

Ageing and Coastal Communities

Final Report for the Coastal Action Zone
Partnership

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7th September 2006

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1. EXECUTIVE SUMMARY

- 1.1 Advances in medicine, education, diet, living conditions and material wealth throughout the last century have contributed to increased longevity, falling mortality and a falling birth rate amongst the populations of most advanced societies. This has led to a changing population age profile and older age groups now outnumber younger age groups – a situation described as demographic ageing.
- 1.2 Populations are ageing in both the developed and developing world, although at varying rates in different countries. In the UK, the proportion of the population aged under 16 fell from 25% to 19% between 1971 and 2004. In contrast, the proportion aged 65 and over increased from 13% to 16%. The most marked increase has been in the proportion of the population aged over 85. This ageing trend is expected to increase in future as those born in the ‘baby booms’ after the Second World War reach retirement.
- 1.3 In common with other sections of the population, our older population of today, and future older populations, are increasingly diverse in terms of their cultural backgrounds, skills, lifetime experiences, health, mobility and geographical location. Some older people are wealthy, whereas others live in poverty. This heterogeneity is an important aspect of the policy context around age (Baker 2005).
- 1.4 In the UK’s rural areas the ageing population trend is particularly marked. The median age of a rural resident in rural England is 42, compared to 36 for an urban resident (Lowe and Speakman 2006, p. 9). The out-migration of younger age groups and the selective re-population of many of England’s rural areas with older age groups mean that the rural population is simultaneously growing and ageing. Generally speaking, retirement in-migration makes only a minor contribution to the greying countryside with only around 10% of rural in-migrants being retired.
- 1.5 The demographic ageing trend is clearly evident along Britain’s coasts which have long been popular as retirement destinations. Data was analysed for this report using three coastal classifications based on Vickers classification of local authority districts: Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts.
- 1.6 The median age of residents in 2001 was found to be highest in Aged Coastal Resorts (48) although Coastal Resorts (41) and Aged Coastal Extremities (42) also had median ages higher than those in Great Britain (38) and urban England (36). Aged Coastal Resorts also had the highest proportion of their population aged over 65 (26.4%), although the proportions in Aged Coastal Extremities and Coastal Resorts (20.2% and 21.1% respectively) were also several percentage points higher than the Great Britain average (16%).
- 1.7 Looking at trends over time reveals a complex and variable pattern in the age structures of these areas. The general pattern is that rural areas along our coastline (Aged Coastal Extremities) experienced an increase in the proportion of their population aged over 65 between 1981 and 2001. As a whole, Coastal Resorts have actually seen a decline in the proportion of their population aged 65 and over since 1981. It is important to note that these changes reflect somewhat lower birth rates during the inter-war years and as such are not necessarily a good indication of likely patterns over the next 20 years as baby boomers reach later working age and retirement.
- 1.8 Up until now, demographic ageing has tended to be seen as a ‘pensions and care’ issue, with older people viewed as dependent and as a burden on society. However, there is growing awareness that ageing has profound implications for wider economic and social policy-making and is critical for policies related to economic growth, employment, productivity and social cohesion (European Policies Research Centre 2006, p. 1). It is increasingly recognised that older people, whilst testing local and regional infrastructure, can provide a potential driver for a regional economy.

- 1.9 Research has shown that many older people, including those below and those over state pensionable age, wish to remain economically active. Whilst some wish to remain in full- or part-time employment, others may wish to start up their own business, work on a flexible basis from home or engage in learning opportunities. Many older people are also more wealthy than ever before and do not wish to save money 'for a rainy day' or to pass to family. They are increasingly discerning consumers who demand choice and quality.
- 1.10 Older people also contribute in other ways. Levels of participation in voluntary and social enterprise activities are increasing amongst those in later life and many older people are active in community groups, churches and schemes such as Neighbourhood Watch. Many older people also provide informal care to other relatives and friends.
- 1.11 Rural areas, and particularly rural areas along Britain's coast, are at the forefront of the demographic ageing trend, which will become more marked in future. This represents a tremendous opportunity for these areas to develop innovative solutions to dealing with the implications of this trend. This report proposes two models – the pre-retirement model and the retirement industry model – which represent progressive and pro-active strategies to maximise the benefits of these demographic shifts.
- 1.12 The data suggests that coastal areas are attracting large numbers of people who have reached later working age. The pre-retirement model draws on the positive resources and benefits that these individuals can bring, in terms of economic activity and spending, but also time and energy to devote to voluntary and community activities.
- 1.13 The data also suggests that coastal locations are home to substantial numbers of people who have reached retirement age, some of whom will have migrated to the coast to retire. As with the pre-retired, many of these individuals are more active, healthy and wealthy than ever before. Many wish to remain economically active beyond the state pension age; others wish to spend time engaged in voluntary activity. Many will also require a range of health, transport and retail services, and the increasing demand from this group may result in improvements in this infrastructure. Evidence suggests that planned retirement villages, which are a relatively new phenomenon in the UK, bring positive impacts for local communities as well as for older people themselves.
- 1.14 The report highlights examples of initiatives and strategies adopted in the UK, elsewhere in the EU and in the USA to deal with demographic ageing. Such strategies may be based on ensuring older people have access to vital health services or they may be broader, encouraging a change in attitudes towards older people and ageing amongst governments and the public, helping enterprises to respond to the opportunities offered by ageing and running conferences and pilot projects. In the USA, a number of States actively pursue retiree in-migration as an economic development strategy.
- 1.15 At the same time, it is important not to ignore the fact that as well as bringing opportunities, demographic ageing may bring challenges for localities. Many pensioners do not enjoy good health, are not wealthy and do not have good social networks, and thus find themselves excluded from society. It is important that strategies do not overlook or further contribute to the isolation and exclusion of these individuals.
- 1.16 Policy- and decision-makers looking for ways to boost the economic and social development of coastal communities could do worse than build strategies based on the wealth, skills, energy and time that older people have to devote to starting new businesses and social enterprises, or to participating in voluntary and community sector activities. The report concludes by suggesting a number of issues for policy-makers to consider when adopting such strategies. These include: the need to change negative perceptions of ageing; the need to take a broad approach beyond pensions and care to address the economic, social and civic aspects of ageing; the need for better research and information on older people; the need to recognise the diversity of older people; the need for a more strategic approach to encourage older people to remain economically active or to take up voluntary roles; and the need to ensure both compatibility with other local objectives and local community buy-in.

2. INTRODUCTION AND AIMS OF THE STUDY

- 2.1 Advances in medicine, education, diet, living conditions and material wealth throughout the last century have contributed to increased longevity, falling mortality and a falling birth rate amongst the UK population (and indeed in most advanced societies). This has led to a changing population age profile and older age groups now outnumber younger age groups – a situation described as demographic ageing.
- 2.2 In 2006, the UK population has topped the 60 million mark (BBC 2006c). However, whilst the numbers of people aged under 16 fell from 25% of the total population in mid-1971 to just 19% in mid-2004, the proportion aged 65 and over increased from 13% to 16%. The median (mid-point) age of the UK population has risen from 34.1 in mid-1971 to 38.6 in mid-2004. Within the older age group, the major growth in numbers and proportions is amongst the 'oldest old' aged over 85, due largely to people living longer (ESRC 2006, p. 2). Of those who were 65 and over, the proportion aged 85 and above increased from 7% in mid-1971 to 12% in mid-2004 (ESRC 2006, p. 4).
- 2.3 Projecting these trends into the future suggests that the number of people in the UK in the younger age groups will continue to fall, and the numbers of people at 'middle age' and older will rise. The number of people aged 20-40 is expected to fall from its current level of 17 million to 16 million by 2020, whilst the number of people aged 45-65 is expected to rise from 14 million to 17 million. It is expected that an increasing number of these older people will be active in the workforce. Recent population projections also suggest that the number of people aged over 85 will rise from just over 1 million to nearly 4 million in the first half of the 21st century.
- 2.4 Cultural and ethnic diversity is more marked amongst those generations now reaching middle and old age than in previous generations. Thus, it is anticipated that there will be a rapidly increasing number of older people from ethnic minority groups, a direct consequence of the substantial flows of immigration that began in the 1950s (Warnes and McInerney 2004, p. 17).
- 2.5 Ageing proceeds alongside a host of social, economic and technological changes and interacts with those changes, producing differential regional impacts and economic consequences (Warnes and McInerney 2004). For example, the median age of a rural resident in England is 42, compared to 36 for an urban resident (Lowe and Speakman 2006, p. 9). Over the next 25 years, the median age for the population of rural districts will rise towards 50 (Champion and Shepherd 2006).
- 2.6 Evidence also suggests that in coastal districts away from the main urban centres, there are disproportionate numbers of retired people. Coastal communities are among the least well understood of Britain's localities. Whereas considerable research and policy attention has been paid to rural and urban areas and to declining industrial areas, the coast has received comparatively little attention. In addition to the ageing population trend, coastal areas often have fragile economic conditions, including low incomes, seasonal employment and pressure on services during the summer months. They also experience high levels of youth out-migration, the Lincolnshire Coastal Action Zone (CAZ) reporting that in East Lindsey, for every two people aged 18-24 who move out of the area, three people aged over 60 move in.
- 2.7 Demographic changes in society have major implications for planning and policy-making, as well as presenting challenges for those attempting to estimate and measure the population. The traditional view sees population ageing as of primary interest in key policy areas such as housing, health, social services and pensions, the latter including policies on benefits and tax allowances (ESRC 2006). However, there is growing awareness that ageing has profound implications for wider economic and social policy-making and is critical for policies related to economic growth,

employment, productivity and social cohesion (European Policies Research Centre 2006, p. 1).

- 2.8 Traditionally, the ageing population trend has been regarded as a problem, an increasing burden of decline and dependency for society to cope with. Stereotypes of older people as 'takers' rather than 'givers' can contribute to discrimination, social exclusion and isolation (Baines *et al.* 2004, p. 6) and older people resent being characterised in terms of neediness and incapacity (Baines *et al.* 2004, p. 6). In reality, the ageing trend throws up a whole variety of opportunities as well as challenges. Evidence suggests tremendous diversity amongst the older population; whilst some pensioners do experience low incomes and poor health, many are more healthy, wealthy and active than ever before. Most older adults are not dependent on others, indeed, caring by older people makes a vital contribution to many communities and families.
- 2.9 At a national level pensions policy is being reformulated (see the Turner Report) and Public Service Agreement targets now exist for the employment of older people. However, 'on-the-ground' at the local and regional level, local authorities, health sector institutions and other organisations with a remit for older people, are battling with the question of how to engage with the ageing society in all of its many and complex aspects. Some changes are occurring, however. For example, Baines *et al.* (2004) note that some businesses are becoming more alert to the 'grey advantage' market.
- 2.10 Theories of successful ageing stress the importance of being and staying active for an individual's perceptions of well-being and 'Active Ageing' is a major policy priority within the EU, the OECD and the G8 (Walker 2002). The 2000 Lisbon Report pointed to an 'employment deficit' in the age cohort of 55-65 which contributed to weakness in the European economy and the exclusion of many older people from society. The EU approach clearly links active ageing policy with economic growth (Baines *et al.* 2004, p. 12), although Active Ageing is about more than paid work, it is also about citizenship and reversing the decline in civic society (Baines *et al.* 2004, p. 12). The EU's key regional policy principles of long-term, regional strategy-building based on the partnership of public and private actors across administrative levels have also contributed to the more sophisticated and inclusive approach to ageing. At a project level, Community funds have provided support and an arena to raise awareness of the ageing agenda and to develop innovative approaches (European Policies Research Centre 2006, p. vii).
- 2.11 This report explores the process of demographic ageing in coastal areas of the UK and the implications of this changing population profile for the future economic and social development of these areas. Focusing on two proposed strategies (called the pre-retirement model and the retirement industry model), the report draws out recommendations as to how coastal areas can respond to (and indeed consider pro-actively encouraging) pre-retirement and retirement in-migration. The aim of the report is not to discuss "how best we can cope with an increasingly elderly population". Such an approach restricts the ageing society to too much of a problem. Instead, this study has sought to begin to answer the question of, given that ageing is not only a characteristic of the population in general, but of some local areas in particular, how can such localities enhance their capacity to operate a model over the longer term in which older people predominate?
- 2.12 The report draws on a variety of previous studies of demographic ageing, and examples of approaches taken as a result of trend in the UK, continental Europe and in the USA. In the USA many states actively pursue a strategy of attracting older people based on the recognition that both pre-retirees and retirees can have positive economic and social impacts in the communities where they settle. Some of these strategies are discussed in this report.
- 2.13 Additional analysis of 2001 Census data was undertaken for this report using a classification of UK district classification (see Vickers *et al.* 2003). This classification is

based on a project at the University of Leeds, in collaboration with the Office for National Statistics, that aims to develop a set of general purpose classifications at different geographic scales, including households, neighbourhoods and local authorities. The classification includes three groups of coastal local authorities classified as Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts. Further information on the three classifications is provided in Section 6.2.

