20–£95) but with the requirement that no one was excluded from taking part due to an inability to pay.

The strongest feature of the NCS would appear to be that of mixing children from different backgrounds, including from both private and state schools – a trait that goes beyond the personal development and community service components seen in other similar initiatives.

Even while further data on its impact is being gathered, the programme has pioneered some best practice that could well be transferred into schemes targeting other life transitions. For example, The Challenge Network attracted young people using marketing techniques based on the notion of a summer 'challenge' rather than communicating the idea of a service or even a rite of passage. It then used the three week experience to inspire and equip participants to broaden their horizons and subsequently get interested in serving their community. The development of a market of providers operating under a common brand has also shown benefits, combining the advantage of a national brand with local delivery, though inevitably some providers have performed better than others.

Table 2 outlines some of the priorities for the three key stakeholder groups of NCS, which would need to be considered in any new National Service Programmes.

Important to participants	Important to delivery providers	Important to government policy makers
Branding and marketing: It must have a centralised brand which is marketed and communicated nationally	**Recruitment**: It must have long lead-in times to ensure the successful filling of places and have scope for face-to-face or word-of-mouth recruitment through local ambassadors as this has been shown to be more successful	**Delivery**: Multiple partners should be engaged to deliver it with a clear tender, set up and execution framework encouraging competition and participant focussed service delivery and retention rates
Positioning: It must not be positioned as a volunteering programme but instead be based on achieving the hopes and aspirations of those experiencing the life transition in the first instance and then look to aligning them with the objectives of the programme	**Shared responsibility**: It must drive a sense of shared responsibility amongst all stakeholders in working to engage them in design and delivery	**Social mixing**: It must encourage social mixing and bring together people from diverse groups within and beyond their local communities
Independence: While it must have cross-party support and government endorsement, it must be seen in the participant's eyes as independent from political bias	**Scaling**: It must be designed to ensure scaling at a national level over a designated period of time and ensure that the impacts it generates are sustainable	**Reach**: It must be designed to reach people from most demographics and geographical locations
		Value for money: It must be designed to measure return (financial and social) and build in income streams to generate money. Where this is done through charging participants, it must have the proviso to not exclude those from lower income demographics
		Sustainable impact and legacy: It must ensure that impact is sustained beyond the participant's time spent on the course and that this is measured possibly through the creation of an alumni component

Table 2: Priorities for the three key stakeholder groups of NCS

5.2 Challenges and potential solutions

Based on our interviews with Parliamentarians and experts, there are areas that the architects of NCS will need to address. These include whether the programme, when scaled up, will deliver value for money, how it could be scaled up, whether there is sufficient demand from harder to reach groups (such as white working class boys) and what barriers they face in joining. In addition, the need for more cross party support, the need to involve more youth sector players who feel left out as other youth budgets have fallen, how the market of providers will be capitalised and paid (whether through annual tenders which limit the ability to plan, or some form of voucher system), and how NCS might relate to other programmes targeting other life transitions, are all worth considering. The evaluation of NCS's success is also challenging, particularly as the wide variety of participants will join with differing personal objectives.

Some of these issues, such as cross party support, payment mechanisms, relationships with other life transitions and the youth sector could be addressed through the creation of a National Service Trust. This would be an independent body funded by government, somewhat resembling Americorps in the US, to oversee, market and develop in a cross-party fashion the NCS and other National Service Programmes. It could have two subdivisions, one for life transition programmes, and one for regions and cities, and may include other service programmes such as youth and uniformed services. It would also cross-fertilize incentive schemes and points systems for all programmes under its umbrella.

In addressing the question of value for money, much will depend on longitudinal analysis to see what savings might have been generated from reduced antisocial behaviour, unemployment, and other sources of social cost. Initial reports are positive, and as mentioned above, a recent independent study suggests that for every £1 invested in the programme £2 of return for society is generated. One means of paying for NCS at scale, at a cost estimated at £658m* for two thirds take up, would be to divert funds geared towards A-level citizenship education and incorporate NCS into the actual curriculum. This might also enable it to be extended to last up to a year, which some politicians such as David Blunkett MP have called for. Another option might be to create national service youth impact bonds using, for example, European Social Fund money to pay for interventions with young people at risk of becoming NEETs as identified through the programme.

To increase take up, particularly among white working class boys, one might want to consider paying premiums, akin to the pupil premiums, for attracting and dealing with harder to reach groups to incentivise existing and new specialist providers. Longer term, one might consider linking certain benefits to having taken part in NCS, such as the 16–19 bursary or specific consideration on the UCAS form.

* The figure of £658m is derived by multiplying the number of 16 year olds in 2010 in England and Wales (758,000 – source: ONS) by the cost to government of commissioning a NCS place (£1,303) and again by two-third as an estimate of take-up. Note, this doesn't take into account economies of scale with increased provision of places.

