*Research Article*

# Should there be Specific Policies to Protect the Welfare of Older People in Britain?

**Flourish Itulua-Abumere[1,2]**

[1]*Alumna, University of Roehampton, London, UK*
[2]*H269 Ikota Shopping Complex, Lekki-Epe Express Road, VGC-Lagos, Nigeria*

Corresponding Author: Flourish Itulua-Abumere; email: flourida2007@yahoo.com

**Abstract.** Older people have always been a major focus for social policy and because the UK is an ageing society, their importance to the subject is likely to increase further. Like other modern welfare systems, the British welfare state originated in pension provision for older people and totally this group are the main users of the health and social services and the main recipients of social security spending. Compared with unemployed people and lone parents, older people are often viewed as a group that "deserves" specific social policy and especially, social security. However, it is sometimes said that the true test of a civilized society is how it treats its older and vulnerable groups. Despite this group's position as one of the most deserving of welfare, there are still widespread awareness of the many negative images of old age. In common with other western societies, Britain is a country in which age discrimination, or ageism, is widespread (Alcock et al, 2006).

**Keywords**: old age, health and social service, welfare, policies

## 1. Introduction

An unfortunate trend in recent years has been the increasing tendency to depict the growing numbers of older people in the population as a problem. Old age throughout this century has been seen as a social problem and this predominant perspective is evident through the language used by policy makers and health and social service planners [1]. Dramatic terms such as disaster, burden, rising tide, and impending crisis are characteristic of many recent publications. While there is no denying the poor quality of life experienced by many elderly people [2] or the challenge that planners and professionals face in providing health and welfare services for the growing numbers of frail elderly people, it

is disappointing that the joys and triumphs of old age in the latter half of the twentieth century are not promoted with such energy. Perhaps this tendency reflects a perspective from the media that good news is not news [3].

In the late modern Britain, older people find themselves in a very diverse set of circumstances. Alterations of the structure of the population have been accompanied by profound changes in the size and composition of the family, as the effects of lowered fertility and increasing divorce begin to make their impact felt on the older generations. Changes to living arrangements, the increasing numbers of widows and widowers in old age, and the rise of solo living have all become more prominent and are expected to continue to be so. Women's increased labour market participation and

the rise in membership of occupational and private pension schemes will likewise have substantial impacts as we move on into the next century [4].

Despite the demographic changes, economic factors have also been noticed as another powerful influence for the neglect of older people. The reality in today's society is that old age is not the great leveller as it was once assumed to be. On the contrary, there are substantial and persistent inequalities which need to be urgently addressed at a policy level [5]. Here, financial security in general, and pensions policy in particular, are crucial. With respect to pensions, it is our belief that if the present arrangements continue, then the inequalities which have become glaringly apparent in Britain over the last decades will be further exacerbated in the new century. Claims that we need state pensions according to [6] are patently untrue: however, two-thirds of men may be in this position, but three-quarters of women are not ([6] quoted in [4]).

Although, social policy writers have suggested that radical alterations to the funding of health and social care over the last 20 years, have irrevocably change the face of British Welfare for older people. Increasing privatisation, with its accompaniments of charging for services and the rationing (explicitly or otherwise) or publicly-funded health care, has led to marked inequalities in access. Moreover, it is patently clear that the kinds of health and social care we may see in the century will be fundamentally linked to the political choices we make and to the impact of increasing globalization. This suggests that, whereas today we may be primarily concerned with policy at national and local levels, the 'boundaries' of future policy may in fact be much wider [4].

## 2. Who are "Older People"?

The most commonly used approach to the definition of old age is based upon chronological age (sometimes combined with receipt of pension and formal withdrawal from the labour market). Old age therefore is defined by the number of years individuals have lived [7]. However for much of the post war period old age in Britain has also been defined statistically as those over the state pension ages or those aged 65 and over [8] The universalism of public pensions, following the recommendations of the Beveridge Report, maintained differential pension ages (65 for men and 60 for women). These were adopted by employers and in effect, they became the basic thresholds of old age for men and women [9].

*2.1. Social construction of old age.* Biographical and symbolic interaction perspectives raised the issue of the social construction of old age. This notion was extended with the political and economy perspective which emerged in the late 1970s. The background to this theoretical development was the crisis affecting public spending from the mid-1970s. Given that half of DHSS expenditure was allocated to older

people, they were inevitably subject to a sustained political attack by right-wing governments in Britain. Older people came to burden on Western economies, with demographic change seen as causing intolerable pressure on public spending. The view of old age was then seen as social rather than a biologically constructed status. In the light of this, many of the experiences affecting older people was as a product of a particular division of labour and structure of inequality rather than a natural concomitant of the ageing process. Townsend, for example, sees dependency in old age as structured by dominant economic and political forces [10].