- 2.14 The report is divided into several sections. The first section (Section 3) explores general patterns of demographic ageing in England, while Section 4 briefly discusses demographic ageing trends in other countries. Section 5 focuses on demographic trends in rural areas of England and Section 6 presents new data analysis using Vickers's classification to show the demographic structure of the UK's coastal areas. Section 7 outlines the two proposed models and the opportunities (and challenges) that they provide. Section 8 discusses strategies that have been adopted in the UK, continental Europe and the USA in response to demographic ageing. Finally, Section 9 concludes the report with a series of issues for planners and policy makers to consider when formulating responses to demographic ageing.

3. DEMOGRAPHIC AGEING IN ENGLAND

- 3.1 At present, there are around 16.4 million people over the age of 50 in England, representing one third of the population. In 1997, the average 65 year old man in the UK was expected to live to age 83; his counterpart in 2015 is expected to live to age 90 (Continuous Mortality Investigation 2005). It is expected that most of the population growth in England by 2028 will be accounted for by a rise in the over 60s, and especially the over 70s and over 80s. Most of this growth will occur in rural districts.
- 3.2 The presence of older people¹ varies from 14% of the population in London, to 21.5% in the South West. Age structure variations are not only a direct outcome of population ageing, but a consequence of regional economic and environmental differences. The London region has a high concentration of jobs, a high density of population, and high land and property prices, all of which cause older people seeking to maximise their residential amenity and quality of life to look elsewhere. Data suggests that approximately 20-25% of those reaching retirement leave London (Warnes and McInerney 2004, p. 12). By contrast, the South West has few jobs, a low density of population, relatively low property prices, and attractive natural and built environments, all of which attract those moving towards retirement.
- 3.3 However, London and the South West stand out in terms of their population age structure: in seven of the nine English regions, the headline deviation from the England figure is relatively low. The four regions of England with the highest proportion of pensioners are the South West, the North East, the East and the South East. For half a century, the South West has adjusted its settlements and economy to accommodate an increasing number of retired households. Reports have showed not only increasing demand for housing and health and social services (thus testing the capacity of local infrastructure), but also substantial economic stimulation and job creation effects (Warnes and McInerney 2004, p. 11).
- 3.4 Variations in sub-regional age structures have much greater amplitude than those between regions. There is increasing awareness of the variation in demographic trends at sub-national level and the differentiated impact on regional labour markets, welfare services and regional policy issues such as regeneration, housing and transport (European Policies Research Centre 2006, p. vii). The regional policy framework, institutional arrangements and socio-economic profile of the region will

¹ This is usually defined as 65 for men and 60 for women, i.e. the state pensionable age, although such definitions do simplify people's experience of older age.

condition the response to ageing. Thus, the European Policies Research Centre report (2006, p. 1) stresses the need for sophisticated, flexible definitions of various groups in the older population.

- 3.5 Sub-regions in London are characterised by high shares of their population in the adult mid-years and low shares of pensioners. Across England, 19 of the 28 sub-regions defined by Warnes and McInerney (2004, p. 13-14) have either low or exceptionally large representations of pensioners, suggesting that the presence or absence of pensioners is the most marked feature of spatial population variations. Sub-regions with sea coasts are dominant amongst the sub-regions with high shares of pensioners, including Northumberland, Cumbria and Lancashire, Norfolk, Lincolnshire and Dorset and Somerset. The authors predict that the latter sub-region more than any other, will be required to accommodate a rapid increase of the footloose pensionable population. In many of the small towns and settlements of these sub-regions there will be enormous pressure over the next 25 years to increase the supply of housing for late 'working age' and pensionable age groups. However, there will also be a substantial injection of purchasing power, and many service jobs will be created (Warnes and McInerney 2004, p. 15).
- 3.6 Within the CAZ area, the population is skewed towards older age groups, reflecting in-migration by older workers and retirees, often for reasons of residential preference, and out-migration by younger groups, such as those going into higher education. This selective migration pattern is common in Britain's seaside towns, but in the CAZ area it is particularly marked. One consequence is that the working age population (men aged 16-64 and women aged 16-59) of the CAZ area (33,000) is relatively small in relation to its total population – just 55% of the total compared to an average of 61% for England as a whole. Added to this, the employment rate is relatively low in the CAZ area, where just 54% of the 16-74 year olds have a job, compared to an England average of 67%. The CAZ area also has a particularly high proportion of people in self-employment, high numbers of people employed in 'elementary occupations' and low numbers employed in white collar jobs, high proportions employed in the 'distribution, hotels and restaurants' sector but few employed in banking and finance and low average weekly earnings, partly offset by relatively low housing costs (Beatty *et al.* 2006, p. 12-18).
- 3.7 Although now a well established trend, the demographic ageing process is not smooth, but progresses through peaks and troughs reflecting fluctuations in the birth rate. Over the next twenty years, it will be the turn of the baby boomers to reach old age. In the post-war period there were in fact two booms, one in the late 1940s/early 1950s and another, bigger one between the late 1950s and the early 1970s. Together, they mean a bulge in the population currently aged 30-60. The effect of these baby boomers ageing in the early decades of this century will be heightened by the much smaller size of the successor cohorts (those born since the 1970s).
- 3.8 Older women outnumber older men (as death rates are higher amongst males), but improved male death rates in some countries (including the UK, Ireland, the USA and Italy), are narrowing this gap and are projected to continue to do so in future². In 1951, there were 77 men in the UK aged 50 and over for every 100 women of that age. By 2031, it is projected that there will be 90 men per 100 women aged over 50. Although these changes may result in increased numbers of older married couples, recent trends also suggest that the number of older divorcees is increasing as marriage becomes less popular. Evidence suggests that people who have never married are much more likely to enter institutional care than those who have ever married (ESRC 2006, p. 10). Moreover, increasing numbers of older people living alone and without children (particularly women born in the second baby boom) to provide care will increase demands on public sector care services.

² The gap is widening in some countries, including many in Eastern Europe (ESRC 2006, p. 8).

- 3.9 Demographic trends shape not just the size and structure of the population, but also the size and composition of family networks. More people in their 50s and 60s now have elderly parents to whom they provide support and care. Equally they may be required to help care for a grandchild, as well as being able to, and indeed encouraged to, participate in the labour market. At the same time, the numbers of people living in multi-generational households has fallen dramatically since the 1970s (although evidence suggests that family interaction and support remain high). This may result in more people entering institutional care or more people living alone. Whilst the latter means more older people living independently for longer, it does raise questions about the need for support for people in their own homes. Studies in the USA and Scandinavia have found associations between adverse health consequences and living alone and the numbers of deaths of people living alone during the Paris heat wave of 2003 also raised concerns about the trend towards solitary living (ESRC 2006, p. 13).

4. DEMOGRAPHIC AGEING INTERNATIONALLY

- 4.1 The UK is far from alone in its experience of the demographic ageing process. Indeed most developed and developing countries are experiencing population ageing, albeit to different degrees. The rate of change to older populations is fastest in developing economies such as Mexico, Brazil, China and most Middle Eastern countries, but in absolute terms, it is developed economies that will have the most aged populations by 2050.
- 4.2 Japan is now one of the most aged and ageing developed countries, due to a combination of extremely low fertility and low mortality. In 2004-5 for example, Japan's Total Period Fertility Rate (TPFR) - a measure giving the average number of children a woman would have, based on current fertility only – was 1.3 compared with 1.8 in England and Wales. And life expectancy at birth for women is 85 in Japan compared with 81 in England and Wales. By way of contrast, the US is younger, because of higher fertility and continuing immigration (ESRC 2006, p. 5).
- 4.3 As a whole, the EU displays a combination of high and growing life expectancy and an extremely low fertility rate. The 2000 Lisbon Report clearly linked active ageing policy and economic growth. In 2004, the Kok Report stressed population ageing as one of the three main challenges facing the EU economy and warned that strategies for active ageing and lifelong learning were not being put in place. The Kok Report recommended that member states put in place comprehensive active ageing strategies by 2006. Several reports have also been produced by EU institutions on the issue of ageing and funding is being provided for active steps to promote active ageing through EU Cohesion Policy, including through the European Social Fund. Demographic ageing has also become a more explicit theme in EU funding for the 2007-2013 period (European Policies Research Centre 2006, p. 11-13).
- 4.4 Recent work undertaken by the European Policies Research Centre (2006, p. 14-18) explored demographic ageing trends in a number of EU countries. These can be summarised as follows:
- *Baltic and Central European countries:* The populations of the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia and Slovenia display the same characteristics of relatively young but rapidly ageing populations. For example, the population of Europe aged over 60 is expected to increase from 20% to 37% between 2002 and 2050, but the population of the Czech Republic aged over 60 is expected to increase from 17% to 40% (Baker 2005). Although the ageing issue is generally recognised as important, it has been somewhat overshadowed by the restructuring of these economies and relatively high levels of unemployment, although some states (e.g. the Czech Republic) have begun to develop ageing strategies.

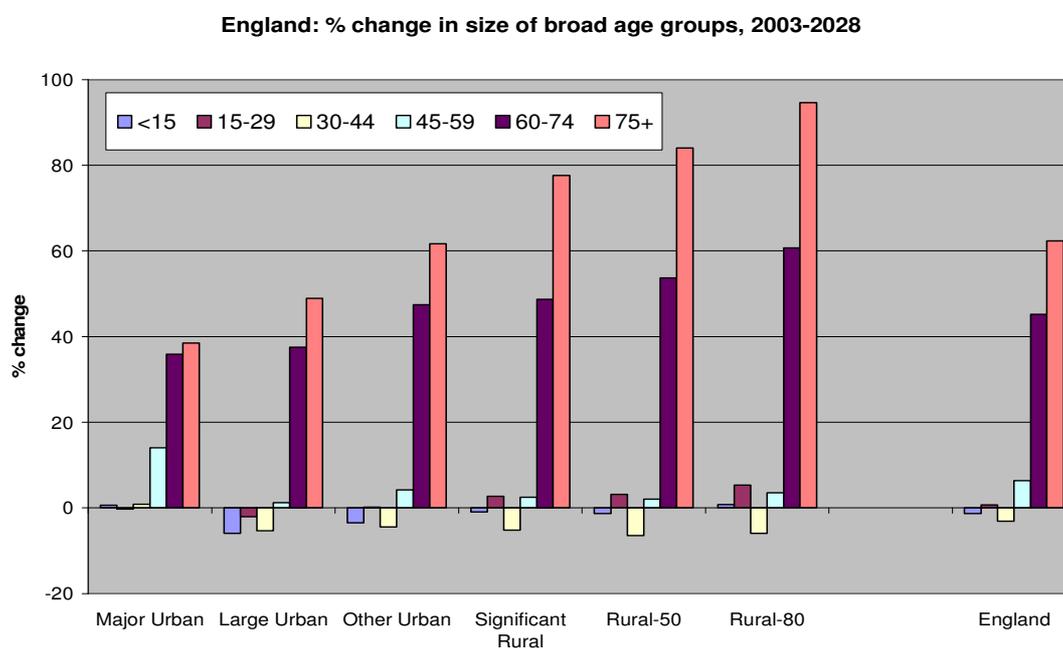
- *UK and Ireland:* The populations of the UK and Ireland are relatively young compared to the rest of the EU, with the proportions of people below 60 below the EU average in both countries. Populations in the UK and Ireland are ageing significantly, but at a slower rate than most other parts of the EU, although there are marked regional variations. Within the UK, fertility in Scotland is lower and that in Northern Ireland higher than England and Wales (ESRC 2006, p. 7). Until recently, the UK's responses to ageing tended to be fragmented and dispersed across different policy areas, but since the 1990s efforts have been made to develop a more coherent and integrated policy approach. The focus has been on creating a policy framework that would facilitate a more positive approach to older workers on a voluntary basis. The issue is also increasingly being addressed in Ireland.
- *Mediterranean countries:* Mediterranean countries (Cyprus, Greece, Italy, Malta, Portugal and Spain) are amongst the oldest in the EU, and indeed in the world. In 2003, Italy had the highest proportion of people over 60, with Greece, Portugal and Spain also being among the eight oldest EU countries. Cyprus and Malta are exceptions with some of the youngest (and smallest) populations in the EU. High unemployment rates in Italy, Greece and Spain mean that dependency ratios³ in these countries are particularly high. Predictions suggest that the populations of the Mediterranean countries will continue to age rapidly with fertility rates generally below the EU average. Spain is expected to be the world's oldest country by 2050, with more than half of the population older than 55 years. In these countries, responses have tended to focus on the provision of services, increasing the independence on older people and weakening incentives for early retirement. Rather than comprehensive national documents, ageing-related policies are part of broader welfare and social inclusion strategies.
- *Nordic countries:* The demographic situation in the Nordic countries (Denmark, Finland and Sweden) is varied. In 2003, the proportions of people over 60 were well below the EU average in Denmark and Finland, but Sweden is the fourth oldest country in the EU. Fertility rates and life expectancy rates are fairly high, with Swedish men having the highest life expectancy rates in the EU. Nordic countries are commonly regarded as being at the forefront in the formation and implementation of ageing policies, partly because the challenge presented by demographic ageing is particularly strong and has been felt earlier than in other EU countries. In Sweden policies are in place to encourage employees to remain in the labour market after reaching retirement age, and Finland has a comprehensive national programme addressing the issue of demographic ageing.
- *Continental West European Countries:* These countries (Austria, Belgium, Germany, France, Luxembourg and the Netherlands) are facing the common prospect of demographic ageing, but they present a heterogeneous demographic picture. The Netherlands and Luxembourg are amongst the youngest EU countries in terms of the proportion of people over 60. France is also one of the youngest, whilst Austria and Belgium are approximately at the level of the EU average. Germany was the second oldest EU country in 2003. By 2050, the population aged over 65 in these countries is expected to rise significantly, and in some cases to reach double the current percentage. Germany has had the lowest birth rate in Europe for some time and official figures show that the number of births in the country fell by a further 2.8% last year to 8.5 births per 1,000 inhabitants (compared with 12 in Britain, 12.7 in France and 15.2 in Ireland). The German cabinet has recently approved proposals for a new state allowance to encourage people to have children (BBC News 2006a). In many of these countries, reforms to social insurance systems have dominated ageing policy agendas. Various age-related policy initiatives have emerged in Germany, Belgium and Austria in recent years, but they do not amount to comprehensive national ageing strategies.

