



Planning Ahead

The family conversation

Later life needs, aspirations and intentions

An online survey comprising responses from the public and legal and general staff.

Survey conducted: 1 August - 24 October 2016



Authored by

Michael McCarthy
John Galvin
Adam Hillier

(Elderly Accommodation Counsel and Work House)

Commissioned by

Legal & General



Planning Ahead

An Online Survey of Later Life Needs, Aspirations and Intentions

Sooner rather than later, pressures on employees increase and arrangements need to be in hand to respond to the progressive needs and changing circumstances of older relatives. Increasingly children (typically the age cohorts 35-55) are likely to be involved in the housing and care and the financial challenges and decisions that affect their older relatives. The concerns and distractions these may generate can affect them at work. **Planning Ahead Proposal April 2016**

The Survey –Key Questions and Answers

- Evidence of the ‘family conversation’- is there intergenerational communication
- What do older parents and their families talk about
- Awareness of and planning for later life issues, challenges, opportunities
- Experience of ‘events’ and ‘crises’ and impact within the family and at work
- Which are the pressing issues - housing, health, social care, finance, frailty, dementia

- Views on empowerment, independence, wellbeing, safeguarding, isolation
- Use of digital technology–products, apps, telecare, assistive technology
- How important is finance as we get older
- Where do parents live now and where do they plan to be as they grow older
- Is the wellbeing of parents essential to family wellbeing and vice versa

- How do families keep in touch with parents and how often
- Outside of the family who do parents seek support from
- If there is an event or a crisis who usually responds to it
- How is ‘responsibility’ in the family viewed....who does it usually fall upon

- How much do families actually know about ‘later life’ information & advice
- Where are the gaps in information and support, what would help
- What part could L&G play, are there needs and opportunities

Why We Need to Plan Ahead

The median age for the UK population rose from 33.9 years in 1974 to 40.0 years in 2014, a rise of 6.1 years. This is its highest ever value and the figure shows that the UK population has been consistently getting older. **ONS Feb 2016**



Planning Ahead

Executive Summary

The Survey-An Overview

- **Planning Ahead** was commissioned by Legal & General and ran from August 1-October 24th. It is designed and analysed by the housing and care charity EAC (Elderly Accommodation Counsel) and forms part of a series of ongoing public surveys intended to enable a better understanding of and more effective responses to the later life housing and care needs of older people. It builds on earlier work with L&G on 'Wellbeing' in later life and follows on from our joint initiative *Helping Mum and Dad* in 2013.
- This particular questionnaire aims to learn more about if and how families discuss and plan ahead for later life and the extent to which knowledge and decisions are shared between the generations. The aim is to better inform the services offered to older people, to their families and to their carers. A central objective of **Planning Ahead** is to learn if and how younger family members and L&G employees discuss later life issues with their parents and if and how they support them in older age.
- Using exactly the same questions two separate surveys were produced –one for L&G employees, the other for the general public. This enabled us to establish a combined overview and also to make comparisons in a separate table between the two groups.
- The online surveys produced three outcomes: A set of results for L&G; a set for the Public; and a **Combined Response** (used throughout the report) where the two are merged. In addition, in our main report we have drawn together the individual survey results into a **Public & L&G Comparison**. There is a particular value to this in that the Public 'group' are older than the L&G 'group' (both respondents and parents) and this provides us with an interesting 'age lag' where we can see the Public group dealing with challenges that in many instances the (younger) L&G group have either yet to encounter or have to deal with to the same extent. Hence the importance of *planning ahead*. The Executive Summary refers to this throughout.
- **Multiple Choice**-While ostensibly the survey comprised 30 questions its' multiple choice format meant that the *overall number of options* that respondents needed to work through was in fact nine times that –269. The data provided, even in the case of those not going through to completion, is significant and resonant and enables us to build a robust picture of circumstances and answers within and between the two survey groups.



Options per Question

Question	Options	Question	Options	Question	Options
1	4	11	6	21	9
2	4	12	9	22	6
3	3	13	8	23	8
4	9	14	11	24	8
5	3	15	9	25	21
6	14	16	8	26	21
7	14	17	5	27	10
8	14	18	7	28	7
9	9	19	8	29	9
10	7	20	11	30	7

□ Overall 1,050 respondents participated. The Public/L&G breakdown is 945:105. The L&G response therefore amounts to 10% of the overall figure. This 10% outturn was identified early on as a desirable and viable target for the L&G response. The start to finish completion rate in the Public Survey was 70% and that for L&G 58%. It should be noted that for certain questions answer rates were much lower.

□ Overall completion rates (the proportion of respondents *completing the survey in full* from start to finish) typically undershoot the number of participants for a variety of reasons: the time required to complete the survey; the range and detail; an inability to provide an answer to some questions; a wish not to offer answers to others; for some questions the need to consult and agree answers with other family members; and the need in some instances for guidance; not to mention concentration and stamina to get through to the end.

□ However the data provided, even in the case of those not going through to completion or skipping particular questions, is significant and resonant and enables us to build a useful insight into current and future circumstances and areas where families are likely to have to *plan ahead*. For purposes of clarity we have rounded to the nearest whole. Results are expressed in both % terms and fractions.

□ **Post Codes** - Respondents were asked to register their post codes (both older family members and younger members acting with or on their behalf) but they were asked specifically not to identify themselves or their addresses. They were assured that results from the surveys are anonymous. The survey does not focus on individual replies or specific circumstances nor do we publish any information that is attributable to any individual or to their family



Designed and Reported by EAC

□ The survey was designed, undertaken and analysed by the housing and care charity EAC (Elderly Accommodation Counsel) and its partner Work House. It forms part of a series of ongoing public surveys intended to help us respond more effectively to the housing, care and financial challenges of later life.

□ EAC is the UK's leading source of housing and care advice for older people, their families and carers. Established in 1985 as a charity EAC has for thirty years provided free, independent and impartial information and advice to help older people live safely and well at home. It has developed the *National Data Base of Housing for Older People* and provides through *FirstStopAdvice* a national information and advice network embracing housing and care options, home from hospital advice and information on wellbeing, finance and inclusion.

□ In 2015 our website www.housingcare.org received 4 million unique visitors; nearly 20,000 callers used our national telephone advice service FirstStopAdvice www.firststopcareadvice.org.uk/. EAC is committed to continuously improving housing and care choices available in later life. **Planning Ahead** forms part of this commitment.

□ As L&G's 2015 Annual Report *Investing for the Long Term* says...

'That's why we work with organisations that help the elderly such as the Elderly Accommodation Counsel ... to improve outcomes for people in retirement.'



Respondents

- The results from both surveys (L&G and Public) point to strong evidence of the 'family conversation'- there is evident and wide ranging intergenerational communication.
- Generally there is awareness of and planning for later life issues, challenges, opportunities.
- Overall, 67% of the 1050 respondents are in some form of employment. Over 95% of L&G respondents are employed full-time (more than double the figure for the Combined Response 44%) and a small number are part-time.
- 10% of respondents report having a parent living abroad. This may present challenges should parents wish to return to the UK as a result of changes in their financial or health circumstances or as a response to Brexit.
- Female respondents outnumber their male counterparts overwhelmingly by 70%-30%. In the L&G response however there is a pronounced shift towards males who represent nearly 60% of respondents.
- 9% of respondents are aged under 39; nearly a quarter are aged 40-50 years; A further quarter are aged 51-59 years; And 17% are aged 56-59 years; Nearly a third of all respondents are aged 60 or over
- Nearly a half of L&G responses come from people aged under 46 years compared with just 15% for the Public.
- L&G responses reach a high point in the bands between 40-55 years (nearly 80%) -the age range at which employees would be likely to have parents facing the challenges surveyed here.
- Taking the traditional Section 106 (planning) age qualification of 55 years for designated retirement housing we find that people aged 56 and above form nearly half of all respondents in the Combined Response.
- A third are aged 60 or over.
- This suggests that many respondents may be *planning ahead* for themselves, not just for their parents.



Communication

Planning Ahead –For Whom?

- 27% of respondents are planning for both parents; 55% for mothers only; 18% for fathers only.
- Assuming that planning ahead for *both* parents splits evenly females present far more prominently in the planning process –by a ratio of more than 2 to 1.
- Higher L&G response rates for both parents, a lower figure for mothers only and virtually identical figures in both groups for planning ahead for fathers may reflect that L&G respondents are younger and so too are L&G parents. Both are more likely to be alive now and in the near planning future.
- 96 % of all respondents (out of 1050) have a mother aged 60 years or over; 15% of these are aged between 60-70 years; 30% are aged between 71-80 years; The numbers above 81 are the most striking -26% are aged 81-85 and a further 26% aged over 85 years. Taken together 52% of all respondents have parents aged over 81 years.
- 25% of parents in the Combined Response are in the three youngest cohorts aged from 60-75. These are a key age band for *planning ahead*. For the most part they are unlikely yet to have experienced the type of ‘events’ or onset of frailty and illness likely to have presented more frequently in the older groups
- 23% of L&G mothers fall into the cohort 76-80 years when older people are more likely to make moves into sheltered housing, housing with care and other forms of later life accommodation. 12.5% of L&G mothers are aged over 80 years while for the Public group they number more than half - 56%
- There are similar patterns for fathers. 25% of L&G fathers are aged between 60-70 years compared to about 13% in the Public group. In all around 44% of L&G fathers are in the key planning group aged between 60-75 years while for the older populated Public group the figure is less than half that at just over 21%.



What Do Families Discuss?

Respondents were asked to indicate (from a list) which subjects they have discussed with their parents.

(figs are rounded to nearest whole)

- Their future housing options- 76%
- Their healthcare needs –59%
- Their future need for care- 54%
- Need for help in the house or garden -50%
- Power of Attorney if they fall ill – 49%
- Their financial resources in old age -37%
- Arrangements in event of their demise –33%
- No –we do not consult on such matters- 4%
- Another family member deals with this –2%
- None of the above – 6%

In the L&G response there is a stronger emphasis on ‘financial security’ (ranked 1st compared to 6th in the Public response) and on legal arrangements where ‘power of attorney’ ranks 2nd compared to 5th ; ‘discussion of future housing options’ ranks 3rd compared to 1st. This is likely to reflect younger parents and that housing may not yet be an issue.

Similarly the difference in the age of the parental cohorts may also explain why ‘future needs for care’ ranks 3rd in the Public response but only 8th -second to last -for L&G respondents.

Frequency of Contact

24% of respondents **visit** a parent daily and 34% visit weekly. 12% visit monthly while 31% visit when they can.

Telephone contact however is the most frequent and convenient means of keeping in touch. Nearly 60% make telephone contact daily and 33% at least once a week. Overall 90% of respondents make telephone contact at least weekly. Around 5% speak at least once a month and a similar percentage speak less than once a month or infrequently.



□ In comparing the Public and L&G responses the lower frequency of daily visits in the L&G group is likely to be explained on the one hand by the younger ages of the L&G parents (*they* may not have the time for daily visits, may not require them, are getting on with their own lives) and on the other by the fact that 95% of L&G respondents are in full time employment and may be unable to make such commitments.

Distance from Parents (figs rounded to nearest whole)

- They live with me –6%
- They live nearby –14%
- They live within 15 minute drive- 18%
- Within a 30 minute drive –16%
- Live one hour away- 10%
- Live 1-3 hours away – 18%
- Live more than 3 hours away –10%
- We live a great distance from them (inc abroad)-9%

□ 37% in the Combined Response live at least one hour's drive away. If we include those who live 'a great distance' including abroad then this group increases to 45%. The use of assistive technology, 'apps' and visual 'comms' such as Skype are likely to be of benefit to both parties. These are the groups most likely to find their work disrupted if they have to break off and travel long distances to respond to a need or an 'event'.

Wellbeing & Concerns

□ Respondents were asked to rank a list of factors that for them constitute their parents' wellbeing.

The returned order of importance was as follows:

- 1 Safe at home
- 2 Well cared for
- 3 Healthy and active
- 4 Independent
- 5 Motivated to get on with life
- 6 Financially secure
- 7 Wide social circle



□ Sampled separately L&G respondents rank 'healthy and active' as the primary indicator of parental wellbeing (ranked 3 in the Public list); they also regard being 'motivated to get on with life' as an essential for wellbeing, ranking this second; 'safe at home' is ranked 3rd and 'well cared for' 4th.

Concerns about Parents Needs

□ In the Combined Response (865) we find a high level of interconnection in respect of wellbeing. 85% of respondents regard *the wellbeing of their parents* as either fundamental or 'very important' to their own wellbeing. A further 10% rate this as 'important'.

□ Of the remainder -just 33 responses- 19 said that this is not something they think about at this stage and even fewer had *not* associated their own wellbeing with that of their parents.

□ In comparing the Public-L&G responses we find the top two rankings of wellbeing are reversed. In the (younger) L&G version we find that the highest ranking for Wellbeing is 'very important' 47% followed by 'fundamental' 28%.

□ A higher proportion of L&G respondents –just over 10% -compared to just under 4% in the Public group regard their parent's wellbeing as either not something they really think about at this stage or which they don't associate with their own or as simply 'not so important'.

□ Respondents were asked what most concerns them about their parents in older age. In the Combined Response (865) 70% of respondents placed 'physical decline' and 62% placed 'general health' as the two main concerns. There was a response of nearly 40% to 'possible onset of dementia'.

□ One of the more striking results is the 65% response on 'social isolation' –a growing concern of policy makers, health and social care agencies and clearly of families also. Yet just 23% seem concerned about 'the effect on one partner of losing the other.' This falls last in the list of 'most concerns'.

□ We can only speculate that its' low ranking reflects one or a combination of the following: this eventuality has already occurred (ie one partner has died) and the surviving partner is coping; parents are perceived as robust and likely to be able to cope; the family itself would provide a strong level of support to the surviving partner.



In the Public-L&G comparison we find that around 60% of both groups are concerned about their parents' need for support 'if I am not there'.

The suitability of the parent's home is a greater (and probably a more immediate) concern for the Public group, 61% reporting this. While for the L&G group this is only a concern for 26% but the gap here may also underscore the 'time lag' between the two groups, so that we would expect concerns about the home to rise for L&G respondents as their parents get older... unless they *plan ahead* now.

Dealing with an Emergency or Event...Who to Call?

The reported order of probability was:

- 1 Me
- 2 Another family member
- 3 Their carer
- 4 A neighbour
- 5 Their local community
- 6 Friends
- 7 They would be at a loss to know

Health & Mobility

Perception of Parents' Health

In the Combined Response 32% of mothers and 28% of fathers are reported to be 'fit and active' or 'generally in good health'.

Among L&G respondents only the proportion of 'fit and active' mothers is significantly higher than that for fathers by 22% to 11%. Proportionately L&G 'fit and active' mothers outweigh their Public counterparts by 22% to 9%. L&G 'fit and active' fathers outweigh their Public counterparts by 11% to 7%.

Perhaps the most striking feature of the L&G response is that 17% of L&G mothers are reported as variously, frail, disabled or as having a limiting longstanding condition. This rises to 32% in the (older) Public group, suggesting that the proportion of parents with these conditions will increase with age.

In the case of fathers we find that in the L&G group 22% have these conditions and in the Public group the proportion is 38% which again points to their increased incidence in later age.



- Approximately 20% of both L&G mothers **and** fathers have partially limiting conditions.

Mobility

- In the Combined Response only 6% described their parent's mobility as 'excellent'. A further 19% felt mobility was 'good' meaning 25% are perceived to have good or above average mobility.
- Another 25% respond that their parent's mobility is worsening. This may result in them being less able to get out and about, less able to perform certain tasks and perhaps more likely to be dependent on the support of family members in future.
- In addition to the group reported as having deteriorating mobility a further 35% already need assistance to walk any distance or are unable to walk without the aid of a stick or frame.
- Considering those who use a scooter to get about, and those who frequently use a wheelchair, the size of this group enlarges to over 41%. Adding in those parents who are housebound most of the time **we have a group with various levels of restricted mobility that represents half the responses.**
- For those *planning ahead* the results of the comparison between the younger L&G and older Public groups is instructive. Here 66% of L&G respondents report their parent's mobility as either excellent or good. However 12% are reported with worsening mobility and 20% need some form of assistance to get about. There is a stark contrast in the numbers of 'housebound most of the time' – the proportion is 6 times greater in the Public group (9%-1.5%), signposting what may lie ahead.

Support & Care

How Much and What Type of Support

- More than half of L&G respondents **do not currently provide any support** to either their mother (57%) or father (51%). This contrasts with just 22% for mothers and 32% for fathers in the Public group.
- 10% of L&G respondents say they are unable to provide support to a parent because of their work – less than half the Public figure.
- However in the case of mothers 13% and for fathers 20% L&G respondents **do expect to do so** in a few years.



□ For those L&G respondents who **already** provide support roughly 17% are providing 1-5 hours of support weekly to a mother and 18% to a father. 5% provide 5-10 hours to a mother and 7% to a father.

□ 24% of respondents provide money to their parents to buy goods and services.

□ **Where Support is Provided**-56% of all respondents in the Combined Response (1050) help with shopping; 51% take parents to hospital appointments and 45% to the GP. 37% help parents with housework and 33% with garden/household maintenance. 24% provide money to buy goods and services and 33% include parents in family holidays or outings.

□ L&G families prioritise 'hospital' visits over 'the local surgery' when they have to make a time commitment (or take leave from work) to support a parent.

□ The growing incidence of and support for needs in later life has evident implications not only for older people and their families but also for employers who may well experience higher levels of requests for time off and disruption caused by employees having to help meet the needs of ageing parents.

Type of Care Provided

□ This question resulted in a sharp drop in responses which we attribute largely to the nature of the questions which some participants may have been unwilling or been unable to answer. The L&G return of just 3 responses is not viable so details here are based on the 225 public responses.

□ By far the chief area of care is helping to prepare meals (81%); Followed by administering medicine (45%) and the more personal tasks of helping with washing/bathing (33%) 23% of respondents help a parent to get dressed/undressed; and 13% help with toileting.

□ Caring for parents in older age is already a significant 'known' and the scale of the challenge it presents is likely to increase. It is an area likely to have an impact on the workplace as employees are pulled between conflicting demands and loyalties

Paying for Help & Care at Home

□ The Combined Response (759) shows that 48% of parents **do not currently pay privately** for help or care at home but that 26% are likely to do so in the near future. Among those who do currently pay for help and care 15% do so for up to 5 hours a week; around 5% pay for 6-10 hours a week; and just over 3% for more than 11 hours. 3% pay for services every day or every day and night.



- Comparing the two sets of responses –Public and L&G- 65% of L&G respondents report that their parents do not currently receive help or care at home for which they pay compared to 47% in the Public group. However 19% of L&G respondents say they are likely to have to do so in future.
- 16% of L&G respondents report that their parents **do pay** for some help or care at home (26% in the Public group). Currently this mainly falls within the 1-5 hours category. No one in the L&G group pays for care every day or every day and night.

Financial Security

- In the Combined Response 65% of respondents say that financial security is either ‘essential’ or ‘very important’ (in equal measure) to their parents. A further 26% say it is ‘important’. In all, 90% believe financial security is essential, very important or important to the wellbeing of their parents. Less than 9% report that financial security is ‘not so important’ or ‘not a concern’ for their parents.
- In the Public-L&G comparison the Public group place ‘essential’ first and ‘very important’ second in their perception of their parents financial security. **For the L&G group this ranking reverses** (though there is little in it) and this may reflect a greater confidence in the assets available to their parents (75% of L&G parents own their home outright compared to 53% for the Public group). The L&G group are also employed in a business where they are likely to have financial knowledge or have access to third party financial expertise and advice.
- Turning to the strength of their parent’s financial security in later life: Over a third of all respondents say that their parent’s financial position is either ‘very sound’ or ‘not a cause for concern’. A further 30% say that it is ‘fairly good’. On the face of it this seems encouraging with two thirds of respondents rating their parent’s financial position between fairly good and very sound.
- On the other hand over **26% of respondents describe their parents’ financial position as ‘basic’** while a further 6% describe it as ‘at risk’ or ‘poor’.



Parents' Housing Status

- In the Combined Response over half of parents are reported as home owners without a mortgage. Their home is likely to be their main financial asset. A further 5 % have a mortgage still outstanding. 20% of parents live in rented social housing and 9% live in private rented property.
- Notable here is the negligible proportion (just 0.50%) reported as living currently in leasehold accommodation. This suggests that very few parents in the overall sample are living in purpose-built retirement housing or extra care housing which are developed, sold and managed on a leasehold basis. **No L&G parent is reported as living in a leasehold property**
- A much higher proportion of L&G parents own their own home outright-nearly 75% compared with just 51% for the Public group and this disparity will widen further as outstanding mortgages are paid off.
- As regards type of housing, the largest proportion of parents in the Combined Response live in semi-detached housing (27.48%) followed by terraced housing (14.8%) and detached (11.62%).
- Comparing the groups L&G parents have higher levels of home ownership and their children appear more confident of their parents' financial position in later life. Double the proportion of L&G parents live in a detached property while the proportions for those living in semi-detached properties is virtually identical between the groups at 27%. The proportions for those living in flats are also similar.

Current Home & Future Housing Intentions

Technology at Home

- The reason for asking about parents' use of technology lies in the increasing development of and planning for use of assistive technology in the home, in healthcare settings and 'at large' in the community. The aim is to safeguard and monitor older people and most of all to help enable and sustain their independence.
- Nearly 50% of all parents in the Combined Response have access to broadband; 75 % have either a laptop/PC or tablet; and 24% have a smartphone. Regarding the use of other forms of technology



more usually associated with older age we find 17% have a call alarm linked to a remote monitoring centre; a further 7% are monitored in some other way, making 24% in all.

□ There is evidence here of a shift away from traditional property-fixed systems such as care alarms, pull chords, telephone systems to wrist and pendant devices designed for mobility and ‘freedom to roam.’ Around 40% use these devices. At the other end of the spectrum it is noteworthy that health apps have yet to gain any substantive traction among older consumers (just 2%) and may not do so until the NHS and GPs begin to ‘impose’ the technology on their patients. Increasingly homes will be used for ‘telecare’ and ‘virtual healthcare’.

□ In the L&G group there are few surprises other than the evidence of increasing use of ‘technology’ and ‘connectivity’ among ‘younger’ older people. The coming of retirement age of the ‘baby boomers’ who are currently aged 52-70 years (a range likely to embrace many L&G parents) has coincided with the evolution of the internet, the expansion of telcomms and connectivity, the development of ‘smart technology’ and the mass production and availability of digital-based consumer products.

Making a Later Life Move

□ In the Combined Response 60% say their parents are most likely to move to either purpose-built retirement accommodation or to extra care housing (typically distinguished from conventional sheltered housing by the provision of 24 hour on site staffing 365 days a year; provision of a restaurant and meals; availability of domiciliary services and low level care support; assisted baths).

□ These numbers are inflated by the Public group where 64% expect their parents to move to purpose-built retirement housing or to extra care housing. **However this falls to just over 8% for L&G respondents** (whose parents are younger and with fewer limiting conditions). We should also note that L&G parents may have a wider choice of later life housing options available to them 10-20 years from now.

□ In the Combined Response (759) 13% of parents are thought to most likely to remain in their current neighbourhood choosing to stay put in their present property and just 4% expect their parents to downsize to a smaller home nearby. 5% are thought to wish to move to a bungalow. Only one respondent out of 750 thought their parent most likely to move abroad, contrasting sharply with the results of Q2 which suggested that 11% parents represented in the survey currently live abroad.



- **When to move or adapt?** For three quarters of respondents in the Combined Response (759) their parent's current property **appears not to meet their needs**. Nearly 77% expect their parents to move or make some form of housing adaptation imminently -within 1-2 years. Another 6% take a 3-5 year view.
- Only 1% do not seem exercised by their parent's current or approaching housing situation, reporting that 'it's a long way off to think about now'. 2% respond that they are not involved and that their parent's do their own thing. We might have expected this figure to be higher. And 10% have either not considered or got to grips with this yet.
- While only 8% of the L&G group expect a move or adaptation within the next 3 years the proportion soars to over 82% in the Public group where needs are far more likely to be 'immediate' or 'imminent'. **15% of L&G respondents tell us that they are 'not involved' in such matters, their parents do their own thing.**
- In the Combined Response (835) 24% of parents have introduced a wet room/step in bath to their property; less than 3% however have removed doorsteps/thresholds, a common adaptation to properties occupied by older people. This holds also for the even smaller group 1% who have widened doorways for wheelchair use.
- The two most notable responses are those (30%) who report that their property is no longer suitable for their needs and the large proportion of respondents (27%) who have made no changes and say they do not plan to do so. Looking ahead, almost certainly numbers in this group *will* inflate the 15% or so who also have not made any changes *but who are likely to do so*.
- Drilling down in to the Public v L&G comparison we find that over 40% of L&G parents have not made any changes/adaptations to their current property and there is no expectation that they will do so. However 17% are likely to need to do so in the near future.



In the Workplace

Taking Leave to Deal with an Emergency or Event

Respondents were asked if they have taken leave from work to deal with an emergency or event affecting their parents. The Combined Response is as follows

- Yes for a few hours only – 18%
- A half day/full day – 26%
- Periodically for a few days. – 14%
- For a longer period than this – 10%
- Someone else is on hand to help – 7%
- Never and can't imagine doing so – 5%
- I accept it could be a possibility in future -28%

The results are of particular interest to employers. **Only 5% of all respondents in the Combined Response have either not left work at some time to deal with an event or cannot ever see themselves doing so.**

68% of all respondents have taken time out to deal with the need of a parent. A further 28% (again with probable overlapping) 'accept it could be a possibility in future'

The Government has recognised the need for so called 'care leave', acknowledging that more and more people in the workforce are having to take time away to meet the needs of their older relatives.

What Type of Information/Support Would Help

Combined Response

- Specific guidance on housing options – 75%
- Website mapping the main later life options – 43%
- Info and advice on healthcare – 38%
- Updates on welfare rights – 29%
- Leaflets and other publications- 27%
- Guidance on Power of Attorney – 25%
- Advice and signposting on finances –23%
- Info on Assistive Technology at home – 22%



In the L&G response the rankings were as follows (rounded)

1.Website Mapping Main Later Life Options	54%
2.Information on Health & Care	45%
3.Guidance -Power of Attorney	43%
4.Updates on Welfare Rights	36%
5.Specific Guidance on Housing Options	29%
6.Advice & Signposting on Finances	27%
7.Leaders & Other Publications	25%
7.Information on Assistive Technology At Home	25%

How Could Your Employer Help

Combined Results

- Provision of information and advice at work – 30%
- More training on dealing with the needs of older people – 21%
- A visual facility (eg Skype) or ‘App’ to monitor parents from the workplace – 19%
- A dedicated telephone advice line for staff – 17%
- Occasional Seminars/Presentations at Work-12%
- Advice surgeries at work – 10%

And for L&G respondents only:

1.Provision of Information & Advice At Work	61%
2.Dedicated Telephone Advice Line For Staff	39%
2.Occasional Seminars & Presentations at Work	39%
4.More Training in Dealing With Needs of Older People	36%
5.Visual Facility or App to Monitor Parents Situation	30%
5.Advice Surgeries	30%



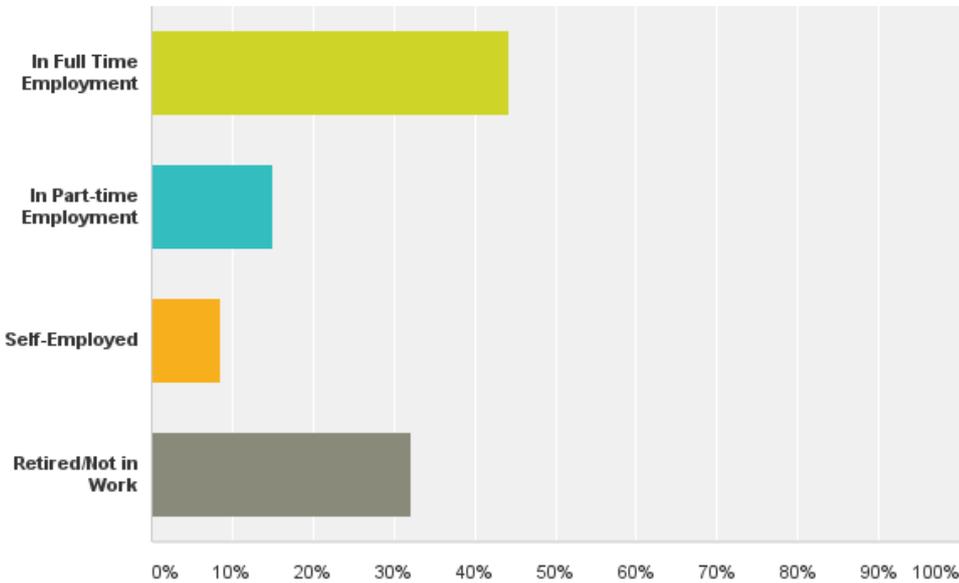
The Combined Results (1050 responses)

The results show the **Combined Response** for both the public and L&G surveys. For ease of comparison the % responses for L&G are shaded. Responses to each of the 30 questions are mapped as follows:

- a **bar chart and tabulation** derived from the online survey
- a **combined response table** illustrating the L&G component
- a **comparison of the Public and L&G** results...(Q 4 onwards)
- an **L&G Overview**–(Q 4 onwards)

For some questions we have also added a brief commentary intended to reference the **wider context** of themes/answers raised in that section. In the summary text and tables we have rounded percentages to the nearest whole.