He writes: "Retirement, poverty, institutionalisation and restriction of domestic and community roles are the experiences which help to explain the structured dependency of the elderly. In this analysis, it is *society* that creates the framework of institutions and rules within which the general problems of the elderly emerge or, indeed, are 'manifested'. "In the everyday management of the economy, administration and development of social institutions the position of the elderly is subtly shaped and changed." ([11]: 21 quoted in [12]) The policies which determine the conditions and already claims to protect the welfare of the elderly are not just the reactive policies represented by the statutory social services but the much more generalised and institutionalised policies of the state which maintain or transform social structure [12, 13].

We live in an ageing society, in which the proportion of people who are sixty-five or over is steadily increasing. At the same time the issue of the social importance of ageing is one that ranges much more broadly [14]. Figure 1 demonstrates that 16% of United Kingdom population are 65 and above. In fact, the population has raised by 8 per cent in the last thirty-five years, from 55.9 million in 1971 to 60.6 million in mid-2006, this transformation has not occurred equally across all age groups. The population aged over 65 increased by 31 per cent, from 7.4 to 9.7 million, whilst the population aged under 16 declined by 19 per cent, from 14.2 to 11.5 million (see Figure 1) [15].

For what we know, old age attracts all the opportunities it offers and the burden it carries is changing dramatically not surprising, this is one of the more reasons why there should be specific policies to protect the welfare of older people in our communities. It's been noted by various authors that societies will face new challenges as the old-age dependency ratio continues to grow larger. The old age dependency ratio is the number of young people, aged 0–14, plus the aging, aged 60 and over, divided by the population of working age, aged 15–59 [3].

As the elderly population increases, the demands on welfare services, pensions and health care systems will increase, yet there will be fewer people in paid employment to help fund such programmes. The issue of ageing can also be said to generates, social, economic and psychological problems for individuals. For most people retirement is a major transition, usually signalling a loss of status. It can
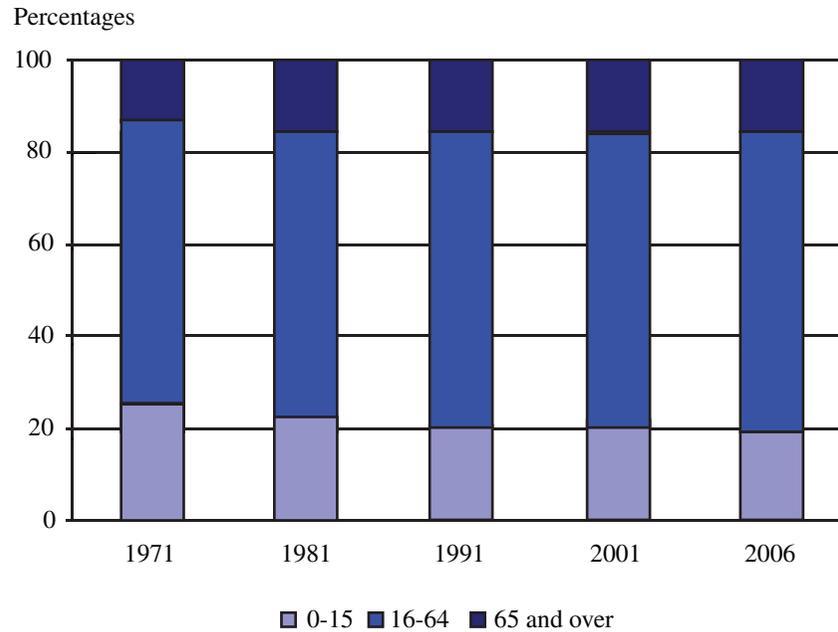
Percentages



**Figure** 1: UK Population of ageing 65 and over.

be lonely and disorientating, since people must restructure much of their daily routine ([14, 16]). The Social Charter, adopted by all member states, except the UK, in December 1989 asserted that elderly people, at the time of retirement, should have resources sufficient to provide a decent standard of living, as well as medical and social assistance suited to their needs. Retirement pensions are thus seen as deferred wages, so the quality of life for older people has become a concern of the European Community. This however, was an example of a policy to implement for the protection of older people's welfare and well being. [17].