³ It is acknowledged that using traditional dependency ratios has limitations as the indicator is misleading in analysing actual levels of dependency. Using age-neutral indicators may be more useful, such as the 'economic support ratio' which corresponds to the number of people who are working relative to those not working, that is children below age 16, non-working adults of working age and non-working people over pensionable age (European Policies Research Centre 2006, p. 7).

5. 'THE GREYING COUNTRYSIDE' IN ENGLAND

- 5.1 Society as a whole is ageing, but the proportion of older people in the population is considerably greater in rural than in urban areas through the additional effects of in- and out-migration (Lowe and Speakman 2006, p. 9). The out-migration of younger age groups and the selective re-population of many of England's rural areas with older age groups mean that the rural population is simultaneously growing and ageing.
- 5.2 Nearly 45% of people living in rural England are aged more than 45 years old. Within this, the 45-64 age group represents 26.6% of the rural population (compared with 23.9% for England as a whole) whilst the 65+ age group represents 18.3% of the rural population compared with 15.9% for England as a whole (Moreton *et al.* 2004, p. 14).
- 5.3 Defra's recently published Rural Services Review (2006) suggests that in the next 25 years, the number of people in rural areas aged under 20 will continue to decrease at a faster rate than in urban areas, whereas the number of people aged 60 and over will increase at a faster rate. Figure 1 below shows the projected percentage change in the size of broad age groups between 2003 and 2028. The graph clearly shows the growth in the numbers of people aged 60-74 and 75+ across all of the rural-urban classifications, but the projected increases are noticeably larger (and higher than the England average) in significant rural, rural-50 and rural-80 districts. Districts such as Berwick-upon-Tweed, West Somerset, North Norfolk, East Lindsey, West Dorset and South Lakeland are set to have 3 out of 5 of their residents aged over 50 in 25 years time. Moreover, the largest percentage growths will occur in the older age groups – those in their 60s, 70s and 80s. For the over 85s, numbers are projected to almost treble in the next 25 years.

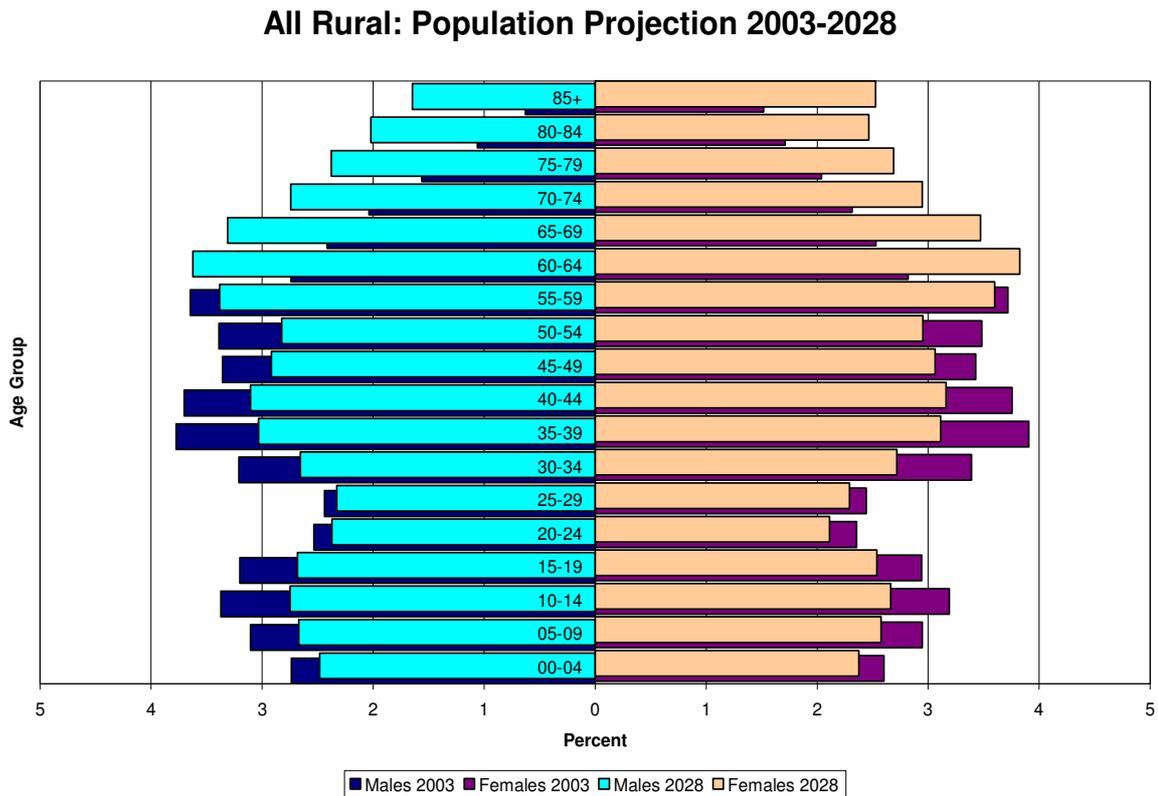
Figure 1: England: % change in size of broad age groups, 2003-2028



Note: Taken from presentation by T. Champion at the Northern Rural Network event "The Demographics of the Ageing Society" on 4 April 2006, available at http://nrrn.ncl.ac.uk/events/agendas/05-06/ageing_06.htm

- 5.4 Figure 2 shows the population pyramid for all rural districts for 2003 and the projected pyramid for 2028. The pyramid shows the decline in all age groups up to 54 years for males and females, and the marked growth in the numbers of people in older age groups.

Figure 2: All rural districts: Population projection 2003-2028



Note: Taken from presentation by T. Champion at the Northern Rural Network event “The Demographics of the Ageing Society” on 4 April 2006, available at http://nrr.ncl.ac.uk/events/agendas/05-06/ageing_06.htm

- 5.5 Generally speaking, retirement in-migration makes only a minor contribution to the greying countryside, with only around 10% of rural in-migrants being retired (Countryside Agency 2004). However, this process may be particularly important in some areas. For example, retirement-related moves occur most strongly from the South East towards rural and coastal settlements in the South West and Eastern England. The more significant migration flows are, on the one hand, the loss of younger age groups and, on the other hand, the in-migration of young families and middle aged people. The largest rural population gains are of people in their 30s and 40s with children, who often move away when they grow up. Thus, the adult population ageing in-situ are contributing most to the burgeoning older population of rural areas, and will continue to do so over the coming decades.
- 5.6 The data suggests that that the middle-aged have tended to move into the more accessible rural areas, whilst the older people have gravitated towards more remote and coastal areas (Champion *et al.* 1996, p. 16). At the same time, there is likely to be a net movement of the over 75s from the dispersed countryside into rural towns (Champion and Shepherd 2006).
- 5.7 The greying countryside process is having profound and wide-ranging effects not only on the social fabric of rural areas but also on the functioning of the rural economy. Many of those moving to the countryside are doing so at a time of family or work-related change. Children may have left the family home so parents wish to downsize and release capital. Economic activity may also be downsized, with individuals moving out of full-time employment and seeking partial retirement, in combination with working part-time or becoming self-employed and setting up a new business venture (Findlay *et al.* 1999). This means that time and energy are often unlocked which can be channelled into other roles, including caring, volunteering or leisure activities.

- 5.8 Lowe and Speakman's (2006) book is based on two notions – 'ageing' and 'the countryside' - that are steeped in stereotypes. In our society both carry connotations of repose, disengagement and detachment. In combination, they achieve their apotheosis in the notion of 'retirement to the countryside' – a state of activity, as it were, in a place of inactivity. However, as noted above retirement in-migration makes only a minor contribution to the greying countryside. New generations who have reached older age and have moved to the countryside are wealthier and can expect to live longer and more healthily and actively than ever before. Older people often play a disproportionate role in the regeneration of rural communities and research conducted for Age Concern England (2003) suggested that older people were the 'glue' that binds rural communities together.
- 5.9 Images of rural areas as a place of retreat and of old age as a time of withdrawal are less and less suited to contemporary realities. Indeed, Lowe and Speakman (2006, p. 9) argue that rural areas can be seen as being at the cutting edge of a major social transition, offering an important reference point and testing ground for policy-makers and analysts in understanding the broader implications of demographic ageing. Indeed, as Champion and Shepherd (2006) remark, rural England is "*acting as the pioneer in the nation's population ageing*".
- 5.10 However, a note of caution must be sounded. Whilst many of the older people moving into rural areas are wealthy, older people still make up the single largest group on low incomes in rural areas. A quarter of pensioners in rural areas have incomes below 60% of median income and in remote rural areas this figure reaches 29% (Countryside Agency 2003a). Moreover, around 1 in 10 pensioners in rural areas rely entirely on the state retirement pension (around half in remote rural areas) and state benefits alone, and of these, over 6% do not have a telephone. Fewer older people receive help from social services to live at home in rural areas (7.2%) than in urban areas (11.1%) (Moreton *et al.* 2004, p. 7). Although many older people living in rural areas report good physical and mental health and evidence suggests that life satisfaction and life expectancy are higher in rural areas, older people in rural areas can be disadvantaged by their lack of access to essential services (including general stores, public transport and GP services) and the consequent additional costs of gaining access.

6. DEMOGRAPHIC AGEING ON THE COAST OF BRITAIN

6.1 *Introduction*

- 6.1.1 This section presents and discusses a range of data analysed for this report using Vickers's classification of Coastal Britain⁴. The section is divided into a two key themes (retirees and those of 'later working age') which together present detailed information about the demographic ageing trend in coastal areas of the UK and provide the context for the discussion of strategies and recommendations as to how the contribution that older people can make to their communities can be better harnessed in Sections 7, 8 and 9.

6.2 *Vickers classification of coastal Britain*

- 6.2.1 In the Vickers classification there are nine classes within the category 'Family B, Rural UK', three of which make up 'Group B2 – Coastal Britain', which includes a total of 44 coastal local authorities. Further information about the Vickers classification can be found in Vickers *et al.* (2003).