5.3 Learning points from part two

NCS provides a useful example of government working with the voluntary sector to support an important life transition. There is some evidence to suggest it does address the issues related to schooling and youth life transitions. However, it is still too early to be confident of the long-term effects of the programme and how effective it is – more data is needed over a longer period of time. What is clear is that best practice around such national programmes involves marketing it as what the beneficiaries most want rather than as citizen volunteering or indeed 'service' schemes. Furthermore, such programmes should be run on a national level and with multiple providers.

Overall, our research and interviews with sector experts suggests that NCS has provided a number of specific learning points that could be applied to other National Service Programmes:

- Start with what people most want in a transition rather than what you want them to do

- Map processes extremely clearly and pay huge attention to detail and execution

- Ensure you build in where possible multiple income streams to maximise value for money

- Harness the sense of 'esprit de corps' to mobilise mentors and alumni in civic engagement

- Facilitate mixed teams to help tackle social and other divides where possible

However, some questions do remain unanswered, such as those relating to value for money and scalability. It has also proven difficult to measure demand from certain demographic groups and to assess the barriers experienced by them (for example white working class boys). On a practical level, achieving independence, cross-party support, the inclusion of youth providers, payment mechanisms and tendering processes also require further thought and better organisation.

Recommendations

- **Establish a National Service Trust to provide an umbrella for existing and future programmes and to help improve NCS be more cross-party, sustainable, and accessible**

- **Define a long-term payment mechanism for NCS to incentivise quality delivery, continuity, and inclusion**

6
Part three: Dealing with later life transitions

6.1 Context

When Beveridge released his report in 1942 it lay firmly within the grounds of a needs-based model and focussed on the five key factors of want, disease, ignorance, squalor and idleness. Although these factors are far from irrelevant today, the needs-based approach is arguably not the best one for the situation we find ourselves in at the opening decades of the 21st century.

In the era that the welfare state was created, it would have been inconceivable that people would live as long as they do now. This greater life expectancy will be compounded over the next decade as the 'baby boomer' generation retires.

According to Age UK, each year about 650,000 people turn 65 and there are now more people in the UK aged 60 and above than there are under 18, including 12 million people of state pension age. A third of the current population is over 50, and so are likely to be starting their journey into retirement and later life over the next decade. Furthermore, the number of people aged 65 years and over is expected to rise by 65% in the next 25 years to over 16.4 million in 2033.[27]

Thus we find ourselves at the raw edge of an ageing population, and the financial and social concerns that come along with that. An estimated 4 million (40% of all people aged 65+) have a limiting longstanding illness. This will mean there could be 6 million people of 65+ with long-term illness by 2030. Needless to say, this will weigh heavily upon the NHS – currently, two-thirds of NHS clients are 65+. Moreover, 24% of people aged 65 and over reported that their quality of life had become worse over the past year, with only 9% reporting an improvement – and around 1 in 4 suffering from depression.[28]
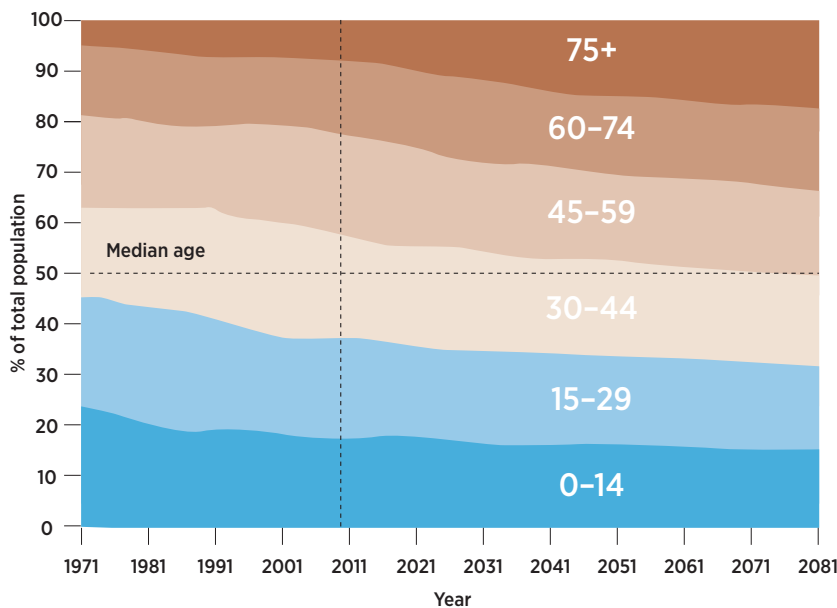
Source: Office for National Statistics

Figure 2: Percentage age distribution, United Kingdom, 1971–2085[29]

However, those that make up the older end of our population are increasingly capable and keen to remain involved and active. They see themselves as having a full life still ahead of them and when asked what stage of life they were currently in, 55% of 60–64 year olds said 'later life or old age', but 43% of them said 'middle adulthood'.[30] Therefore, addressing life transitions in 2012 may benefit from a focus on capabilities rather than needs and tackling the barriers that prevent us from working with older people as a national resource, treating them as assets rather than as liabilities.

