

Plans for single equality body published

Proposals for a single body to challenge discrimination and champion human rights, published in a Government White Paper on May 12, have been welcomed as a step closer to treating ageism as seriously as any other form of discrimination.

Fairness for All: A New Commission for Equality and Human Rights sets out the blueprint for the new body, which will bring together the work of the existing equality commissions on race, gender and disabilities as well as representing the new areas of religion and belief, sexual orientation and age. For the first time older people will have a body representing them.

However, new laws in place by 2006 will only tackle ageism in employment and training and campaigners, including Age Concern England, are calling for further action to protect older people in all areas of life.

As well as fighting discrimination, the Commission for Equality and Human Rights (CEHR) will also have responsibility for promoting human rights, and will deliver support and advice to individuals, businesses and communities.

Patricia Hewitt, the Secretary of State for Trade and Industry, said: "Every one of us should have the chance to fulfil our potential, live with respect and dignity and not face the fear of prejudice, discrimination and hate.

"As individuals our identities are diverse and complex.

People don't define themselves as just a woman, or black, or gay and neither should our equality organisations. People and their problems should not be put in boxes.

"The CEHR will bring together knowledge and experience to overcome and challenge all types of discrimination and will have a broader range of tools to tackle

the complexities of our diverse society."

Responding to the White Paper, Gordon Lishman, Director-General of Age Concern England, said: "Age isn't a minority issue – it affects us all, and all of us will benefit from taking a tough stance on ageism. The new commission will put age discrimination nearer a level playing field with other types of inequality.

"However, new laws in 2006 will only tackle age discrimination in employment and training. We have supported moves to bridge the gender divide in public services and now want to see the same for age. Older people are tired of being the poor relation of other equality laws – it's high time we saw equal protection.

"Older people often get shoddy, second-class treatment in public services like health care and housing but deserve the same high standards as every one else.

"We also want action to stop older people facing discrimination on the high street. It is scandalous that older people can't get insurance, loans or credit cards simply because of their age.

"If the new commission is to have the power to expose prejudice and give voice to those sidelined by society it must be up and running in time for the new laws coming into force in 2006. Otherwise businesses and individuals will face confusion and uncertainty about their new rights and responsibilities."



The single equality body will represent people facing discrimination on more than one front

Photo: Sally Greenhill

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- New Deal reform proposals announced
- Call for Disability Living Allowance for over-65s
- Top referee on forced retirement at 45
- Loan discrimination against older students
- Pensions Bill update

Flexibility key to New Deal reforms

Proposals to streamline and localise New Deal help for people without work were announced by the Government on May 19 which will allow vulnerable people to access the service immediately rather than six months after they start looking for a job.

Under the reforms New Deal programmes will be merged, with a single menu of options for all clients. In a move that will make the service more flexible Personal Advisers will be given discretion to allocate clients to different services, for example training, self-employment and careers guidance. They will also be able to offer financial support for job-search costs and wage subsidies for employers. Local managers will be able to tailor the menu of options to suit employment needs and skills shortages in their area.

New Deal 50 Plus will no longer exist as a separate entity.

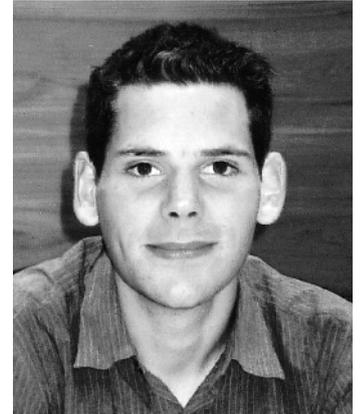
Since its launch it has supported more than 120,000 older workers into work, and helped to increase the employment rate of people aged between 50 and state retirement age from 64.7 per cent in 1997 to 70 per cent in 2003.

Andrew Harrop, Employment Policy Officer at Age Concern England, said: "This flexibility to tailor training and support to local conditions, and the fact that vulnerable groups will be able to access New Deal from day one of their job search is good news. We are still waiting to hear which groups will be included, but we anticipate that older people with disabilities or poor skills will be eligible for help. It is vital that New Deal is responsive to needs."

Under the new proposals clients not in receipt of Jobseekers Allowance but on sickness and disability benefits

will have voluntary access to New Deal from day one of their job hunt. However, the Department for Work and Pension's main initiative for this group will continue to be the programme of Pathways to Work pilots in seven areas of the country, which will operate separately for the time being.