1. Employment and Retirement (1050)



Answer Choices	Responses
In Full Time Employment	44.29% 465
In Part-time Employment	14.95% 157
Self-Employed	8.57% 90
Retired/Not in Work	32.19% 338
Total	1,050



Combined Response (1050)

Employment Status	Combined	Total	L&G only	Total
Full Time	44%	465	95%	100
Part Time	15%	157	4%	4
Self-Employed	9%	90	0.00%	0
Retired/Not In Work	32%	338	1%	1
		1050		105

□ A total of 44% of all respondents are in full time employment with a further 15% employed part-time and a further 9% self-employed. Approximately a third (32%) state that they are retired/not in work. Overall two thirds (68%) are in some form of employment, indicating that the majority of people (registering as) completing the survey were likely to be younger family members (secondary consumers) rather than their parents/older family members (primary consumers).

□ We should not be too surprised by the numbers of people of traditional retirement age still in some form of employment after the age of 65. This may result from financial, lifestyle or even health and wellbeing choices. **There is increasing evidence of ‘graduated’ retirement.** The 2011 Census reports that the 16% of the population aged 65-74 who were economically active in 2011 was almost double the proportion in 2001 (8.7 %). (ONS 2011 <https://www.ons.gov.uk/census/2011census>)

□ Not surprisingly over 95% of L&G respondents are employed full-time (more than double the figure for the Combined Response 44%) and a further 4% part-time.

□ Only one L&G respondent reported as retired/not in work compared with 32% in the Combined Response. This provides our first insight into the higher age structure of the much larger public component of the survey which, as the questions progress, reveal distinct differences in the extent to which the respective constituencies –Public and L&G –have or are planning ahead and which issues most affect them.



2. Postcodes –Where Respondents Live (1050)

Combined Response (1050)

Postcodes	Combined	Total	L&G Only	Total
My Postcode & County in UK	100%	1047	100%	105
Parents County in UK	97%	1014	93%	96
If Parents Live Abroad	11%	118	9%	9
		1050		105

100% of respondents provided their postcodes. Parents/older family members were, in addition, asked to indicate the English counties they live in and 97% did so. Together these provide, if required, a downstream opportunity to establish in a separate analysis the wider social and economic context of the communities in which they are domiciled.

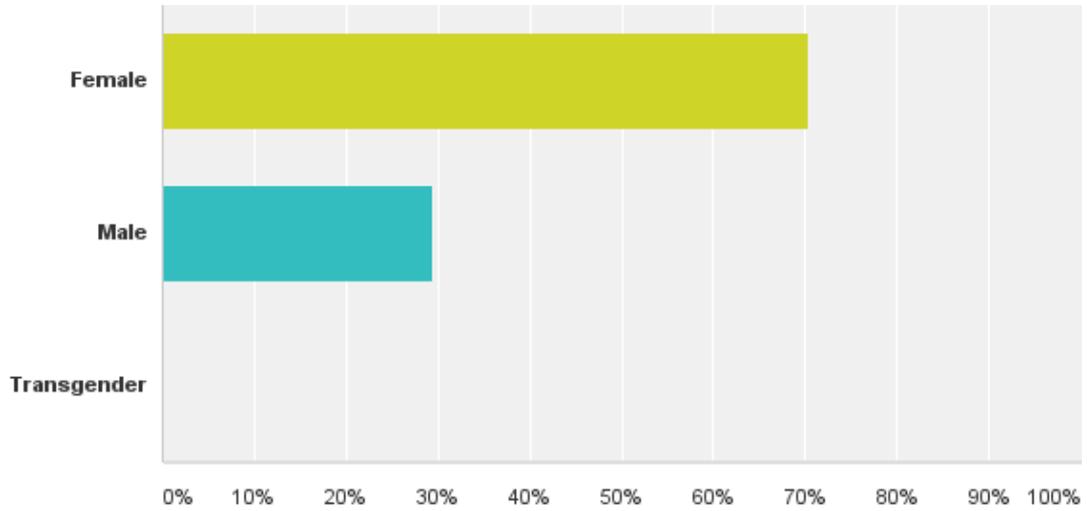
A striking feature of the responses reveals that 11% parents have post codes abroad though it is not clear whether these are for a permanent or a holiday residence.

If a permanent residence this may present challenges should parents wish to return to the UK as a result of changes in their financial or health circumstances or as a consequence of Brexit.

Over the course of the last two years EAC's FirstStop Advice telephone advice line has received a burgeoning number of enquiries from older UK nationals living abroad wishing to return 'home' and seeking advice on housing and care options, finance, welfare benefits. Few understand the choices and challenges in re-establishing themselves in suitable housing in the UK.



3. Gender (1050)



Answer Choices	Responses
Female	70.38% 739
Male	29.52% 310
Transgender	0.10% 1
Total	1,050

Combined Response (1050)

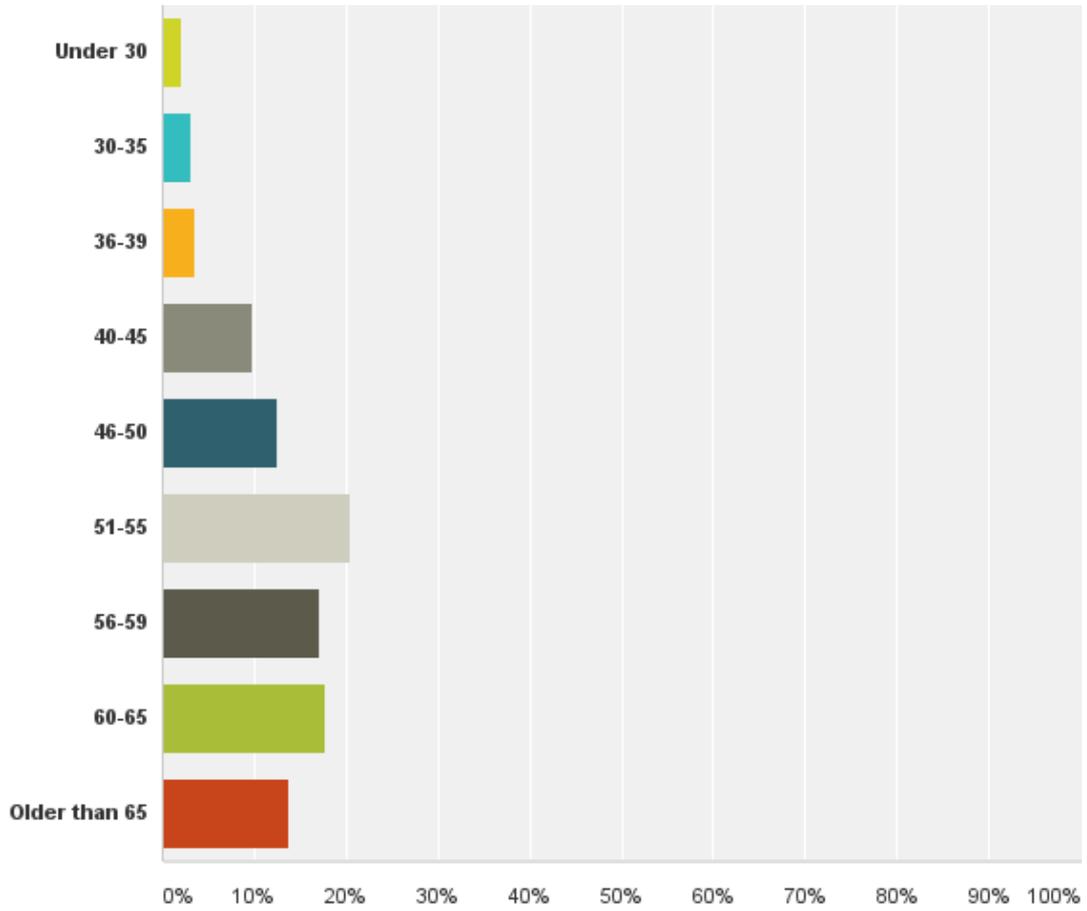
Gender	Combined	Total	L&G	Total
Female	70%	739	42%	44
Male	30%	310	58%	61
Transgender	0.2%	1	0.00%	0
		1050		105

□ In the Combined Response females (70%) outnumbered their male counterparts (30%) overwhelmingly by 7 to 3. A single respondent identified themselves as transgender.

□ In the L&G response we see a much more pronounced shift towards males who represent nearly 60% of responses.



4. Age of Respondents (1050)



Answer Choices	Responses
Under 30	2.00% 21
30-35	3.05% 32
36-39	3.52% 37
40-45	9.81% 103
46-50	12.48% 131
51-55	20.48% 215
56-59	17.05% 179
60-65	17.81% 187
Older than 65	13.81% 145
Total	1,050



Combined Response (1,050)

As might be expected the rate of response increases with the age of the respondent, reflecting both the higher age of the secondary consumer (whose parents are likely to be older and creating the circumstances in which ‘planning ahead’ may have greater immediacy) and may also reflect the age of parents where they have participated directly as respondents (nearly 14% of respondents are aged 65+). We find therefore that:

Age Cohort	Combined	Total	L&G	Total
Under 30 yrs	2%	21	7%	7
30-35 yrs	3%	32	10%	10
36-39 yrs	4%	37	10%	10
40-45 yrs	10%	103	21%	22
46-50 yrs	12%	131	22%	23
51-55 yrs	20%	215	19%	20
56-59 yrs	17%	179	4%	4
60-65 yrs	18%	187	6%	9
65+ yrs	14%	145	0%	0
		1050		105

- 9% of respondents are aged under 39
- 23% are aged 40-50 years
- Nearly 40% are aged 51-59 years
- Taking the traditional Section 106 (planning) age qualification for designated retirement housing of 55 years we find that people aged 56 and above form nearly half of all respondents
- A third of respondents are aged 60 or over



Note: In the first of the tables below we now separate out for direct comparison the respective levels of response by the Public and by L&G. The table here and throughout is followed by a short **overview** of the L&G outcomes.

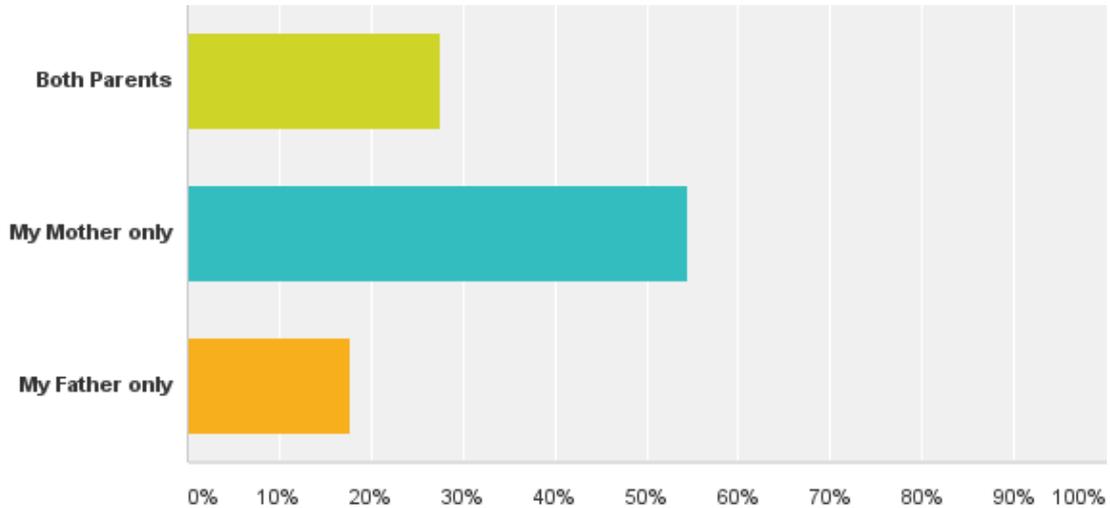
Public & L&G Comparison (1048)

Age Cohort	Public	Total	L&G	Total
Under 30 yrs	1%	14	6.67%	7
30-35 yrs	2%	22	9.52%	10
36-39 yrs	3%	27	9.52%	10
40-45 yrs	9%	81	20.95%	22
46-50 yrs	12%	108	21.90%	23
51-55 yrs	21%	194	19.05%	20
56-59 yrs	18%	174	3.81%	4
60-65 yrs	19%	178	5.57%	9
65+ yrs	15%	145	0.00%	0
Total		943		105

L&G Overview

- The responses here show the differences in the age structure of the two survey groups –L&G being noticeably younger.
- Notwithstanding the lower level of responses in the under 39 cohorts for both survey groups, which suggest that **planning ahead may not yet be fully on their horizon**, it is notable that the proportionate responses among the younger cohorts are actually greater from L&G right up to age 50.
- Nearly 47% of L&G responses come from people aged under 46 years compared with just 15% for the Public.
- As we might expect, L&G responses reach a high point in the bands between 40-55 years (77%) **the age range at which employees would be likely to have parents facing the challenges described above**
- Although we are dealing with very small figures it is nevertheless interesting to note how the response rates tail off in the 56-65 years bands (9.38%) when these two oldest groups within the L&G group may not only have the needs of elderly parents to consider but may be in the early stages of **their own planning ahead for later life**. We might have expected this response to be higher.

5. Who are respondents 'planning ahead' for? (865)



Answer Choices	Responses
Both Parents	27.63% 239
My Mother only	54.57% 472
My Father only	17.80% 154
Total	865

Combined Response (rounded)

Planning Ahead	Combined Response (865)	Total	L&G	Total
For Both Parents	27%	239	44%	30
For Mother Only	55%	472	38%	26
For Father Only	18%	154	18%	12
Total		865		68

Public & L&G Comparison (863) (rounded)

Planning Ahead	Public	Total	L&G	Total
For Both Parents	26%	209	44%	30
For Mother Only	56%	445	38%	26
For Father Only	18%	141	18%	12
Total		795		68

L&G Overview

- There is a notable bias in *planning ahead* for older females. Assuming that planning ahead for both parents splits evenly (13%) females feature far more prominently in the planning process –by a ratio of more than 2 to1 69% against 31%.
- There are a number of reasons why this ratio leans strongly in favour of females: they may be perceived as likely to live longer; or may already be the sole surviving parent; they may be perceived to be the parent with the greater frailty and therefore requiring greater ‘planning’ attention; they may have a higher rate of disability/long term limiting illness than their male counterparts; and in some instances it may be that the male parent may be estranged from a family raised by a single female parent.
- In the case of the L&G response the higher response rates for *planning ahead* for both parents, the lower figure for mothers only and the virtually identical figures in both groups for fathers may reflect that as L&G respondents are younger than their Public counterparts so too are L&G parents (evidenced in answers to Q6) and both are more likely to be alive now and in the near planning future.

Notes:

In 2011, 56 per cent (5.2 million) of those aged 65 and over were living as a couple, an increase from 52 per cent (4.3 million) in 2001. Those living as married couples increased from 51 per cent to 54 per cent and the proportion living as cohabiting couples almost doubled from 1.6 per cent to 2.8 per cent. Just under a third (31 per cent) of those aged 65 and over were living alone in 2011; this was a decrease from 34 per cent in 2001.

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/whatdoesthe2011censusstellusaboutolderpeople/2013-09-06>

The Office for National Statistics reports that in 2012–2014, a man in the UK aged 65 had an average *further 18.4 years of life remaining* and a woman had an average *further 20.9 years of life remaining*. The most common age at death for men was 86 and for women was 89. Life expectancy at birth in the UK has increased since 1980–1982 by 13.5 weeks per year on average for men and 9.8 weeks per year on average for women. ONS notes also that the improvement in life expectancy is most noticeable for men, where life expectancy has increased by 5.4 years over the 32 years from 1982 to 2014. The data for women shows a smaller increase of 4.0 years over the same period.

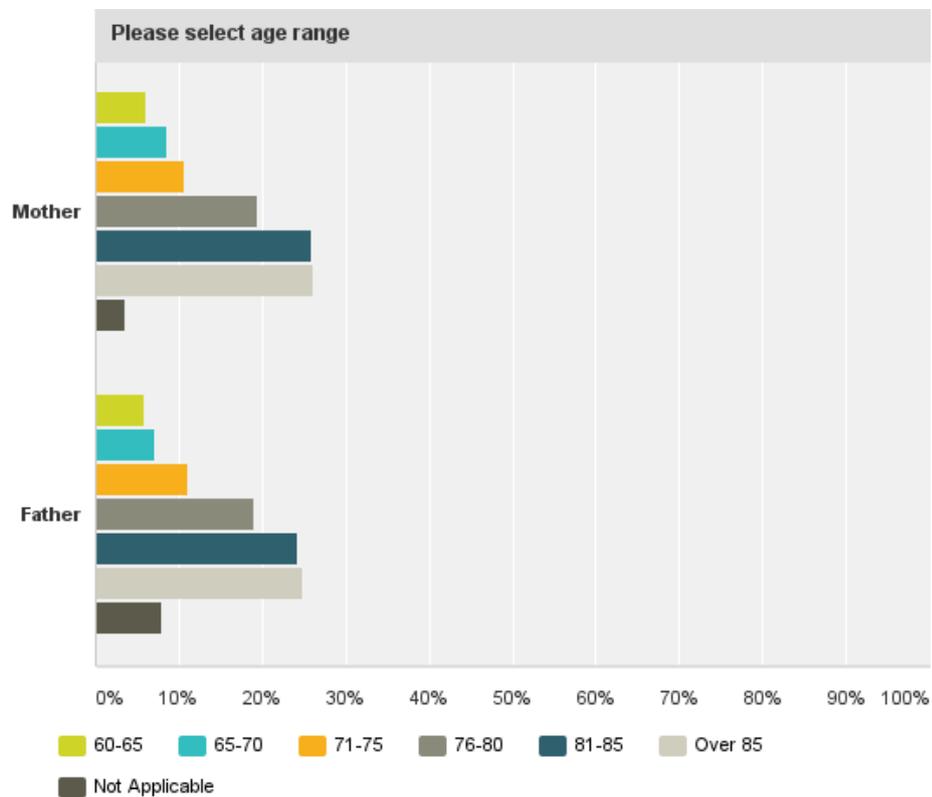
This suggests that the responses from the Combine Results may not be in step with the growing likelihood that male parents are now and in future are likely to live longer. The difference between

male and female life expectancy recorded in the UK between 1980 and 1982 was 3.9 years but by 2012 to 2014 had reduced to 2.5 years.

<http://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/lifeexpectancies/bulletins/nationallifeexpectancies/unitedkingdom/2015-09-23>

The median age for the UK population rose from 33.9 years in 1974 to 40.0 years in 2014, a rise of 6.1 years. This is its highest ever value and the figure shows that the UK population has been consistently getting older. ONS Feb 2016

6. Age of Parents (865)



Please select age range								
	60-65	65-70	71-75	76-80	81-85	Over 85	Not Applicable	Total
Mother	5.95%	8.66%	10.55%	19.35%	25.85%	26.12%	3.52%	739
	44	64	78	143	191	193	26	
Father	5.77%	7.16%	11.09%	18.94%	24.25%	24.94%	7.85%	433
	25	31	48	82	105	108	34	

Combined Response (rounded)



Mother	Combined	L&G	Father	Combined	L&G
60-65 yrs	6%	13%	60-65 yrs	6%	15%
66-70 yrs	7%	13%	66-70 yrs	7%	10%
71-75 yrs	11%	25%	71-75 yrs	11%	19%
76-80 yrs	19%	23%	76-80 yrs	19%	27%
81-85 yrs	26%	6%	81-85 yrs	24%	10%
85 +yrs	26%	6%	85 +yrs	25%	10%
NA	4%	14%	NA	8%	8%
Total	739	64	Total	433	48

Mothers

- Results for 739 mothers were provided
- 96 % report having a mother aged 60 years or over
- Of these 15% are aged between 60-70 years
- Nearly 30% are aged between 71-80 years
- The numbers above 81 are the most striking. 26% are aged 81-85 and a further 26% aged over 85 years. Taken together 52 % of respondents have parents aged over 81 years.
- This group are the principal entrants to Extra Care Housing nationally.
- A quarter of parents in the Combined Response are in the three youngest cohorts aged from 60 to 75. This is a key age band for *planning ahead* in that for the most part people in this age range are unlikely to have experienced the type of ‘events’ or onset of frailty and illness likely to increasingly present in the older groups. They strongly fit the profile of those among whom health, housing and care agencies aim to encourage early anticipation of and planning for later life needs and exigencies before these develop. **Planning Ahead** rather than having to respond to an event after the horse has bolted.

Fathers

- Results for 433 fathers were provided
- The proportion of those over 60 years is very similar at 92%.
- Of these just on 13% are aged between 71-80 years
- Again the proportion above 81 years is striking –nearly half -49%
- The proportion aged 71-80 years (30%) is almost identical to that for females
- Longevity for men has over the last 30 or so years been increasing faster than that for women. A study by the University of Kent (see below) has found that compared with people in care homes entrants to extra care housing are more likely to be men than women.



Public & L&G Comparison (1058 & 112) (Note the figures reflect combinations for both parents)

Mother	Public	L&G	Father	Public	L&G
60-65 yrs	5%	12%	60-65 yrs	5%	15%
66-70 yrs	8%	13%	66-70 yrs	7%	10%
71-75 yrs	9%	25%	71-75 yrs	10%	19%
76-80 yrs	18%	23%	76-80 yrs	18%	27%
81-85 yrs	28%	6%	81-85 yrs	26%	11%
85 +yrs	28%	6%	85 +yrs	27%	10%
NA	3%	14%	NA	7%	8%
Total	674	64	Total	384	48

L&G Overview

□ Taking mothers first the response rates in the Public survey are more ten times greater than for L&G (674 against 64). The ages of mothers in the respective groups reflect the older/younger make-up of the two groups. We find therefore that while 25% of L&G mothers are aged between 60-70 years this is nearly double the rate of 13% in the Public group. This disparity increases further when adding the next cohort 71-75 years which accounts for a further 25% of L&G mothers but only 9% of Public mothers. This gives an overall comparison of 50% L&G versus 22% Public. **As noted above these are the key groups for planning ahead and half of L&G mothers fall into these bands.**

□ It should also be noted that nearly a further quarter (23%) of L&G Mothers fall into the cohort aged 76-80 years when typically older people are making moves into sheltered and other forms of later life accommodation. 12% of L&G mothers are aged 81 or over while for the Public group they number more than half -56%.

□ There are similar patterns for fathers. 25% of L&G fathers are aged between 60-70 years compared to about 13% in the Public group. **In all 44% of LG fathers are in the key planning group aged between 60-75 years** while for the older populated Public group the figure is less than half that at 22%.

□ At the other end of the scale the largest L&G group is that aged 76-80 (27%) which exceeds its Public counterpart at 18%. After that we continue to broadly see the pattern evident with mothers. The numbers of L&G fathers in the oldest age groups decrease (essentially because they have not yet acquired this late age). 21% are aged over 80 years compared with over 53% for the Public group.

□ However there is one notable disparity between the sexes. While the ratio of mothers in the over 80 age groups is Public 56%/L&G 12% that for fathers is narrower at 53%/21%. Proportionately there appear to be more elderly fathers than mothers in the L&G group.



Notes:

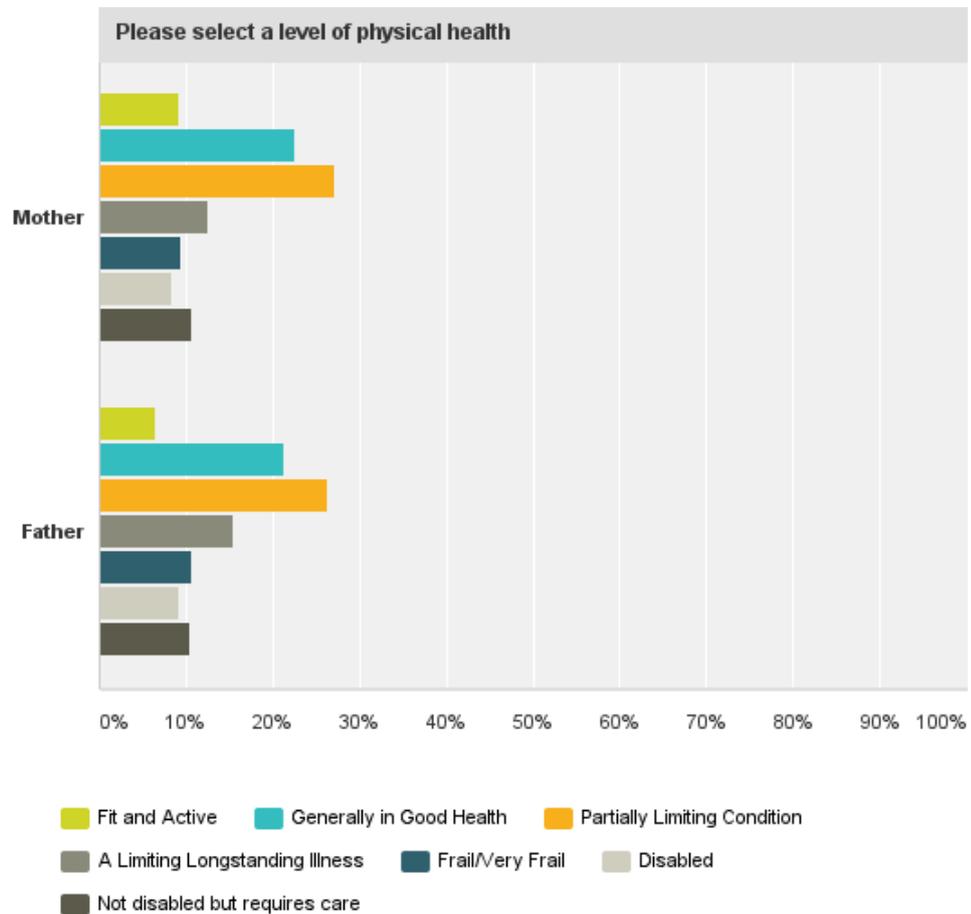
The University of Kent reported in January 2009 and May 2012 that compared with people in care homes, people moving into extra care were on average younger, more likely to be male, less likely to be widowed or living alone, and had lower support needs. However, some residents had similar support needs to those in care homes. (PSSRU Evaluation of the Extra Care Housing Initiative Newsletter Jan 2009 and PSSRU Improving Housing with Care Choices for Older People: The PSSRU Evaluation of Extra Care Housing May 2012). Demand for both sheltered and Extra Care housing is likely to increase further as the population ages and longevity strengthens among the over 80s. **There is now and for the foreseeable future likely to be an undersupply of 'housing with care'**. Advances in health are, perversely, likely to increase pressure on the relative scarcity of this type of housing. ONS reports that there are now over half a million people aged 90 and over living in the UK (2015) and that for every 100 men in this group there are 240 women. The number of centenarians also continues to rise –up 65% in just ten years to 14,570 in 2015. (<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing>)

The Census at 2011 shows that of the population aged 65 and over living in communal establishments (sheltered housing, extra care, residential and nursing homes) 5.3 per cent (18,000) were aged 65-69; *but that over half were aged 85 and over* (58 per cent or 194,000). More striking are the comparisons with 2001. These show that the proportion of older people living in communal establishments who were aged 65-84 *decreased* from 46 per cent to 42 per cent, *'while those aged 85 and over increased from 54 per cent to 58 per cent. This suggests that the age at which people move into communal establishments may have increased.'* In 2011 73% of the residents of communal establishments were female. The health of those living in communal establishments was 'Good' for 16% and 'Not Good' for 84%

(<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/whatdoesthe2011censusstellusaboutolderpeople/2013-09-06>)



7. Physical Health (865)



Please select a level of physical health

	Fit and Active	Generally in Good Health	Partially Limiting Condition	A Limiting Longstanding Illness	Frail/Very Frail	Disabled	Not disabled but requires care	Total
Mother	9.22% 67	22.56% 164	27.24% 198	12.52% 91	9.49% 69	8.39% 61	10.59% 77	727
Father	6.47% 26	21.39% 86	26.37% 106	15.42% 62	10.70% 43	9.20% 37	10.45% 42	402

Combined Response-(rounded)

Mother	Combined	L&G	Father	Combined	L&G
Fit & Active	9%	22%	Fit & Active	7%	11%
Generally Good Health	23%	38%	Generally Good Health	22%	45%
Partial Limiting Condition	27%	22%	Partial Limiting Condition	26%	20%
Long Term Limitation	13%	8%	Long Term Limitation	15%	11%
Frail/Very Frail	9%	3%	Frail/Very Frail	11%	2%
Disabled	8%	5%	Disabled	9%	9%
Not Disabled but Requires Care	11%	2%	Not Disabled but Requires Care	10%	2%

□ The results are broadly similar between the sexes except that more mothers are seen as fit and active and more fathers are reported as having a long term limiting condition.