6.2 Life transitions in older age – research and theory

Age is becoming less and less of a determinant of retirement. This is true in the UK as well as across other industrialised nations. Kohli et al[31] describe patterns of early retirement using data from seven countries, focusing on the mix of public and private institutional arrangements that shape the retirement process. Although there are multiple pathways to retirement across and within societies, they found that a common element of these pathways is the demise of chronological age as a basis of exit from the labour force. They suggest that this represents a 'deinstitutionalisation' of the life course in that the major milestone that defines entry to old age is no longer standardised or predictable.

In the context of increasing life expectancy and given the challenges of financing a secure pensions system, this trend is seen as a positive phenomenon by many who see rising employment rates amongst older people as one way to reduce the pressure on public spending. However, there may be two less positive factors involved. Firstly, the rise in employment rates may not be entirely due to people actually wanting to work longer or smooth their own transitions into retirement – it may rather be a result of perceived or actual financial necessity. Secondly, there is a contemporaneous argument that older people continuing in work prevents mid-career people moving upwards in companies; this creates a blockage lower down for first-jobbers (amongst whom unemployment is currently high). This said, there is much evidence to suggest that for the past two decades people have switched companies every 5–7 years, so senior members of staff continuing to work for longer may not have as much impact as expected, due to workforce flexibility and turnover. In *The Economics of Earnings*, Polachek and Siebert, present a study of the UK population which finds that those between 60 and 64 have accumulated on average 6.9 jobs before retiring.[32]

A study conducted by ELSA[33] has found that employment rates among those aged 55–69 increased between 2002–2003 and 2008–2009, and that this was particularly the case for those working part-time. The study also found that although there have been increases in employment rates across all wealth groups, the employment rate among the poorest 20% remains lower than that in the higher wealth quintiles. This could support the idea that continuing in work is motivated by personal desire rather than financial concerns.

However, retiring before the state pension age is more common among those who are in poor health, in the higher wealth quintiles or have defined private pensions. As may be expected, it is less common among those with outstanding financial commitments in the form of mortgages and those who have a partner in work. This may suggest that it is semi-retirement which is now seen as the goal and which is becoming increasingly common amongst those who are financially able to achieve it. It is worth noting that this tends not only to be those in higher-paid professions, but also to be men rather than women, as they have had longer working lives and the opportunity

to accrue higher workplace positions and larger pension entitlements. As DeViney & O'Rand[349] point out, men have longer work histories, higher annual and lifetime earnings, and are more likely to work in markets that provide private pensions.

As well as the official retirement age being less of a factor now, and people moving to a more flexible transition to non-work, it is also the case that the actual timing of transitions in middle and later life have changed throughout the course of the 20th century and into the 21st. People have children later and are therefore older when their own parents die – the average age at which individuals experience death of the last parent has increased dramatically.

6.3 Policy

Recent policy has taken on board findings that a staggered exit from the labour market greatly aids transition into retirement and legislation has changed to allow older workers to withdraw more gradually from paid work. Most notably, since October 2006, individuals have been able to continue to work for an employer whilst being paid an occupational pension by that employer. The government document *Building a society for all ages*[35] explained that 'continuing some form of work can give people the opportunity to use their skills and experience, maintain social networks, boost their retirement income, maintain a strong sense of purpose and stay healthy'. This commitment to flexible working arrangements has been continued by the coalition government, alongside a long-term goal to phase out the default retirement age.

More broadly, many of the interventions currently in place to smooth the transition into retirement tend to be fiscal in nature, as opposed to addressing social and emotional needs and necessary behavioural changes. Whether in the form of increasing the pensions age, or pension reform, in the rationing of care, or even free bus passes and fuel subsidies – policy towards older people typically fails to consider the transitional nature of ageing.

6.4 Focus group, interview and workshop-based research findings

In order to better understand the ways in which older people approach retirement, and the challenges and opportunities they feel it presents them with, we commissioned a set of four focus groups which took place from April to June, 2012. Participants were all between two years away from retirement and three years into retirement. In the groups, we also explored the role a National Service Programme might play, how it might be organised, and who might fund and run it. The general findings were as follows:

- Prior to retiring, participants were most looking forward to having more time to do things they wanted to do, at the pace they wanted to. Key desires were 'less stress', 'enough money' and 'flexibility'. However, most felt that retirement has not been the 'relaxing', 'holiday' time people think it will be. Some had wanted it to be, others had not, but nearly all had found they were suddenly very busy with caring responsibilities and things to sort out that they had not been able to when working.