Mr Harrop said: "Age Concern England is waiting for clarification of some of the details before the charity can give an unqualified welcome to all the changes. For example, we are concerned that there was no mention of the New Deal 50 Plus Training Grant in the proposals – and there is concern that this may be scrapped. Nor is there anything on budgets – local discretion is great, but how will clients be allocated to more or less expensive options? Will there be limits on the numbers who can join voluntary New Deals, and will the service they



Harrop: welcomes flexibility for New Deal

receive be of a high standard?

"Finally there is no mention of the £60 New Deal 50 Plus Employment Credit. In April 2003 this was absorbed into Working Tax Credit as a special premium and since then take-up has plummeted. We hope the Government will use this reform package to re-introduce flat-rate cash payments for older New Deal clients who find work."

Thousands losing sight due to NHS delays

More than 100 people a week are losing their sight needlessly because of delays in implementing funding for photo-dynamic therapy.

This sight saving treatment is a highly successful, cost-effective cure for a condition known as wet Age-related Macular Degeneration (AMD). AMD is the leading cause of blindness for people aged 50 or

over in the developed world, and wet AMD is its most serious form.

There are 50 NHS centres in England and Wales able to perform photo-dynamic therapy for people with wet AMD and all 50 hospitals already have a consultant retinal specialist in place.

A spokesperson for the AMD alliance, of which Age Concern

England is a member, said: "This issue is not one of capacity, but of funding. Each week up to 130 people lose their sight unnecessarily, even though treatment is available. The cost of an individual losing their sight far exceeds the cost of treatment. The Government has given primary care trusts a deadline of June 24 for the funds to be in place to treat

people, but the AMD alliance fears that this deadline will be missed, with tragic consequences for hundreds of people."

David Heath MP has set down an early day motion on the subject, drawing primary care trusts' attention to the fact that they are able to fund photo-dynamic therapy for wet AMD on a named basis already.

"Sam's Bill" clears final hurdle

Hywel Francis MP's Private Member's Bill to improve support for the nation's unpaid army of carers received its third reading in the Commons and was passed on May 14.

The Bill, which became known as "Sam's Bill" after Dr Francis' son, whom he and his wife looked after for 16 years until his death in 1997, will

ensure that carers have better information on support services and equal opportunities in education and training. It also provides for improved co-operation between health authorities and local authorities in their assistance for carers.

During the debate Dr Francis paid tribute to the Bill's supporters. He said that carers

saved the UK economy £57 billion a year, and that the Bill would help them by "placing a duty on local authorities to consider work, education and leisure in the assessment and to tell carers about their rights."

The Bill would ensure "that carers have a right to information so that they can make choices about their lives,

and a right to "have a life" beyond their caring responsibilities."

Speaking on behalf of the Government, the Health Minister Stephen Ladyman said it was committed to "ensure that primary care trusts will have to consult and take into account the health needs of carers."

Call to remove age bar on disability benefit

Campaigners for older people's rights are calling on the Government to scrap the rule that prevents people over the age of 65 making a claim for Disability Living Allowance (DLA).

Mobilise, a coalition of organisations concerned with ageing and disability, including Age Concern England, says the age bar is discriminatory and based on "outdated concepts of ageing and retirement."

Under the current system people who claim DLA before the age of 65 continue to receive it afterwards. Those who become disabled at 65 or older, or who don't claim help before, can only receive the more limited Attendance Allowance (AA). Unlike DLA this benefit has no lower rate care component, worth £15 a week, and means that older people have to have greater needs than younger people in order to receive help with care costs. Claimants also have to wait three months longer than those receiving DLA before

they get any benefit payment.

Mobility is a key concern for campaigners: while DLA provides help worth up to £41 a week towards mobility costs, AA provides no help at all. Older disabled people also miss out on the Motability scheme, which negotiates the purchase and insurance of specially adapted cars for disabled people, and while those receiving DLA are exempt from Vehicle Excise Duty those on AA have to pay it. A study in 2002 by the universities at Hull and York found that many new claimants spent money meant for care needs on paying for large items such as a mobility scooter, electric wheelchair or to put a deposit on a disability car.

A spokesperson for Mobilise said: "Lack of mobility is a major factor in creating or exacerbating dependency amongst older people, which ultimately creates greater costs for health and social care. Early support, rather than crisis intervention, is vital.