□ At the last census in 2011, 9.2 million residents were aged 65 and over- an increase of almost 1 million from 2001 (8.3m). Just over half of those aged over 65 reported their health to be ‘very good or ‘good’, compared with 88% of the rest of the population.

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing>

□ It is not possible to make direct comparisons with the Census questions or the resulting data but broadly speaking we find in the Combined Response that 32% of mothers and 29% of fathers are reported as either ‘fit and active’ or ‘generally in good health’.

Physical Health: Public & L&G Comparison

Mother	Public	L&G	Father	Public	L&G
Fit & Active	8%	22%	Fit & Active	6%	11%
Generally Good Health	21%	38%	Generally Good Health	19%	45%
Partial Limiting Condition	28%	22%	Partial Limiting Condition	27%	20%
Long Term Limitation	13%	8%	Long Term Limitation	16%	11%
Frail/Very Frail	10%	3%	Frail/Very Frail	11%	2%
Disabled	9%	5%	Disabled	9%	9%
Not Disabled but Requires Care	11%	2%	Not Disabled but Requires Care	12%	2%
Total			Total		

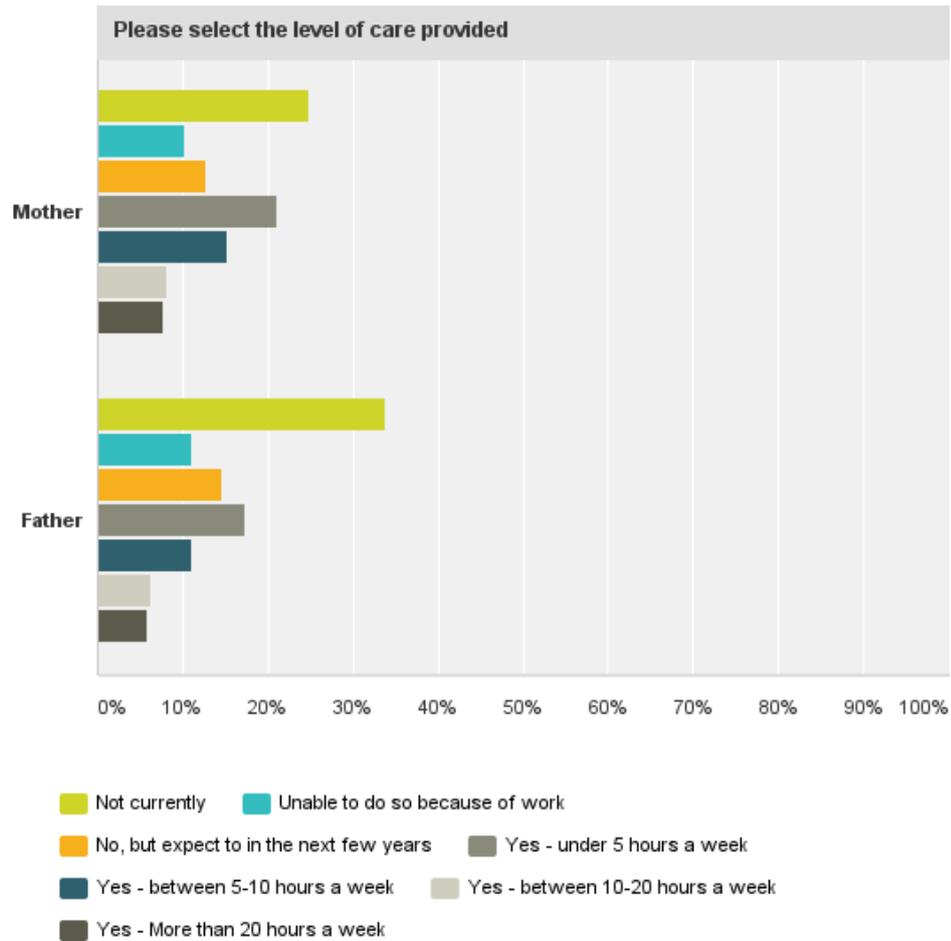
L&G Overview

Comparing the Public and L&G responses directly the main points to note are:

- In the L&G response the proportion of ‘fit and active’ mothers is significantly higher than that for fathers by 2 to 1.
- Proportionately L&G ‘fit and active’ mothers at 22% outweigh their Public counterparts at 8% almost threefold.
- L&G ‘fit and active’ fathers outweigh their Public counterparts by almost two to one 11% against 6% A larger proportion of L&G fathers (45% against 19%) are also reported as enjoying ‘generally good health’. They also record a higher proportion than L&G mothers.
- Responses for ‘partial limiting condition’ are strikingly similar for both sexes and the narrowness between the two groups is a little surprising given that far more L&G parents are in the younger age groups. This bears further enquiry.
- Perhaps the most striking feature of the L&G response is that 18% of L&G mothers are variously, frail, disabled, have a limiting longstanding condition or are not disabled but require care. This rises to 43% in the (older) Public group, suggesting that the proportion of parents with these conditions will increase with age.

- In the case of fathers we find that in the L&G group 24% have these conditions and in the Public group the proportion is 48% which again underscores their increased incidence in later age.
- It is worth noting also that combined nearly a fifth (19%) of both L&G mothers **and** fathers have partially limiting conditions.

8. Hours of Support Provided to Parents (865)



Please select the level of care provided								
	Not currently	Unable to do so because of work	No, but expect to in the next few years	Yes - under 5 hours a week	Yes - between 5-10 hours a week	Yes - between 10-20 hours a week	Yes - More than 20 hours a week	Total
Mother	24.83% 180	10.21% 74	12.69% 92	21.10% 153	15.31% 111	8.14% 59	7.72% 56	725
Father	33.90% 139	10.98% 45	14.63% 60	17.32% 71	10.98% 45	6.34% 26	5.85% 24	410

Combined Response (rounded)

Mother	Combined	L&G	Father	Combined	L&G
Don't Currently Provide Support to Mother	25%	57%	Don't Currently Provide Support to Mother	34%	51%
Unable to do so because of my work	10%	5%	Unable to do so because of my work	11%	4%
No-but expect to do so in a few years	12%	13%	No-but expect to do so in a few years	15%	20%
YES-under 5 hrs a week	22%	17%	YES-under 5 hrs a week	17%	18%
YES-5-10 hrs a week	15%	5%	YES-5-10 hrs a week	11%	7%
YES-10-20 hrs a week	8%	0%	YES-10-20 hrs a week	6%	0%
YES-more than 20 hrs	8%	3%	YES-more than 20 hrs	6%	0%
Total Responses	725	60		410	45

□ We do not have data from the survey on the provision of unpaid care *by older parents themselves*. Typically this involves looking after a partner, an aged parent (eg children in their 60s looking after a parent in their 80s or 90s) or providing support to an adult child (in some instances with a disability or learning difficulties). We know from the last census and other evidence (see Note below) that the provision of care by people over 65 has increased and may continue to do so given reduced access to both statutory and voluntary support.

□ This may be exacerbated further where younger family members are unable to contribute time or resources because of their own circumstances or pressures and it is an important consideration in families understanding the challenges of older age, dependency, the incidence of health related 'events' and therefore in *planning ahead*.

Public & L&G Comparison

Mother	Public	L&G	Father	Public	L&G
Don't Currently Provide Support to Mother	22%	57%	Don't Currently Provide Support to Mother	32%	51%
Unable to do so because of my work	11%	5%	Unable to do so because of my work	12%	4%
No-but expect to do so in a few years	12%	13%	No-but expect to do so in a few years	14%	20%
YES-under 5 hrs a week	22%	17%	YES-under 5 hrs a week	17%	18%
YES-5-10 hrs a week	16%	5%	YES-5-10 hrs a week	12%	7%
YES-10-20 hrs a week	9%	0%	YES-10-20 hrs a week	7%	0%
YES-more than 20 hrs	8%	3%	YES-more than 20 hrs	6%	0%
Total		60	Total		45

L&G Overview

Comparing the responses the main points to note are:

- That more than half of L&G respondents **do not** currently provide support to either their mother (57%) or father (51%). This contrasts with just 22% for mothers and 32% for fathers in the Public group
 - 9% of L&G respondents say they are unable to do so (for mother and father) because of their work** –for the Public the proportion in the case of mothers is 11% and 12% in the case of fathers
 - However in the case of mothers 13% and for fathers 20% L&G respondents expect to do so in a few years
 - For those who **already** provide support 17% are providing 1-5 hours of support weekly to their mother and 18% to their father. 5% provide 5-10 hours for their mothers and 7% to their fathers.
 - No L&G respondent provides support of 10-20 hours to a parent. 3% say they provide more than 20 hours to their mother only.
-
- The comparisons reveal that in the Public response the provision of support to parents is notably higher than the L&G support from 5 hours upwards

Notes:

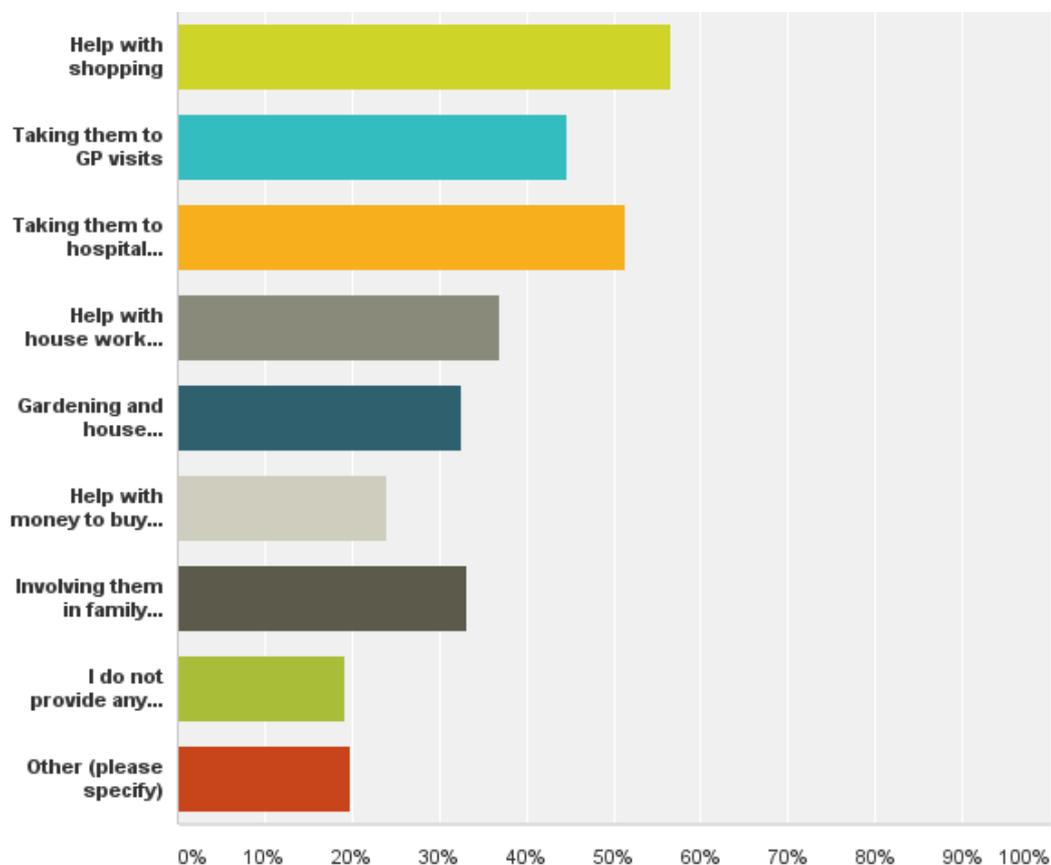
At the time of the 2011 Census 14 per cent of older people living in households in England and Wales provided unpaid care compared to 12 per cent in 2001. Provision of unpaid care ranged from 6.9 per cent who provided 1-19 hours a week; 1.8 per cent who provided 20-49 hours of unpaid care a week; to 5.6 per cent who provided 50 hours or more unpaid care a week. .The largest increase in proportion was for those aged 65 and over *providing 50 hours or more unpaid care a week*: up from 4.3 per cent (341,000) in 2001 to 5.6 per cent (497,000) in 2011. In all in 2011, as many as 1.3 million (14%) of the household population aged 65 and over provided unpaid care. Providing unpaid care in older age is reported to have adverse health and economic impacts on the care provider.

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/whatdoesthe2011censusstellusaboutolderpeople/2013-09-06>

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/whatdoesthe2011censusstellusaboutolderpeople/2013-09-06>

The charity Carers UK estimates that 6.8 million unpaid carers of all ages save the economy around £132 Billion a year, equivalent almost to ‘the cost of a second NHS’. It reports that since 2001, the carer population has grown by 16.5% to 6.8 million; outstripping the 6.2% growth of the general population during the same period.

9. Type of Support Provided (863)



Answer Choices	Responses
Help with shopping	56.65% 490
Taking them to GP visits	44.62% 386
Taking them to hospital appointments	51.33% 444
Help with house work (cleaning, laundry)	36.88% 319
Gardening and house maintenance	32.60% 282
Help with money to buy goods and services	23.93% 207
Involving them in family holidays and outings	33.29% 288
I do not provide any support	19.19% 166
Other (please specify)	19.88% 172
Total Respondents: 865	



Combined Response

Support Provided	Combined	No	Support Provided	L&G	No
Help with Shopping	57%	490	Help with Shopping	21%	14
Taking to GP Visits	45%	386	Taking to GP Visits	13%	9
To Hospital Appointments	51%	444	To Hospital Appointments	24%	16
Help with Housework	37%	319	Help with Housework	7%	5
Garden/House Maintenance	33%	282	Garden/House Maintenance	22%	15
Money for Goods/Services	24%	207	Money for Goods/Services	13%	9
Family Holidays & Outings	33%	288	Family Holidays & Outings	29%	20
Do Not Provide Any Support	19%	166	Do Not Provide Any Support	40%	27
Other	20%	172	Other	15%	10

The growing incidence of and support for needs in later life has evident implications not only for older people and their families but also for employers who may well experience higher levels of requests for time off and disruption caused by employees having to help meet the needs of ageing parents.

□ In this context, and following on from our earlier work with L&G on *Helping Mum & Dad* when we first raised the challenges this would present, we sought in the current survey to build an initial picture of both the kind and level of support that the general public and L&G employees in particular are already providing or anticipating providing to their parents and also what impact this might have on their working arrangements.

We see this as an area that almost certainly warrants further and deeper work with the company and as an opportunity to explore initiatives that would set L&G apart as an exemplar in this 'space'. We address some of these in the final two questions of the survey. We begin here however with the results for the questions we asked about the 'type' of support provided.

□ There are few surprises in the responses save perhaps for the statistic that **nearly a quarter of respondents provide money to their parents to buy goods and services.**

□ However we should note here that in the opposite direction older people are notable for supporting their children and their grandchildren both financially and in kind. One recent report (see below) suggests that grandparents are shelling out an average £1000 as they spend an average 11 days looking after their grandchildren during the summer holidays. Research reveals that one fifth (20%) of grandparents spend an extra £50-£100 per day, compared to their normal daily expenditure.



Public & L&G Comparison (rounded listed responses)

Support Provided	Public	Support Provided	L&G
1 Help with Shopping	60%	1.Do Not Provide Any Support	40%
2 Taking to Hospital Appointments	54%	2.Family Holidays & Outings	29%
3.Taking to GP Visits	47%	3.To Hospital Appointments	24%
4.Help with Housework	39%	4.Garden/House Maintenance	22%
5.Family Holidays & Outings	34%	5 Help with Shopping	21%
6 Garden/House Maintenance	34%	6.Taking to GP Visits	13%
7.Money for Goods/Services	25%	7.Money for Goods/Services	13%
8.Do Not Provide Any Support	17%	8 Help with Housework	7%
Other	20%	Other	15%

L&G Overview

Comparing the responses the main points to note are:

- We have scaled the support provided in the Public group to illustrate the current L&G pattern and imply how this may change as L&G parents age further.
- The most notable response is that 40% of L&G respondents say that currently they **do not provide any support**. This reduces to 17% in the Public response. It is striking that their respective positions in the listing are reversed
- Lying second (but true 'first') in the list of L&G support is inclusion of parents in family holidays and outings, but as we suggest elsewhere this is often a *quid pro quo* (rather than a gesture of 'support') in which the parents themselves add value in the form of a financial contribution or value in kind in the form of babysitting or taking the older grandchildren off their parent's hand.
- Third in the L&G list at 24% is taking parents to hospital appointments. It is interesting that GP visits fall lower down the ranking than garden and house maintenance and help with shopping and this may reflect that families prioritise 'hospital' over 'the local surgery' when they have to make a time commitment (or take leave from work).
- In both sets of responses 'help to parents through providing money for goods and services' is second lowest in the rankings. Finally in last place for L&G respondents is 'help with housework'. Its position here may be a combination of having younger parents who do this for themselves; parents who are more independently minded; little time or justification to take time away from family or work commitments to help with low level support (unlike more challenging garden and repair issues)
- What does seem clear is that if the Public response is anything to go by then some of the L&G rankings are likely to change as parents grow older. This is evidenced in part in the next section on 'care'.



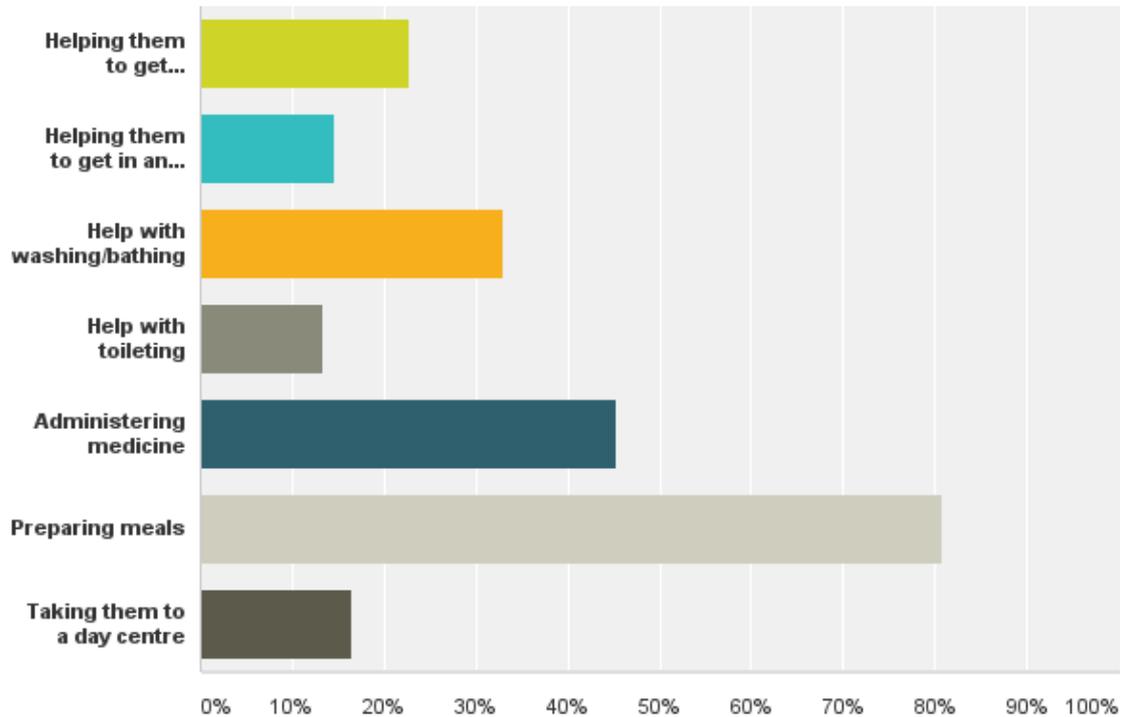
Notes: The statistic that more than a third of all respondents include parents in their family holidays reflects a recent revival of an earlier trend towards intergenerational holidays. According to a study by one online travel agency of 2,139 UK families who had booked a holiday abroad 61% had included other members of the family in the arrangements. More than two-thirds of mums and dads who invite *their* parents on the family holiday admit that this is so they can look after the grandchildren. For many parents the grandparents are their 'emergency childminders'. However when asked if their own parents were *willingly* coming along on the family holiday, or if they'd put up some resistance to the idea, 42 per cent admitted that their children's grandparents weren't all that keen on the idea.

<http://www.dailymail.co.uk/travel/article-2586140/More-grandparents-invited-family-holidays-BABYSIT.html#ixzz4P1hdEMeV>

A survey of 1000 families conducted by Netmums in 2011 found that taking parents (grandparents) on holiday is a way of spreading costs, saving money and keeping the generations in touch -75 per cent were planning a summer holiday with grandparents. Eurocamp has echoed the findings having seen bookings from extended family groups increase by as much as 325 per cent between 2009-2011. It reports that as the role of grandparents continues to grow, the holiday industry would need to rethink how to adapt to meet the needs of extended family groups through suitable accommodation, activities and financial deals.

<http://www.telegraph.co.uk/travel/travelnews/8429877/Gramping-the-rise-of-holidaying-with-grandparents.html>

10. Type of Care You Provide (225)



Answer Choices	Responses	Count
Helping them to get dressed/undressed	22.67%	51
Helping them to get in and out of bed	14.67%	33
Help with washing/bathing	32.89%	74
Help with toileting	13.33%	30
Administering medicine	45.33%	102
Preparing meals	80.89%	182
Taking them to a day centre	16.44%	37
Total Respondents: 225		

Combined Response (rounded)

(Note: This question resulted in a sharp drop in responses which we attribute largely to the nature of the questions which some participants may have been unwilling or been unable to answer. **The L&G return of just 3 responses is not viable** for independent evaluation or for Public-L&G Comparison but there is enough in the Public response to illustrate patterns of support now and which are likely to replicate for L&G employees in due course.)



Type of Care Provided	Combined	Type of Care Provided	L&G
Preparing Meals	81%	Preparing Meals	
Administering Medicine	45%	Administering Medicine	
Help with Washing/Bathing	33%	Help with Washing/Bathing	
Help Dressing & Undressing	23%	Help Dressing & Undressing	
Taking to Day Centre	16%	Taking to Day Centre	
Help to get in and out of Bed	15%	Help to get in and out of Bed	
Help with Toileting	13%	Help with Toileting	
Total Respondents	225	Total Respondents	

□ In this question we shifted the emphasis from support to **care** and to **what type of care**, if any, is provided by families to their parents. Typically the provision of *care* is more complex, more demanding, requiring higher levels of responsibility and is more multi-layered than helping with appointments, household chores and the general tasks that **support** usually involves.

□ There is also a far more personal content to the provision of **care**. It can also be disruptive and intrusive for both parties regardless of their closeness and affection for each other and will have an impact on those who have to regulate their work or even break off from work to meet a daily routine or deal with an ‘event’.

□ As indicated above this may largely explain why responses to this question fell sharply to just 225 while those for *support* were nearly four times higher at 863. While just 185 respondents had ‘skipped’ answering the question on *support* **some 823 skipped the care question** -4.5 times the number. For many the question may have been too personal, too involved, parents may not have wished the information to be divulged (even anonymously) or they simply did not know.

□ However there is a lesson in the election to skip this question and this may be that the type of information sought perhaps marks a boundary in the ‘conversation’ between the generations or more likely what is acceptable to be discussed outside of the family.

So what type of care is provided by the 225 (just 21.5% of the highest survey response) who are already assisting their parents in this way?

□ The response rates for administering medicine (45 %) and preparing meals (81%) may not be so surprising for those with elderly parents and particularly if they have a limiting condition. However the response rates for more personal care tasks are notable both for the numbers and as a signpost for what may lay ahead.

□ 33% those who responded help at least one parent with washing and bathing; 23% help a parent to get dressed/undressed; 15% help a parent to get in and out of bed. These are personal tasks that



need to be performed at both ends of the day. A similar number help a parent with toileting and this is likely to require them being on hand throughout the course of the day and, in some instances during the evening or night time. We can only assume here that the fact that they are providing this type of care, and at these times, means that their parents may not qualify for local authority support, do not have the resources to fund private care or do not wish to have their needs met by carers outside the family.

□ There are also needs which must be met during the course of the day that will impact on anyone holding down a job. Work may need to be arranged around trips to the day centre and taking parents to GP and hospital appointments.