- Participants' main fears were financial and also that despite looking forward to having more time, they may find it felt alien to them and that they would not be able to cope with it. There were also concerns about health, which were felt more

keenly amongst those who had been in lower income jobs. Those who were caring for others were doubly concerned about the loss of their own health due to the knock-on consequences they knew it would have for those around them.

- There were also concerns that once they were out of their work role, they would feel their identity had somehow been lost. However, to alleviate this latter concern, some participants had phased out work in some sense, going down to only three days a week for example, or becoming self-employed and taking on work on a project basis now and again. It was recognised by the participants though, that this ability was something that perhaps only existed in relatively white-collar jobs and that their blue-collar counter-parts may experience a much more sudden transition into retirement and therefore were more likely to have a crisis of identity.

- All participants said they had simply coped as best they could and that they felt there were no support services for them. Some mentioned courses about moving into retirement that their workplaces had advertised, but said they often had to be very adamant that they wished to take part in these courses in order to be allowed on them.

- There was a strong feeling amongst participants that society expected them to 'be useful' in their retirement. This sat very awkwardly with them for two main reasons: 1) they felt they had been useful all their lives and been 'giving', rather than taking all the time; and 2) they felt they often did things that were useful but not recognised as such by society, i.e. caring for grandchildren and in many cases their own parents. There was strong agreement that society thought they had a duty to look after grandchildren and should find this a 'joy', when many of them did not want to look after grandchildren as much as they did and found it a real strain.

A pleasurable transition into retirement
(an example based on focus group conversations)

Maggie (fictional name) had spent much of her life being self-employed. As a result she did not hold much store by the idea of 'retirement'. She questioned what it meant as she could not imagine doing no work whatsoever. To her, even if a person stops working for money, they have not necessarily retired. Maggie is a jewellery maker and sells her products at various markets. Initially this was a hobby, but it became her livelihood and has been for over two decades now. Therefore, her 'job' is part of her identity and not something she will stop doing even if she chooses not to put the pressure on herself to make a living out of it anymore. A few years ago, Maggie reached standard retirement age and

started to draw one of her pensions. She stopped going to as many markets and phased out her work a little so she could concentrate on other things and relax a bit. Her daughter had asked if she could look after the grandchildren two days a week, and although she did not feel it should be assumed as the 'right thing' for grandparents to do, she agreed and on the whole enjoyed it. She felt no major stress at the transition into retirement and puts this down to being able to maintain her identity, the social connections she had through her work, and her autonomy over what she does and when. Because she was enabled to be in control, Maggie has had the time and vision to organise her retirement in the way she wanted.

- There was a strong feeling amongst some that younger generations expected too much materially, and that the only reason their generation were comfortable in later life was because they had saved in younger life and had a modest life. They were also painfully aware that many in their cohort were not in such a comfortable position.

- Many participants had become busier since retirement – often due to caring for relatives. Those with time on their hands had been very keen to find a hobby or interest to pursue in their retirement, and in most cases this had been something they were previously interested in. However, for most, the priority in retirement was to continue to feel useful – 'It's so important to feel useful, to feel you have something to contribute still…' This contrasted with the dislike of an *expectation* to be useful, and when participants talked of voluntary work it was with an emphasis on what they could gain from it – 'I do voluntary work that I enjoy as it's giving people a service and I get to meet new people'.

- Participants across the board felt that support services should indeed be national, but able to be tapped into on a local level. They felt these services should offer advice, activities and ways of using the skills they had used when working.

- They tended to strongly agree that they would like to carry out activities with a wide range of people, including younger people and those from diverse ethnic groups. In fact, they resented the idea that 'older people' as a category, starts at 55 and goes up until end of life. They felt this grouped them with people who had lived through the war and grown up in very different times to them, and that they

A difficult transition into retirement
(an example based on focus group conversations)

Alan (fictional name) was made redundant before his standard retirement date, aged 59. Although, obviously, he was given notice that this was going to happen some months before, it still felt like a very sudden event in his life as he loved his job as a driver and had wanted to remain doing it until he was at least 65. He had not made any plans for retirement in practical terms (although he had financially) as he thought it was still a good five years off. Therefore, he felt at a total loss as to what to do after his last day at work. He did not want to be 'retired' and 'relax'. He wanted to work at least part-time, as he needed the money and the sense of purpose in his life. However, he found that at 59 getting any work at all was difficult. He fell into a period of depression which was not only difficult for him, but nearly cost him his marriage. About a year after Alan's redundancy, one of his ex-colleagues retired. The colleague had found ways of taking on some freelance work on a part-time basis after his official retirement and had also built up his hobby to be a more serious part of his life. Alan watched with interest and in the end asked this colleague for advice. To his surprise, the colleague had also found retirement difficult and had worked hard to gain the balance he had achieved. He said he had learnt how to create that balance from his wife who had always juggled part-time work with other activities. Now he said, he was only too pleased to pass on the knowledge to Alan. Gradually, Alan began to find some things he could do with his time, as well as some ways to earn some money part-time. It was a very difficult and stressful transition, but Alan is immensely proud of his new-found flexible lifestyle and is keen to help others (especially men), who often cannot see past the nine-to-five.