"While the Government has

said that it wants older people to have the opportunity to continue to work in later life, disabled older people may be excluded from these opportunities without assistance with the costs of staying mobile. Many younger disabled people find the DLA mobility component enables them to work, when previously the cost would have been too much for them. The age bar on DLA is an anachronism and out

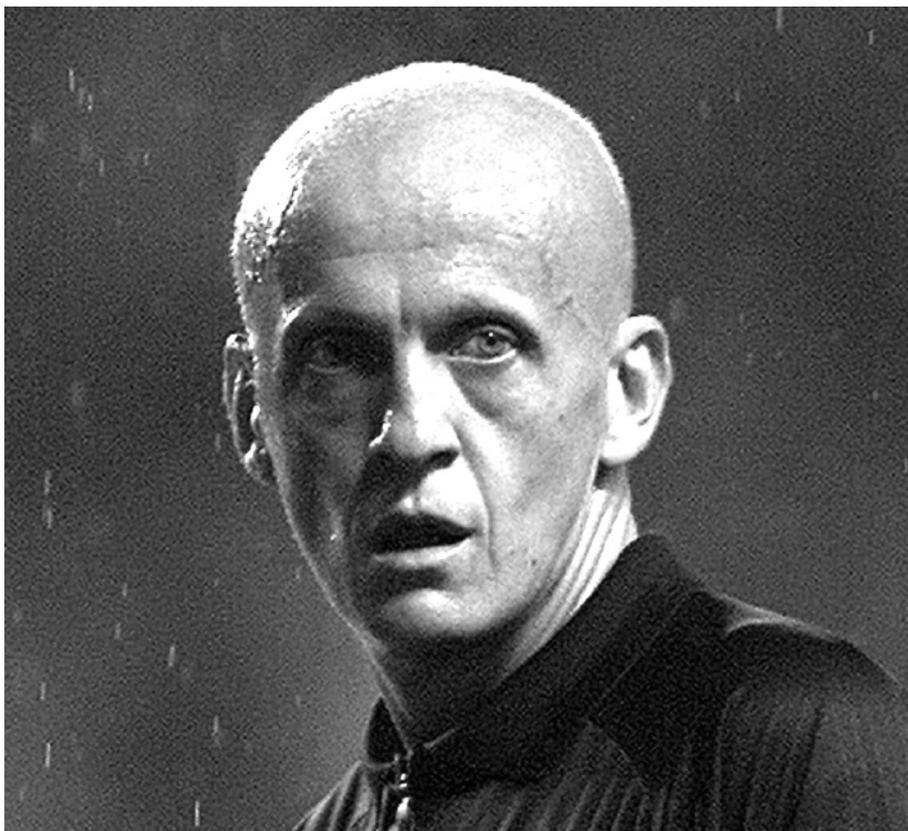
of step with the Government's determination to modernise the benefits system so it supports people working their way out of poverty."

Roger Berry MP has tabled an EDM calling for the Government to remove the age bar on DLA.

More information from Oliver Fernandes, Age Concern England's Campaign Project Officer, at fernano@ace.org.uk.

Key facts and figures:

- The best estimate available is that abolishing the upper age limit on DLA would cost £3.1 billion. Some 1.3 million would gain a mobility component, and 300,000 people would gain the lowest rate care component.
- DLA mobility component is the gateway to the Motability scheme, which was set up on Government initiative in 1977. Since then the charity has provided 1.5 million adapted cars and powered wheelchairs. At September 2003 there were 371,000 Motability car agreements, but only 26% of these were with people aged 65 and over
- The Department for Work and Pensions' 'Specialised Vehicle Fund' for those purchasing the most expensive, heavily adapted cars through Motability gave out £9.4 million during the 12 months to September 2003, of which only £400,000 went to people aged 65 and over



International football referee Pierluigi Collina brought the sporting world's attention to the unfairness of mandatory retirement age rules last month.

"In June next year, once I've reached the age of 45, I will retire as the rules clearly outline, even if taking this decision based on a date of birth seems rather limited, especially when you consider the examples of certain players. People like Zoff and Baggio continued to play at the highest level despite being of a certain age. However, I will retire, because referees are men who abide by the rules."