L&G Overview

□ Caring for parents in older age is already a significant 'known' and the scale of the challenge it presents is likely to increase. It is the area most likely to have an increasing effect on the workplace as employees are pulled between conflicting demands and loyalties

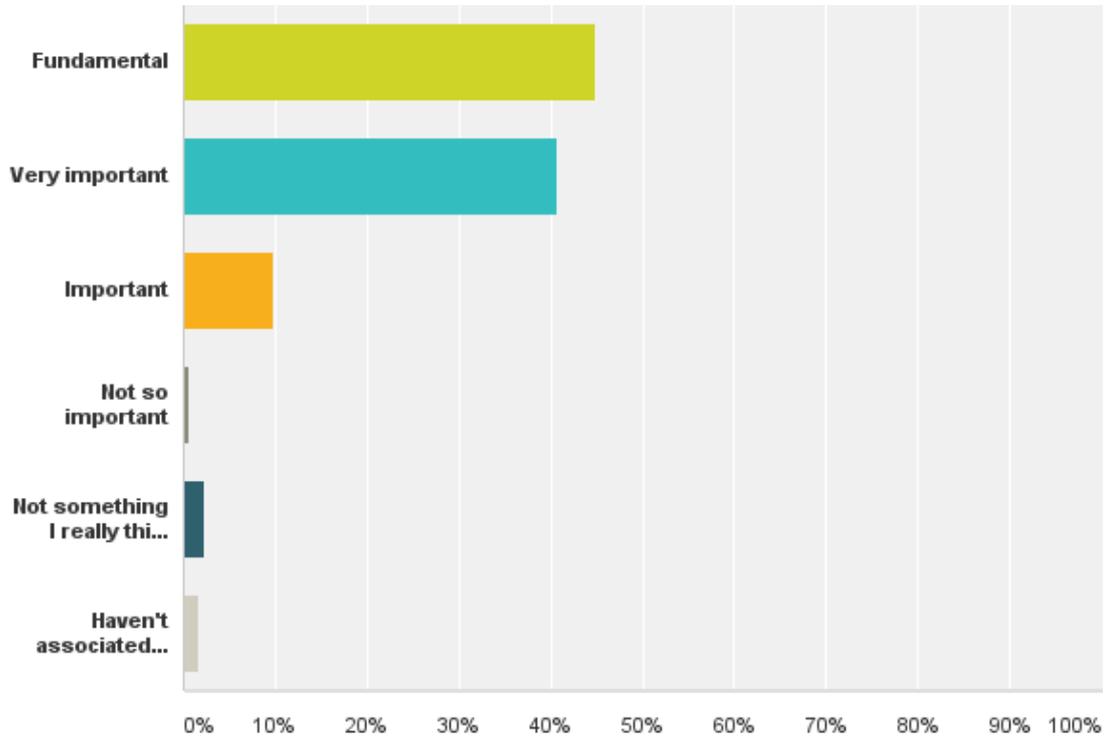
□ The charity Carers UK notes that *'Caring will touch all of our lives at some point, yet society and public services still haven't grasped the extent to which our economy relies on the unpaid care provided by family and friends. If even a small percentage of people were unable to continue caring, the economic impact would be catastrophic.'* (Valuing Carers 2015-The Rising Value of Carer's Support')

□ What we learn from the Public group (222 responses) is that **first and foremost the provision of care is multi-layered** –it is a diverse mix of low level and highly personal forms of attention; it requires time, patience, hands on skills and love; it is likely to impact on the wellbeing and emotions of both the cared for and the care giver; it carries enormous personal responsibility; it steps out of the normal family boundaries to both embrace and submit to important considerations of health and safety for both parties; it can involve significant costs –personal, financial, displacement of other responsibilities, having to put the rest of the family on hold; and having to relegate one's own opportunities and aspirations in second place. It can split families if they are not ready to plan ahead or share the challenge if and when it arises.

□ **These are important considerations for anyone with older parents. They are likely to affect L&G employees from time to time**, for short intense periods during times of difficulty or 'events' or for prolonged periods. There are myriad sources of information, advice, expertise and other's expertise to draw on. It is essential life planning to be aware of these and to engage with them.



11. Wellbeing (863)



Answer Choices	Responses
Fundamental	44.97% 389
Very important	40.81% 353
Important	9.83% 85
Not so important	0.58% 5
Not something I really think about at this stage	2.20% 19
Haven't associated their wellbeing with my own	1.62% 14
Total	865

Combined Response (rounded)

Importance of Wellbeing	Combined	No	Importance of Wellbeing	L&G	No
Fundamental	45%	389	Fundamental	28%	19
Very Important	41%	353	Very Important	47%	32
Important	10%	85	Important	15%	10
Not So Important	0%	5	Not So Important	1%	1
Not Something I Really Think About at this Stage	2%	19	Not Something I Really Think About at this Stage	5%	3
Don't Associate Parent's Wellbeing With My Own	2%	14	Don't Associate Parent's Wellbeing With My Own	4%	3
Total Responses		865	Total Responses		68



- In this question we sought to develop the support and care themes further by establishing if and to what extent younger family members saw **their own** wellbeing influenced by that of their parents.
- This question also builds on two Wellbeing Surveys we undertook and presented to L&G in 2015. In those surveys we asked the question in reverse (to the parent) and found that the factor which ranked highest (81%) for parents in determining *their own* wellbeing **was the wellbeing of their family**. ‘My Independence’ was rated second highest (73%) and ‘My Friends’ third (61%).
- **Looking now at the family we find a high level of interconnection in respect of wellbeing.** 86% of respondents regard *the wellbeing of their parents* as either fundamental or very important to their own wellbeing (45% say ‘fundamental’). A further 10% rate this as ‘important’.
- Of the remaining responses 2% said that this is not something they think about at this stage and less than 2% do not associate their wellbeing with that of the parents.

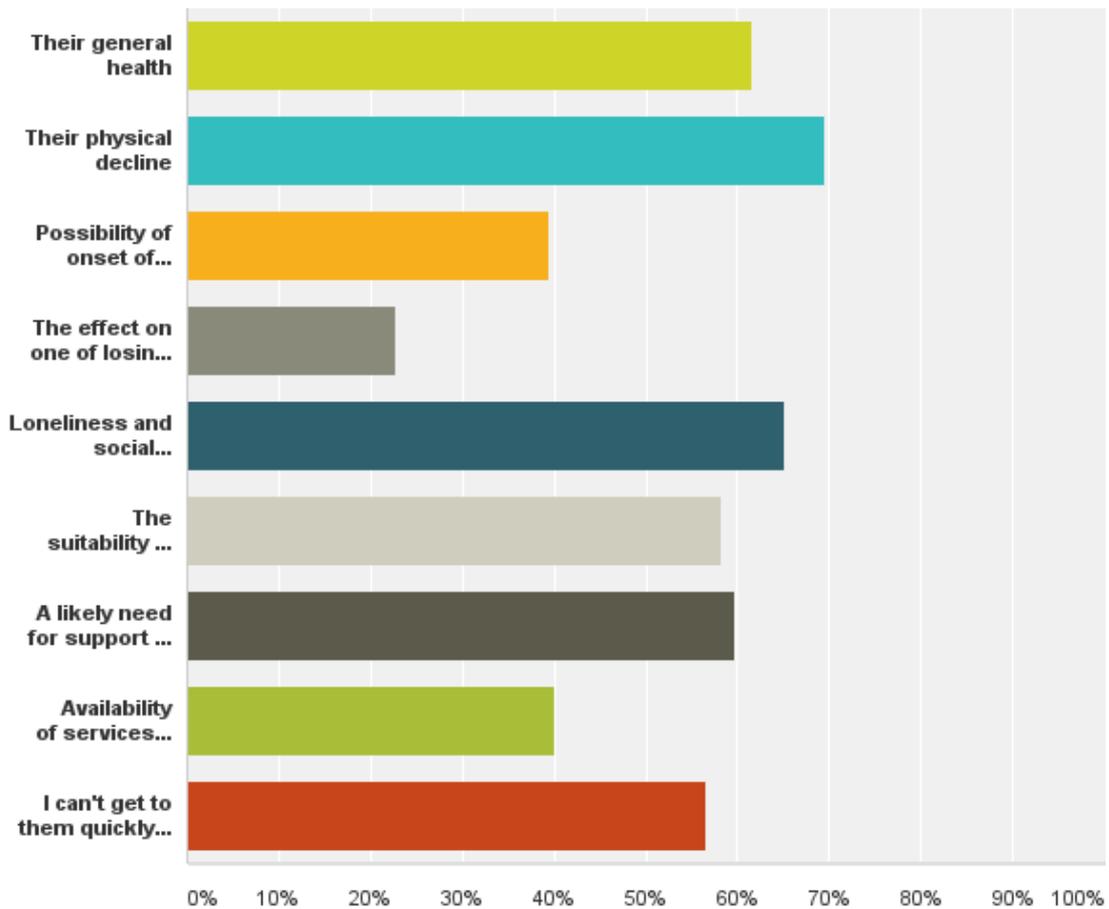
Public & L&G Comparison

Importance of Wellbeing	Public	No	Importance of Wellbeing	L&G	No
1 Fundamental	47%	370	1.Very Important	47%	32
2 Very Important	40%	319	2 Fundamental	28%	19
3 Important	10%	75	3.Important	15%	10
4.Not Something I Really Think About at this Stage	2%	16	4.Not Something I Really Think About at this Stage	4%	3
5.Don't Associate Parent's Wellbeing With My Own	1%	11	4.Don't Associate Parent's Wellbeing With My Own	5%	3
6.Not So Important	0%	4	5.Not So Important	1%	1
Total Responses		795	Total Responses		68

L&G Overview

- In the Public-L&G comparison the chief point of note is that the top two evaluations of wellbeing in the Public response are reversed in the (younger) L&G version. Here the top rating is ‘very important’ followed by ‘fundamental’.
- A higher proportion of L&G respondents –10% -compared to just over 3% in the Public group regarded their parent’s wellbeing as either not something they really think about at this stage or which they don’t associate with their own or as simply ‘not so important.’

12. Concerns about Parent Needs (865)



Answer Choices	Responses
Their general health	61.62% 533
Their physical decline	69.48% 601
Possibility of onset of dementia	39.54% 342
The effect on one of losing the other	22.77% 197
Loneliness and social isolation	65.09% 563
The suitability of their home	58.15% 503
A likely need for support if I am not there	59.77% 517
Availability of services locally	40.00% 346
I can't get to them quickly enough in a crisis or during an 'event'	56.53% 489
Total Respondents: 865	



Combined Response (rounded: % are for each answer)

Concerns for Parent's Older Age	Combined	No	Concerns for Parent's Older Age	L&G	No
Their General Health	62%	533	Their General Health	66%	45
Their Physical Decline	69%	601	Their Physical Decline	75%	51
Possible Onset of Dementia	40%	342	Possible Onset of Dementia	54%	37
Loss of Partner	23%	197	Loss of Partner	35%	24
Loneliness and Isolation	65%	563	Loneliness and Isolation	40%	27
Suitability of their Home	58%	503	Suitability of their Home	26%	18
Need for Support If I Am Not There	60%	517	Need for Support If I Am Not There	59%	40
Availability of Services Locally	40%	346	Availability of Services Locally	24%	16
I Can't Get to Them Quickly Enough in an Event/Crisis	56%	489	I Can't Get to Them Quickly Enough in an Event/Crisis	47%	32
Total Responses		865	Total Responses		68

□ The answers here throw up a number of interesting results. The responses for 'general health' 62% and 'physical decline' 69% are what we might broadly expect. While a response of nearly 40% to 'possible onset of dementia' illustrates both the growing incidence of forms of dementia, the increased attention it receives in healthcare and the media and also a high level of concern/anxiety in families about what is a quite different and often harrowing form of 'loss'. In many ways it is the 'bogeyman of older age' and the figures here suggest that younger family members are quite concerned about it. It is also more difficult to deal with in conventional terms.

Notes: In an update at March 2016 the Alzheimer's Society reported that there are 850,000 people living with dementia in the UK today (1.3 per cent), including over 700,000 people in England, over 45,000 in Wales, nearly 20,000 in Northern Ireland and 70,000 people in Scotland. By 2025 the number is expected to rise to over one million and by 2050 it is projected to exceed 2 million. It is estimated that 62 per cent of people with dementia are female and 38 percent are male. Dementia is the leading cause of death among women in the UK resulting in 38,724 deaths per year attributed directly to the condition. Over 40,000 people under 65 years have dementia.

The Alzheimer's Society also estimates that there are approximately 700,000 'informal carers' looking after family members with dementia. Given current patterns, in order to meet the growing incidence of dementia and against a backdrop of scarcer resources the number of informal carers will need to more than double to 1.7 million by 2050 (Department of Health (2015), Prime Minister's Challenge on Dementia 2020). The Department of Health estimates that only 6 out of ten people with dementia in England have a formal diagnosis. (<http://www.alzheimersresearchuk.org/about-dementia/facts-stats/>)



□ One of the more striking results is the nearly 65% response on ‘social isolation’ –a growing concern of policy makers, health and social care agencies and clearly of families also. Yet little more than a third of this number 23% seem concerned about ‘the effect on one partner of losing the other.’ This falls last in the list of ‘most concerns’ and we can only speculate that this concern is attenuated by one or a combination of the following: this eventuality has already occurred (ie one partner has died) and the surviving partner is coping; parents are perceived as robust and likely to be able to cope; the family itself would provide a strong level of support to the surviving partner.

Notes: Age UK explain that *‘while the terms ‘loneliness’ and ‘isolation’ are sometimes used as if they were synonymous, they refer to two different concepts. Isolation refers to separation from social or familial contact, community involvement, or access to services. Loneliness, by contrast, can be understood as an individual’s personal, subjective sense of lacking these things to the extent that they are wanted or needed. It is therefore possible to be isolated without being lonely, and to be lonely without being isolated.’* An older family member can be physically isolated (living on their own, few visitors, little contact, neighbourhood changing around them) without feeling lonely. Living in isolation may even be their choice.

‘Older family members may not appear to be physically isolated, but their relationship with the people they live with may not be enough to ward off loneliness, particularly when the death of friends and loved ones takes away the companionship they need.’ Their health or disability may also engender loneliness and this may not be understood or catered for by friends and family. This may create physical barriers, meaning that the isolation experienced by older people in group settings can be just as severe as for those living on their own.

http://www.ageuk.org.uk/documents/en-gb/for-professionals/evidence_review_loneliness_and_isolation.pdf?dtrk=true

□ Current dependency on and support of the family is illustrated in two of the responses. 60% are most concerned by ‘a likely need for support if I am not there’ and over half -56% (presumably for those who live at a distance or who may be at work) who say ‘I can’t get to them quickly enough in a crisis or during an ‘event’

□ The responses also draw out another concern –one which is of close interest to L&G’s own ambitions to develop housing and care for older people - **58 % are most concerned about the suitability of their parent’s home either now or later in anticipating their progressive needs.** Responses here also resonate with those for ‘social isolation’ (65%), ‘availability of services locally’ (40%) and not being able to get to parents quick enough in a crisis (56%).



□ Jumping ahead slightly we find in the responses to Q14 that **30% of parents are said to consider that their current home is no longer suitable for their needs** (existing and anticipated) and that half this number again believe they will need to adapt their home at some point.

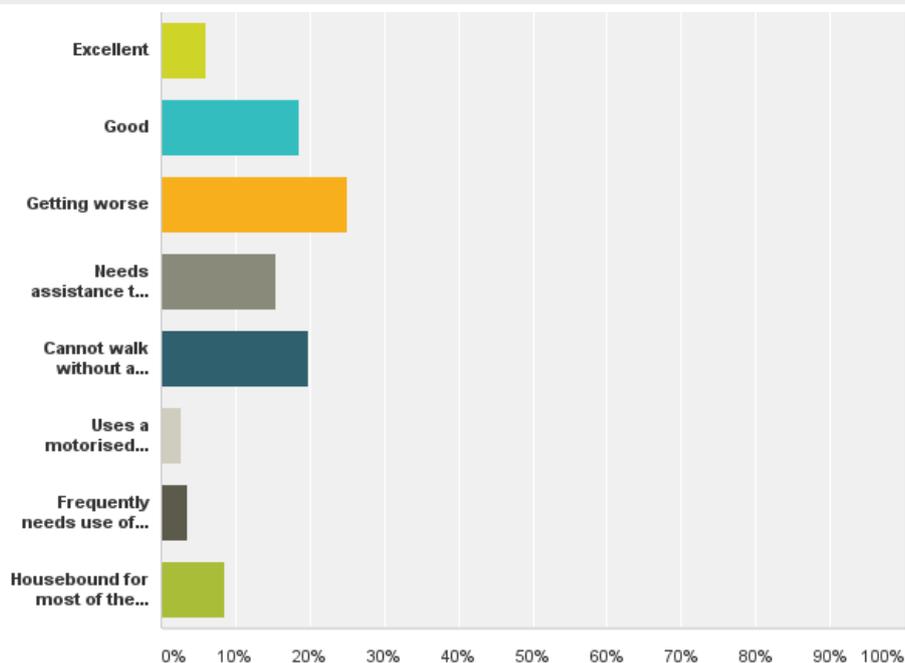
Public & L&G Comparison (rounded: % are for each answer)

Concerns for Parent's Older Age	Public	Concerns for Parent's Older Age	L&G
1.Their Physical Decline	69%	1.Their Physical Decline	75%
2.Loneliness and Isolation	68%	2.Their General Health	66%
3.Their General Health	61%	3.Need for Support If I Am Not There	59%
4.Suitability of their Home	61%	4.Possible Onset of Dementia	54%
5.Need for Support If I Am Not There	60%	5.I Can't Get to Them Quickly Enough in an Event/Crisis	47%
6.I Can't Get to Them Quickly Enough in an Event/Crisis	57%	6.Loneliness and Isolation	40%
7.Availability of Services Locally	42%	7.Loss of Partner	35%
8.Possible Onset of Dementia	38%	8.Suitability of their Home	26%
9.Loss of Partner	22%	9.Availability of Services Locally	24%
Total Responses	795	L&G Responses	68

L&G Overview

- The important point to remember in these answers is that they are for the most part **the children's concerns** about their parent's needs in older age. Not the concerns of the parents themselves.
- At the top of these concerns for L&G respondents are arguably the two most 'visible' –physical decline and deterioration in health. In contrast, and a strong reflection already of parental loss and social dislocation, we find in the Public group that the second greatest concern is loneliness and isolation. With younger L&G respondents not yet experiencing this to the same extent in their own family, or perhaps not commonly observing it elsewhere, this response is ranked only in 6th place.
- L&G respondents do however rank concerns about dementia higher at 54%
- The suitability of the parent's home is a greater (and probably a more immediate) concern for the Public group, 61% reporting this. While for the L&G group this is only a concern for 26%
- Finally we return to loneliness and isolation -but in another way- concern about the impact of the loss of a partner on the surviving parent. L&G respondents (35%) ranked this 7th while their Public counterparts ranked it last -9th. Again perhaps because the question has been overtaken by events or planning and support arrangements are already in place.

13. Mobility (833)



Answer Choices	Responses
Excellent	6.11% 51
Good	18.68% 156
Getting worse	25.15% 210
Needs assistance to walk any distance	15.45% 129
Cannot walk without a stick/frame	19.88% 166
Uses a motorised scooter to get about	2.63% 22
Frequently needs use of a wheelchair	3.59% 30
Housebound for most of the time	8.50% 71
Total	835

Combined Response (rounded)

Mobility of Parents	Combined	No	Mobility of Parents	L&G	No
Excellent	6%	51	Excellent	18%	12
Good	19%	156	Good	48%	31
Getting Worse	25%	210	Getting Worse	12%	8
Needs Assistance to Walk Any Distance	15%	129	Needs Assistance to Walk Any Distance	6%	4
Unable to Walk Without Stick or Frame	20%	166	Unable to Walk Without Stick or Frame	9%	6
Uses a Motorised Scooter to Get About	3%	22	Uses a Motorised Scooter to Get About	3%	2
Frequently Needs Use of a Wheelchair	4%	30	Frequently Needs Use of a Wheelchair	2%	1
Housebound Most of Time	8%	71	Housebound Most of Time	2%	1
Total Responses		835	Total Responses		65



□ This question is intended to elicit further information to complete the broader picture of parents' needs, circumstances, health and wellbeing and the suitability of and way they adapt to their environment. **It is also about 'perception'**. We asked younger family members how *they* would describe their parent's mobility. Some of the results are striking.

□ In the Combined Response only 6% described their parent's mobility as 'excellent'. Taken together with the 19% who felt mobility was 'good' just a quarter of parents (25%) are perceived as having good or excellent mobility. In contrast 66% of L&G respondents place their parent's in these two categories.

□ Of particular note is that another 25% respond that their parent's mobility is worsening. L&G respondents report half that proportion -12%. This may result in them being less able to get out and about, less able to perform certain tasks **and perhaps more likely to be dependent on the support of family members in future.**

□ In addition to the group reported as having deteriorating mobility a further 42% in the Combined Response and 20% of L&G respondents report that their parent already needs assistance to walk any distance or is unable to walk without the aid of a stick or frame or frequently uses a wheelchair. 8% of parents in the Combined Response and 2% for L&G are reported as housebound most of the time. **Overall the Combined Response points to 50% of parents having some form of mobility limitation.**

Notes: Declining mobility may be associated with disability, frailty or illness. In the UK there are over 11 million people with a limiting long term illness, impairment or disability. The prevalence of disability rises with age. Around 6% of children are disabled, compared to 16% of working age adults and 45% of adults over State Pension age. Disability may lead to or exacerbate poverty. A substantially higher proportion of individuals who live in families with disabled members live in poverty, compared to individuals who live in families where no one is disabled. Nearly one in five (19%) of individuals in families with at least one disabled member live in relative income poverty, on a before housing costs basis, compared to 15% of individuals in families with no disabled member. Disability also affects self-determination, independence, empowerment. Over a quarter of disabled people say that they do not frequently have choice and control over their daily lives. As this survey shows suitability of accommodation, location and environment are significant issues for people with a disability or limiting condition. In 2014 the Government reported that 1 in 3 households with a disabled person still lived in non-decent accommodation. And 1 in 5 disabled people requiring adaptations to their home believe that their accommodation is not suitable for their needs.



(Office for Disability Issues and Department for Work and Pensions Jan 2014 Disability prevalence estimates 2002/03 to 2011/12 Apr to Mar).

(<https://www.gov.uk/government/statistics/disability-prevalence-estimates-200203-to-201112-apr-to-mar> and Disability Facts and Figures <https://www.gov.uk/government/publications/disability-facts-and-figures/disability-facts-and-figures>)

□ This provides a context to our next question on what aids and adaptations older family members have made or are likely to make in future to their home and how many of the respondents are affected.

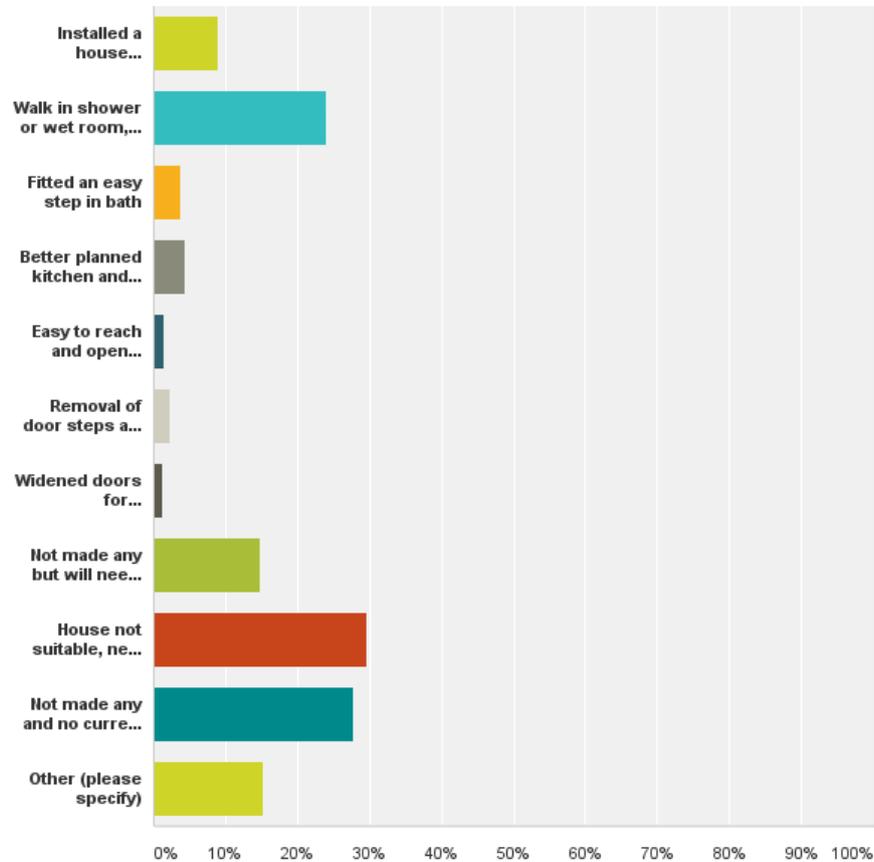
Public & L&G Comparison

Mobility of Parents	Public	Mobility of Parents	L&G
Excellent	5%	Excellent	18%
Good	16%	Good	48%
Getting Worse	26%	Getting Worse	12%
Needs Assistance to Walk Any Distance	16%	Needs Assistance to Walk Any Distance	6%
Unable to Walk Without Stick or Frame	21%	Unable to Walk Without Stick or Frame	9%
Uses a Motorised Scooter to Get About	3%	Uses a Motorised Scooter to Get About	3%
Frequently Needs Use of a Wheelchair	4%	Frequently Needs Use of a Wheelchair	2%
Housebound Most of Time	9%	Housebound Most of Time	2%
Total Responses	768	L&G Responses	65

L&G Overview

The comparative analysis shows that the weighting in favour of limited or poor mobility is much stronger in the Combined Response where L&G responses formed less than 8% of the whole and the 92% majority comprised far more respondents with older parents among whom the incidence of poor mobility is likely to be greater. In direct comparison with the Public group however we find that 66% of L&G respondents report their parent’s mobility as either excellent or good. However 12% of LG parents are reported with worsening mobility and 20% require some form of assistance (stick, frame, scooter, wheelchair) to get about. Finally there is a notable difference in the numbers of ‘housebound most of the time’ –the proportion is more than 4 times greater in the Public group (9%-4%).

14. Aids and Adaptations to Meet Needs (833)



Answer Choices	Responses
Installed a house lift/stair lift	8.98% 75
Walk in shower or wet room, no cubicle	24.07% 201
Fitted an easy step in bath	3.71% 31
Better planned kitchen and units	4.43% 37
Easy to reach and open windows	1.44% 12
Removal of door steps and thresholds	2.40% 20
Widened doors for mobility/wheelchair use	1.32% 11
Not made any but will need to do so	14.73% 123
House not suitable, needs to move instead	29.70% 248
Not made any and no current plans to do so	27.66% 231
Other (please specify)	15.33% 128
Total Respondents: 835	



Combined Response (rounded: % for each answer)

Adaptations to Meet Needs	Combined	No	Adaptations to Meet Needs	L&G	No
Installed Lift/Stair Lift	9%	75	Installed Lift/Stair Lift	0%	0
Walk In Shower/Wet Room	24%	201	Walk In Shower/Wet Room	11%	7
Fitted Easy Step In Bath	4%	31	Fitted Easy Step In Bath	3%	2
Better Planned Kitchen	4%	37	Better Planned Kitchen	8%	5
Easy to Reach Windows	1%	12	Easy to Reach Windows	2%	1
Removed Steps/Thresholds	2%	20	Removed Steps/Thresholds	2%	1
Widened Doors For Mobility	1%	11	Widened Doors For Mobility	2%	1
No Changes Made But Likely to Need to Do So in Future	15%	123	No Changes Made But Likely to Need to Do So in Future	17%	11
House Not Suitable/ Needs to Move Instead	30%	231	House Not Suitable/ Needs to Move Instead	5%	3
No Changes Made And No Plans To Do So	28%	231	No Changes Made And No Plans To Do So	42%	27
Other	15%	128	Other	31%	20
Total Responses		835	L&G Responses		65

□ A number of answers in the Combined Response draw attention. Nearly a quarter of parents 24% have introduced a wet room/walk- in shower to their property, a frequent response to the difficulties and dangers of getting in and out of a bath. The proportion for L&G respondents is 11%. A wet room/walk-in shower also has the merit of removing the step into traditional shower cubicles and overcoming the physical restrictions of enclosed tight spaces with the additional hazard of accidentally knocking the thermostat controls. From an access, manoeuvrability and safety point of view this appears to be a positive and well subscribed move and six times the number have elected for this option rather than fit an easy step bath, favoured by just 4%.