But what we experience in Britain is different. Older people's issues and needs are approached on a fragmented rather than whole-person basis. The path leading manifesto from the Newcastle Elders Council [18] points out the principles and issues which are important to older people (refer to Table 1). Considering these principles and issues to be very important, policy and social services planners should create specific policies to address these areas of older people live.

If the position of older people in society in relation to other groups is to improve then the twenty-first century will have to provide a very different environment for them by either creating or implementing specific policies to protect their welfare or by implementing the existing policies with immediate effect without discrimination. Obviously, the first change which will have an impact on the lives of all elderly people must be a change in attitudes. There are some ways that we as individuals and policy makers can change things. In our dealings with elderly people we can avoid a paternalistic approach by maximising their independence,

autonomy, self-respect and dignity. We as individual living the same society with older people can interact with them in the way that we would like younger people to interact with us when we are older by treating all people as individuals in their own right. However, major changes seems unlikely since political economy of old age has shown, elderly people are not valued with capitalist society. Once people retire from the world of work they have less productive value and so their social status is reduced [3].

Public pensions and other welfare provisions can, affect older people through the incentives, or disincentives they provide for continued labour force participation and through the way they enhance the welfare of older individuals. It has been claimed by some observers that in an ageing society the scale and nature of public provision for the elderly may generate devastating economic and social problems, culminating in economic stagnation and conflict between people of different generations. Others have suggested that public pension and welfare systems will require no more than minor adjustments to accommodate the developing requirements of an ageing society [20].

For Social policy analysts, welfare is typically the dominant concern, and the relative poverty of older people today establishes a priority need for policies to improve the welfare of the elderly. Again clear policy emerge: immediate action should be taken to improve the relative living standards of poor elderly people today; uncertainty about the relative living standards of older people in the future means that the long-run welfare effects of current policy initiatives are incalculable and should be given little weight in any policy assessments. The lack of consensus over how public

Table 1: Principles and issues that is important to older people.

| Principles | Issues |
| --- | --- |
| Being valued for their lives and experiences | lifelong learning |
| Being able to put forward their views and contribute | Art and culture |
| Interdependence—older people as a resource working in partnership | Health and social care |
| Addressing discrimination | Housing & transport |
| Having the choices and control to feel independent | Finance |
| Having information and services that are accessible and joined up | Equality and diversity/Environment |

[19].

policy should respond to the dual problems of current old age poverty and future population ageing is, therefore, a joint product of the difficulty of adequately incorporating long-run economic, social and demographic interactions into our predictive models and of the different disciplinary backgrounds and methodological preferences of the various commentators. A more constructive approach is to regard public policy as a flexible means that can be manipulated over several decades in order to achieve a desired set of goals [20].

Most people will support the idea of establishing specific policies to protect the welfare of older people, but in the past they have been policies specifically addressing there needs and they all ended up in inequalities. For instance, within "social care there is some evidence that councils can discriminate against older people where they apply commissioning strategies that are not sufficiently flexible to take account of individual needs" [21–25]. "In some localities the eligibility criteria for non-residential services mean older people have had to demonstrate higher needs to qualify for services compared with younger adult". ([26, 27] quoted in [24, 25]).

There is also considerable variation across the country in the range of services available to older people and their families or carers [28]. "Older people from black and minority ethnic groups can be particularly disadvantaged and are likely to suffer more discrimination in accessing services ([29–32] quoted in DoH, 2007). Using guidance on fair Access to Care Services (FACS) councils should develop and review their eligibility criteria for adult social care, and their policies for funding care packages and placements, to ensure that these do not unjustly discriminate against older people. They should do this in consultation with key local interests, including service users and carers" (quoted in DoH, 2007). This may come out to be a better option for developing entirely new policies that will take ages to implement. (DoH, 2007).

One other major reason for the government to develop and maintain specific policies to protect the welfare of older people is because of there poor financial status. So many authors writing papers on the way the elderly people live in Britain, has drawn link between poverty, low incomes and the elderly. The observation that poverty and deprivation are concentrated on a substantial proportion of elderly people has now been a recurring theme of research on ageing

in all industrial societies. In Britain, elderly people have been shown to be the largest group in the population living in poverty ever since such statistics were collected systematically [3]. Subsequent research has confirmed, over and over again, the deep-seated nature of poverty in old age [2, 3, 33].

Today, despite the significant political commitment given to pensions in the 1970s, culminating in the introduction of the New Pension Scheme in 1975 and the series of pledges to up rate pensions in line with earning or prices, whichever was the greater which resulted in some improvements in the relative position of elderly people in the income distribution, poverty is still the principal financial problem faced by elderly people. This is one extreme aspect of the substantial inequalities in income and other resources between the majority of those under and those over retirement age. Experiencing all this problems, there is no doubt that considering implementing specific policies that will address this problematic area from the grass root should be put into consideration [3]?