A retirement 'stolen'
(an example based on focus group conversations)

A few years ago at the age 58, Elsa (fictional name) decided to give up her job in order to care for her elderly mother who had dementia. It was an incredibly difficult job and in the end she could not cope with her mother's aggressive outbursts and physical needs, so, with great sadness, she found a nursing home. She felt the nursing home was far from up to standard and worried all the time that her mother wouldn't have been fed or given medicine, or that she may have fallen over and no-one would know. She visited regularly and felt she had to battle with staff there. She had had to sell her

mother's house to pay for the home so both her and her mother had nothing left. Her mother passed away last year, just after Elsa's own daughter had given birth to her first child. Elsa considered going back to work, but found it difficult to get work due (she suspected) to her age. So, she agreed to look after her grandchild 3 days a week so that her daughter could work. Her daughter felt she needed to work in order to have a family income that was liveable. Then, out of the blue, her son announced he too was going to become a parent. As he knew that Elsa looked after his sister's child, he assumed she would do the same for him, and Elsa felt she could not say no as it would look like favouritism. Elsa now cares for grandchildren 5 days of the week. Having still not really recovered from the physical and emotional strain of looking after her mother, she is exhausted. She had also taken a huge financial sacrifice in order to allow her children to have better finances. She does not regret these choices, but she wishes there was more support as she can barely manage. Plus, she feels totally unrecognised by society – she says 'my sacrifice and my daily efforts are invisible … no-one sees what we give and what others can do as a result of our giving'.

had little in common with these people (70/75+). In fact they saw themselves as the youngest 'older people' to have so far existed, saying, 'we're younger than our age-group have ever been'. They therefore recognised that there were really two transitions at play: one into retirement, and one into 'old older age'. Because of this, they wanted to be given advice and information on moving into old older age as well, as part of it being understood that they were not at that stage yet.

- Participants felt that for any programme to gain credibility, it would need positive word-of-mouth gained as a result of successful pilots. Online, door-to-door or any other types of awareness campaign would have limited success without the testimonies of others their own age.

- Participants were pragmatic but cautious about commercial involvement. They understood that a commercial sponsor may well be necessary, but admitted they would need large amounts of reassurance that that commercial sponsor was not simply involved on a profit-motive basis and would not be allowed to sell its products as part of the scheme. The participants were from a range of demographic backgrounds and political standpoints, so it would be sensible to conclude that this distrust is a generational factor, rather than one based on political sentiment or economic class. Broadly speaking, their generation are not of an age in which public-private partnerships had yet become common, and many of them acknowledged that they see national services as an area that should be run by the state only.

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6.5 Opportunities for civic engagement in later life

1 An increasingly flexible transition into retirement

People aged 55 and above are not only a growing demographic group within the UK, but they are also changing perceptions about what it means to grow old and what kind of social roles an older person may occupy. Perhaps most importantly, work-based identities are running alongside leisure, caring and voluntary activities.

More people are choosing to continue working in some capacity after their official retirement date. Many decide to go down to a three-day week or to start doing freelance or contract work – though this manner of smoothing the transition is often easier in non-manual roles than manual ones. For those in more manual roles, the transition is far more likely to be abrupt as the nature of the work and/or the attitudes of the industries and individuals involved do not allow for greater flexibility. Many focus group participants had decided to continue paid work in some way; most of them by becoming freelancers in the area in which they had spent their careers.

This suggests that the new generation of retirees are already in the mind-set of flexible living and working and one they are very much enjoying. They are keen to have aspects of work, leisure and civic involvement in their lives, although they are adamant this must be facilitated in a way that fits their flexible working patterns and does not require a regular and regimented commitment from them. They do not want to work full-time, but recognise maintaining some level of work (paid or unpaid) is highly desirable for their sense of identity and self-worth. They do not see themselves fully 'retiring' in the same way they perceive the generation of older people before them did, although they recognise that had they worked in the kinds of industries that generation were faced with, they may well desire to 'retire completely'.

2 Positive attitudes to social mixing

Many participants of the focus groups were keen to point out that they did not necessarily feel they had much in common with those who were seventy and older. To those in their fifties and sixties, these cohorts are an older generation who have had very different life experiences to themselves. They have strong memories and influences of the war which have shaped their attitudes and they were not as young during the huge amount of social change that happened in the sixties. There is some sense of resentment that anyone of 55 or older is grouped together as 'older' when vast differences exist within this group. Many of the participants were keen to point out that they would like to be mixing with people of all ages and did not want to be with people of their own age and older all the time.