□ A small percentage, 2% in both the Combined and L&G responses, have removed doorsteps/thresholds, a common adaptation to properties occupied by older people. And this holds also for the even smaller group 1% in the Combined Response and 2% for L&G respondents who have widened doorways for wheelchair use. **However, the number of people making adaptations sits at odds with the high percentages experiencing difficulty with mobility cited in the answers to the previous question.**

□ The two most notable Combined Responses are, first, the **30% who report that their property is no longer suitable for their needs** (probably existing and anticipated). We do not know the precise reason for this view but it is likely to be one or a combination of the following: the home is too large and they need to 'right size'; it may be costly to run and maintain; it may be poorly insulated (rising energy costs are a concern for those typically on a fixed income); they may no longer be able to ascend the stairs virtually sterilising use of the rooms above; the lay-out may create barriers to their



needs and mobility; the property may lack modern wiring and new technology. The once attractive garden may now be a depressing challenge they are unable to meet. **The proportion falls to just 5% among L&G respondents.**

□ The second is that from the large proportion of Combined respondents 28% who say their parents have made no changes and do not plan to do so. **This proportion rises to 42% in the L&G response.** Looking ahead, almost certainly numbers in this group *will* inflate the 15% (Combined) and the 17% (L&G) who have not made any changes ***but who are likely to do so.***

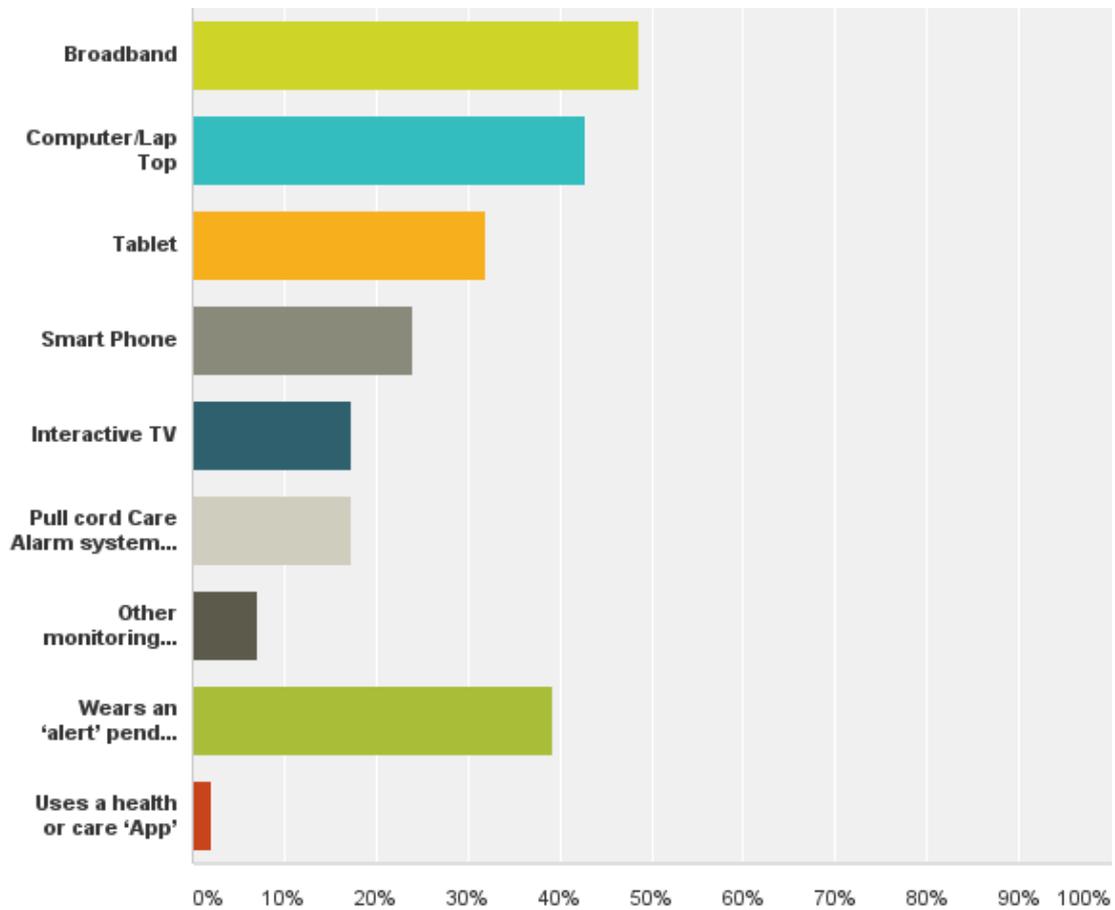
Public & L&G Comparison

Adaptations to Meet Needs	Public	Adaptations to Meet Needs	L&G
1. House Not Suitable/ Needs to Move Instead	32%	1. No Changes Made And No Plans To Do So	42%
2. No Changes Made And No Plans To Do So	26%	2. No Changes Made But Likely to Need to Do So in Future	17%
3. Walk In Shower/Wet Room	25%	3. Walk In Shower/Wet Room	11%
4. No Changes Made But Likely to Need to Do So in Future	15%	4. Better Planned Kitchen	8%
5. Installed Lift/Stair Lift	10%	5. House Not Suitable/ Needs to Move Instead	5%
6. Better Planned Kitchen	4%	6. Fitted Easy Step In Bath	3%
7. Fitted Easy Step In Bath	4%	7. Easy to Reach Windows	2%
8. Removed Steps/Thresholds	2%	8. Removed Steps/Thresholds	2%
9. Easy to Reach Windows	1%	9. Widened Doors For Mobility	2%
10. Widened Doors For Mobility	1%	10. Installed Lift/Stair Lift	0%
Other	15%	Other	31%
Total Responses	768	L&G Responses	65

L&G Overview

- The most notable features here are the first 2 rankings. 42% of L&G parents are reported to have not made any changes/adaptations to their current property and there is no expectation that they will do so.
- **However 17% are thought likely to need to do so in the near future.**
- So far, for L&G parents, there have been very few changes/adaptations with none reporting that they have installed a house lift or chair lift. This compares with nearly 10% in the Public group and we might expect this adaptation to rise given evidence of mobility limitations in the younger L&G group and the numbers of parents who are thought to wish to remain either in their current property or who do not see themselves moving to purpose-built retirement accommodation.

15. Technology at Home



Answer Choices	Responses
Broadband	48.74% 291
Computer/Lap Top	42.71% 255
Tablet	31.99% 191
Smart Phone	23.95% 143
Interactive TV	17.25% 103
Pull cord Care Alarm system linked to a 'centre'	17.42% 104
Other monitoring system	7.04% 42
Wears an 'alert' pendant or wristband	39.20% 234
Uses a health or care 'App'	2.18% 13
Total Respondents: 597	



Combined Response (rounded:% responses to each question)

Note: responses to this answer dropped to 597 from an earlier level of 800+

Parents Use of Technology at Home	Combined	No	Parents Use of Technology	L&G	No
Broadband	49%	291	Broadband	85%	50
Computer/Laptop	43%	255	Computer/Laptop	76%	45
Tablet	32%	191	Tablet	64%	38
Smart Phone	24%	143	Smart Phone	51%	30
Interactive TV	17%	103	Interactive TV	34%	20
Pull Cord Alarm System	17%	104	Pull Cord Alarm System	3%	2
Other Monitoring System	7%	42	Other Monitoring System	3%	2
Wears Pendant/Wristband	39%	234	Wears Pendant/Wristband	15%	9
Uses Health or Care 'App'	2%	13	Uses Health or Care 'App'	3%	2
Total Responses		597	Total Responses		59

□ The reason for asking this question lies in the increasing development of and planning for use of assistive technology in the home, in healthcare settings and 'at large' in the community. The aim is to safeguard and monitor older people and most of all to help enable and sustain their independence. These devices and systems have a particular merit where older people may be isolated or live in rural communities; where conventional health and social care resources (people and buildings) are dispersed or scarce; and where they are attractive to health and social care agencies looking to reduce traditional costs and overheads by transforming the form and frequency of engagement with and assessment of older people who continue to be the greatest financial and time challenge to the NHS.

□ This technology now takes a variety of forms and includes technology which runs and monitors the home (increasingly also 'cost managing' the property); assistive technology that is more personal to the user; healthcare apps which monitor, for example, heart conditions, blood pressure, mobility and exercise, incidence of dementia, the administration of drugs. They form part of the so called 'enabled technology of care'. Many of these devices and systems offer new models of care to support older people and those with long-term needs and are intended to improve outcomes, support prevention and achieve better use of resources.

□ They also include 'telecare peripherals', communication and alarm systems and remote call monitoring, sensors for bed or house occupancy, sensors to evidence that the older householder is getting out of the house, door entry systems, nurse call apps, and 'intelligent' pendants and wrist bands. And of course in many instances they are linked to and interface with the older person's



family. They are further supported by a burgeoning range of generic fitness and activity apps. If there is a single message or objective in this new ecology of technology based personal healthcare it is 'get and stay connected'. Which brings us to the responses to our question...does your parent use any technology at home. Here is a resume of the combined responses.

□ It is important to note here that the responses here pertain to *parents* and that nearly half of all respondents are aged 55 years or over. A third are over 60. What we see here is **get and stay connected** as an idea whose time has come. The so called baby boomers are the first wi-fi generation and this has ensured that the 'internet of things' and healthcare apps and assistive technology have embedded strongly and will grow significantly as designers of technology on the one hand and health, social care and later life housing providers on the other create products and demand services that support the needs of older people but transform the platforms through which they are delivered.

□ In the Combined Response we see that already nearly 50% of parents have access to broadband; 75 % have a laptop/PC or tablet; and 24% have a smartphone. These are precisely the devices we find (with larger take-up) in the population at large and as each cohort ages we will see take –up expand at the higher age levels. The comparisons with the L&G figures are striking. Here (in a younger constituency) we see use of Broadband at the much higher level of 85%; computer/laptop at 76%; and tablet and smart phone at 64% and 51% respectively.

□ What is also of interest here is the use of other forms of technology more traditionally associated with older age. We find that in the Combined Response 17% of parents are reported to have a call alarm linked to a remote monitoring centre; a further 7% are monitored in some other way, nearly a quarter in all. We should note also the apparent shift from traditional property fixed systems such as care alarms, pull chords, telephone systems in favour of (or supplemented by) wrist and pendant devices designed for mobility and 'freedom to roam.' 39% use these devices. At the other end of the spectrum it is interesting that health apps have yet to gain real traction among older consumers, just 2%, and may not do so until the NHS and GPs begin to 'impose' the technology on their patients

□ Going forward we can expect to see further technology-based transformation of NHS, social care and supported housing services and structures that will centre on: Telecare alarm systems connected 24/365 to monitoring centres; telecare sensors both within and beyond the home; activity monitoring systems; personal 'locators' –increasingly used for monitoring people with dementia; short range telecare sensors for the home that monitor activity; and a wave of new technology in homes generally that act as sensors for flooding, fire, burglary, deterioration of the



fabric or systems. And most transformative of all an erosion of the traditional visit to hospital or face to face consultation with the GP and their replacement by a ‘virtual consultation’ in the patient’s own home.

□ **Why is this technology so important? Because it addresses three needs. First**, it helps to reduce health and social care costs –a major objective of government. **Second**, it will prove far more convenient and far less disruptive to the lives of older people. They will not need to plan a day or half day out to attend hospital or the surgery and wait in line for someone to attend them. **Third, and this is of particular relevance to L&G**, it is only a matter of time before the use of technology at home and in health and social care gains traction in the workplace, enabling employees to connect with or monitor the needs of their parents, perhaps preventing some of the ‘events’ that family members fear and without necessarily having to rush from work to attend to their parents when they simply need some ‘virtual reassurance’ delivered from the work place.

Public & L&G Comparison (rounded)

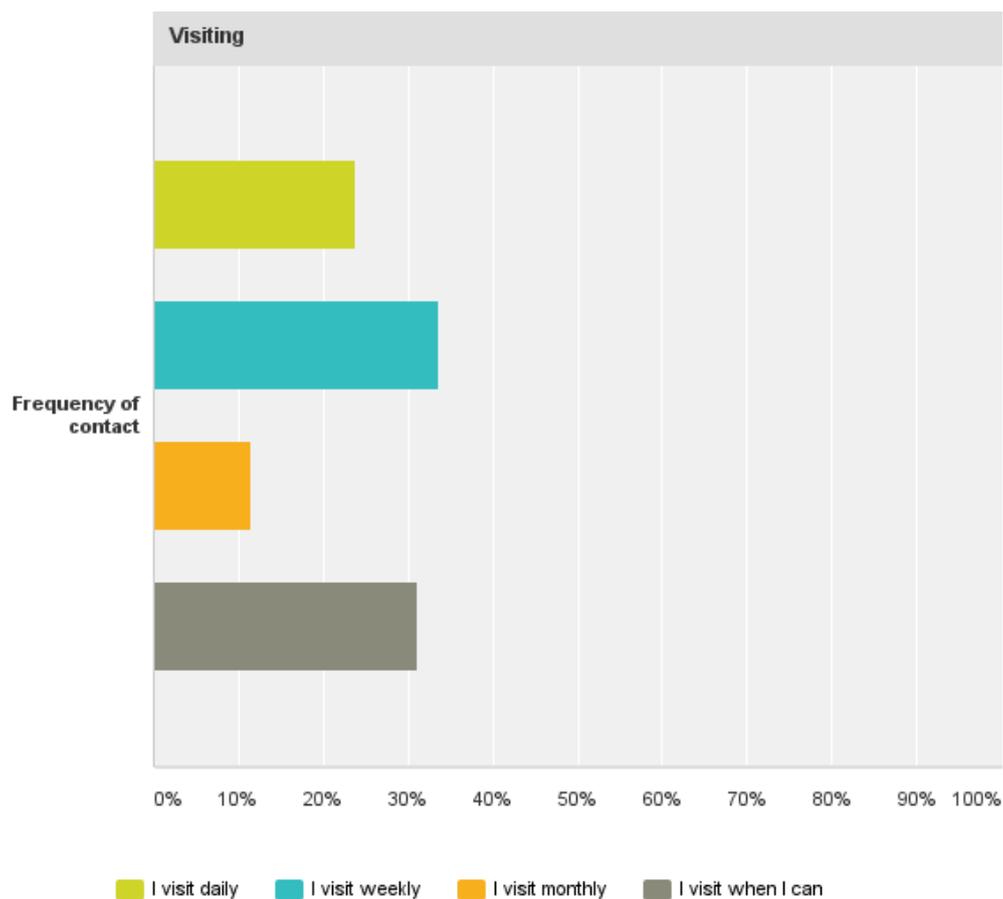
Parents Use of Technology at Home	Public	Parents Use of Technology	L&G
Broadband	45%	Broadband	85%
Computer/Laptop	39%	Computer/Laptop	76%
Tablet	29%	Tablet	64%
Smart Phone	21%	Smart Phone	51%
Interactive TV	15%	Interactive TV	34%
Pull Cord Alarm System	19%	Pull Cord Alarm System	3%
Other Monitoring System	7%	Other Monitoring System	3%
Wears Pendant/Wristband	42%	Wears Pendant/Wristband	15%
Uses Health or Care ‘App’	2%	Uses Health or Care ‘App’	3%
Total Responses	536	L&G Responses	59

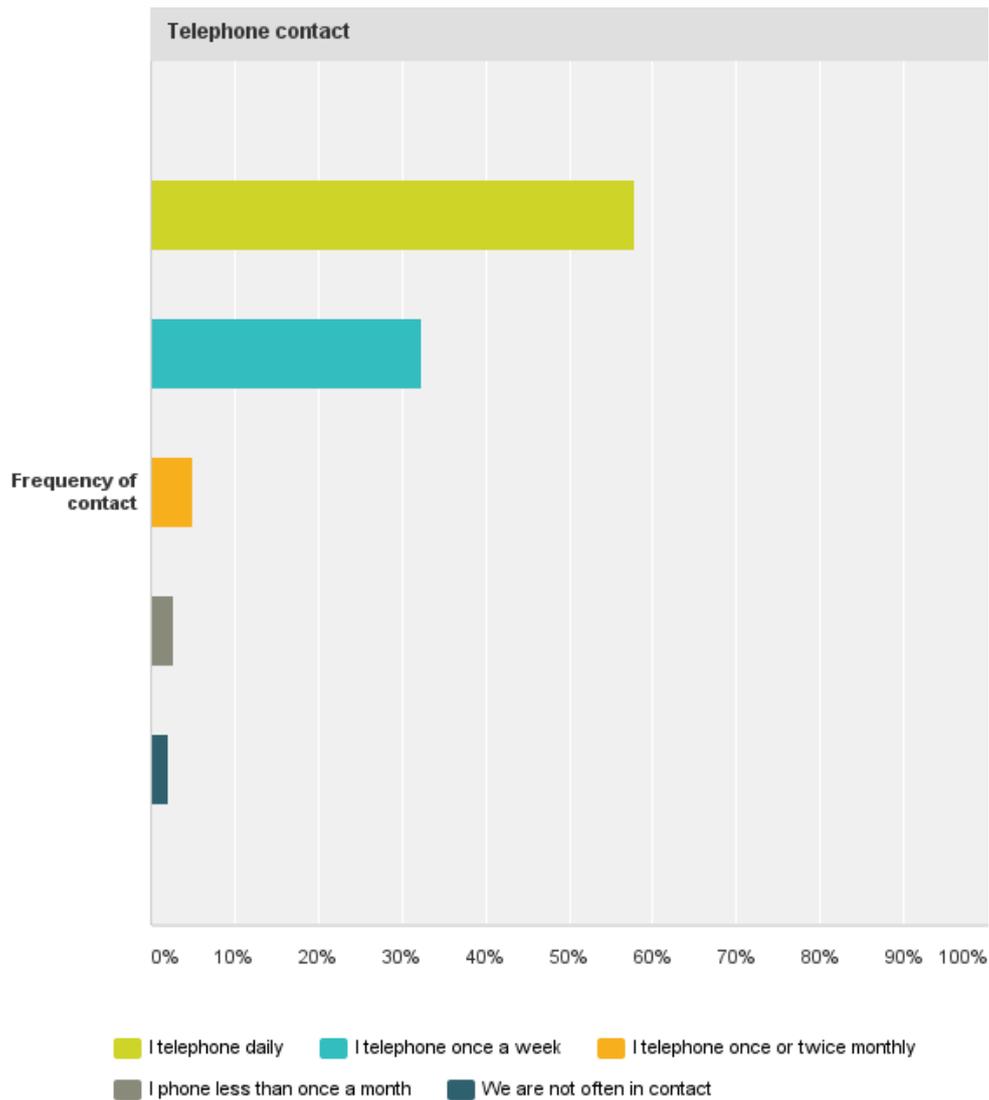
L&G Overview

□ There no surprises here other than the evidence of increasing use of ‘technology’ and ‘connectivity’ among younger older people. The coming of retirement age of the so called ‘baby boomers’ born 1946-64 who are currently aged 52-70 years (a range likely to embrace many L&G parents) has coincided with the evolution of the internet, the expansion of telcomms and connectivity, the development of ‘smart technology’ and mass production and availability of digital-based consumer products. □ **In many ways the ‘baby boomers’ are the inaugural ‘internet generation’** and we can expect that with each succeeding generation (each being 10 years) both the proportion of technology users in older age and the range and sophistication of that technology will transform the way care, housing, services, data are developed and offered. □ A number of the

traditional forms of later life 'technology' are increasingly outmoded and are being superseded. This is evidenced in the comparison above. We see within the Public group, for example, in the use by more than 40% of smart pendants/wristbands (these are now an increasing means of enabling the independence of people with dementia). The use of broadband and computer/laptop in the L&G group shows how the generations are becoming more 'tech savvy' and far more likely to own smart products. □ Increasingly the delivery of healthcare to older people and the design and specification of later life housing are importing and will come to rely more and more on technology to meet needs in older age.

16. Frequency of Contact with Parents (833)





Visiting					
	I visit daily	I visit weekly	I visit monthly	I visit when I can	Total
Frequency of contact	23.83% 199	33.65% 281	11.50% 96	31.02% 259	835

Telephone contact						
	I telephone daily	I telephone once a week	I telephone once or twice monthly	I phone less than once a month	We are not often in contact	Total
Frequency of contact	57.72% 482	32.46% 271	4.91% 41	2.75% 23	2.16% 18	835



Combined Response (835 rounded)

Contacting Parents- By Visiting	Combined	No	Contacting Parents Visiting	L&G	No
I Visit Daily	24%	199	I Visit Daily	11%	7
I Visit Weekly	34%	281	I Visit Weekly	28%	18
I Visit Monthly	11%	96	I Visit Monthly	23%	15
I Visit When I Can	31%	259	I Visit When I Can	38%	25
		835			65
Contacting Parents- By Telephone	Combined	No	Contacting Parents By Telephone	L&G	No
I Telephone Daily	58%	482	I Telephone Daily	20%	13
Once A Week	32%	271	Once A Week	52%	34
Once or Twice Monthly	5%	41	Once or Twice Monthly	12%	8
Less Than Once A Month	3%	23	Less Than Once A Month	13%	8
We Are Not Often In Contact	2%	18	We Are Not Often In Contact	3%	2
Total Responses		835	Total Responses		65

Visiting

□ The frequency of visits reported in the Combined Response suggests that families are doing their bit to see their parents and to address isolation. 24% visit daily and 34% visit weekly. For L&G respondents the figures are 11% and 28%. In the Combined Response 11% (L&G 23%) visit monthly and 31% (L&G 38%) visit when they can.

□ We did not enquire the reasons for less frequent visits but would expect these typically to be distance from their parents and/or commitments at home or work that reduce their ability to visit more frequently.

Telephoning

□ Telephone contact is clearly a frequent and presumably convenient means of keeping in touch with parents. In the Combined Response 58% (L&G 20%) make telephone contact daily and 32% (L&G 52%) at least once a week. Overall 90% of Combined respondents make telephone contact at least weekly. In the Combined Response 5% (L&G 12%) phone at least once a month. 2% and 3% respectively report ‘we are not often in touch’.

□ The importance of technology and being ‘connected’ can be seen in the answers to this question which seeks to establish how often respondents are in contact with their parents. Where the frequency of visits or other forms of contact is limited by distance or other commitments, including employment, there are other alternatives to stay in touch which may help to reduce the isolation of the parent and attenuate the anxiety of many children who believe they are not doing enough to keep in touch.



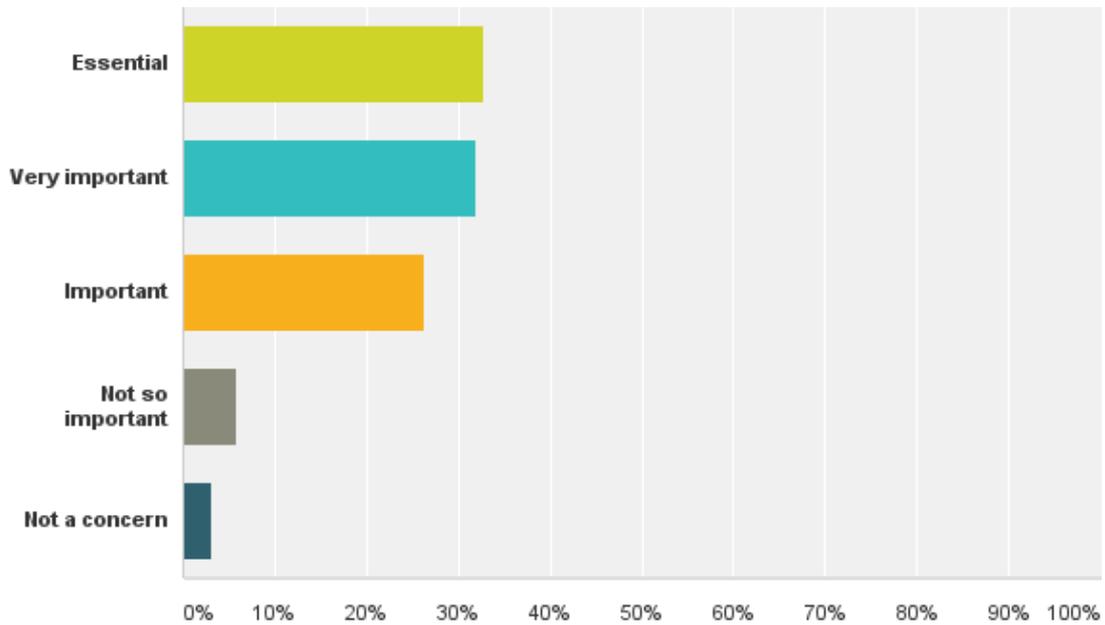
Public & L&G Comparison (835 rounded)

Contacting Parents- By Visiting	Public	Contacting Parents Visiting	L&G
I Visit Daily	24%	I Visit Daily	11%
I Visit Weekly	34%	I Visit Weekly	28%
I Visit Monthly	11%	I Visit Monthly	23%
I Visit When I Can	31%	I Visit When I Can	38%
Contacting Parents- By Telephone	Public	Contacting Parents By Telephone	L&G
I Telephone Daily	58%	I Telephone Daily	20%
Once A Week	32%	Once A Week	52%
Once or Twice Monthly	5%	Once or Twice Monthly	12%
Less Than Once A Month	3%	Less Than Once A Month	13%
We Are Not Often In Contact	2%	We Are Not Often In Contact	3%
Total Responses	770	Total Responses	65

L&G Overview

- Visiting figures here for both groups are likely to reflect the ages of both parents and their children. In the L&G group the lower frequency of daily visits (11%) is likely to be explained on the one hand by the younger ages of the L&G parents (*they* may not have the time for daily visits, may not require them, are getting on with their own lives) and on the other by the fact **that 95% of L&G children are in full time employment** and a further 4% are part time and cannot make such commitments in any case.
- We do not know when the weekly visit takes place (nearly 28%) but it may fall at the weekend or during the course of an evening. We should also note that the much younger age structure of the L&G group means that it is also far more likely they will have other family priorities, notably their own children around whose needs they often have to fit work and other responsibilities.
- 61% of the L&G group say they either visit only monthly or when they can. This reduces to 42% in the older Public group.
- Telephone contact is easier and double the proportion of L&G respondents (20%) telephone rather than visit daily. Margins are also significant between visiting (28%) and telephoning weekly (52%).
- Given the constraints associated with family, work, distance from parents and the increasing use of technology and Apps to connect people we suggest later in this report that **L&G might wish to consider introducing within the workplace a visual facility to enable employees to connect with their parents**, particularly in those circumstances where they are frail, unwell or removed at great distance from the family member (Skype being a good example) and where it would also put at ease an anxious employee.

17. Financial Security (757)



Answer Choices	Responses
Essential	32.81% 249
Very important	32.02% 243
Important	26.22% 199
Not so important	5.93% 45
Not a concern	3.03% 23
Total	759

Combined Response (759 rounded)

Importance of Financial Security to Parents	Combined	No	Importance of Financial Security to Parents	L&G	No
Essential	33%	249	Essential	31%	18
Very Important	32%	243	Very Important	34%	20
Important	26%	199	Important	27%	16
Not So Important	6%	45	Not So Important	5%	3
Not A Concern	3%		Not A Concern	3%	2
Total Responses		700	Total Responses		59

The number of respondents to this question reduced to 759 (of which 59 were L&G) with 291 'skipping' a response.

Nearly two thirds of Combined respondents 65% say that financial security is either essential or very important (in equal measure) to their parents. The consolidated figure for L&G is the same 65%.



A further 26% say it is important (27% for L&G). In all 91% in the Combined Response (L&G 92%) believe financial security is essential, very important or important to the wellbeing of their parents.

□ 9% and 8% respectively report that financial security is ‘not so important’ or ‘not a concern’ for their parents.

□ In our online Wellbeing Surveys of 2014 (sample 250) 19% regarded money as ‘essential’; an almost identical proportion 20% saw it is ‘very important’ but by far the highest response at 45% was ‘important’.

□ Over a third of all respondents did not consider that wellbeing is something that is ‘free’ and many associated wellbeing with the ability to buy goods and services and maintain a certain lifestyle. A figure of 60% reported that ‘shopping for myself’ (retail therapy) ‘improves my sense of wellbeing’.

□ The answers in these surveys are somewhat differentiated from those in the current survey in that they were not directed at younger family members. Over 67% were retired and a further 5% were semi-retired. They were speaking for themselves and appear less certain of the essentialness of money to *their own* assessment of their wellbeing. Whereas **Planning Ahead** invites the *family member’s view* of the necessity of money to their parents wellbeing. (EAC & Work House Jan 2014).