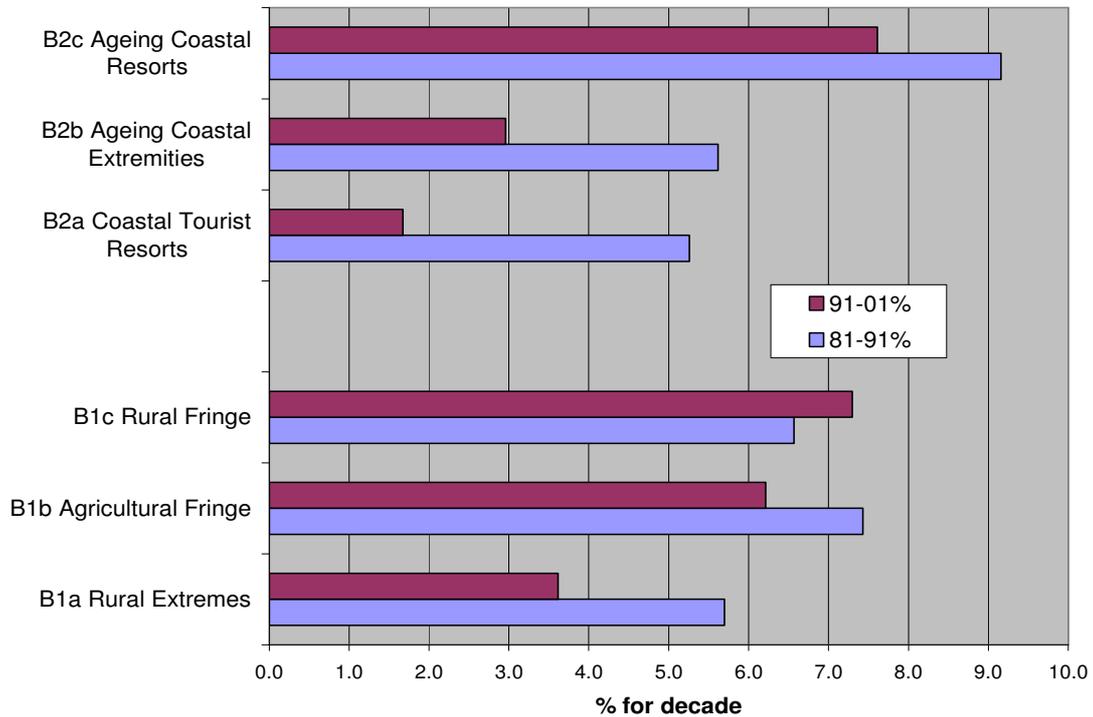
⁴ The data analysis for this report was undertaken for the Centre for Rural Economy by Andrew Craven.

- 6.2.2 The 44 local authorities in 'Coastal Britain' account for 7.6% of the UK population. According to Vickers *et al.* (2003), they all have a coastline and are well spread around the coast of Britain. In general, they are characterised by a large number of retired people many of whom live alone. There are also many couples without children making this group of districts 'the domain of older Britain'. Women who work in this group mainly do so on a part-time basis. Housing is mixed, and some is holiday/second home accommodation. Health in these areas tends to be below average although this is affected by the higher age of the residents.
- 6.2.3 As noted above, within the 'Coastal Britain' category there are three classifications, described by Vickers *et al.* (2003) as follows:
- **Coastal Resorts** – This cluster covers those local authorities that contain large towns or cities that are holiday centres (mostly beach resorts). They account for 1.7% of the UK population. The class is characterised by a high proportion of very old people and health in these areas is below average (linked to the older population). Many older people also live alone and bedsits are more common than average in this cluster. There are a significant number of homes with two adults and no children possibly explaining why the average house size in this cluster is below average. The eight local authorities in this cluster are **Blackpool UA, Bournemouth UA, Eastbourne LA, Hastings LA, Southend-on-Sea UA, Thanet LA, Torbay UA and Worthing LA.**
 - **Aged Coastal Extremities** – This cluster covers local authorities that are all on the coast but they do not contain any urban areas of great size. Together they account for 4.6% of the UK population. This class is characterised by an aged population with a below average level of health. Few women work in these local authorities full time and agriculture employs a higher than average proportion of the workforce. A higher than expected number of homes are without central heating and many of the pensioners in these areas live alone. The 28 local authorities in this cluster are **Adur LA, Allerdale LA, Caradon LA, Carlisle LA, Carmarthenshire LA, Carrick LA, Conwy LA, Denbighshire UA, Dover LA, Dumfries and Galloway UA, East Lindsey LA, Eilean Siar UA, Great Yarmouth LA, Gwynedd UA, Isle of Anglesey UA, Isle of Wight UA, Kerrier LA, North Cornwall LA, North Devon LA, Pembrokeshire UA, Penwith LA, Restormel LA, Scarborough LA, Shepway LA, Torridge LA, Waveney LA, Weymouth and Portland LA and Wyre LA.**
 - **Aged Coastal Resorts** – This cluster covers local authorities that all have a coastal location and contain several small towns but no major urban areas. Together they account for 3% of the UK population. Many areas in this cluster contain coastal resorts that are in decline. The areas have a very old population structure with a high proportion of pensioners living alone. There are also many households with two adults and no children and a low number of dependent children. There is low full time female employment and a higher than expected number of people are self-employed. The eight local authorities in this cluster are **Arun LA, Christchurch LA, East Devon LA, North Norfolk LA, Rother LA, Tendring LA, West Dorset LA and West Somerset LA.**

6.3 Population change rate 1981-1991 and 1991-2001

- 6.3.1 Figure 3 shows the population change rate in coastal and rural districts of the UK (based on Vickers classification) from 1981-1991 and from 1991-2001. The data shows that from 1981-1991 Aged Coastal Resorts had a higher rate of population change than rural districts of the UK. The rates of change in Aged Coastal Extremities and in Coastal Resorts were slower. By 1991-2001 the rates of population change in all three coastal classifications and in all rural districts except those in the Rural Fringe had slowed. The slowing in the rate of growth was least marked in the districts classified as Aged Coastal Resorts but most marked in the districts making up the Coastal Resorts.

Figure 3: Population change rate 1981-1991 and 1991-2001 for Coastal and Rural classes of Vickers' 2001 district classification



Note: Ageing should read Aged

Taken from presentation by T. Champion at the Northern Rural Network event "The Demographics of the Ageing Society on 4 April 2006, available at http://nrm.ncl.ac.uk/events/agendas/05-06/ageing_06.htm

6.4 The population age structure along Britain's coasts: retirement age population

6.4.1 Table 1 shows the median ages for Great Britain, Urban England, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts. Clearly the median age in all three coastal classifications is higher than the median age in Great Britain and urban England. Aged Coastal Resorts have the highest median age, which is twelve years higher than the median for urban England and ten years higher than that for Great Britain.

Table 1: The median ages for Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (2001)

	Median age
Great Britain	38
Urban England	36
Coastal Resorts	41
Aged Coastal Extremities	42
Aged Coastal Resorts	48

Source: Census 2001

6.4.2 Table 2 shows the total population of Great Britain, each of the districts within the three coastal classifications and for the three coastal classifications as a whole in 2001. The table also shows the total population over the age of 65 and the proportion of the total population over the age of 65 in each case.

Table 2: The proportion of the population aged over 65 in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (2001)

	Total population	Total population aged 65+	% of total population aged 65+
Great Britain	57,103,927	9,117,634	16.0
Coastal Resorts	994,656	209,893	21.1
Blackpool	142,283	27,857	19.6
Bournemouth	163,444	34,280	21.0
Eastbourne	89,667	22,168	24.7
Hastings	85,029	15,314	18.0
Southend-on-Sea	160,257	30,742	19.2
Thanet	126,702	27,568	21.8
Torbay	129,706	29,360	22.6
Worthing	97,568	22,604	23.2
Aged Coastal Extremities	2,689,661	544,296	20.2
Adur	59,627	12,897	21.6
Allerdale	93,492	17,071	18.3
Caradon	79,649	15,318	19.2
Carlisle	100,739	18,019	17.9
Carmarthenshire	172,842	33,705	19.5
Carrick	87,865	18,747	21.3
Conwy	109,596	25,300	23.1
Denbighshire	93,065	18,813	20.2
Dover	104,566	19,652	18.8
Dumfries and Galloway	147,765	28,327	19.2
East Lindsey	130,447	28,973	22.2
Eilean Siar	26,502	5,245	19.8
Great Yarmouth	90,810	17,840	19.6
Gwynedd	116,843	22,203	19.0
Isle of Anglesey	66,829	12,603	18.9
Isle of Wight	132,731	29,703	22.4
Kerrier	92,517	17,670	19.1
North Cornwall	80,509	16,652	20.7
North Devon	87,508	17,650	20.2
Pembrokeshire	114,131	21,909	19.2
Penwith	63,012	13,433	21.3
Restormel	95,562	18,505	19.4
Scarborough	106,243	22,748	21.4
Shepway	96,238	19,307	20.1
Torridge	58,965	12,032	20.4
Waveney	112,342	24,241	21.6
Weymouth and Portland	63,648	12,313	19.3
Wyre	105,618	23,421	22.2
Aged Coastal Resorts	760,928	200,844	26.4
Arun	140,759	36,529	26.0
Christchurch	44,865	13,275	29.6
East Devon	125,520	33,716	26.9
North Norfolk	98,382	25,015	25.4
Rother	85,428	24,387	28.5
Tendring	138,539	36,058	26.0
West Dorset	92,360	22,603	24.5
West Somerset	35,075	9,261	26.4

Source: Census 2001

- 6.4.3 The data shows the highest proportion of the population aged over 65 is in the Aged Coastal Resorts, where more than 1 in 4 people are 65 and older. The proportions are slightly lower in the Coastal Resorts and the Aged Coastal Extremities but they are still above the Great Britain average. The local authority with the highest proportion of its population aged over 65 in 2001 was Christchurch with 29.6%, followed by Rother with 28.5%. All 44 local authorities in the Coastal Britain classification have more than one in six of their population aged 65 or over.
- 6.4.4 Tables A1 and A2 in the Appendix show the proportions of the population aged 65 and over in the coastal classifications in 1991 and 1981, again using Census data. Table 3 summarises this data showing only the proportions of the population aged 65 and over in Coastal Britain in 1981, 1991 and 2001. Thus, the data shows how the proportions of those over state pensionable age have changed over these two decades.
- 6.4.5 Table 3 shows that the pattern is quite variable across Coastal Britain. In Coastal Resorts, the proportion of people aged 65 and over remained consistently above the Great Britain average from 1981 to 2001, although the proportion of people aged over 65 in the total population declined over this period. In some cases, this decline has been quite marked: in Worthing for example the number of over 65s as a proportion of the total population declined by 8.2 percentage points over this period.
- 6.4.6 In Aged Coastal Extremities, the pattern is variable but the majority of local authorities have seen a rise in the proportion of their total population accounted for by the over 65s. Local authorities that have seen fairly sizeable increases include: Allerdale (15.3% 1981; 18.3% 2001); Dumfries and Galloway (15.7% 1981; 19.2% 2001); East Lindsey (19.0% 1981; 22.2% 2001); Isle of Anglesey (15.0% 1981; 18.9% 2001); Pembrokeshire (14.4% 1981; 19.2% 2001).
- 6.4.7 In Aged Coastal Resorts, again the picture is variable. These local authorities tend to have the highest proportions of people aged 65+, but only two of them have seen an overall percentage point increase between 1981 and 2001 (North Norfolk and West Dorset). Some of the other local authorities have seen the proportion of people aged 65 and over remain static (*e.g.* West Somerset) whilst others have experienced slight declines (*e.g.* Arun and Rother). In some authorities (and in Aged Coastal Resorts as a whole), the proportion of residents aged 65 and over increased from 1981 to 1991 but then decreased in the following decade (*e.g.* Christchurch, East Devon and Tendring).
- 6.4.8 Overall, across the local authorities classified as Coastal Britain the age structure of the population is complex and variable. The Aged Coastal Extremities classification has the highest number of local authorities that have experienced an increasing proportion of their population aged over 65 since 1981. Thus, the general pattern seems to be that the rural, remote areas along our coastline have experienced increases in their population aged over 65. For Coastal Resorts as a whole, the pattern is reversed with a decline in the proportion of people aged 65 and over. For Aged Coastal Resorts as a whole the pattern is more complex, with an increase in the proportion of older people from 1981-1991 followed by a decrease from 1991-2001.
- 6.4.9 It is important to note that these recent trends reflect somewhat lower birth rates during the inter-war years. They are not necessarily a good indication of the likely patterns over the next 20 years as the baby boomers reach later working age and retirement.