There was also a positive reaction to the idea of engaging in activities with those from different social and ethnic backgrounds – though many of those who were part of the focus groups had experienced high levels of diversity in their working lives so assumed ethnic and economic background diversity as a given.

3 Awareness of the need to overcome loneliness post-retirement

Focus group participants were interested in ways to overcome loneliness by building networks, exchanging ideas and sharing skills. In a 2009 report,[36] Participle outlined the findings from their experience of working with over 200 older people and their families in Westminster and Southwark. They spent time shopping, helping with odd jobs and introducing them to one another, to understand how they saw themselves and what their aspirations were. Their aim was to ascertain what makes a rich 'third age', regardless of wealth levels. The project was born out of a growing concern with loneliness in old age. It launched two initiatives, Southwark Circle and Meet Up in Westminster.

Southwark Circle is a membership organisation with a nominal monthly fee that is open to all. It combines the elements of a co-operative, concierge service, a self-help group and a social club, and is based on an expanded resource base created by drawing upon the skills of members, voluntary contributions and private money (from wealthier older people and their families). Meet Up is a service that creates and supports resilient social networks. It is based on four key elements: introductions, phone groups (topics include music, films and current affairs), transport (based on scooters and a taxi card scheme), and activities at home. It places particular emphasis on decreased physical mobility and those becoming housebound. Both schemes emphasise building capabilities (as opposed to meeting needs); universal services; a definition of resources which goes beyond the current financial models; national platforms that support highly distributed, local responses; and an emphasis on social networks.

Loneliness is a factor that tends to effect demographic groups equally; it cannot be mapped onto certain areas of deprivation or demographics in a simplistic way. However, there is some evidence to suggest that it is a trigger for failing health and/or social withdrawal. Ironically, as the Participle report states, loneliness is often brought on by a period of being the primary carer for a partner; a role which creates social isolation. A person with that responsibility tends to find their friendship group becomes smaller, leaving them more vulnerable to isolation as the few friends they do have die or move away at the very time when they may most need company due to the death of their own partner.

6.6 Barriers to civic engagement in later life

1 Caring

An increasing number of older people are taking on caring responsibilities, whether this is for partners, grandchildren, or indeed their own parents. Many participants of the focus groups still had parents alive and as people continue to live for longer and have children later, this will increasingly become the case.

Furthermore, with the growth of dual earner households many grandparents currently support their children by providing childcare. When working mothers are living with the father of their child 24% of grandparents provide childcare. When families are separated this day care support rises to 44.5%.[37]

Recent statistics show that approximately 960,000 people aged 65+ provide unpaid care for a partner, family, or others. Up to an estimated £50bn in unpaid family care is provided by older carers (aged over 60) per year in the UK, saving

the UK economy £119 billion (or £2.3 billion a week).[38] Furthermore, almost 70% of carers aged 60 and over say that looking after someone else has damaged their own health.[39]

It is also the case that many of these older carers are on the lowest incomes (often due to sacrificing income in order to take on caring responsibilities) or from the lowest socio-demographic groups. The Grandparents Plus report, 'What if we said no?'[40] was based on a 2010 survey of over 250 family and friends carers, many of whom were grandparents. It found that around half of carers are over 55 and two-thirds have a household income of under £300 a week.

2   Health

Transition in older age is often seen as determined by health as well as retirement. As noted above, 40% of over 65 year olds have a limiting longstanding illness. Some organisations working with this age group have said that they see retirement as two transitions; the first from working to not working (which plays out over 10–15 years), and the second from good health to poor health. Since there is a positive correlation between civic participation and health, low levels of participation from more disadvantaged groups can only serve to increase the health inequality gap.[41]

3   Employer attitudes

Older people in our focus groups said what they most wanted was the *choice* over whether to carry on working in some capacity beyond standard retirement age or not. It was felt that employers were increasingly unsupportive of older employees and those looking for employment in their older age. Workplace courses offering information about retirement are ' few and far between' and many older people felt that employers 'couldn't wait to get rid of them'. Therefore, they felt torn between society's view that they should continue to work, employers wanting to replace them with younger staff, and their own concerns around boredom and loss of identity if they gave up work entirely.

4   Gender differences

Focus group participants of both genders agreed that women frequently had more of the skills necessary to cope with the transition into retirement than men. They were better able to phase out work gradually and use time flexibly, as they were likely to have had previous experience of this at other points throughout their lives when focusing on caring for children. As a result, they were also better at dealing with sudden or unexpected transition into retirement as they knew how to create flexible opportunities for themselves.