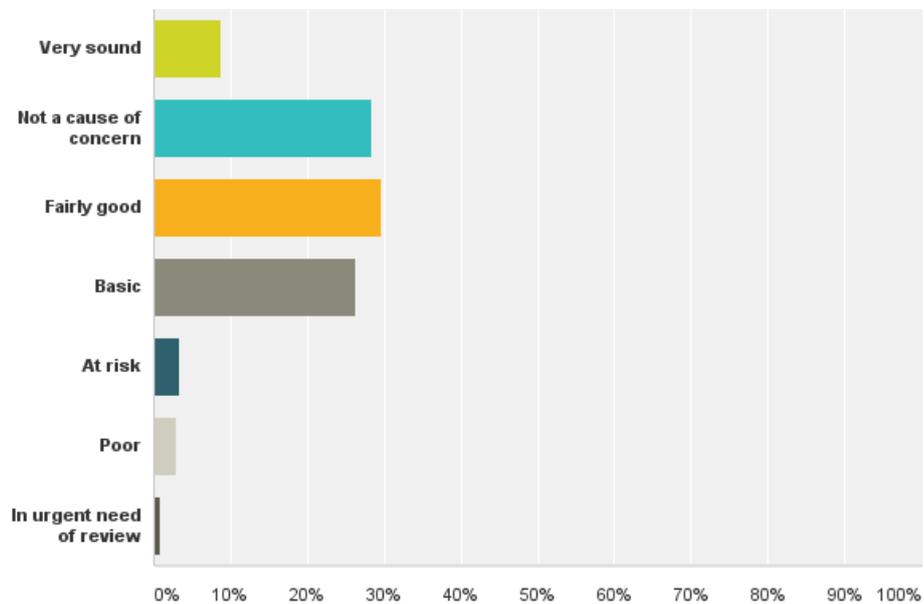
Public & L&G Comparison

Importance of Financial Security to Parents	Public	No	Importance of Financial Security to Parents	L&G	No
1 Essential	33%	231	1 Very Important	34%	20
2 Very Important	32%	223	2 Essential	31%	18
3 Important	26%	182	3 Important	27%	16
4 Not So Important	6%	41	4 Not So Important	5%	3
5 Not A Concern	3%	21	5 Not A Concern	3%	2
Total Responses		700	Total Responses		59

L&G Overview

□ The results for both groups are very similar, the chief difference being the reversal of the first two rankings which on the one hand may reflect the age of parents but in the case of the L&G group may also point to a greater confidence in the assets available to their parents (75% of L&G parents own their home outright compared to 53% for the Public group). We should note also of course that the L&G group are employed in a business where they are likely to have financial knowledge or have access to financial expertise and advice. This may also provide context to some of the answers in Q18 on parent’s financial position in later life.

17. Parents Financial Position in Later Life (759)



Answer Choices	Responses
Very sound	8.70% 66
Not a cause of concern	28.46% 216
Fairly good	29.64% 225
Basic	26.22% 199
At risk	3.29% 25
Poor	2.90% 22
In urgent need of review	0.79% 6
Total	759

Combined Response

Parents Financial Position in Later Life	Combined	No	Parents Financial Position in Later Life	L&G	No
Very Sound	9%	66	Very Sound	19%	11
Not A Cause For Concern	28%	216	Not A Cause For Concern	29%	17
Fairly Good	30%	224	Fairly Good	31%	18
Basic	26%	199	Basic	14%	8
At Risk	3%	25	At Risk	5%	3
Poor	3%	22	Poor	3%	2
In Urgent Need of Review	1%	6	In Urgent Need of Review	0%	0
Total Responses		759	Total Responses		59



□ 37% of respondents in the Combined Response report that their parent’s financial position in later life is either very sound or not a cause for concern. A further 30% say that it is ‘fairly good’. On the face of it this seems encouraging with two thirds of respondents rating their parent’s financial position between fairly good and very sound. What we don’t know of course is the evidence and detail that supports what are after all for the most part ‘views’ or ‘judgments’ on the assets and income of a third party.

□ However, the more noteworthy figures in Q18 relate to the proportion of parents not deemed by their children to be in a comfortable financial position. **A third of respondents (33%) describe their parents’ financial position as ‘basic’, ‘at risk’, ‘poor’ or ‘in urgent need of review’.**

□ The financial position of parents in later life is likely to be strongly influenced by their housing status (value of the asset, availability of equity, their housing outgoings) We turn to this in the next question

Public & L&G Comparison

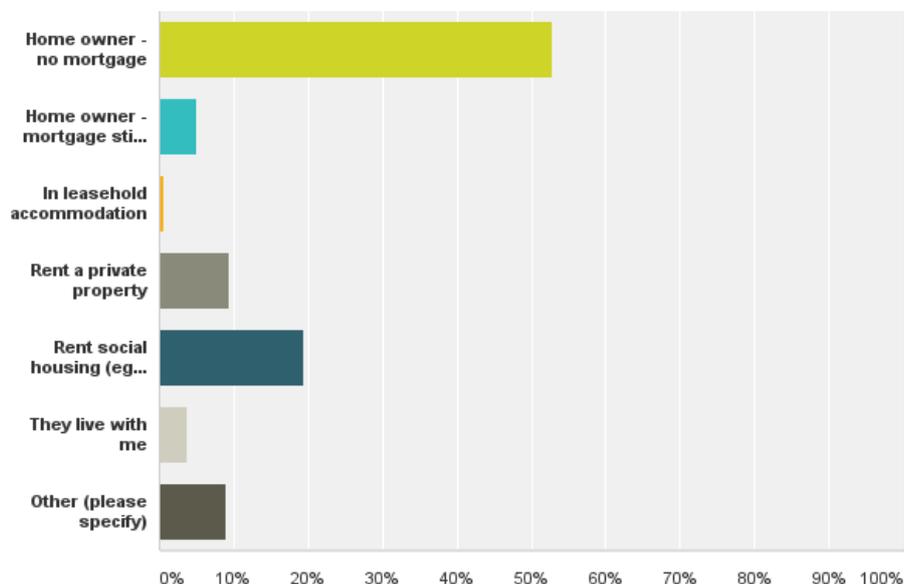
Parents Financial Position in Later Life	Public	No	Parents Financial Position in Later Life	L&G	No
Very Sound	8%	55	Very Sound	19%	11
Not A Cause For Concern	28%	198	Not A Cause For Concern	29%	17
Fairly Good	30%	207	Fairly Good	30%	18
Basic	27%	191	Basic	14%	8
At Risk	3%	21	At Risk	5%	3
Poor	3%	20	Poor	3%	2
In Urgent Need of Review	1%	6	In Urgent Need of Review	0%	0
Total Responses		700	Total Responses		59

L&G Overview

□ 48% of L&G respondents describe their parents’ financial position in later life as either very sound or not a cause for concern. This compares with 36% for the Public group where larger numbers of parents are likely to be already well advanced in their later life and whose financial circumstances are possibly more ‘known’ than ‘anticipated’.

□ There is however a ‘financial health warning’ in the responses from the Public group which should not be overlooked by their L&G counterparts. More than double the proportion of parents here are reported as having a ‘basic’ financial position in later life (27% versus 14%). And in the L&G responses we find slightly *higher* concerns for ‘at risk’ (5% versus 3%).

19. Parents' Housing Status (759)



Answer Choices	Responses
Home owner - no mortgage	52.83% 401
Home owner - mortgage still outstanding	5.01% 38
In leasehold accommodation	0.53% 4
Rent a private property	9.49% 72
Rent social housing (eg housing association or council)	19.37% 147
They live with me	3.82% 29
Other (please specify)	8.96% 68
Total	759

Combined (759) & L&G Response (59)

Parents Housing Status	Combined	No	Parents Housing Status	L&G	No
Home Owner –No Mortgage	53%	401	Home Owner –No Mortgage	75%	44
Mortgage Still Outstanding	6%	38	Mortgage Still Outstanding	8%	5
In Leasehold Property	1%	4	In Leasehold Property	0%	0
Rent A Private Property	9%	72	Rent A Private Property	7%	4
Rent Social Housing	19%	147	Rent Social Housing	10%	6
They Live With Me	4%	29	They Live With Me	0%	0
Other	8%	68	Other	0%	0
Total Responses		700	Total Responses		59



- The number of respondents to this question reduced to 759 (including 59 L&G) with 291 ‘skipping’ a response.
- In the Combined Response 53% are home owners without a mortgage and their home is likely to be their main financial asset. A further 6 % have a mortgage still outstanding. The proportions are higher in the L&G response 75% and 8% respectively. Ultimately therefore we would expect eventually that overall 59% of Combined Respondents would own their home **while the proportion for L&G respondents would be 83%.**
- 19% of parents reported in the Combined Response live in rented social housing and 9% live in private rented property. For L&G respondents the results are 10% and 7%.
- **Perhaps the stand out figure here is the negligible proportion 0.5% reported as living in leasehold accommodation** (0% for L&G respondents). This suggests that very few parents indeed in the overall sample are living in purpose-built retirement housing or extra care housing which are typically developed, sold and managed on a leasehold basis.

Public & L&G Comparison (rounded)

Parents Housing Status	Public	No	Parents Housing Status	L&G	No
Home Owner –No Mortgage	51%	356	Home Owner –No Mortgage	75%	44
Mortgage Still Outstanding	5%	33	Mortgage Still Outstanding	9%	5
In Leasehold Property	0%	4	In Leasehold Property	0%	0
Rent A Private Property	10%	68	Rent A Private Property	7%	4
Rent Social Housing	20%	140	Rent Social Housing	10%	6
They Live With Me	4%	29	They Live With Me	0%	0
Other	10%	70	Other	0%	0
Total Responses		700	L&G Responses		59

L&G Overview

- The direct comparison offers some very marginal refinements from the figures above. We have seen that a much higher proportion of L&G parents own their own home outright- 75% -and in the direct comparison ownership in the Public group is reported as 51% *-two points lower* than in the Combined response. Having a mortgage outstanding is slightly higher for L&G at 9% and lower at 5% for the Public group which suggests that this disparity will widen further as outstanding mortgages are paid off, eventually 84% for the L&G group and 56% in the Public group.
- No L&G parent lives in a leasehold property and just 4 do so in the Public group. Assuming that respondents are familiar with the term then this suggests that among the 759 respondents who answered this question as few as 4 sets of parents may live in private leasehold retirement housing.

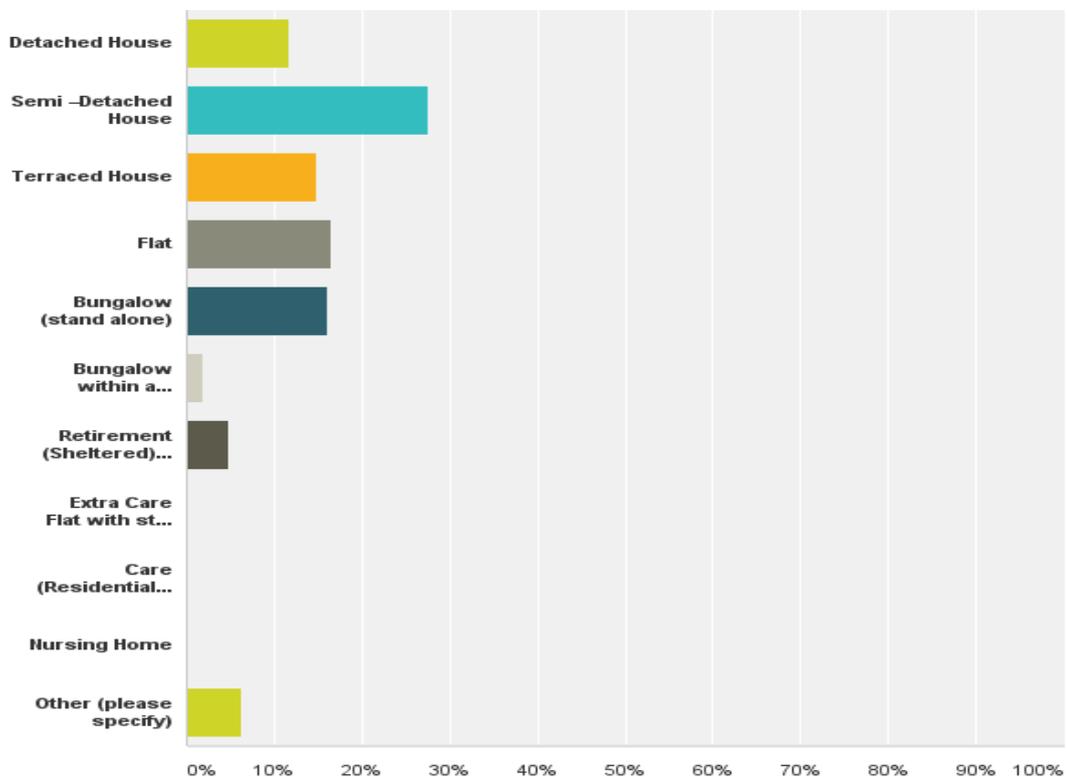
We do not have figures for those living in local authority, housing association or voluntary retirement housing.

□ We should note however that 20% of Public group parents live in rented social housing and this is likely to embrace ‘sheltered’ forms of accommodation. For L&G this proportion is half -10%. Rental of private property is also lower in the L&G group.

□ No L&G respondent shares their home with a parent.

□ By way of a footnote Legal & General report that in 2014 people over 65 in the UK had as much as £1.4 trillion in equity ‘locked’ in their own homes and that 3.3 million home owners aged over 55 are reported to wish to ‘downsize’ to smaller homes. **Yet the UK struggles to finance elderly care.** Since 2010, cuts in council-funded adult social care have totalled £4.6bn, or 31% in real terms of net budget

20. Type of Housing Parents Live In (759)



Answer Choices	Responses	
Detached House	11.59%	88
Semi –Detached House	27.54%	209
Terraced House	14.76%	112
Flat	16.47%	125
Bungalow (stand alone)	16.07%	122
Bungalow within a sheltered development	1.84%	14
Retirement (Sheltered) Development	4.87%	37
Extra Care Flat with staff on site 24 hours	0.26%	2
Care (Residential) Home	0.13%	1
Nursing Home	0.26%	2
Other (please specify)	6.19%	47
Total		759

Combined Response (759 rounded)

Parents Housing Type	Combined	No	Parents Housing Type	L&G	No
Detached House	12%	88	Detached House	20%	12
Semi-Detached House	28%	209	Semi-Detached House	27%	16
Terraced House	15%	112	Terraced House	17%	10
Flat	16%	125	Flat	19%	11
Bungalow (stand-alone)	16%	122	Bungalow (stand-alone)	10%	6
Bungalow in Sheltered Devt	2%	14	Bungalow in Sheltered Devt	2%	1
Retirement Development	5%	37	Retirement Development	5%	3
Extra Care Development	0%	2	Extra Care Development	0%	0
Care (Residential) Home	0%	1	Care (Residential) Home	0%	0
Nursing Home	0%	2	Nursing Home	0%	0
Other	6%	47	Other	0%	0
Combined Response		759	L&G Response		59

Notes: In 2008 there were around 22.4 million dwellings in England of which around four-fifths (81.5 per cent) were houses or bungalows and 19 per cent were flats or maisonettes. The *English House Condition Survey 2010* reported that in 2008 22.5% of England’s housing stock were detached houses or bungalows; 29.2% were semi-detached houses or bungalows; 29.9 % were terraced houses; and 14.9% were purpose built flats/maisonettes and a further 3.6 % were conversions of the same. (ONS Social Trends 41 Housing). DCLG Dwelling Stock Estimates for England 2015 show there were 23.5 million dwellings in England at 31 March 2015, an increase of 171,000 dwellings (0.73%) on the same point the previous year. Of these 14.7 million dwellings were owner occupied dwellings, 4.7



million private rented dwellings and 4.0 million social and affordable rented dwellings (Private Registered Providers plus Local Authority). Between March 2014 and March 2015, the private rented dwelling stock increased by 125,000 and the owner occupied stock increased by 37,000. The social and affordable rented stock increased by 19,000 dwellings and the other public sector stock decreased by 9,000 dwellings.

(https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/519475/Dwelling_Stock_Estimates_2015_England.pdf) The number of new permanent dwellings completed in the UK as a whole in the last 20 years peaked in 2006/07 at 219,000. Figures provided by the Department for Communities and Local Government for 2015 show that 118,760 homes were completed during the year, an increase of 8% on the previous year (<https://www.gov.uk/government/news/housing-starts-and-completions-hit-7-year-high>). However this is still far short of the annual figure of 250,000 generally believed to be needed to begin to resolve the country's housing crisis. (<https://www.theguardian.com/money/2015/feb/19/new-build-houses-falls-short-despite-small-increase>)

Public & L&G Comparison

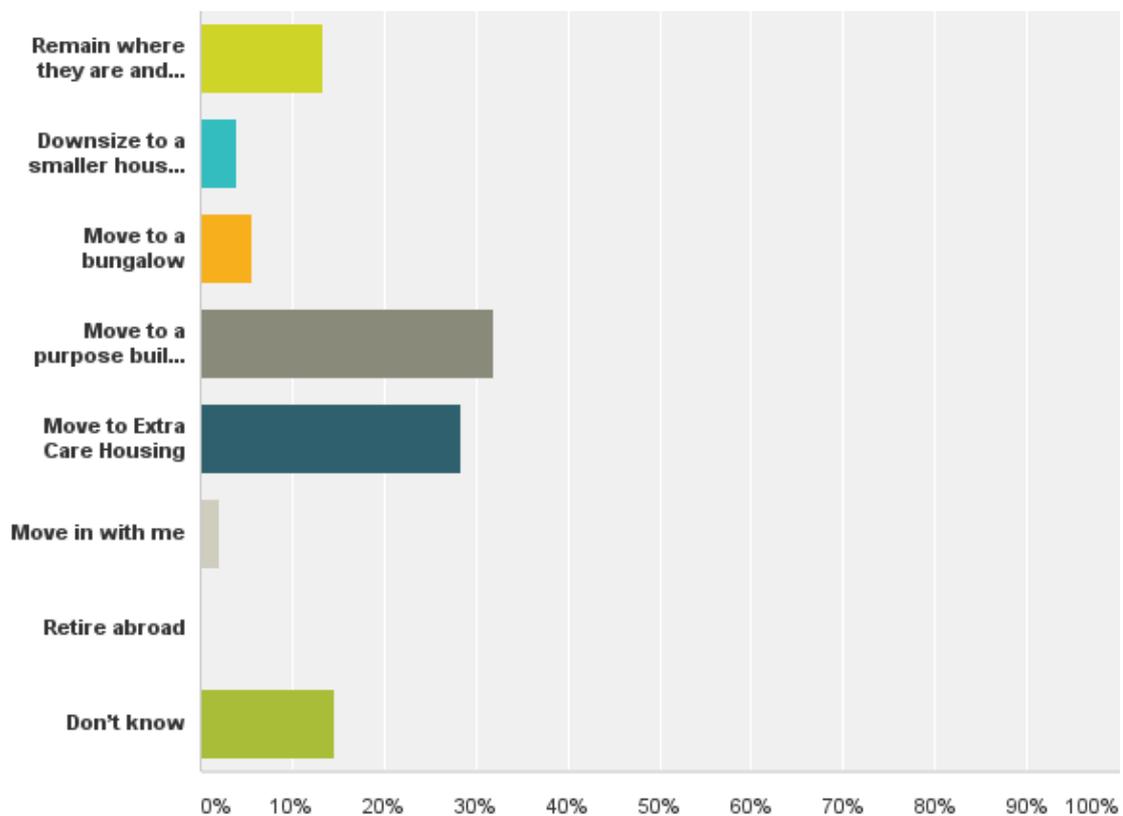
Parents Housing Type	Public	No	Parents Housing Type	L&G	No
Detached House	11%	76	Detached House	20%	12
Semi-Detached House	27%	192	Semi-Detached House	27%	16
Terraced House	15%	102	Terraced House	17%	10
Flat	16%	113	Flat	19%	11
Bungalow (stand-alone)	17%	116	Bungalow (stand-alone)	10%	6
Bungalow in Sheltered Devt	2%	13	Bungalow in Sheltered Devt	2%	1
Retirement Development	5%	34	Retirement Development	5%	3
Extra Care Development	0%	2	Extra Care Development	0%	0
Care (Residential) Home	0%	1	Care (Residential) Home	0%	0
Nursing Home	0%	2	Nursing Home	0%	0
Other	7%	49	Other	0%	0
Public Responses		700	L&G Responses		59

L&G Overview

- In the previous two questions we have seen that parents in the L&G group have higher levels of home ownership and that their children are more confident of their parents' financial position in later life. The Comparison results for Q20 underscore this and also provide a more detailed insight into the type of housing that parents currently live in.
- Nearly double the proportion of L&G parents live in a detached property (20% v 11%) while the proportions for those living in semi-detached properties is identical between the groups at 27%. A slightly higher proportion of L&G parents live in flats 19% against 16% in the Public group.

- On the other hand a greater proportion of parents in the Public group live in stand-alone bungalows 17% versus 10% and this may reflect the following: different tastes/preferences/needs between older and younger cohorts in the two groups; specific local availability (certain areas such as coastal communities have greater supply); the dwindling of national supply in recent years as land has become more expensive and developers have chased ‘intensification of land use’ (which militates against those *now* wishing to secure this type of housing); and the possibility that parents in the Public group have simply been able to access this option at an earlier time when this type of stock was more available.
- The responses also provide an insight into the place of purpose-built retirement housing in the choices parents have made so far. Just 5% in both groups live in this form of accommodation **and just 2 parents (Public group) out of 759 live in extra care housing.** –barely 0.3%. No L&G parent lives in extra care, in a care home or in a nursing home. Even in the Public group only 5 out of nearly 700 live this way.

21. Making the Later Life Move (757)



Answer Choices	Responses	
Remain where they are and adapt as suits	13.31%	101
Downsize to a smaller house locally	3.95%	30
Move to a bungalow	5.67%	43
Move to a purpose built retirement scheme	31.88%	242
Move to Extra Care Housing	28.33%	215
Move in with me	2.11%	16
Retire abroad	0.13%	1
Don't know	14.62%	111
Total		759

Combined Response (759 rounded)

Housing -What Will Your Parents Choose to Do	Combined	No	Housing-What Will Your Parents Choose to Do	L&G	No
Remain Where They Are – And Adapt As Suits	13%	101	Remain Where They Are – And Adapt As Suits	54%	32
Downsize Locally	4%	30	Downsize Locally	5%	3
Move to a Bungalow	6%	43	Move to a Bungalow	10%	6
Move To Purpose Built Retirement Development	32%	242	Move To Purpose Built Retirement Development	5%	3
Move to Extra Care Housing	28%	215	Move to Extra Care Housing	3%	2
Move In With Me	2%	16	Move In With Me	0%	0
Retire Abroad	0%	1	Retire Abroad	0%	0
Don't Know	15%	111	Don't Know	23%	13
Total Responses		759	Total Responses		59

□ In the Combined Response 60% say their parents are most likely to move to either purpose-built retirement accommodation or to extra care housing (typically distinguished from conventional sheltered housing by the provision of 24 hour on site staffing 365 days a year; provision of a restaurant and meals; availability of domiciliary services and low level care support; assisted baths).

□ In the Combined Response 13% of parents are most likely to remain in their current neighbourhood choosing to stay put in their present property and adapt. **This contrasts sharply with 54% in the L&G response who are thought likely to remain and adapt.** Those who would downsize to a smaller home nearby are numbered at 4% and 5% respectively. 6% of Combined Respondents believe their parents wish to move to a bungalow, with a higher number 10% for L&G parents.

□ Barely one tenth of one per cent of parents are thought to be most likely to move abroad, contrasting sharply with the results in Q2 which suggested that 11% parents represented in the survey currently live abroad. **This pronounced shift away from a domicile overseas is most likely to be a combination of uncertainties following Brexit; anxieties about access to and the costs of health and social care abroad if Britain withdraws from the EU;** the increasing incidence in recent years (evidenced in calls to EAC FirstStop Advice) of retired expatriates wishing to return home as they reach older age and become less mobile and perhaps more isolated; the natural inclination to remain close to families; and costs of travel back and forth.

□ Perhaps the dream of retiring abroad has also lost its appeal as more and more Brits have decamped to destinations like Spain and Portugal only to find as 'density' has increased that the prospect of 'getting away from it all' has reduced. We should not discount another factor here, the greater relative supply and choice of 'graduated' later life housing and care options in Britain. Few countries with the exception perhaps of Holland, Germany and those in Scandinavia offer a similar or better choice and these of course are not the favoured destinations of British retirees.

□ Also very clear in the responses is that children do not expect (or wish?) their elderly parents to move in with them. Only 2% in the Combined Response and none at all in the L&G think this a most likely scenario. Nevertheless this is an option/scenario that may well grow as families respond to the needs for space, offsetting rocketing house prices, attenuating other housing costs, and even reducing the costs of care and erosion of inheritance values by living inter-generationally in the same property.

□ We should not be too surprised in future if parents sell up and move in with their children or build their 'dream bungalow' in the back garden of the children's home (or vice versa). There are good arguments for doing so. This particular approach to intergenerational co-existence points to an emerging form of housing cross subsidy?

Notes: The English Housing Survey for 2013-14 found just under one in 10 owner-occupied homes were bungalows and constituted 3.8% of private rental homes. Bungalows accounted for 10.9% of council homes and 11.2% of homes run by housing associations. However the supply of this type of property is diminishing in both real and relative terms. In March 2016 the BBC reported that the number of bungalows being built 'has collapsed despite an ageing population.' According to the National House Building Council (NHBC) in 2014 just 1% of new builds in the UK were bungalows - down from 7% in 1996. While the proportion of new homes which were flats or maisonettes more than doubled from 15% to 33%. The availability of affordable bungalows in particular is shrinking for



other reasons. The Joseph Rowntree Foundation has warned that pressures on local councils in England to sell off their higher-value stock to fund new housing development could result in as many as being placed at risk of falling to developers for demolition and replacement by less land hungry flats and multi-storey homes. (<http://www.bbc.co.uk/news/magazine-35762512>)

Public & L&G Comparison

Housing -What Will Your Parents Choose to Do	Public	No	Housing-What Will Your Parents Choose to Do	L&G	No
Remain Where They Are – And Adapt As Suits	10%	69	Remain Where They Are – And Adapt As Suits	54%	32
Downsize Locally	4%	27	Downsize Locally	5%	3
Move to a Bungalow	5%	37	Move to a Bungalow	10%	6
Move To Purpose Built Retirement Development	34%	238	Move To Purpose Built Retirement Development	5%	3
Move to Extra Care Housing	30%	212	Move to Extra Care Housing	3%	2
Move In With Me	2%	16	Move In With Me	0%	0
Retire Abroad	0%	1	Retire Abroad	0%	0
Don't Know	15%	98	Don't Know	23%	13
Total Responses		700	Total Responses		59

L&G Overview

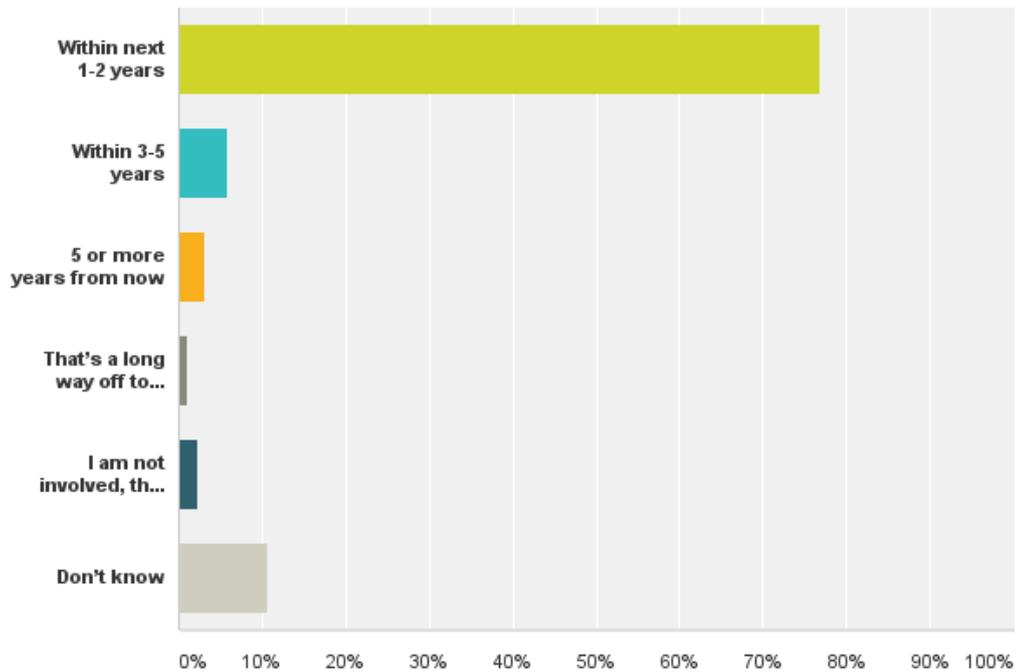
The Comparison highlights a number of divergences between the groups:

- Well over half (54%) of L&G respondents say their parents will remain where they are and adapt their homes to suit their needs. The proportion of parents in the Public group thought likely to do this (10%) is barely one fifth of the L&G group (though clearly the numbers involved in the two groups differ considerably).
- There appears to be a strong belief in the L&G group –among 10% -that parents will move to a bungalow, though as we noted in the previous question the availability of this type of stock has declined sharply. This may prove to be more of an aspiration than a likelihood.
- We have a better insight here to ‘housing with care’ intentions. 8% of L&G respondents expect their parents to move to purpose-built retirement housing or to extra care housing while in the Public group-where parents and children are older and where needs may be more evident a far greater number-64% -have this expectation.
- **What does this mean for the L&G group?** Notwithstanding that current homes *can be adapted* and assistive technology *can be installed* to help parents retain their physical independence **the probability is** that a larger proportion of L&G parents than cited here will also make such a move, not least because this type of move is not always about physical decline or mobility but is often

prompted by the loss of a partner; by social isolation and loneliness; by a wish to join a community of peers; because such developments are regarded as safe and secure; because there may be such a development close to family; because they are a convenient means of downsizing.