Table 3: The proportion of the population aged over 65 in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (1981, 1991 and 2001)

	% of total population aged 65+ (1981)	% of total population aged 65+ (1991)	% of total population aged 65+ (2001)
Great Britain	14.9	16.1	16.0
Coastal Resorts	25.2	23.8	21.1
Blackpool	22.3	21.2	19.6
Bournemouth	26.5	24.8	21.0
Eastbourne	29.8	28.5	24.7
Hastings	23.8	20.6	18.0
Southend-on-Sea	21.5	21.0	19.2
Thanet	24.7	24.5	21.8
Torbay	25.6	24.7	22.6
Worthing	31.4	27.0	23.2
Aged Coastal Extremities	18.7	19.9	20.2
Adur	21.0	22.4	21.6
Allerdale	15.3	17.0	18.3
Caradon	17.7	18.4	19.2
Carlisle	15.7	17.2	17.9
Carmarthenshire	17.5	19.8	19.5
Carrick	19.7	21.3	21.3
Conwy	24.5	24.2	23.1
Denbighshire	21.7	21.7	20.2
Dover	17.6	18.9	18.8
Dumfries and Galloway	15.7	17.2	19.2
East Lindsey	19.0	21.3	22.2
Eilean Siar	18.9	18.4	19.8
Great Yarmouth	17.7	19.0	19.6
Gwynedd	18.5	19.3	19.0
Isle of Anglesey	15.0	17.6	18.9
Isle of Wight	22.3	23.2	22.4
Kerrier	17.4	18.6	19.1
North Cornwall	18.9	19.9	20.7
North Devon	19.2	20.0	20.2
Pembrokeshire	14.4	17.2	19.2
Penwith	20.7	21.2	21.3
Restormel	18.0	19.0	19.4
Scarborough	21.6	21.7	21.4
Shepway	21.8	21.7	20.1
Torridge	19.7	19.9	20.4
Waveney	19.0	21.2	21.6
Weymouth and Portland	17.7	18.3	19.3
Wyre	20.6	22.0	22.2
Aged Coastal Resorts	26.6	27.2	26.4
Arun	28.3	27.9	26.0
Christchurch	28.1	30.7	29.6
East Devon	27.0	27.9	26.9
North Norfolk	23.0	24.2	25.4
Rother	31.3	30.6	28.5
Tendring	26.6	27.1	26.0
West Dorset	21.9	23.8	24.5
West Somerset	26.4	26.4	26.4

Source: Censuses 1981, 1991 and 2001

6.4.10 Given that research has suggested that numbers are particularly increasing amongst the older old (i.e. those 75 and over and those 85 and over) it is interesting to compare the proportions of people in these categories for the coastal classifications. Table 4

below shows the proportions of people aged 75 and over and 85 and over for the three coastal clusters of local authorities in 2001.

Table 4: The proportion of the population aged 75 and over and 85 and over in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (2001)

	% of population aged 75 and over	% of population aged 85 and over
Great Britain	7.5	1.9
Coastal Resorts	11.3	3.4
Aged Coastal Extremities	9.8	2.6
Aged Coastal Resorts	13.7	3.9

Source: Census 2001

- 6.4.11 All coastal local authorities have higher proportions of their populations over the ages of 75 and 85 than the Great Britain average. It is Aged Coastal Resorts that have the highest proportions of their populations in both these two categories. Just over one in seven people in Aged Coastal Resorts are aged 75 or over whilst in Aged Coastal Extremities the proportion is slightly lower at just under one in ten. Aged Coastal Resorts have more than twice the proportion of people in Great Britain aged 85 and over.
- 6.4.12 Census data was also analysed to compare the proportion of the population aged 16-74 that was classed as retired in Great Britain and the three coastal classifications in 2001. The results are shown in Table 5.
- 6.4.13 Retirees make up the highest proportion of the population aged 16-74 in Aged Coastal Resorts (21.5%). The district with the highest proportion of retirees was Christchurch with 24.3%. In comparison, the proportions of retirees were lower in Aged Coastal Extremities and particularly in Coastal Resorts, although the proportions were still several percentage points higher than the average for Great Britain as a whole. In East Lindsey, retirees make up the highest proportion (20%) of the population aged 16-74 of all Coastal Resorts and Aged Coastal Extremities.
- 6.4.14 Data from the Census was also analysed to compare the numbers of people in full-time, part-time and self-employment (i.e. the number of people working on the Census date) and the number of retirees in these coastal districts. The results are shown in Table 6 and reveal some striking patterns where in some districts, the number of retirees is equivalent to 35-40% of the working population on Census date.
- 6.4.15 In all coastal districts, the number of retirees amounts to over 25% of the population aged 16-74 in part-time/full-time/self-employment, with the exception of a small number of Coastal Resorts. It is in Aged Coastal Resorts where the number of retirees is equivalent to the highest proportion of individuals aged 16-74 in part-time/full-time/self-employment. In Christchurch, for example, retirees are equivalent to just under 43% of the population in part-time/full-time/self-employment whilst in these districts as a whole, retirees amount to 37.3% of population in part-time/full-time/self-employment. In Aged Coastal Extremities and Coastal Resorts, the number of retirees is equivalent to smaller proportions of the population in part-time/full-time/self-employment, although the proportions are still above the Great Britain average. Again, it is in East Lindsey where there is the highest proportion of retirees compared to the proportion of the population working on Census date (36/2%). Similar analysis is also provided using the 1981 and 1991 Census data in the Appendix but comparing retirees to all people aged 16+ rather than aged 16-74 (Tables A3-A6). As the population continues to age in future, and if young people continue to leave coastal locations, this ratio of retirees to people in employment will increase.

Table 5: Retirees as a proportion of the population aged 16-74 in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (2001)

	Retirees as a % of all people aged 16-74
Great Britain	13.6
Coastal Resorts	16.1
Blackpool	16.1
Bournemouth	14.8
Eastbourne	18.0
Hastings	14.0
Southend-on-Sea	14.8
Thanet	17.5
Torbay	18.0
Worthing	16.4
Aged Coastal Extremities	17.4
Adur	17.1
Allerdale	16.6
Caradon	17.0
Carlisle	15.8
Carmarthenshire	16.1
Carrick	18.0
Conwy	18.8
Denbighshire	16.2
Dover	16.3
Dumfries and Galloway	17.3
East Lindsey	20.0
Eilean Siar	15.5
Great Yarmouth	16.2
Gwynedd	16.2
Isle of Anglesey	17.0
Isle of Wight	18.9
Kerrier	17.0
North Cornwall	18.0
North Devon	17.3
Pembrokeshire	17.1
Penwith	18.1
Restormel	17.3
Scarborough	18.4
Shepway	16.4
Torridge	18.2
Waveney	18.2
Weymouth and Portland	16.4
Wyre	19.9
Aged Coastal Resorts	21.5
Arun	19.9
Christchurch	24.3
East Devon	22.1
North Norfolk	21.8
Rother	22.3
Tending	21.4
West Dorset	20.7
West Somerset	22.2

Source: Census 2001

Table 6: The numbers of retirees and individuals aged 16-74 in part-time/full-time/self-employment in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (2001)

	Economically inactive: Retired	Total population in part- time/full-time/ self- employment, aged 16- 74	Retirees as a % of individuals aged 16-74 in part-time/full- time/self-employment
Great Britain	5,637,197	24,958,426	22.6
Coastal Resorts	111,942	405,306	27.6
Blackpool	16,420	57,217	28.7
Bournemouth	17,352	68,419	25.4
Eastbourne	11,013	35,171	31.3
Hastings	8,242	34,315	24.0
Southend-on-Sea	16,501	68,179	24.2
Thanet	15,186	47,611	31.9
Torbay	16,321	51,830	31.5
Worthing	10,907	42,564	25.6
Aged Coastal Extremities	333,828	1,101,188	30.3
Adur	7,144	26,259	27.2
Allerdale	11,316	40,812	27.7
Caradon	9,793	34,958	28.0
Carlisle	11,590	45,359	25.6
Carmarthenshire	19,809	65,671	30.2
Carrick	11,288	35,939	31.4
Conwy	14,428	42,387	34.0
Denbighshire	10,532	37,192	28.3
Dover	12,027	43,809	27.5
Dumfries and Galloway	18,557	62,824	29.5
East Lindsey	18,887	52,213	36.2
Eilean Siar	2,941	11,197	26.3
Great Yarmouth	10,508	36,574	28.7
Gwynedd	13,530	45,143	30.0
Isle of Anglesey	8,164	25,574	31.9
Isle of Wight	17,652	52,909	33.4
Kerrier	11,333	37,715	30.0
North Cornwall	10,341	33,694	30.7
North Devon	10,789	38,261	28.2
Pembrokeshire	13,829	43,767	31.6
Penwith	8,168	24,368	33.5
Restormel	11,884	40,272	29.5
Scarborough	13,888	43,404	32.0
Shepway	11,069	40,560	27.3
Torridge	7,694	24,963	30.8
Waveney	14,228	44,598	31.9
Weymouth and Portland	7,502	27,368	27.4
Wyre	14,937	43,398	34.4
Aged Coastal Resorts	113,629	304,451	37.3
Arun	19,268	58,297	33.1
Christchurch	7,484	17,503	42.8
East Devon	19,289	50,806	38.0
North Norfolk	15,373	40,454	38.0
Rother	12,855	32,339	39.8
Tendring	20,502	52,186	39.3
West Dorset	13,352	38,872	34.3
West Somerset	5,506	13,994	39.3

Source: Census 2001

6.5 *The population age structure along Britain's coasts: working age population*

6.5.1 Section 6.4 showed how communities along Britain's coast have disproportionate numbers of people over retirement age. However, recent research by Beatty and Fothergill (2004) showed that, amongst men and women of working age, in-migration to seaside towns has been substantial. Between 1971 and 2001, 360,000 people of working age moved into seaside towns. This is equivalent to nearly one quarter of the 1971 working age population (and represents a higher rate than rural areas). This in-migration has far more than offset the negative natural increase in the local workforce (Beatty and Fothergill 2004, p. 469) and exceeds that which could have been expected on the basis of their employment growth and experience in other parts of Britain (Beatty and Fothergill 2004, p. 471). Table 7 shows net in-migration amongst people of working age to seaside towns between 1971 and 1991.

Table 7: *Net in-migration of people of working age to seaside towns, by age band, 1971-1991*

	Men	Women
16-24	8,000	22,000
25-34	0	2,000
35-44	36,000	38,000
45-54	30,000	29,000
55-64 (m)	37,000	-
55-59 (f)	-	18,000
Total	110,000	109,000

Source: Beatty and Fothergill (2004, p. 471)

6.5.2 The data shows that migration into seaside towns is not spread evenly across the age bands. There is modest net in-migration amongst 16-24 year olds, notably more amongst women than men, but for 25-34 year olds there is practically no net in-migration. For all of the following age bands (which could be classified as the pre-retired), seaside towns record substantial net in-migration amongst both men and women (Beatty and Fothergill 2004, p. 471). This in-migration is important as it can fuel economic development (most are not working to give up work and may be keen to take local jobs or commute elsewhere, at least initially), employment growth in consumer and public services such as education and health (which is driven by population-driven formulae), and generate extra spending (Beatty and Fothergill 2004).

6.5.3 Additional analysis of the 2001 Census data was carried out for this study to show the proportions of people of different working ages in the three coastal classifications compared to Great Britain as a whole. The results are shown in Table 8 below.