Many male participants said they had learned how to create more flexible part-time working patterns from their wives/partners. Those men who felt they had succeeded in learning these skills expressed surprise, yet pride, in the way that male friends and colleagues of theirs had started to ask their advice about how to create such opportunities and lifestyle choices for themselves.

Both genders agreed that a sudden transition from work to non-work was far harder to deal with for men and that it was often the younger end of older males who were most at risk of becoming depressed and physically ill following the move into retirement. It was also seen as increasingly common that this impacted upon the stability of relationships and families.

5   Marketing and language

As noted above, the baby boomer generation consider themselves to be, in terms of their attitudes, the 'youngest' old people in the history of the UK. They believe themselves to be the products of an era of huge social change, i.e. the sixties, and perceive their own attitudes as thoroughly modern, tolerant and open-minded. They therefore resent any language that refers to them as 'old', or 'pensioners', preferring the terms older and retired (although even the latter must be used carefully as many do not consider themselves to be retired even if they have stopped working in the formal sense).

In part, these attitudes reflect the fact that older people (of 55+) are increasingly starting second marriages at this age and taking on step-children. They also may be indicative of the number of older people who still feel they have responsibilities towards parents who are still alive. Either way, it is the case that the baby boomers, whilst certainly seeing a place for themselves in the community, do not envisage their role in the same way that the generation before them did. The 'village' and older people's role in it have changed in the 21st century, and any interventions must carefully re-imagine it and convey this new image in their marketing. Crucially, the baby boomers do not see themselves as the custodians of an old-fashioned morality (at least not when it comes to family affairs), and as part of this they therefore do not see it as their responsibility to become the carers for their children, or their children's children. They are fiercely independent, perhaps because they are the generation who most fought for the right to break from familial and relationship norms.

6.7 Solutions

When asked what they thought possible solution could look like, the participants of our focus groups focussed either on advice and information or on activities and skills-sharing. There were two main ideas they mentioned which included a skills-sharing credit network and a drop-in advice centre.

1.   Skills-sharing credit networks

Participants felt these could operate as 'swap shops', in which a person could give their skills (unpaid) in exchange for an activity or service they may need or enjoy. They envisaged this as a locally-run centre where opportunities could be advertised, and credits gained cashed in for benefits such as evening classes, swimming session, or haircuts. They were firm that they wanted to keep using the skills they gained during their working lives and that they were happy to give these for free, but did not want to be out of pocket by having to cover travel expenses.

Unlike a pure barter economy (which some local skills exchange schemes operate on), a swap – shop could operate as an exchange economy using a form of credits as currency. This overcomes the problem of goods or services being of a different value. Similar schemes already exist in some places, although do not operate specifically for older people. A good example is the Local Exchange Trading System (LETS) schemes that have been set up in certain local areas. These schemes match needs to goods or services, allowing people to earn and spend credits by pooling their resources. Each scheme member gets a personal account, starting at zero, and a local LETS cheque book which they use to pay for whatever goods or services they choose. LETS is non profit-making and aims to promote

meeting people locally as much as fulfilling peoples' needs. LETS currencies have been given different names in different areas, e.g. *Ideals* in Bristol, *Brights* in Brighton, *Anchors* in Lewisham.

This solution has the advantage of satisfying the feeling amongst focus group participants that they should in no way be made to feel they 'ought' to give their skills for free. As far as they were concerned, they had worked hard all their lives and wanted to continue giving, but also felt they were entitled to give in the ways that suited them and in return for things they could no longer achieve or afford. Many participants felt that the only way for a service to really speak to older people and come across as credible was for it to be run 'by older people, for older people'.

2. Drop-in advice centres

Focus group participants were keen on a programme that could give them advice and information without them having to disclose personal information or make appointments. They felt that more could be done to help people when they approach retirement with a suggestion that unions could possibly be one source of support given their scale and resource base. The main advice they would like to receive would be financial, legal and health-related.

Overall, we can conclude that a National Service Programme for older people has huge potential and much positive feeling surrounding it. However, it would need to pay careful attention to avoiding grouping older people together as a homogenous group rather than a cross-generational one. It would also need to make sure that in marketing itself it did not overemphasise the notion of older people 'giving back', and that it was careful around explaining the role played by any commercial partners involved.

Crucially, any programme would need to be specifically targeted at those who are the least likely to join organisations such as University of the Third Age (U3A), or seek the help of Age UK. Rather, it needs to appeal to, and engage, those whose transitions into retirement are likely to be more sudden and who (perhaps due to the nature of their work, i.e. more manual skilled labour), may not work beyond the statutory retirement age or be able to phase out their work gradually.

In addition, any service programme created needs to find ways to be self-sustaining without the necessity for large amounts of government money. The limited government funds currently available need not be seen as a prohibitive factor in the creation of such a programme, as there is much commercial interest in the baby boomer generation. Therefore, the creation of a national programme is potentially entirely manageable, as long as the involvement of commercial partners is sensitively communicated.