□ One final note. The interest in both purpose-built retirement housing and in extra care (and for that matter in bungalows also) underlines the need to accelerate and expand all three types of supply. The slow rate of both new and replacement delivery in recent years suggests that new entrants providing these types of housing are urgently required in this sector of the UK housing market. **Legal & General’s own aspirations to enter the market as a ‘provider’ appear well founded.**

22. When to Move or Adapt (757)



Answer Choices	Responses
Within next 1-2 years	76.81% 583
Within 3-5 years	5.93% 45
5 or more years from now	3.16% 24
That's a long way off to think about now	1.05% 8
I am not involved, they do their own thing	2.37% 18
Don't know	10.67% 81
Total	759



Combined Response (rounded 759)

Moving or Making a Housing Adaptation	Combined	No	Moving or Making a Housing Adaptation	L&G	No
Within Next 3 Years	77%	583	Within Next 3 Years	8%	5
Within 3-5 Years	6%	45	Within 3-5 Years	17%	10
5 or More Years From Now	3%	24	5 or More Years From Now	25%	15
Long Way Off To Think About Now	1%	8	Long Way Off To Think About Now	5%	3
I Am Not Involved, They Do Their Own Thing	2%	18	I Am Not Involved, They Do Their Own Thing	15%	9
Don't Know	11%	81	Don't Know	30%	17
Total Responses		759	L&G Responses		59

□ For the majority of Combined Respondents their parents' current property appears not to meet their present or looming needs. **77% expect their parents to move or make some form of housing adaptation within the next three years.** Another 6% take a 3-5 year view. For L&G respondents the immediacy and the numbers are far less. Just 8% believe that their parents will need to move or make an adaptation within 3 years, however double that figure 17% are expected to do so within the longer time frame of 3-5 years and 25% are thought likely to do so in 5 years or more.

□ **Again this underlines the need to ensure that more stock and more contemporary housing choices that meet and anticipate progressive needs are available by that time.**

□ Only 1 % in the Combined Response do not seem exercised by their parent's current or approaching housing situation, reporting that 'it's a long way off to think about now'. **However this rises to 5% in the L&G response,** suggesting that there is an active regard for **planning ahead.**

□ While only 2% of Combined Respondents say that they are not involved and that their parent's 'do their own thing' the proportion in the L&G response is far higher at 15% which almost certainly reflects the younger age and greater independence of L&G parents.

□ **We should note also that 30% of L&G respondents (though very small figures) simply 'don't know' suggesting that they have either not discussed this with parents or have not got to grips with this yet.**



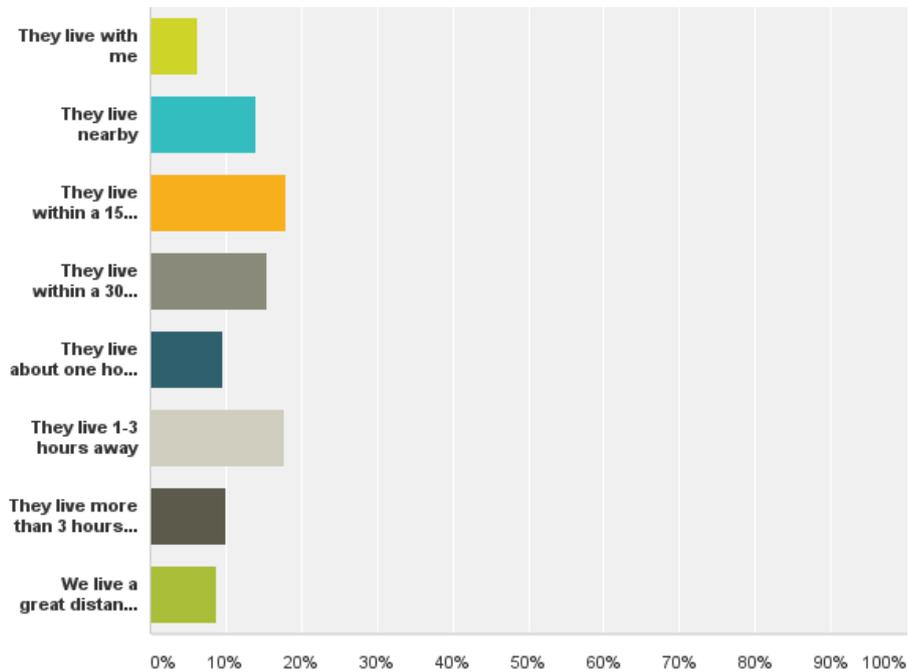
Public & L&G Comparison

Moving or Making a Housing Adaptation	Public	No	Moving or Making a Housing Adaptation	L&G	No
Within Next 3 Years	83%	576	Within Next 3 Years	8%	5
Within 3-5 Years	5%	35	Within 3-5 Years	17%	10
5 or More Years From Now	1%	9	5 or More Years From Now	25%	15
Long Way Off To Think About Now	1%	5	Long Way Off To Think About Now	5%	3
I Am Not Involved, They Do Their Own Thing	1%	9	I Am Not Involved, They Do Their Own Thing	15%	9
Don't Know	9%	64	Don't Know	30%	17
Total Responses		700	L&G Responses		59

L&G Overview

- In the Comparison while only 8% of the L&G group expect a move or adaptation within the next 3 years the likelihood that this will become a consideration for a much larger number of L&G parents may be seen in the Public group where this figures soars to 83% primarily because needs are far more likely to be 'immediate' or 'imminent'. This is also born out in the longer term responses. In the Public group it seems that these decisions are really a choice only between one or other of the first two 'windows'—they have to be made overwhelmingly within the next 3 years 83% or within 3-5 years 5% because after that the numbers simply wither away.
- In the L&G group we find by comparison that while 25% say their parents will adapt or move within 5 years exactly the same number believe this will be more than 5 years from now.
- Most revealing perhaps are the comparisons for involvement and awareness. 15% of L&G respondents tell us that they are 'not involved', their parents do their own thing and 30% 'don't know' their parents intentions. Perhaps the question of 'how will you live in later life?' should be more widely discussed and known.

23. Distance from Parents (759)



Answer Choices	Responses
They live with me	6.32% 48
They live nearby	13.97% 106
They live within a 15 minute drive	17.92% 136
They live within a 30 minute drive	15.55% 118
They live about one hour away	9.62% 73
They live 1-3 hours away	17.79% 135
They live more than 3 hours away	10.01% 76
We live a great distance away (inc abroad)	8.83% 67
Total	759

Combined Response (759 rounded)

Distance From Parents	Combined	No	Distance From Parents	L&G	No
They Live With Me	6%	48	They Live With Me	1%	1
They Live Nearby	14%	106	They Live Nearby	15%	9
Live Within 15 Mins Drive	18%	136	Live Within 15 Mins Drive	17%	10
Live Within 30 Mins Drive	15%	118	Live Within 30 Mins Drive	13%	8
Live About 1 Hour Away	10%	73	Live About 1 Hour Away	14%	8
Live 1-3 Hours Away	18%	135	Live 1-3 Hours Away	26%	15
More Than 3 Hours Away	10%	76	More Than 3 Hours Away	7%	4
Live A Great Distance Away	9%	67	Live A Great Distance Away	7%	4
Total Response		759	L&G Response		59



- Clearly a number of respondents in the Combined results 6% have already made the move, as it were, in having their parents live with them. In this context we may find that the figure of 2% who answered in Q21 that it was most likely that their parents would choose to live with them as they got older could increase as circumstances alter and needs develop. In the L&G response the proportion is just 1%.
- It will be interesting to see how this develops over the course of the next 10-15 years if already high costs of care continue to soar; if housing equity is depleted to fund care or home support; if growing families find their own housing costs tightening; and if some developers follow through with larger models of housing that enable ‘intergenerational living’ in which parents and children can pool their resources and share their costs and also perhaps better safeguard their housing asset.
- The proportion of Combined respondents 14% who say that their parents live nearby is very similar to that for the proportion of parents 13% thought likely to ‘stay put’ and adapt. We may imagine that in many instances these two circumstances merge – a significant proportion of parents and children already live close to each other. This militates against isolation, might be expected to sustain family and kinship ties and may provide two way opportunities to help each other.
- In contrast 37% of Combined respondents live over one hour drive away and in most instances longer than that and the figure for L&G is 40%. It is with these groups in particular and in these circumstances that the use of assistive technology, ‘apps’ and visual comms such as Skype are likely to be of benefit to both parties. These are also the groups most likely to find their work disrupted if they have to break off and travel long distances to respond to a need or an ‘event’.

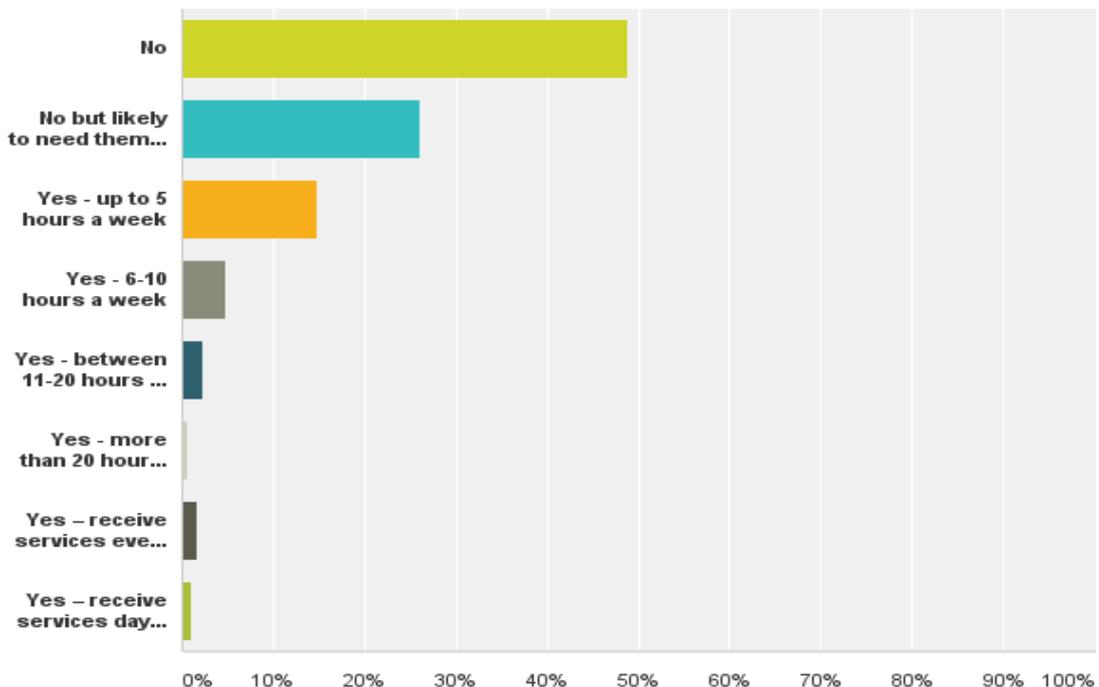
Public & L&G Comparison

Distance From Parents	Public	No	Distance From Parents	L&G	No
They Live With Me	7%	47	They Live With Me	2%	1
They Live Nearby	14%	97	They Live Nearby	15%	9
Live Within 15 Mins Drive	18%	126	Live Within 15 Mins Drive	17%	10
Live Within 30 Mins Drive	16%	110	Live Within 30 Mins Drive	13%	8
Live About 1 Hour Away	9%	63	Live About 1 Hour Away	14%	8
Live 1-3 Hours Away	17%	120	Live 1-3 Hours Away	25%	15
More Than 3 Hours Away	10%	72	More Than 3 Hours Away	7%	4
Live A Great Distance Away	9%	65	Live A Great Distance Away	7%	4
Total Responses		700	L&G Component		59

L&G Overview

- The comparison results are self-evident and show the distances that respondents in the two groups live from their parents. **While 61 % of L&G respondents live within an hour's drive of their parents 39% do not.** 25% live 1-3 hours away and 14% over 3 hours or at a great distance.
- This raises a number of considerations: the difficulty of reaching parents if there is an event or emergency; the ability to drop everything and make a long journey; the implications of driving a long distance under pressure; the parent's concern for the driver's safety.
- No one can predict when 'events' may suddenly occur and it is not always possible or advisable to drop everything at work, get into a car and rush to the scene quickly. Better to have some measures in place **in the work place** (during the working day) when employees who have parents 'at risk' can keep a visual check on them, make direct eye to eye contact or monitor their health throughout the course of the day by means of remote assistive technology and telecare apps, when circumstances require this. Taking this sort of *planning ahead* approach may help to reduce anxieties on both sides and obviate the need to rush off.

24. Help and Care at Home (759)





Answer Choices	Responses
No	48.75% 370
No but likely to need them in near future	26.09% 198
Yes - up to 5 hours a week	14.76% 112
Yes - 6-10 hours a week	4.74% 36
Yes - between 11-20 hours a week	2.37% 18
Yes - more than 20 hours a week	0.66% 5
Yes – receive services every day	1.58% 12
Yes – receive services day and night	1.05% 8
Total	759

Combined Response (759 rounded)

Parents Receiving Help Or Care At Home They Pay For	Combined	No	Parents Receiving Help Or Care At Home They Pay For	L&G	No
NO	49%	370	NO	64%	38
NO-But Likely To Need Them In Near Future	26%	198	NO-But Likely To Need Them In Near Future	19%	11
YES-Up To 5 Hrs a Week	15%	112	YES-Up To 5 Hrs a Week	10%	6
YES-6-10 Hrs A Week	5%	36	YES-6-10 Hrs A Week	3%	2
YES-11-20 Hrs A Week	2%	18	YES-11-20 Hrs A Week	2%	1
YES-More Than 20 hrs Week	0%	5	YES-More Than 20 hrs Week	2%	1
YES-Receive Services Every Day	2%	12	YES-Receive Services Every Day	0%	0
YES-Receive services Day and Night	1%	8	YES-Receive services Day and Night	0%	0
Total Responses		759	L&G component		59

Public & L&G Comparison

Parents Receiving Help Or Care At Home They Pay For	Public	No	Parents Receiving Help Or Care At Home They Pay For	L&G	No
NO	47%	331	NO	64%	38
NO-But Likely To Need Them In Near Future	27%	187	NO-But Likely To Need Them In Near Future	19%	11
YES-Up To 5 Hrs a Week	15%	105	YES-Up To 5 Hrs a Week	10%	6
YES-6-10 Hrs A Week	5%	34	YES-6-10 Hrs A Week	3%	2
YES-11-20 Hrs A Week	2%	17	YES-11-20 Hrs A Week	2%	1
YES-More Than 20 hrs Week	1%	4	YES-More Than 20 hrs Week	2%	1
YES-Receive Services Every Day	2%	12	YES-Receive Services Every Day	0%	0
YES-Receive services Day and Night	1%	8	YES-Receive services Day and Night	0%	0
Public Survey		700	L&G Survey		59



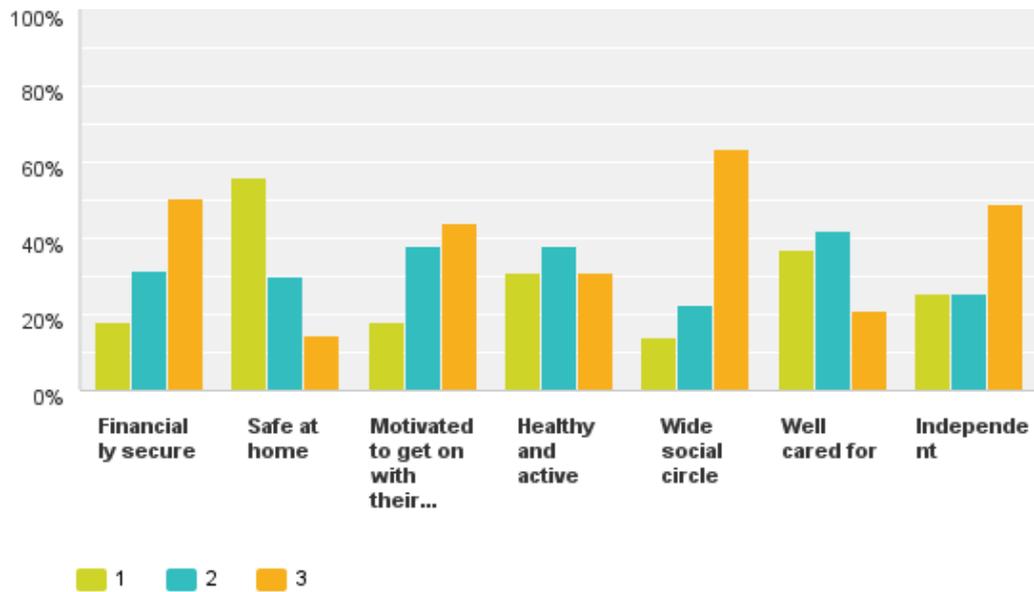
L&G Overview

The chief points of comparison are:

- 64% of L&G respondents report that their parents do not currently receive help or care at home for which they pay (compared to 47% in the Public group) but that approaching a fifth (19%) are likely to have to do so in future (27% in the Public group).
- **17% of L&G respondents report that their parents do pay for help or care at home** (26% in the Public group) and currently this mainly falls within the 1-5 hours category. Currently no one in the L&G group pays for care every day or every day and night.
- However the duality of domiciliary and/or care needs and the overwhelming burden of informal care increasingly placed upon family members **make the anticipation of care needs and the costs of care an essential reminder that ageing has a price**. And that price, even where the older person is able to remain at home and not surrender their asset to pay for care home or nursing home fees, is still significant.
- In this context **The Money Advice Service** advise that we should allow an average of about £15 per hour (nearly £11,000 per year if you employ a carer 2 hours a day, 7 days a week); it reports that the costs for full time care during the day start at around £30,000 per year. And if you require carers to move in around the clock it can easily exceed £150,000 per year in which case residential care is likely to be the cheaper option. (<https://www.moneyadviceservice.org.uk/en/articles/care-home-or-home-care#home-care-costs>)



25. Parents' Wellbeing? (759)



	1	2	3	Total	Weighted Average
Financially secure	18.03% 53	31.29% 92	50.68% 149	294	1.67
Safe at home	55.82% 307	29.82% 164	14.36% 79	550	2.41
Motivated to get on with their lives	17.93% 45	37.85% 95	44.22% 111	251	1.74
Healthy and active	31.10% 93	38.13% 114	30.77% 92	299	2.00
Wide social circle	13.95% 18	22.48% 29	63.57% 82	129	1.50
Well cared for	37.02% 164	41.99% 186	20.99% 93	443	2.16
Independent	25.40% 79	25.40% 79	49.20% 153	311	1.76

Combined Response (759 rounded Listed by weighted average)

Number column denotes respondents citing each view

Define Your View of Parent's Wellbeing By Order of Importance	Combined Weighted Average	No	Define Your View of Parent's Wellbeing By Order of Importance	L&G Weighted Average	No
Safe At Home	1	550	Healthy And Active	1	45
Well Cared For	2	443	Motivated To Get On With Life	2	22
Healthy And Active	3	299	Safe At Home	3	25
Independent	4	311	Well Cared For	4	19
Motivated To Get On With Life	5	251	Independent	5	28
Financially Secure	6	294	Financially Secure	6	32
Wide Social Circle	7	129	Wide Social Circle	7	5
Total Responses		759	Total Responses		59



□ Our chief observations here are the low ranking of ‘Financially Secure’ and the premium rankings given to ‘Safe at Home’ and to ‘Healthy and Active’ which reverse between the two groups of respondents. ‘Independent’ and ‘Motivated’ fall within the middle ranking but it may be that ‘Healthy and Active’ which is placed above is interpreted as much the same thing.

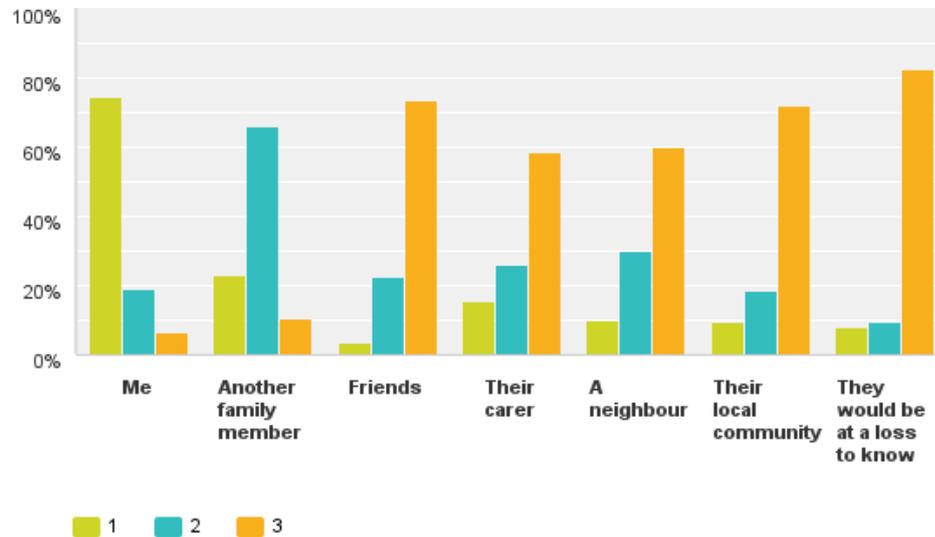
Public & L&G Comparison (Number column denote respondents citing each view)

Define Your View of Parent’s Wellbeing By Order of Importance	Combined Weighted Average	No	Define Your View of Parent’s Wellbeing By Order of Importance	L&G Weighted Average	No
Safe At Home	1	524	Healthy And Active	1	45
Well Cared For	2	422	Motivated To Get On With Life	2	22
Healthy And Active	3	254	Safe At Home	3	25
Independent	4	281	Well Cared For	4	19
Motivated To Get On With Life	5	229	Independent	5	28
Financially Secure	6	262	Financially Secure	6	32
Wide Social Circle	7	122	Wide Social Circle	7	5
Public Survey		700	L&G Survey		59

L&G Overview

- Having established above that the costs of care at home or outside are expensive, that for many families the fabric of ‘informal’ care is generally held to be stretched to the point of snapping and given that support from statutory agencies is micro-focused on people in very specific need and in very tightly drawn circumstances the clear message is.....**stay fit, keep healthy, promote wellbeing, plan ahead.**
- So what does the Comparison tell us, what can we learn across the two groups? How do children view their parent’s wellbeing?
- **L&G respondents rank ‘Healthy and Active’ as the primary indicator of parental wellbeing** (ranked 3 in the Public list); **they also regard being ‘motivated to get on with life’** as an essential for wellbeing, ranking this second. ‘Safe at Home’ is ranked 3rd and ‘Well Cared for’ 4th and these are mainstays of this type of grading.
- It may seem that the ranking of ‘Independent’ at 5th should be higher but our view is that this is probably covered in many responses by ‘Motivated to get on with life’.
- In both groups the perception of wellbeing is essentially about the person’s health, attitude, activity and less so about being financially secure or having a wide social circle which in both sets of rankings fall 6th and 7th. **Money can’t buy you wellbeing seems to be the message here.**

26. Dealing with an Emergency or Event (759)



	1	2	3	Total	Weighted Average
Me	74.48% 537	19.00% 137	6.52% 47	721	2.68
Another family member	23.14% 143	66.18% 409	10.68% 66	618	2.12
Friends	3.64% 8	22.73% 50	73.64% 162	220	1.30
Their carer	15.58% 12	25.97% 20	58.44% 45	77	1.57
A neighbour	9.81% 37	30.24% 114	59.95% 226	377	1.50
Their local community	9.30% 4	18.60% 8	72.09% 31	43	1.37
They would be at a loss to know	8.14% 18	9.50% 21	82.35% 182	221	1.26

Combined Response (759 rounded–listed by weighted average)

(Number column denotes respondents citing each view)

In An Emergency/Event Who Would Your Parents Call on First	Combined Weighted Average	No	In An Emergency/Event Who Would Your Parents Call on First	L&G Weighted Average	No
Me	1	721	Me	1	58
Another Family Member	2	618	Another Family Member	2	55
Their Carer	3	77	Local Community	3	4
A Neighbour	4	377	A Neighbour	4	31
Local Community	5	43	Their Carer	5	3
Friends	6	220	They'd Be At A Loss To Know	6	6
They'd Be At A Loss To Know	7	221	Friends	7	20
Total Responses		759	L&G Component		59

□ There are no great revelations in the Combined Response. The first four rankings are as expected. The slight surprise is that calling on the local community ranks ahead of calling on friends. However this may be a pragmatic recognition that the ‘local community’ may be closer to the scene of the event, while friends may live further away and that given that friends are also likely to be older it may not be appropriate to call on them first. Realistically, the support and skills required at that moment may be available closer to hand.