Age Concern England is calling for mandatory retirement ages to be scrapped when Britain implements the European Union 2000 Employment Directive. Ray Tallis, Professor of Geriatric Medicine at Manchester University, backs up the charity's view, describing the concept of a standard corporate retirement age as "a purely social artefact". In an interview with the Financial Times on May 13 he points out that while life expectancy has risen by nine years in the past half century the age at which the average person starts to show the infirmity of old age has risen even faster:

"The bulk of 65-year-olds have not yet seen a significant decline in their mental capacity," he said.

Time to end loan discrimination



*Michelle Mitchell,
Age Concern
England's Head of
Public Affairs,
argues that access
to education
funding should be
available to all*

We live in a country where the average life expectancy for a man is over 75 years, and a woman can expect to live to 80.

We also live in a country with a declining birth rate – while women born in the 1930s had an average of 2.45 children those born in the 1970s are expected to give birth to an average of 1.4 offspring. One consequence of this fall is that as a population we will be expected to work longer. Clearly older workers will need access to education to update their expertise and skills in order to contribute to a successful modern economy in years to come.

Yet this is the same country that currently refuses to allow people over the age of 54 to take out a student loan in order to further their education. It is hard to marry the need for a

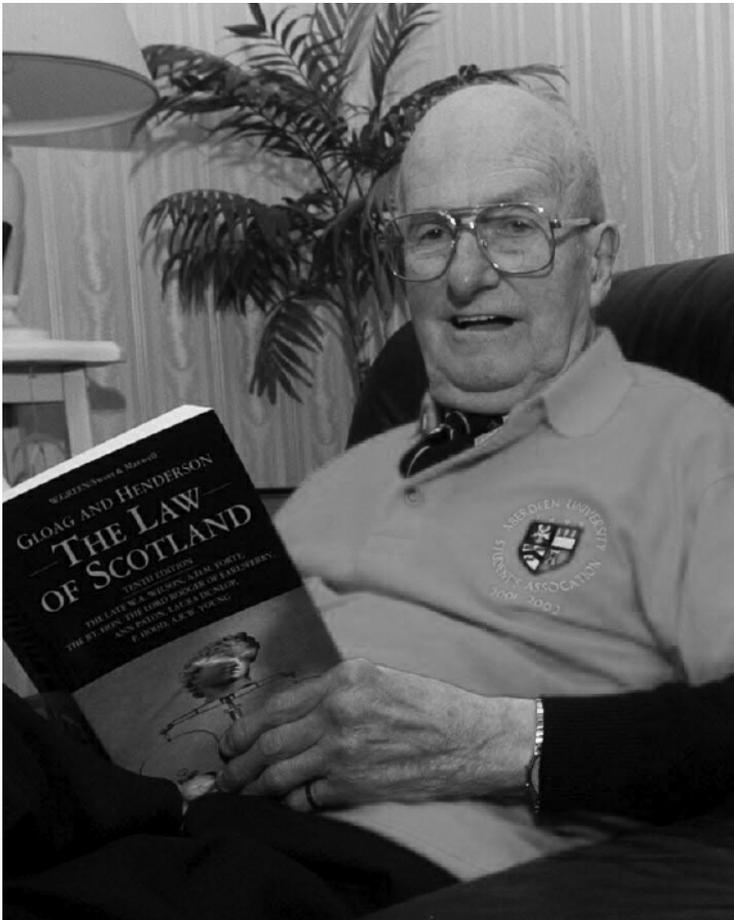
skilled older workforce with an education system that discriminates financially against everyone in his or her mid-50s and beyond.

As an organisation, Age Concern frequently hears from people who have been prevented from taking out student loans because of their age. It is one of the most blatant pieces of age discrimination in any area of public policy and is certain to be challenged in the courts when age discrimination legislation, which covers adult learning including Higher Education, is introduced in October 2006.

The Government justifies its present policy on the basis that loans are currently written off at the age of 65. However, changes to higher education funding now being debated in both Houses of Parliament provide an

opportunity to end this ageism and ensure a fair system for older students. Reforms supported by Age Concern England, NIACE (the National Institute of Adult Continuing Education) and other organisations propose removing the need to set an upper-limit for taking out new student loans. A clause to this effect has been proposed in the Lords.

A key recommendation of the House of Lords Economic Affairs select committee report *Aspects of the Economics of an Ageing Population*, published in February this year, was that the Government should age-proof its own policy and legislation as a vital step in tackling the “blatant age discrimination” rife in the UK. The current Higher Education Bill is an ideal place to start that process.