Table 8: *The proportion of the population of working age in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (2001)*

	% population aged up to 24	% population aged 25-44	% population aged 45-64
Great Britain	31.0	29.2	23.9
Coastal Resorts	28.6	26.4	23.9
Aged Coastal Extremities	28.1	24.9	26.7
Aged Coastal Resorts	24.9	22.2	26.5

Source: Census 2001

- 6.5.4 The data shows that all three coastal classifications have smaller proportions of their population aged up to 24 and aged 25-44 than Great Britain as a whole, with the difference being particularly marked for Aged Coastal Resorts. In contrast, the three categories have equal (in the case of Coastal Resorts) or higher proportions of their population aged 45-64 than Great Britain as a whole with Aged Coastal Extremities having the highest proportion of population aged 45-64 (who could be termed the pre-retired). Overall, the data suggests that the workforce in coastal areas - and in Aged Coastal Extremities and Aged Coastal Resorts in particular - is proportionately older than in Great Britain as a whole. This pattern would appear to mirror the pattern of immigration revealed by Beatty and Fothergill (2004).
- 6.5.5 Beatty and Fothergill (2003, p. 93, 97) conclude that seaside towns have an important role to play as locations where people do want to live (this was a more important motivation for moving in than work related reasons). However, the study also found that amongst the early retirees group, locals were more important than in-migrants, with an estimate that only 5,000 early retirees were in-migrants compared to 36,000 from the seaside towns themselves.
- 6.6 *The challenges facing coastal communities*
- 6.6.1 Coastal communities are facing a number of challenges which interplay in a variety of ways with the demographic ageing trend. As evident in the data presented so far, different parts of the coast are facing different problems and opportunities. In their draft Memorandum to the ODPM Select Committee Inquiry on Coastal Towns Lincolnshire CAZ Partnership (2006) note that *“There are two coasts in England – the well-connected coast and the disconnected, deprived coast”*.
- 6.6.2 In their submission to the Inquiry, the Lincolnshire CAZ Partnership (2006) argues that seaside towns suffer from ‘rurban’ problems – the worst aspects of rural and urban deprivation, created by such factors as in-migrating elderly people, transitory young populations (both enabled by accessible housing), fragile, undynamic economic conditions (particularly as a result of seasonal employment and low incomes in particular), weak transport links, poor access to services, poor physical and mental health, and all compounded by remoteness from major settlements.
- 6.6.3 Seaside towns tend to lack the critical mass that makes them attractive to investors, businesses or professionals, and they tend to be poorly placed in relation to the motorway network and the main market centres and centres of population. At first sight, they do not seem to be first choice locations for high-tech manufacturing, distribution or the sorts of business services that have led to economic growth in recent years (Beatty and Fothergill 2004, p. 462).
- 6.6.4 Seaside towns tend to have a large proportion of part-time workers. In 2001, 38% of jobs in seaside towns were part-time compared to 30% in Great Britain as a whole (Beatty and Fothergill, 2003, p. 48). In the ‘Distribution, hotels and restaurants’ sector in 2001, 54% of jobs were part-time compared to 46% in Great Britain as a whole. In the ‘Public administration, education and health’ sector in the same year, 46% of jobs were part-time compared to 42% in Great Britain⁵.
- 6.6.5 The CAZ Partnership (2006) argues that most national activities related to coastal England (outside of a few major cities) are largely swept up in terms of policy synthesis by the Government’s Rural Strategy. Yet this is neither effective nor satisfactory for the majority of coastal towns. Given that many of the interventions available to rural areas are focused on market towns and agriculture, there is a risk that assistance might be misdirected if the coastal dimension is not recognised.

⁵ This data is taken from the Annual Business Inquiry and excludes the self-employed.

- 6.6.6 Partners in Lincolnshire launched the CAZ to promote new initiatives to address the social and economic challenges in the East Midlands coastal strip. The CAZ comprises all of the major service providers in the area. It is not a project but rather a process that seeks to improve the standard of living of coastal communities by a) maximising the impact of the resources available through new partnership arrangements, b) clarifying coastal needs and opportunities, and c) locating resources in order to permanently improve the quality of life for coastal people.
- 6.6.7 The CAZ has four themes – aspirations, access, demography and recruitment. Of most relevance to this study is the demography theme, which highlights the pattern of *“importing the elderly and exporting youth and vitality”* which is evident in many coastal communities:
- **The issue:** The coast has a disproportionate retirement community which is not affluent and is heavily reliant on public services. There is an imbalance in seaside labour markets with high levels of winter unemployment, and pressure on services in the summer.
 - **The proposed vision:** By 2010 measures are implemented by Government and local service providers to improve services such as health, education and social services, which acknowledge the unique problems in the CAZ caused by demographic factors and seasonality. The proportion of elderly people living independent lives supported by relevant health and social services is increased. Initiatives are piloted to link the young and old, and to increase employment opportunities all year round.
- 6.6.8 However, it is important to note that as well as facing considerable challenges, coastal towns are important rural service centres and they do have the potential to offer a high quality of life to existing and new residents. Evidence (see Beatty and Fothergill 2004) also suggests that despite a general perception that more British people are taking foreign holidays rather than holidaying at home (largely as a result of the availability of low cost airlines), increasing numbers of people taking day-trips, second holidays and short breaks, facilitated by rising car ownership and personal incomes, might help to regenerate our coastal resorts. A recent article on the BBC website quoted a representative of Visit Britain as saying *“there are strong reasons to believe the future is bright. For a start, people are heading to the seaside in large numbers – its just that they don’t stay as long... The seaside town economy is remarkably resilient... We’ve definitely had the bottom and we are going up. There’s a renaissance in the seaside tourism market”* (BBC News 2006d). Future trends such as the increasing cost of air travel, rising numbers of security alerts, the unsustainability of low cost flying and concerns over global warming, added to the UK’s warmer summers, improving water quality and increasing number of blue flag beaches, may further boost the trends in favour of the coast.
- 6.6.9 The creation of sustainable coastal communities requires economic and population growth. The data presented in this report shows that coastal areas are achieving the latter, in terms of those of working age and those who have reached retirement age, and Section 7 explores how the former might be achieved by using the resources that these individuals bring. The CAZ (2006) recognises that both short-term action is required to reverse stagnation and raise expectations, whilst a longer-term strategy is needed to embed economic and social sustainability. Solutions require the interdependent management of community, housing, environment and economy issues, brokered at the local level (a key objective of the CAZ Partnership) but facilitated nationally and regionally through a new national Coastal Regeneration Strategy.
- 6.6.10 Demographic ageing is well-established nationally and internationally. The trend will continue, and indeed is likely to become more marked, and it is being played out sooner and more quickly in Britain’s rural areas and along its coast. These areas need to be at the forefront of managing this trend by developing progressive, proactive

approaches to make the most of the range of resources and skills that older people have to offer. Section 7 of this report outlines two proposed models for achieving this, reviewing the pros and cons of each, whilst Sections 8 and 9 discuss a range of strategies and recommendations to assist in formulating and implementing these models.

7. THE PROPOSED MODELS

7.1 Introduction

7.1.1 This report has outlined the major trends in demographic ageing in recent years, with particular focus on rural and coastal communities. As mentioned earlier, ageing is occurring alongside socio-economic changes, and the net effects will be different for every region. The task then is to anticipate regional and local changes, and to put policies in place that promote beneficial trends and outcomes (Warnes and McInerney 2004). In the case of the UK's coastal communities, the data suggests that they have relatively high proportions of people who have reached later working life (i.e. aged 45-65) as well as a high proportion of retirees.

7.1.2 In the UK, this population structure, and the overall ageing trend, have tended to be regarded as a problem, leading to deepening dependency on the welfare state and the social and economic exclusion of poorer older people. However, this study takes a somewhat different approach, sketching out two models in which older people have, or are assisted in acquiring, an enhanced sense of personal and collective agency. Older people, in local territorial terms, would become the mainstream and thereby be seen not only as the deserving targets of social, health and fiscal policy, but also as constituting a specific type of (physical, symbolic, interest) community able to assume greater control of its collective well-being. Such models would serve not only to re-define the latent power – political, economic and cultural – to constitute local conditions according to their collective interests, but also to manage the interaction between 'older people localities' and the wider environment of retailers, transport providers, government and so on. This includes looking at retirement (and pre-retirement) migration and considering what the phenomenon might contribute to the strategies for less prosperous indigenous people. In short, the models stress the need for positive and progressive approaches, as opposed to coping approaches locked into a deteriorating situation.

7.1.3 Those now approaching pre-retirement and retirement have had different experiences and have attitudes than earlier groups of retirees. The post-war baby boomers have grown up through an era of unprecedented affluence and sweeping social change that has transformed the family, work, civil society and the welfare state beyond recognition. This generation was in the vanguard of consumerism and the spread of libertarian ideas and will bring to old age attitudes and values that are more socially liberal, more individualistic and more deferential than those of its parents' generation. Through the rhetoric of choice and opportunity, these baby boomers are likely to challenge many of the accepted tenets and boundaries of old age and older living (Lowe and Speakman 2006). Whilst recognising the challenges of 'managing' a large proportion of older people, these models draw on the positive 'resources' and benefits that these individuals can bring to an area. Two models are proposed: the pre-retirement model and the retirement industry model.

7.2 The pre-retirement model

7.2.1 In this model, the emphasis is on renewing the local population by deliberately drawing in sufficient numbers and types of pre-retirees, in addition to 'making the most of' those pre-retired who have already arrived. This is a category of person who is still

economically active (and we have already seen that coastal areas do attract individuals in later working age) but who is often motivated to move to a coastal location by a strong desire to put down roots in a particular locality. Their lifeplan is, in the fullness of time, to retire in that locality. On arrival, they (as individuals or members of a household) bring resources into the area, including labour, social, cultural and financial capital.

- 7.2.2 Older people are less likely to work today than in the past, particularly as a result of policies to encourage early retirement and the decline, with age, of opportunities and incentives for training (European Policies Research Centre 2006, p. 6). The potential of older workers therefore tends to be regarded as a relatively untapped resource. However, early retirement is now becoming less common than it was in the 1980s and 1990s, and more older people are wishing to stay economically active for longer.
- 7.2.3 Many of the individuals moving to coastal communities in later working life are looking to continue working. Some will take up employment with existing companies, and the forthcoming laws to ban age discrimination in the areas of recruitment, promotion and training will make this a viable option for more and more older people. Current evidence suggests that older workers are often denied training as employers want to get their money back from their investment (BBC News 2006b), but the new laws should help ensure that is no longer the case. Evidence also suggests that companies are more likely to want to keep experienced, skilled people (BBC News 2006c). Retaining older workers has benefits for the companies and for the economy, and also for older people themselves *“feeling good about themselves, being proud of the fact that they are contributing”*, and they will still be paying taxes (BBC 2006c). To a certain extent, the trend may also be encouraged through necessity as the UK cannot sustain the current system of four “active workers” to every retired person (BBC 2006c).
- 7.2.4 Other older people may not wish to take up full-time employee status, but instead may wish to become self-employed or employed flexibly or part-time. Part-time employment and entrepreneurship have been identified as key features of the flexibility of rural labour markets and of the transition of older people from formal employment to retirement and data suggests that in rural areas, one quarter of those in self-employment are over 55. Evidence also suggests an increasing number of men working part-time between the ages of 50 and 64. Part-time working is prevalent in many coastal locations in the tourism, retail and public sectors, offering many opportunities for older workers, to run small visitor establishments or to work as care workers for other older residents, for example. These may not be high skilled, high pay jobs, but many pre-retirees will have built up wealth during their working lives and may not be looking for high wage jobs as they downsize. The increased home working trend (Countryside Agency 2006) also offers opportunities for older people to remain in the labour market in flexible positions. Given that peripheral coastal communities tend not to be first choice locations for inward investing companies, encourage home-working amongst the indigenous population may prove a vital element of an economic development strategy, particularly as older people are now more IT and technology literate than ever before (Walker *et al.* 2006, p. 17).
- 7.2.5 Evidence suggests that rural areas support proportionately more small businesses, with many established by middle-aged in-migrants (Keeble *et al.* 1992; Centre for Rural Economy 2000). Moreover, evidence suggests that older people are more successful in starting and sustaining a new business than their younger counterparts (Cressy and Storey 1995; Green 2006; Moreton *et al.* 2004). Many of those who are approaching retirement also own their property outright representing a potential source of finance for starting up a new business venture (Beatty and Fothergill 2003). In areas like Lincolnshire which is underperforming in terms of business start-up rates, Atherton and Frith (2005) suggest that the pre-retired may have a crucial role to play in raising productivity and the rate of new business starts in Lincolnshire. There may be a case for business support agencies to tailor some specific assistance towards this group, many of whom will have the skills, knowledge, experience and financial backing to successfully start-up and run a business. What is often required is a process that

opens up ideas, provides mentoring and continuous advice and opportunities to develop a business (Moreton *et al.* 2004, p. 8).