Over the years previous policies have been specifically for this group of people. Such as retirement policies and pension policies but we are still not sure of it's kind of impact and advantages to older people. Is it actually of any importance? Or is it just a waste of paper work? For instance (looking back at retirement policies) the growth of retirement and subsequently, early retirement, has ensured that an increasing proportion of elderly workers have been excluded from the labour force over the course of this century. This social process of exclusion has denied older people access to earnings and other economic, social and psychological benefits of the work place. The major social change has progressed rapidly and continues to do so. Between 1931 and 1971 the proportion of men aged 65 and over who were retired increased from under one-half to more than three-quarters and by 1986 the figure was around 94 per cent. Thus, in a relatively short space of time, *old age* has come to be socially defined as beginning at *retirement age* and, whether by institutional rule or customary practice, the age at which older workers have to leave the labour force [34].

The operation of this social process of exclusion has been closely related to the organisation of production and the demand for labour. Accounts of the emergence of retirement and early retirement suggest that older people have, in fact,

been used as a reserve army of labour, to be tapped when labour is in short supply, and to be shed when demand falls. When older people have been shed as a result of fall in demand, they deserve to be protected by policies because been shed leads to unemployment or retirement with very low income that subsequently leads to poverty and ill-health. With specific positive policies to eliminate poverty there health and well-being can be assured and this can serve as a preventative measure to spend less on health and social care for the elderly in future. [5, 35].

Now let's take a look at pension policies. Of what goodness is it? The corollary of this social process of exclusion from the labour force is that elderly people are heavily dependent on the state for financial support—around 90 percent of them receive some form of social security benefit. Elderly people are in effect, trapped in poverty by their reliance on state benefits such as pension, which have already shown to be inadequate. Present pension policies have their foundations in the Beveridge Report. Beveridge built on the insurance principles established by the National Insurance Act, 1911, and the Widows, Orphans and Old Age Contributory Pensions Act, 1925, rather than the non-contributory, means-tested model provided by the 1908 Old Age Pensions Act or another more radical alternative. This meant that pensions were not regarded as a right but were contingent on the establishment of eligibility through the labour market, or "work-testing" [36].

One way in which attitudes might be improved is through education. The government should consider developing compulsory educational programmes for carers and professionals having contact with elderly people. Most professionals having contact with elderly people have had little or no specialist training in the care of elderly people. Those who have tend to be health professionals whose training has been dominated by the medical model which focuses on the pathological aspects of ageing rather than normal ageing. Other workers involved with elderly people often tend to be untrained and low paid and have little professional commitment to the care of elderly people. Their attitudes will reflect those of society as portrayed by the media. In developing educational programmes for people involved with care of elderly people, it will be important to examine the stereotypes of old age and to focus on the process of normal ageing. Human ageing should be taught from historical, cross-cultural and multidisciplinary perspective [3].

Poverty and inadequate incomes are often associated with housing deprivation among elderly people and often reflect housing provision in earlier life. Housing deprivation is also the result of paternalistic policies with few appropriate housing options available to elderly people. Elderly people living in the twenty-first century have a right to enjoy housing which is comfortable and which suits their individual requirements. Further policy should be development which increases real choices for elderly people and, because the costs of home ownership are relatively high for elderly

people, opportunities should be available throughout the life cycle to enable people to change tenure. Policies are also necessary to secure the upkeep of owner-occupied property through home maintenance schemes. But in developing a housing policy for elderly people it is essential that trends towards segregated living arrangements or ghettos for elderly people should be avoided by planning for mixed housing types catering for all age groups and needs within a local community [3].

## 3. Conclusions

This paper demonstrates reasons why older people need specific policies to protect their welfare such as does explained in Table 1. It also draws on past and present policies that has been made but has some negative consequences on older people such as, pension policies and retirement policies in United Kingdom. For instance previous anti-restrictive social policies have been used by the state both to exclude older workers from the labour force and to legitimate that exclusion through retirement. This socially reconstructed relationship between age and the labour market has not only been the primary cause of poverty in old age, but has also formed the basis for the widespread of a more general dependency among elderly people as well as ageism in many aspects of public policy and wider social attitudes. In conclusion, it will be best to create specific policies to protect the welfare of older people without stereotyping or discriminating against older people and without putting into consideration the economic implication of the policies on other areas of the labour market. Policy implementation to enhance the quality of live old people live will not be a bad idea.

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