At 85, Alfred Alexander, a law undergraduate at Aberdeen, is the oldest University student in Britain.

Other People's Viewpoints:

“In a world where you can mortgage your house to go on holiday or release equity to pay for residential care, it seems extraordinary that the Government still doesn't trust people in their 50s with student loans - in effect the cap on loans thwarts the Government's hopes to secure prolonged and productive working lives for many older people who require new skills and new directions for a changing economy. Even more importantly the Government is missing a trick since learning compresses morbidity, prolongs active citizenship and gives people fresh purpose in life, just what we need for a greying Britain.”

NIACE (National Institute of Adult Continuing Education)

“When the Higher Education Bill was announced on January 8, 2004, Charles Clarke MP emphasised the Government's strong commitment to promoting access to higher education (HE) for part-time and more mature students. However, the move to charge up to £3000 in top-up fees, a ban on student loans for those over 54 years of age and a reduction in spending on HE courses run in further education colleges has shut the door to many older people. Almost one million people need to or choose to work beyond pensionable age, an action which is positively encouraged by the present Government. A job for life is an old fashioned concept and the modern day practice of a new career is not exclusive to younger workers. Older workers – many of whom had no chance of further or higher education when they left school because the places did not exist – want the same, and for both, education is a pathway to achieve this.”

Help the Aged

Women's pensions report commitment

The Government is to publish a report on the state of women's pensions next year.

The move is in direct response to a clause to the Pensions Bill tabled by five MPs, which called for an annual review to find out if Government policies to improve the pension position of women are working.

During the Committee Stage of the bill on April 27, the Pensions Minister, Malcolm Wicks MP, said: "My Department will publish a report on women and pensions, probably in the next calendar year. We will then assess its impact, and the contribution that it makes to the debate—or its worth—to see whether it should be followed by a periodic report."

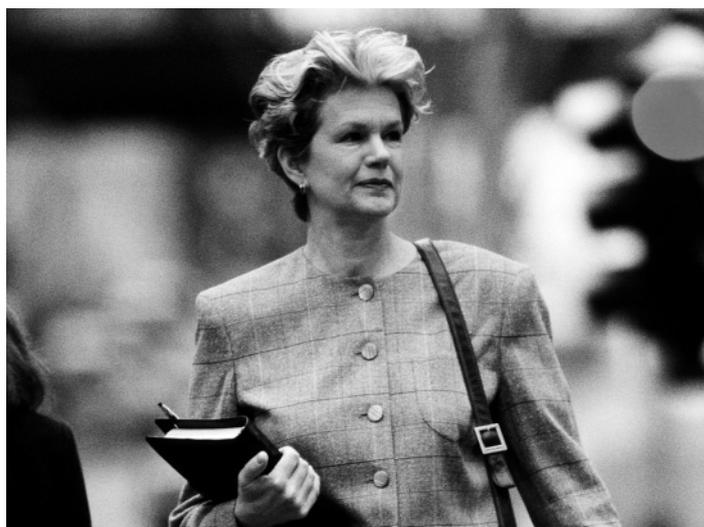
The women and pensions report, an idea put forward by Age Concern England, will be the first to look in detail at improving women's retirement income. In its Green Paper on pensions, published in

December 2002, the Government recognised the problems facing women but failed to commit to action or come up with any solutions.

Mr Wick's announcement has pleased charities and trades unions who continue to campaign on the issue of female pensioner poverty. On average retired women live on

just over half of the income of retired men. Women generally have lower pensions than men because of lower lifetime pay, broken employment records and fewer opportunities to join occupational pension schemes.

Age Concern England and the Fawcett Society, the leading organisation working for equality between the sexes,



Many working women face an impoverished retirement in the future

have campaigned jointly on the issue for more than a year. In February the two organisations produced the *One in Four* report, which put forward a number of simple and cost effective solutions to counter women pensioner poverty. The organisations were disappointed that the Chancellor failed to introduce any of these measures in the last budget.

Michelle Mitchell, Head of Public Affairs at Age Concern England, said: "This report is a small victory for Age Concern, the Fawcett Society and the many women who have campaigned with us. However, this report is the first step on a very long road.

"The Government has been considering Age Concern England's recommendations for months and there has been no sign of action. For this report to be worthwhile it must come up with practical solutions that will be implemented and improve the pensions prospects of today's and tomorrow's pensioners."