- 7.2.6 It is crucial that, as populations age, the labour market will need to recognise the changing labour supply available and find ways of mobilising, investing in and accommodating an increasing supply of older workers and entrepreneurs. To underpin economic growth, policies should attract more people into employment to boost their productivity, and ensure that they can achieve sustainable integration into jobs. In short, labour market policies must actively engage with older workers (European Policies Research Centre 2006, p. 8-9).
- 7.2.7 Evidence suggests that in-migrating pre-retirees to rural areas tend to have a high level of educational and vocational qualifications. Beatty and Fothergill's (2003) study of non-employed residents in four seaside towns also found that the early retired are likely to have higher academic qualifications such as degrees. If this is also the case for those moving to peripheral coastal communities, this represents a considerable resource of human capital for future economic development.
- 7.2.8 Moreover, older people often wish to further their qualifications. A recent study found that 35% of people in their 60s undertake taught learning (Department for Work and Pensions, 2005b) and research has suggested that older people would be willing to engage in learning if more opportunities were available. Improving the provision of lifelong learning opportunities for such groups will help to further develop their skills and may be beneficial to health and self-esteem (Aldridge and Lavender 2000; Social Exclusion Unit 2006, p. 65). Education also has a positive impact on the social capital of communities through building self-confidence, skills and sociability (Kennedy 1997; Moser 1999).
- 7.2.9 The pre-retired also make a sizeable economic contribution through their spending patterns. Annual expenditure by the over 50s is estimated to amount to £200 billion, 45% of total household expenditure (Office for National Statistics 2003). In recent years, the overall financial position of many older people has improved, boosted in part by the impact of private and occupational pensions and partly due to growing financial and property assets (Baker and Speakman 2006, p. 120). Many pensioners are enjoying historically high levels of private pension provision and many are receiving higher state-earnings related pensions than ever before (and than those planned for the future) (Walker *et al.* 2006, p. 13). The over 50s also own 85% of the country's wealth. With demographic ageing that amount will rise both absolutely and proportionately. Wealth is derived from accumulated savings and inheritance, which generally rise to peak when people reach their mid-60s before declining (Baker and Speakman 2006, p. 121). Affluent older people thus represent an increasingly dynamic consumer group offering new opportunities for developing regional economies (European Policies Research Centre 2006, p.9).
- 7.2.10 Baker and Speakman (2006, p.123) argue that people now in their 50s are more likely than their predecessors to try new ideas and approaches in consumer products and behaviour (as long as they retain the financial means). Recent surveys have revealed a reluctance amongst older people to hold back expenditure to leave inheritable wealth. This is particularly so amongst the group of 'time rich' wealthier older people who want to spend their money on travel, holidays and active leisure pursuits and hobbies, including further education. It is a trend that has been prompted by concerns over inheritance tax as property prices put an increasing number of people beyond the threshold. Baker and Speakman (2006, p. 124) argue that a growing divide is emerging in older people's consumption and savings behaviour between those with a more consumerist outlook who are inclined to spend whilst fit and able to enjoy life, and those who feel that they ought to keep a good reserve in hand to deal with the unexpected. Although some needs of older consumers are relatively predictable, including health care, transport and housing, other consumption patterns are less well understood.

- 7.2.11 Having painted this positive picture, however, it is necessary to be cautious as the current distribution of pensioner income is highly uneven. This inequality is systemic with pension income determined by lifetime earnings, private pensions unequally dispersed and the state system resulting in gaps in provision for those with interrupted work histories (especially women). In contrast, housing wealth is slightly more evenly distributed (Walker *et al.* 2006, p. 13-14).
- 7.2.12 It is not just in terms of formal work and spending that pre-retirees can bring benefits to their local communities. Older people often make unpaid contributions as volunteers or as carers, often alongside a change in their labour market position. Carers are estimated to save the economy £57 billion per year, with almost 2.8 million people aged 50 and over providing unpaid care for family members, friends or neighbours. Approximately one in five people in their 50s provide care and a quarter of those 50 and over spend 50 hours or more a week caring (Social Exclusion Unit 2006, p. 61). Caring and neighbouring by older people make a vital contribution to families and communities, for example, through childcare enabling parents to return to the workforce (thus indirectly boosting economic activity) and care for other older people. Almost Phillipson *et al.* (1999) also found that many older women in particular act as 'neighbourhood keepers', in part, highlighting their commitment to the fortunes of their local area⁶.
- 7.2.13 The idea of a greater role for volunteering in older people's lives has many attractions. It could benefit organisations that need volunteers, and help to meet government targets to raise overall levels of volunteering. The more visible presence of older volunteers could challenge negative stereotypes by demonstrating that older citizens can provide, as well as receive, voluntary services and care. Moreover, volunteering can potentially help to sustain individuals' self-esteem and well-being, help them to feel useful to society and to help others and to meet new people and pursue learning and personal growth (Baines *et al.* 2004, p. 18). Recent evidence suggests that the age profile of volunteers is increasing, but still relatively little is known about the contribution that older citizens make as volunteers. Also, whilst there has been government sponsored initiatives to target people over the age of 50 (*e.g.* Experience Corps, set-up in 2002 by the Home Office to increase the participation of the over 50s in volunteering), older people have not been as prominent as their younger counterparts in debates on volunteering or in campaigns to promote it (Baines *et al.* 2004, p. 6).
- 7.2.14 The National Survey of Voluntary Activity (Office for National Statistics, 1997) found that 40% of people aged 55-64 had undertaken some form of organised voluntary work in the previous year. More recent data from the 2005 Citizenship Survey found that people aged 50-74 were more likely to volunteer than most younger adults (Baines *et al.* 2004, p. 16). English Nature estimates that half of its volunteer workforce is aged over 50 and almost 1 in 10 is over 70.
- 7.2.15 The pre-retired are also often engaged in groups such as the church, the WI, Age Concern, Neighbourhood Watch and a range of leisure and recreational activities, from rambling clubs to the University of the Third Age. Godfrey *et al.* (2004) identified the "enormous commitment to and capacity for involvement in the community" on behalf of older people and suggests that this "outward and other centred approach to life" is a "potential resource that can be built upon within localities to support and sustain healthy communities". Government policy is increasingly looking towards voluntary groups to provide the bridging social capital to give a denser infrastructure, in particular in the countryside (Le Mesurier 2006, p. 139) and older people are often at the heart of, and indeed often occupy positions of responsibility and leadership, in such organisations (Le Mesurier 2006, p. 141).

⁶ However, other research (Huber and Skidmore 2003) has suggested that baby boomers may be more disconnected from, and feel less of a sense of belonging and attachment to, their local communities than earlier generations (Walker *et al.* 2006, p. 17).

- 7.2.16 Moreton *et al.* (2004) specifically studied the operation of social enterprises in rural areas, arguing that older people make a significant contribution to the rural economy and play an active part in rural communities through their involvement in such enterprises.
- 7.2.17 This study revealed that older people are important beneficiaries of the 'tangible' services provided by rural social enterprises (such as housing, transport or retail provision). For people over 50 in rural areas, social enterprises can truly be a "*rural lifeline*", enabling them to remain in a rural area. However, social enterprises also bring 'intangible' benefits, such as the creation of a social point of contact within the community, the engendering of a feeling of security and the opportunity for participants to learn something different. They effectively serve to reduce social exclusion and use the skills, knowledge and experience of older people for the benefit of the wider local community.
- 7.2.18 The research also confirmed that older people were important participants – indeed often the driving force – in rural social enterprises (see also, Plunkett Foundation *et al.* 2005). In particular, the Management Boards of most of the rural social enterprises studied by Moreton *et al.* (2004) were dominated by the over 50s, and volunteers were dominated by still older groups (it was only amongst the employees of these organisations where older people were not dominant). The extent of involvement of older people was significant in both quantitative and qualitative terms. Older people were found to be particularly reliable, committed, highly motivated and well-equipped participants, bringing their life skills and experience to bear on the role. They appear to enjoy the commitment to the community which in turn is appreciated by younger residents. The main motivation for older people's involvement appeared to be pleasure rather than a sense of duty, with participants feeling that they gained substantial personal and social development from their involvement. Older people reported that being involved helped them to feel valued, gain respect and find companionship. One more cautionary note, however, was that three of the enterprises studied by Moreton *et al.* (2004) suggested that the further involvement of older volunteers could impede the development of the enterprise due to the time involved in training older volunteers and the possibility that the involvement of too many older volunteers might lead to younger people feeling excluded. Also, the issue of many older people being in-migrants and perceived to be 'taking over' local projects had caused resentment in some areas (Moreton *et al.* 2004, p. 45).
- 7.2.19 The picture painted by Moreton *et al.*'s (2004) research is one of active, resourceful older people seizing the initiative and establishing social enterprises to meet their needs and the needs of their peers, putting to good effect the skills and experiences they have gained during their lifetimes in the interests of their communities. Older people are the key human resource which is available to lead work on supporting rural social enterprises, but the authors argue that this needs to be better recognised through more pro-active approaches to supporting the structured growth and development of such enterprises (Moreton *et al.* 2004). Older people's varied experience, confidence, energy and enthusiasm, coupled with greater amounts of spare time, make them ideal workers and volunteers in social enterprises and more likely to get involved. Younger people tend to be more involved in child-rearing or pursuing their career and are therefore harder to persuade to get involved in social enterprises. Older people tend to be enthusiastic supporters of local initiatives in general and have a greater natural commitment to the survival of local communities. They participate because they like to do so and because they benefit from doing so, rather than as a result of calculated intentions to repay society or support their own social group (Moreton *et al.* 2004, p. 47)
- 7.2.20 A key finding of Moreton *et al.*'s (2004) study was that, whilst some social enterprises studied could not have survived without older people, many others were failing to draw on this 'resource' even when it was widely available. Business support organisations were generally aware of the importance of older people to social enterprises, but they did not tailor their support to reflect this, instead arguing that their support was

available to all. Moreton *et al.* (2004) argued that co-ordinated public interventions are required to support the beneficial outcomes of rural social enterprises for older people (and others). These can be considered in two ways: firstly, as part of enterprise support policy and, secondly, in terms of building capacity in rural communities. Enterprise support programmes need to be specifically aware of the social dimension and dynamics of these enterprise types and tailor their services accordingly. Community development and voluntary organisations have a significant role to play in presenting the social enterprise option and in the development of groups to a stage where they can be effectively supported by enterprise support organisations. A framework is presented through which public policy makers can assess support provision to rural social enterprises at each stage of their development (Moreton *et al.* 2004, p. 6). It would be useful to explore the current role of older people in social enterprises in coastal communities in more detail, and to consider the adoption of a much more strategic approach to strengthen their involvement in social enterprises on the coast in future.

- 7.2.21 It is not just attracting the pre-retired to live in coastal communities that is important, but also attracting them to visit. As noted above, many individuals in the pre-retired group are keen to spend their money on leisure activities and holidays and an earlier section of this report noted the trend in the UK for more day-trips and short breaks. Baker and Speakman (2006) estimate that the older day visitor market to the countryside is worth over £5 billion per annum. A survey for nVision found that 51% of people aged over 50 have a holiday in the UK of four nights or longer each year and 51% have a short break of between 1 and 3 nights (quoted in Age Concern Research Services, 2005). In addition, as they are often unconstrained by school holidays or work, older leisure consumers are much more likely to undertake their trips in off-peak times during the week or out of peak season. However, the right type of services and facilities are required to make the most of the spending potential of these visitors.
- 7.2.22 Before concluding this section it is perhaps important to refer to a series of articles in The Sunday Times in April 2006 that noted how more and more older people are moving to small provincial towns or the countryside after their working life ends, rather than moving to coastal locations. One article claims *“They don’t want to sit still gazing out at a sea view – these are active people with real lives”*. These towns are offering a range of good restaurants, shops, art galleries and theatres, and the chance to take an active part in community life. Another article reports *“Smallish country towns still have thriving communities with lots of things going on. Coastal towns, with their seasonally fluctuating populations, don’t have such strong communities”*. Examples of these attractive rural towns include, Tavistock in Devon, Shaftesbury and Sherbourne in Dorset and Bakewell in Derbyshire (The Sunday Times, 2006).
- 7.2.23 Therefore, for those concerned with the sustainability of coastal communities, the continuation of thriving retail, restaurant and entertainment sectors is vital in order to cater for the needs and preferences of increasingly discerning older residents (and of course for other local residents, including the less well off and the disadvantaged). The older rural consumer market is significant and expanding. Older people have more disposable income than ever before and they are keen to exercise choice. They are also increasingly technology-literate and more and more can use the internet to make their purchases outside the local area⁷.
- 7.2.24 The evidence presented in this section suggests that pre-retired individuals represent a ‘reservoir of people’ (Green 2006) with resources, talents and willingness that can be mobilised to support a huge range of activities, including business and social enterprise start-ups and voluntary and community groups. The pre-retired - who evidence suggests are currently moving to the coast, and who could be encouraged to move in greater numbers - represent a dynamic group, often self-employed or flexibly

⁷ A 2001 survey by MORI found that the so-called digital divide between older and younger groups was much less than often perceived.

employed, with spare time, capital and energy to devote to other activities, including 'third sector' voluntary and social enterprise initiatives.

- 7.2.25 However, more research is required into the ways in which individuals in this pre-retirement stage can be assisted in supporting the local economy in which they live, either through paid employment, voluntary sector activities or other opportunities for making a contribution. This research also needs to explore the other factors that impact upon the transition decision, including pension considerations, a desire to 'feel valued' and for personal autonomy, the social environment of work, the availability of opportunities, other responsibilities such as caring, the decisions and needs of a partner and health circumstances (Green 2006, p. 113). A much more strategic approach is required to fully tap into the resources that this group brings to coastal communities, but also to ensure that the demands placed on the pre-retired are managed and realistic. For example, the pre-retired should not be made to feel under obligation to engage in voluntary work. This particularly applies to those who do wish to continue in paid employment and those who have caring responsibilities.