6.8 Learning points from part three

It is clear even from the preliminary research we have undertaken here that there is a growing need for a new intervention into the retirement transition. It is also apparent that there is an opportunity to further explore the potential for a National Retirement Service (NRS), one "designed and led by retiring people for retiring people". Like the National Citizen Service, this would aim to improve the image of the transition, and enable people to not only cope with the transition to non-work, but to take control of their lives, make better informed choices, and achieve a healthier balance between work and non-work.

An NRS would need to start by gaining the interest of those coming up to retirement, perhaps by offering retreats or holidays and chances to meet others in a similar situation. These events would provide formal and informal opportunities for those coming up to retirement to learn about how others view them, and the opportunities that exist for them to remain engaged as they move out of the working world. Our focus group findings have shown that such an intervention would need to be carefully marketed so as not to appear moralising, have social enterprise ethics at its core, and inspire action and change rather than dictate it.

Recommendations

● **Employers should engage previously retired employees in helping those about to retire as mentors and role models and harness such alumni networks to help learn about retirement trends**

● **Employers and businesses should consider doing more to prepare employees to transition months or years before the official retirement age, learning from the armed forces and other best practice examples**

● **Social entrepreneurs should pioneer with other public and private partners potential National Service Programmes, and explore the potential for the development of a National Retirement Service to help smooth and improve the transition into retirement – drawing on those retiring themselves to help create it**

7
Overall conclusions and recommendations

There is no escaping the fact that the ageing population in the UK will bring with it issues that cannot be ignored. Millions of baby boomers are entering retirement. Increasingly some believe they will have to work till they drop, and many feel ill-prepared and abandoned as they enter what ought to be a more relaxing time of life, but is all too often an extremely stressful one. It is also necessary to consider the economic impact of having a smaller workforce which will have to bear the increased health and social costs of the older population. There is potentially a time-bomb of intergenerational tension for hundreds of thousands of families in the years to come.

However, for a great many, retirement is seen as a huge opportunity. Ageing and retirement are, like many other transitions in life, a source of stress, but they also enable people to take control and do new things given the right support and guidance. This generation of people moving into retirement are younger of mind and attitude than any before them. They want to mix with those younger than them, they feel a responsibility to change the way in which older people are perceived and they want to continue using the skills they used in their working lives. What they require in order to do this is proper information, advice and support. More needs to be done to give them access to this along with opportunities to share skills and networks.

One way to address this need is to take a National Service approach, such as was taken with the National Citizen Service for young people, and apply it to the retiring population. This would mean the creation of a National Retirement Service , designed by retirees, for retirees. Such a service would be built on those activities we seek out and pay for when we near retirement, but which would facilitate for those retiring a way to better plan the decades ahead. It would enable social mixing both intra and inter-generationally, and build support networks to enable alumni to gain the balance they want in their lives.

Some might ask why this is necessary. Surely natural networks among retirees already allow them to find the activities and support that they want and need post-retirement? Our research indicates that the baby boomers may not experience the positive traditions enjoyed by previous generations of retirees, and that they and future generations will need additional sources of support to navigate the difficulties encountered as they move into retirement. Many of them are caught between caring for their own parents, alongside caring for their grandchildren, at a time when they are keen to keep up their professional skills and have some time to relax too. A National Retirement Service could be one powerful way to help all of us adapt and prepare for this Great Transition ahead.

In the course of creating this preliminary report, several potential recommendations have emerged that decision-makers may wish to take on board:

Government and policy makers should:

- Develop forums to further research and flesh out our understanding of life transitions, and potential responses to them

- Take into account transitions-based thinking in the analysis of social policy and particularly focus on improving transitions between one state based agency or department and another

- Establish a National Service Trust to provide an umbrella for existing and future programmes and to help improve NCS be more cross-party, sustainable, and accessible

- Define a long-term payment mechanism for NCS to incentivise quality delivery, continuity, and inclusion

Civil society campaigners and social entrepreneurs should:

- Continue to work with government support or independently to tackle the life transitions faced by subgroups, particularly those who have suffered from traumatic 'revolving' transitions (such as leaving prison etc.)

- Pioneer with other public and private partners potential National Service Programmes, and explore the potential for the development of a National Retiree Service to help smooth and improve the transition into retirement – drawing on those retiring themselves to help create it

Employers and businesses should:

- Consider doing more to prepare employees to transition learning from the armed forces and other best practice examples months or years before the official retirement age

- Engage previously retired employees in helping those about to retire as mentors and role models and harness such alumni networks to help learn about retirement trends

8
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Your views

Lord Wei and the Calouste Gulbenkian Foundation would
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