• More than one in four MPs have now signed the early day motion tabled by Vera Baird MP welcoming the *One in Four* report and expressing concern over the state of women's pensions. Ms Baird has been a vociferous campaigner on the issue and was congratulated by Mr Wicks for her "forceful" arguments during his appearance at the committee stage of the Pensions Bill.

Age Concern England/Fawcett Society key reforms to state pensions:

- Make work pay for everyone – reduce the Lower Earnings Limit to enable low-paid workers to build up their right to a basic state pension
- Pensions not penalties for carers – replace Home Responsibilities Protection with a more accessible, flexible and fairer system of weekly credits for carers. Allow the State Second Pension element of the credit to be paid into the pension scheme of the individual's choice
- Make second pensions work for women – improve opportunities for women to build up better second pensions through a more generous and inclusive State Second Pension and encourage employers to develop occupational and private pensions that reflect the needs of women
- Pay all who put in – scrap the unfair rule which means that women who have paid fewer than ten years full contributions receive no pension and take away the unnecessary time limits for paying backdated pensions

Quick action for pension claims

Age Concern England's Director-General Gordon Lishman has urged the Government to act quickly to compensate the 60,000 workers facing a bleak retirement after the collapse of their occupational pension funds.

Andrew Smith MP, Secretary of State for Work and Pensions, announced the decision to

compensate these pensioners on May 14 in an amendment to the Pensions Bill currently going through Parliament. The fund, which will receive £400 million of public money over 20 years, will help those not covered by the Pension Protection Fund (PPF) already announced in the Bill. The PPF does not cover retrospective claims.

The Minister said: "This will give real help to people who have lost their life savings through no fault of their own. I've met many of those affected and am convinced that taking action is the right thing to do."

Mr Lishman welcomed the retrospective compensation but warned that the Government must "act quickly to ensure

these workers don't suffer any further hardship. Details of the new fund must be confirmed without delay," he said.

Nigel Waterson, the Shadow Pensions Minister, said the Conservative Party would be checking the detail "very carefully to make sure that all those who deserve compensation actually receive it."

Information

Diary Dates

May

27 Houses of Parliament Whitsun recess

June

7 Houses of Parliament return from Whitsun recess

15 Joint APG meeting, with APGs on Ageing and Older People, Autism, Disability and Learning Disabilities to respond to Joint Committee on Draft Disability Discrimination Bill and its recommendations to Government. Chaired by Lord Ashley, Chair of the APG on Disability. Key speaker will be Lord Carter, Chair of the Joint Committee. Committee Room 8, House of Lords, 5-6pm.

Campaigns

Older Londoners Count, A Countdown to a better Age in London, is Age Concern London's manifesto for the June 10 elections, demanding an end to age discrimination in the capital. It calls for a Mayor's Strategy for Older People, improved access to public spaces and public transport, affordable entry to culture and leisure activities, an investigation of housing needs and action to meet the needs of minority ethnic communities. The manifesto is available from 020 7820 6770.

Reports

Making Public Services Personal: National Consumer Council recommendations to improve the delivery of public services to customers, based on research by its independent Policy Commission.

http://www.ncc.org.uk/pubs/pdf/policy_commission.pdf

Ageing and Work – A View from the United States: AARP research paper on older workers in the USA. It is aimed at an international audience interested in comparing issues faced by older workers in the US and UK.

http://www.research.aarp.org/econ/2004_02_work.pdf

Spending Review 2004: Joint Submission by the National Housing Federation, the Chartered Institute of Housing and the Local Government Association. Recommendations for increasing and improving the stock of affordable housing.

<http://www.cih.co.uk/policy/index.html>

Awards

Age Concern has been voted the second most effective campaigning charity in a survey of MPs. The results, published by the think-tank NFP Synergy, showed that 77 per cent of MPs rated the charity as either very effective or somewhat effective at campaigning. Age Concern tied for second place with Amnesty International while Macmillan Cancer Relief came top for the third year running.



Older people are more likely to use their vote: more than half of over-55s say they intend to vote in this month's elections to the European Parliament, compared with only a quarter of 18 to 40-year-olds.

Photo: Bob Watkins/Photofusion

www.epolitix.com/forum/age-concern

AGE
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Reportage

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Printed by: SPS Communications, 499 Aldborough Road North, Ilford, Essex, IG2 7SY Tel: 020 8590 0299