Public & L&G Comparison –Listed by weighted average

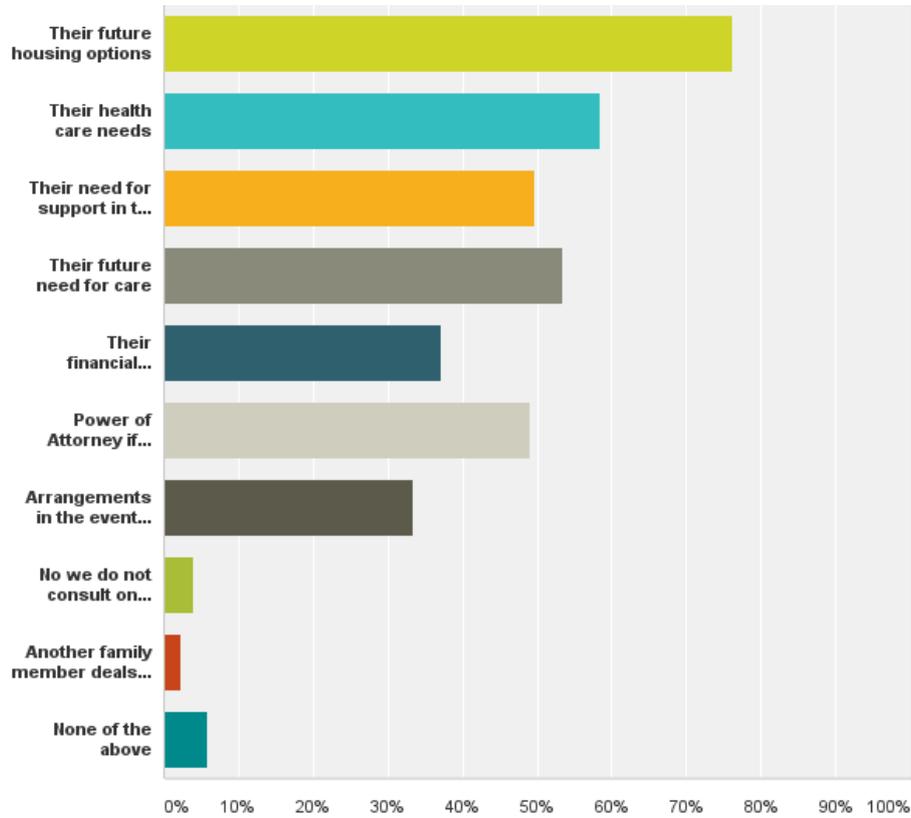
(Number column denotes respondents citing each view)

In An Emergency/Event Who Would Your Parents Call on First	Combined Weighted Average	No	In An Emergency/Event Who Would Your Parents Call on First	L&G Weighted Average	No
Me	1	662	Me	1	58
Another Family Member	2	561	Another Family Member	2	55
Their Carer	3	74	Local Community	3	4
A Neighbour	4	346	A Neighbour	4	31
Friends	5	199	Their Carer	5	3
Local Community	6	38	They'd Be At A Loss To Know	6	6
They'd Be At A Loss To Know	7	214	Friends	7	20
Total Responses		759	Total Responses		59

L&G Overview

- The rankings here are distorted by the small numbers in the sample, producing what present as apparent discrepancies in, for example, the ranking of ‘Carer’ and ‘Local Community’. ‘Friends’ are ranked lowest using the weighted average.
- However if we use the more crude method of simply ordering by numbers then ‘Neighbour’ would be ranked 3rd, ‘Friends’ 4th and ‘Carer’ would fall last at 7th.
- This lowest ranking for ‘Carer’ is almost certainly due once more to the younger age of the L&G respondents; the likelihood that they have younger parents than in the far larger public segment of the Combined Response; that these younger parents are less likely to have a ‘Carer’; and therefore this ‘probability’ was marked down because for the most part it did not exist.

27. Discussing Planning Ahead (723)



Answer Choices	Responses	Count
Their future housing options	76.21%	551
Their health care needs	58.51%	423
Their need for support in the house/garden	49.65%	359
Their future need for care	53.53%	387
Their financial resources in older age	37.07%	268
Power of Attorney if they fall ill	49.10%	355
Arrangements in the event of their demise	33.33%	241
No we do not consult on these matters	3.87%	28
Another family member deals with them	2.21%	16
None of the above	5.95%	43
Total Respondents: 723		



Combined Response (723 rounded)

(Listed by weighted average. Number column denotes respondents citing each view)

<i>Planning Ahead –What Have You Discussed With Your Parents</i>	Combined	No	<i>Planning Ahead -What Have You Discussed With Your Parents</i>	L&G	No
1 Their Future Housing Options	76%	551	3. Their Future Housing Options	29%	16
2 Their Healthcare Needs	58%	423	4. Their Healthcare Needs	25%	14
3. Future Need for Care	54%	387	8 Future Need for Care	9%	5
4 Support in House/Garden	50%	359	5 Support in House/Garden	20%	11
5 Power of Attorney	49%	355	2. Power of Attorney	30%	17
6 Their Financial Resources in Old Age	37%	268	1. Their Financial Resources in Old Age	36%	20
7 Arrangements in Event of Their Demise	33%	241	5 Arrangements in Event of Their Demise	20%	11
8 Don't Discuss Such Matters	4%	28	7 Don't Discuss Such Matters	16%	9
9. Another Family Member Deals With This	2%	16	9. Another Family Member Deals With This	4%	2
None of the Above	6%	43	None of the Above	20%	11
Total Responses		723	L&G Responses		56

By some distance the chief area around which parents and children discuss planning ahead is housing.

Over three quarters (76%) of Combined respondents say that ‘Future Housing Options’ is top of the list, followed by their parents’ ‘Healthcare Needs’ (58%) and their ‘Future Need for Care’ (54%).

Even allowing for the relatively small L&G response **these are encouraging numbers and point to a welcome inter-generational dialogue about needs, capabilities, wellbeing and the need to consider options early and make informed choices** about how best to meet the changes in later life.

The mid ranking of Power of Attorney as a focus of discussion in nearly half (49%) of the Combined Response and 30% in the L&G segment is also notable and may be influenced by concerns of parent’s developing dementia or becoming frail. Again it is a welcome sign that families are conferring on fundamental issues, setting aside any taboos and ensuring that *the subject* of the Power of Attorney has the opportunity to make or influence the decisions that should be intended to ensure and support their best interests.

33% of Combined respondents and 20% of L&G also say that they have discussed with their parents ‘Arrangements in the Event of their Demise.’ However this suggests that as many as two thirds have either not done so or are addressing this in other ways. Only a very small proportion of Combined respondents–4%–do not consult their parents on any in this range of matters. The figure for L&G is much higher at 16%.



Public & L&G Comparison

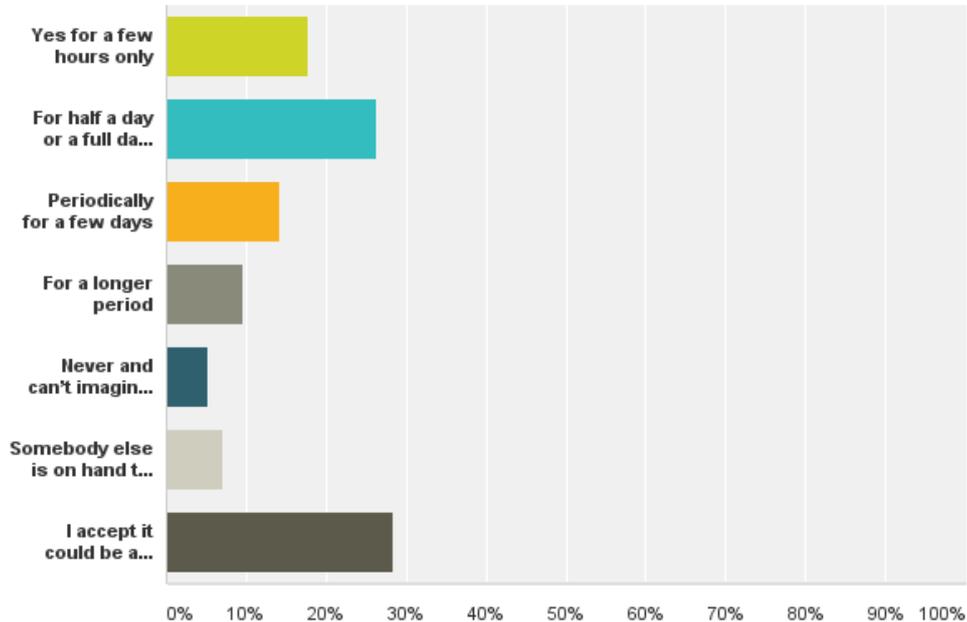
<i>Planning Ahead –What Have You Discussed With Your Parents</i>	Public	<i>Planning Ahead -What Have You Discussed With Your Parents</i>	L&G
1 Their Future Housing Options	81%	1.Their Financial Resources in Old Age	36%
2 Their Healthcare Needs	61%	2.Power of Attorney	30%
3.Future Need for Care	52%	3.Their Future Housing Options	29%
4 Support in House/Garden	57%	4.Their Healthcare Needs	25%
5 Power of Attorney	37%	5 Support in House/Garden	20%
6 Their Financial Resources in Old Age	51%	5 Arrangements in Event of Their Demise	20%
7 Arrangements in Event of Their Demise	34%	7 Don't Discuss Such Matters	16%
8 Don't Discuss Such Matters	3%	8 Future Need for Care	9%
9.Another Family Member Deals With This	2%	9.Another Family Member Deals With This	4%
None of the Above	5%	None of the Above	20%
Total Responses 665		Total Responses 56	

L&G Overview

- The direct comparison between the Public and L&G surveys throws up a number of subtle differences from the Combined Response. L&G responses here are likely to be explained by a combination of having younger parents and the small size of the L&G sample.
- There is a much stronger emphasis in the L&G Survey results on 'Financial Security' (ranked 1st compared to 6th in the Public Survey) and on legal arrangements where 'Power of Attorney' ranks 2nd compared to 5th
- Discussion of future housing options' ranks 3rd compared to 1st. This too is likely to reflect younger parents and that housing may not yet be an issue.
- Similarly the difference in the parental cohorts may also explain why 'Future Needs for Care' ranks 3rd in the Public Survey but only 8th -second to last –in the L&G Survey.
- **However these lower rankings signpost the need to give early consideration to what are likely to produce for some families quite significant challenges 5-15 years down the line.**
- They support the principle of **Planning Ahead**.
- As noted above, perhaps the best example is that 34% of participants in the Public survey have discussed with their parents arrangements in the event of their demise, whereas the proportion is 20% in the L&G survey.



28. Taking Leave to Deal with an Event or Emergency (721)



Answer Choices	Responses
Yes for a few hours only	17.70% 128
For half a day or a full day sometimes	26.28% 190
Periodically for a few days	14.11% 102
For a longer period	9.68% 70
Never and can't imagine it	5.12% 37
Somebody else is on hand to help them	7.05% 51
I accept it could be a possibility in future	28.49% 206
Total Respondents: 723	

Combined Response (723 rounded) Number column denotes respondents citing each view

Having to Leave Work to Attend to Parents	Combined	No	Having to Leave Work to Attend to Parents	L&G	No
Yes –For A Few Hours Only	18%	128	Yes –For A Few Hours Only	10%	6
Half or Full Day Sometimes	26%	190	Half or Full Day Sometimes	14%	8
Periodically For A Few Days	14%	102	Periodically For A Few Days	7%	4
For A Longer Period	10%	70	For A Longer Period	7%	4
Never-Can't Imagine It	5%	37	Never-Can't Imagine It	13%	7
Somebody Else On Hand To Help Them	7%	51	Somebody Else On Hand To Help Them	14%	8
Accept It Could Be A Possibility In Future	29%	206	Accept It Could Be A Possibility In Future	43%	24
Total Responses		723	Total Responses		56



□ This section holds a particular interest for employers. **Only 5% of Combined respondents have not left work at some time to deal with an event or can never see themselves doing so.** It is also quite possible they have not yet been tested by the need to do so in which case the proportion of respondents who have some experience of having to do so, regardless of the length of time out, is compelling.

□ 18% of Combined respondents have taken a ‘few hours only’ leave from work to meet the needs of parents. 26% have taken a half or full day and a further 24% say they have done so periodically for a few days or longer. Even allowing for overlapping of these two answers the responses indicate that over two thirds (68%) of all respondents have taken time out to deal with the need of a parent. A further 29% (again with probable overlapping) ‘accept it could be a possibility in future’.

Public & L&G Comparison

Having to Leave Work to Attend to Parents	Public	No	Having to Leave Work to Attend to Parents	L&G	No
Yes –For A Few Hours Only	18%	121	Yes –For A Few Hours Only	10%	6
Half or Full Day Sometimes	27%	181	Half or Full Day Sometimes	14%	8
Periodically For A Few Days	15%	98	Periodically For A Few Days	7%	4
For A Longer Period	10%	66	For A Longer Period	7%	4
Never-Can’t Imagine It	5%	30	Never-Can’t Imagine It	13%	7
Somebody Else On Hand To Help Them	6%	43	Somebody Else On Hand To Help Them	14%	8
Accept It Could Be A Possibility In Future	27%	182	Accept It Could Be A Possibility In Future	43%	24
Total Responses		665	Total Responses		56

(Total not rounded to 100%)

L&G Overview

□ In 2015 L&G had 7,345 employees in England. Had 24% of *all employees* (the sum of the first 2 categories) replicated their actions in taking a few hours or a half or full day off during the course of that year this would have amounted to 1,763 days of partial or full absence. Potentially impacting on the equivalent of 353 manpower weeks.

□ Of course this is no more than a contrived and fanciful calculation but at a time when our population is ageing, when older people can expect to become even older, when statutory health and care resources are under intense pressure from this section of the population and when the army of informal carers may well have to more than double over the next 10 years to compensate ...it does point us to the future challenge of *planning ahead* if only to minimise or better manage a

likely uplift in disruption to the workplace. (In 2015 L&G records employee absence that UK sickness as a percentage of the UK workforce was 2.9% (Employee Data-Legal and General Group Corporate Responsibility Report 2015 p1/9)

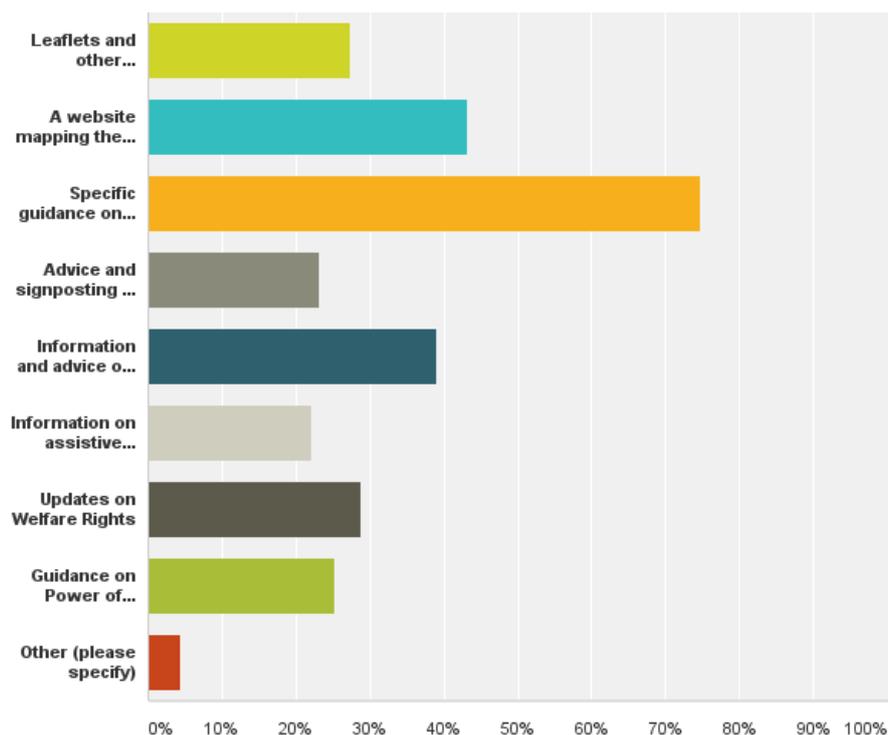
□.In 2015 the Government recognised the need for so called ‘care leave’, acknowledging that more and more people in the workforce are having to take time away to meet the needs of their older relatives. A growing emphasis is placed by many organisations on starting to plan for *yourself* by your mid-50s. These are welcome initiatives. There is an opportunity now for L&G to take the lead for a second time and implement a far more wide ranging survey of *planning ahead* for later life.

□.Carers UK report that with longer life expectancy and extended working lives, more and more people are trying to manage their work *alongside* caring for older, seriously ill or disabled family members. This leads to pressure at work and may reduce productivity.

□.Over 1 in 5 UK adults find their work affected as a result of caring, including 2.3 million who have given up work and almost 3 million who have reduced their working hours to care at some point. Nearly 90% of the public support a right to a short period of time off work to care, this report argues that it is time for policy makers to make statutory care leave a priority.

<https://www.carersuk.org/for-professionals/policy/policy-library/the-case-for-care-leave>

29. What Type of Information Would Help? (723 rounded)





Answer Choices	Responses	
Leaflets and other publications	27.25%	197
A website mapping the main later life options	43.29%	313
Specific guidance on housing options	74.83%	541
Advice and signposting on finances	23.24%	168
Information and advice on health and care	39.14%	283
Information on assistive technology at home	22.13%	160
Updates on Welfare Rights	28.77%	208
Guidance on Power of Attorney	25.31%	183
Other (please specify)	4.43%	32
Total Respondents: 723		

Combined Response (723 rounded) Number column denotes respondents citing each view

What Type of Information & Advice Would be Useful to You	Combined	No	What Type of Information & Advice Would be Useful to You	L&G	No
1 Specific Guidance on Housing Options	75%	541	5. Specific Guidance on Housing Options	28.57%	16
2 Website Mapping Main Later Life Options	43%	313	1. Website Mapping Main Later Life Options	53.57%	30
3 Information on Health & Care	39%	283	2. Information on Health & Care	44.64%	25
4 Updates on Welfare Rights	29%	208	4. Updates on Welfare Rights	35.71%	20
5. Leaflets & Other Publications	27%	197	7. Leaflets & Other Publications	25.00%	14
6. Guidance -Power of Attorney	25%	183	3. Guidance -Power of Attorney	42.86%	24
7. Advice & Signposting on Finances	23%	168	6. Advice & Signposting on Finances	26.79%	15
8. Information on Assistive Technology At Home	22%	160	7. Information on Assistive Technology At Home	25.00%	14
Other	4%	32	Other	0.00%	0
Total Respondents		723	L&G Respondents		56

□ **The highest Combined responses are for ‘Specific Guidance on Housing Options’ 75% and for ‘A Website Mapping the Main Later Life Options’ 43%**

□ These are consistent with EAC’s own experience gained over the course of the last 30 years. Older people and their family members and carers require expert information and advice that enables them to make informed choices about later life housing and care options.



□ **These are already provided of course by EAC itself and by its national telephone advice service FirstStopAdvice.** EAC’s website www.housingcare.org receives 4 million unique visitors annually most of whom are doing precisely this....*seeking specific guidance on later life housing and care options.*

□ Around 75% of these visits are made by older people themselves or by their family members/carers. The site is the most comprehensive and longest established information and advice gateway of its kind and contains information on nearly 40,000 later life housing, housing with care and care home options.

□ What is evidently missing here is an **‘awareness’ that this information and advice is already available and easily accessible** on the very site that respondents located the on-line survey. We need to encourage them to spend more time navigating the site and working through the information available.

Public & L&G Comparison (percentages denote numbers citing each item)

What Type of Information & Advice Would be Useful to You	Public	What Type of Information & Advice Would be Useful to You	L&G
1 Specific Guidance on Housing Options	79%	1.Website Mapping Main Later Life Options	54%
2 Website Mapping Main Later Life Options	43%	2.Information on Health & Care	45%
3 Information on Health & Care	39%	3.Guidance -Power of Attorney	43%
4 Updates on Welfare Rights	28%	4.Updates on Welfare Rights	36%
5.Leaflets & Other Publications	27%	5.Specific Guidance on Housing Options	29%
6.Guidance -Power of Attorney	24%	6.Advice & Signposting on Finances	27%
7.Advice & Signposting on Finances	23%	7.Leaflets & Other Publications	25%
8.Information on Assistive Technology At Home	22%	7.Information on Assistive Technology At Home	25%
Other	5%	Other	0%
Public Survey	667	L&G Survey	56

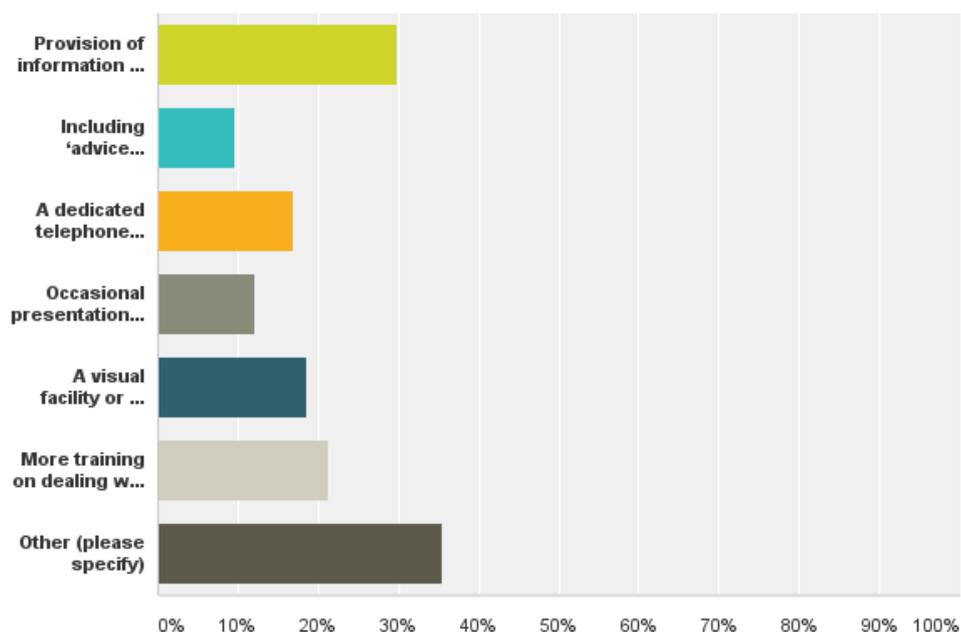
L&G Overview

□ In the L&G Survey the availability of ‘A Website Mapping Later Life Options’ (ranked 1st 54%) is somewhat of a contradiction in terms as virtually all respondents should have been aware that the survey is conducted by EAC and its website was cited in the joining details. Moreover www.housingcare.org is the most comprehensive later life options information gateway of its kind with 4 million unique visitors last year.

□ Had L&G respondents not been aware of or ventured into the EAC site there are a number of other alternatives which provide some of information and advice offered by EAC.

- In the Public survey we find that the chief type of information requested is more focused ‘Specific Guidance on Housing Options’ (ranked 1st here but only 5th in the L&G Survey). Again a surprise as the Public survey was accessed directly from the www.housingcare.org website which specialises in providing exactly this ‘specific guidance’. As noted above this free EAC resource offers nearly 40,000 ‘live’ retirement housing, housing with care, extra care and care home options (the largest of its kind) categorised further by tenure, price, location, size, services. However in mitigation it may be that respondents in both groups are actually **reinforcing the value** of these type of services.
- ‘Information on Health and Care’ ranks 2nd in the L&G survey and 3rd in the Public survey and this is expected. What is interesting is the importance placed on more information and advice on ‘Power of Attorney’ (ranked 3rd L&G survey and 6th in the Public survey).
- ‘Advice and signposting on finances’ falls low in the rankings (6th L&G and 7th Public) and reflects the probability in the L&G survey that respondents have ready knowledge or access to these resources. Generally for both groups it may be an acknowledgement that the internet and the High Street abound with sites offering this kind of guidance. Its lower ranking here is also consistent with the ranking for later life financial security/importance of finances elsewhere in the survey.
- Finally, ranked last by each set of respondents ‘Information on Assistive Technology at Home’ attracts the interest of 22% in the Public survey and 25% in the L&G survey –a sign both of its increasing use and of a wish to learn more.

30. How Could Your Employer Help (723 rounded)





Answer Choices	Responses
Provision of information and advice at work	29.88% 216
Including 'advice surgeries'	9.54% 69
A dedicated telephone advice line for staff	16.87% 122
Occasional presentations and seminars at work	12.03% 87
A visual facility or app that enables you to monitor your parents from work at times of concern	18.67% 135
More training on dealing with the needs of older people generally	21.30% 154
Other (please specify)	35.55% 257
Total Respondents: 723	

Combined Response (723 rounded)

How Can Your Employer Help You to Meet The Parental Challenges Ahead	Combined	No	How Can Your Employer Help You to Meet The Parental Challenges Ahead	L&G	No
1.Provision of Information & Advice At Work	30%	216	1.Provision of Information & Advice At Work	61%	34
2.More Training in Dealing With Needs of Older People	21%	154	4.More Training in Dealing With Needs of Older People	36%	20
3.Visual Facility or App to Monitor Parents Situation	19%	135	5.Visual Facility or App to Monitor Parents Situation	30%	17
4.Dedicated Telephone Advice Line For Staff	17%	122	2.Dedicated Telephone Advice Line For Staff	39%	22
5.Occasional Seminars & Presentations at Work	12%	87	2.Occasional Seminars & Presentations at Work	39%	22
6.Advice Surgeries	10%	69	5.Advice Surgeries	30%	17
Other	36%	257	Other	12%	7
Total Responses		723	L&G Responses		56

□ The questions here centre on specific and practical ways that employers can work with and for their employees **within the workplace itself**. In the Combined Response (where only 44% of respondents are in full time employment) the provision of information and advice at work at 30% is by far the most sought after form of support followed by the need for more training in dealing with the needs of older people. **In contrast in the L&G group (where 95% are in full time employment) this response jumps to 61%.**



Public & L&G Comparison

How Can Your Employer Help You to Meet The Parental Challenges Ahead	Public	How Can Your Employer Help You to Meet The Parental Challenges Ahead	L&G
1.Provision of Information & Advice At Work	27.22%	1.Provision of Information & Advice At Work	60.71%
2.More Training in Dealing With Needs of Older People	20.15%	2.Dedicated Telephone Advice Line For Staff	39.29%
3.Visual Facility or App to Monitor Parents Situation	17.74%	2.Occasional Seminars & Presentations at Work	39.29%
4.Dedicated Telephone Advice Line For Staff	15.04%	4.More Training in Dealing With Needs of Older People	35.71%
5.Occasional Seminars & Presentations at Work	9.62%	5.Visual Facility or App to Monitor Parents Situation	30.36%
6.Advice Surgeries	7.82%	5.Advice Surgeries	30.36%
Other	37.59%	Other	12.5%

L&G Overview

- Drilling more directly into the surveys we find that both sets of respondents rank 1st **‘the provision of information and advice at work’** but as noted at a far higher premium in the L&G case.
- This resonates with requests made to EAC in 2013 during the seminars and surgeries we conducted for L&G staff at Coleman Street and at Kingswood. So, too, do the joint second rankings for L&G –a **dedicated telephone advice line for staff 39%** and **occasional seminars and presentations 39%**. Followed by **‘more training in dealing with the needs of older people’ 36%**.
- We suggest on the basis of the findings of the survey as a whole that consideration is given by L&G in developing with EAC a **dedicated route for accessing/filtering the latter’s www.housingcare.org website and the establishment of a dedicated advice line for L&G employees and their families.**
- **Provision of information by EAC could also extend to other ‘requests’ cited in Q 29** –on healthcare, assistive technology, updates on welfare rights, provision of leaflets and publications which could be co-branded with L&G as a ‘company service’ to its employees.



Planning Ahead – Benefits and Outcomes to L&G and Its Customers

Planned together with L&G some of the main benefits of **Planning Ahead** will be

- A timely opportunity to test ideas, sample views, capture data
- And to enhance staff 'buy-in' to and knowledge of a core area of L&G business
- Greater awareness of the issues affecting L&G staff and their families
- A better understanding of their impact on employees and employers
- A unique 'from home' angle on the needs and expectations of older consumers
- Wider insight into the 'grey market' and emerging gaps & opportunities
- Greater 'authority' with customers for having had the 'family conversation' ourselves
- New marketing strategies derived from working this through personally and in detail
- Improvement in productivity by investing in skills, training & digital capabilities
- Identification of support services and information for L&G employees
- A strategy that delivers 'returns' for its 'investment' with a partner charity

Ends

EAC November 2016