7.3 *The retirement industry model*

- 7.3.1 This model starts from a different base. Making a virtue of necessity, areas that have a large retirement population devise strategies to renew their population by deliberately targeting retirement in-migration to create a continuous and sufficient flow of retirees. This flow is viewed as a positive market opportunity. People who can afford to migrate on retirement (or subsequently) will inevitably bring with them some level of personal resources which collectively could drive an enhanced service economy. The local area promotes various aspects of this economy, whether in terms of: entrepreneurial activity (for example, reinventing itself as an older person's health resort); a major employer (such as a new teaching hospital); or various ways of specialising in health support that attract enhanced flows of public sector (i.e. social and health policy transfers) flows.
- 7.3.2 The idea of actively attracting retirees to a particular locality is somewhat new, in the UK at least. Indeed, many of the English regions that are attractive to retirees have actively sought to restrain this trend (e.g. South East Dorset, including Bournemouth and Poole in the 1970s). In the coming years there will be rapid growth in the older population, providing a challenge for local and regional authorities to agree supportive and internally consistent policies on the growth of the retirement function, household growth and inward migration, particularly of those in the second half of life. This raises two key questions: firstly, whether we can predict household formation and the residential and locational preferences of people 10, 20 or 30 years in advance and secondly, whether regional and local government agencies can individually and in concert develop policies that, taken as a whole, accommodate the demands of this segment of the population (Warnes and McInerney 2004, p. 16). Some areas may take the attitude that they 'already have enough pensioners' from whom demands on services may already be hard to manage. However, such a view is based on the traditional notion that retirees are a burden on society and the traditional view of ageing as a pensions and care issue. This view does not recognise the positive benefits that retirees can bring. This report acknowledges that there will be challenges in adopting such a strategy, and it is crucially important that a strategy has support and 'buy-in' from the local community.
- 7.3.3 Many of the arguments discussed in relation to the pre-retired in Section 7.2 apply equally well to those who have reached retirement. As already discussed, the legislative changes due in October 2006 will make it easier for those who reach current pensionable age to remain in employment, be that full-time, part-time, flexible or self-employment. Some pensioners may wish to remain in employment as a means of providing structure to their life and helping them to adapt to a transition into full retirement. These individuals may not necessarily be looking for highly paid jobs, and could be encouraged to meet some of the increased demand for care workers, for

example. Other pensioners may wish (or be forced) to remain in employment to supplement insufficient pensions. Research by the JRF on older people revealed a sense of frustration amongst older people with poor access to employment (as a way of earning money and as a means of gaining meaningful activity) and other activities, including opportunities for learning in later life.

- 7.3.4 Green (2006) reveals how rural labour markets are responding to the growing numbers of older workers. In the age groups from 60-64 years, employment rates in rural districts are consistently at least 5 percentage points higher than in urban districts. Whilst the majority of men in the 60-64 age group in urban districts have become economically inactive, the majority in rural districts remain economically active. More than a quarter of women in their early 60s remain economically active in rural districts. With an older age profile to draw on, and relatively fewer younger workers it is important that rural districts make the most of their older workers. The same situation also applies to coastal communities. It is important that efforts are made to make the most of the general trend towards more flexible working - taking advantage of increasing self-employment, part-time working, home working, temporary or freelance working and pluriactivity – which assists individuals wishing to make a more gradual and variable transition out of formal, full-time working.
- 7.3.5 This gradual transition has led to a blurring of the timing for older people to exit the labour market. What is crucial though is that when they do leave behind full-time employment, few people regard themselves as entering old age. If we do think about being able to define the onset of 'later life', this is now 68 for men and 71 for women, compared to 55 and 58 respectively, a century ago (ESRC 2006, p. 8). However, breaking individuals down into age bands for the purposes of statistical analysis does not describe well the diversity of the older age population.
- 7.3.6 More useful in understanding different patterns of behaviour and needs in older age is the identification of major transitions that people typically experience in later life (Lowe and Speakman 2006). A focus on transitions is helpful in clarifying the distinctive needs of different older groups and in illuminating the choices and constraints facing people as they grow older. Transitions undergone by the individual interact continuously with societal level dynamics through discourses such as the empowered consumer (including personal health management), flexible and extended employment, new modes of family life (and consequent roles for family members), the centralisation of the welfare state, the rise of identity politics, and so on. Adopting this revised conceptual framework may result in the central 'problem' being redefined with implications for the range of responses available for various actors.
- 7.3.7 As discussed in Section 7.2, many retirees are wealthier than ever before, and more willing to spend their wealth rather than 'save for a rainy day'. They represent an important market to which retail and leisure services in coastal communities could be targeted. Older people often show a strong commitment to the locality in which they live, particularly in terms of their purchasing patterns. This may be through necessity (e.g. a need to use local shops and services as a result of a lack of private transport or poor physical health) or through choice. For many, the identification with place is emotional and psychological, reflecting their choice as to where to spend their remaining days (and often where they have spent most of their lives). As discussed in Section 7.2, it is important that local shops understand the needs and preferences of an increasingly diverse older population.
- 7.3.8 Again, however, a note of caution should be sounded in terms of the wealth of today's pensioners. The current generation of people who have reached pensionable age is the most affluent to date, thanks to a combination of occupational pension schemes, high levels of savings and in many cases, bequests from parents. The ESRC (2006, p. 22) reports that the past decade has seen a rise in gross incomes of pensioner households from £232 per week in 1994/5 to £311 per week in 2004/5 (2004/5 prices). However, the gap between rich and poor pensioners is growing markedly. One quarter of pensioners in private households exist on low incomes, defined as below 60% of the

median household income and many are forced to continue working (Green 2006). A recent study by the Prudential found that 14% of pensioners had decided to remain in full-time or part-time employment, although viewing this trend positively, these individuals provide a valuable additional 'resource' for the local economy.

- 7.3.9 The Prudential study also found that 1.4 million pensioners live on an income of £5,000 or less each year. After council tax, water and electricity bills, this leaves only £3,092 per annum – equivalent to £59.46 a week or £8.49 a day. This level of income has forced many pensioners to cut back on their everyday spending on items such as leisure activities, eating out, holidays at home and abroad and small treats for themselves. The study found that even moderately priced items, including clothing, food and drink at home, heating and GP visits and medication, may be subject to cut-backs (Prudential 2006).
- 7.3.10 These spending reductions have implications for the extent to which today's pensioners can afford to use local services and pay for leisure activities and holidays. The study also found that they had forced some pensioners to borrow from the bank or friends or, even more worryingly, to resort to gambling or crime (Prudential 2006). Baby boomers may actually have a less secure retirement than their parents' generation as economic well-being in later life will become increasingly tied to work histories than previously, with an increasing emphasis on private and occupational pensions and a history of the declining value of the state pension (ESRC 2006, p. 3). The ESRC (2006, p. 25) suggests that there is evidence that the poorest have benefited relatively less from recent economic growth suggesting widening inequality.
- 7.3.11 A rising concentration of retirees is likely to result in increased demands placed on health and social services. Whilst this may prove challenging, particularly in areas where services are already under pressure, increasing demand may also result in new investment in these services. This will bring both high- and low-skilled employment opportunities for local people, and may encourage younger people to remain in the local area rather than moving away for employment. This issue is returned to later in this section when discussing retirement villages.
- 7.3.12 The current expenditure trends of older people and the potential future impact of the consumer-oriented baby-boomer generation is also beginning to have a direct impact on the purchasing decisions of the public sector. The public sector is a key employer and purchaser of goods and services on behalf of older people in rural areas, including those along the coast. Public sector health and social care provision is seeking to be increasingly responsive to the needs of the individual, through the development of the Direct Payments scheme in which the individual is empowered to decide how to spend their personal allocation on such services. Take-up of schemes has been relatively small to date, but the Government is very keen to see their future expansion. With an estimated annual expenditure of over £7 billion on personal social care, housing and other services for older people in England, the impact of public sector purchasing on coastal towns with their ever expanding older population cannot be ignored. It is also likely to be increasingly influenced by its recipients who are demanding quality and value for money (Baker and Speakman 2006, p. 119-120).
- 7.3.13 Godfrey *et al.* (2004) found that as older people become frailer their lives are increasingly affected by, and bounded within, their immediate physical and social environments. Appropriate and sensitive services should reflect older people's values and capacities and their desire for an 'ordinary life': 'sufficient' and secure income, social and intimate relationships, stimulating and interesting activities, accessible and timely information, support to manage things that pose difficulties, a comfortable, clean, safe environment, and sense of belonging to and participating in wider society. Locality-based service models offer the potential to connect the values and preferences of older people within a network of community groups to support a 'good old age' and provide a significant bridge between communities and statutory services (Godfrey *et al.* 2004).

- 7.3.14 Changes may be necessary to the 'shape' of existing service provision to reflect the changing profile of the population. For example, much of the housing currently oriented towards younger people (or perhaps migrant workers in the case of coastal communities) may need to be adapted for older age groups particularly enabling them to remain in their own home for longer. The trend (which is clearly evident in rural areas) towards building large executive, family homes may also need to be addressed as these are not suitable for single (or indeed married couple) pensioner households.
- 7.3.15 Like pre-retirees, retirees also have an important role to play in voluntary organisations. Recent evidence has suggested a trend for volunteering to fall off after retirement age. However, more recent data suggests a large and growing minority of people are volunteering, including the over 60s, and that volunteering only declines after the age of 75. The National Survey of Voluntary Activity (ONS 1997) revealed that 45% of those aged 65-74 and 35% of those aged over 75 engaged in some form of organised voluntary work (in addition to 40% of those aged 55-64).
- 7.3.16 Voluntary networks are ideally placed to help people to form links and identify needs which are not always apparent to service providers. Older people are active in providing many services that have been contracted out to the voluntary sector (e.g. community transport schemes, mobile day centres or meals on wheels services). To some extent at least, they are helping to provide some of the services on which they themselves are placing extra demand. Older people are also active in Local Heritage Initiatives and English Nature's volunteer warden scheme and they are known to volunteer for longer and to be more reliable than younger volunteers (Yates and Jochum 2003). However, Le Mesurier (2006) also notes the risks of relying too heavily on *"an ageing corps of people willing to devote time, energy and commitment to serving others in the community"* and a far more strategic and professional approach is required to volunteer recruitment and support (Countryside Agency/Age Concern 2005).
- 7.3.17 Retirees also play a role in offering informal care to family members, including grandchildren. Indeed, Wenger (1992), in her study of 500 people aged over 65 in rural areas, found that they continued to lead social and domestic lives as usual and many more gave help than received it, particularly in supporting adult children and grandchildren.
- 7.3.18 The coastal resorts of England are historic, romantic and nostalgic places that host millions of new and returning visitors each year. Research in the US has suggested that amenity-seeking migrants tend to locate in places where they have previously made visits (see for example, Haas and Serow 1993). Some individuals may plan for their retirement by investing in a holiday home that can later be converted into a retirement home. Whilst it is acknowledged that a high proportion of holiday homes can itself result in problems (including rising local house prices), it does seem that visitors and second home owners provide a 'ready-market' in terms of individuals to target should a retirement attraction policy be adopted.
- 7.3.19 One specific strategy for attracting retiree in-migrants involves the construction of retirement villages, which effectively serve as planned retirement communities. Recently completed JRF research on retirement villages (Croucher 2006) found that, whilst such developments are relatively new in the UK⁸, they are proving popular with older people as places to live. The number of companies building assisted living retirement developments in the UK is growing and 5,000 homes were built on such complexes in Britain in 2005, double the number in 2000 (The Sunday Times 2006). Retirement villages are more popular in the US where there is a stronger tradition and broader acceptance of the benefits of and need for 'exclusive' communities.

⁸ Developments in the UK have taken place at Hartrigg Oaks near York (operated by the Joseph Rowntree Housing Trust [JRHT]), Berryhill and Ryefield Village (operated by the Extra Care Charitable Trust), Westbury Fields in Bristol and Ryfields in Warrington. Further developments are being planned, including a development in Hartlepool, operated by the JRHT. There is not yet much 'hard' data available assessing the impact of retirement villages, including their impact on the community in which they are located (Croucher, 2006, p. 19).

- 7.3.20 Older people are attracted by having 'your own front door' in homes especially designed for later life and with on-site care and support available day and night. Villages effectively expand the choice of living arrangements for older people and also offer opportunities to make friends and to lead an active life. However, the benefits are not simply restricted to residents as Croucher (2006) found evidence that retirement villages were good news for local communities by helping health and social care providers to deliver health and community services more efficiently. On-site care and support in retirement villages can lead to fewer hospital admissions and promote earlier discharge, generating cost savings for acute hospital trusts.
- 7.3.21 Croucher (2006) notes that health and social service providers in host locations may be concerned that the establishment of a retirement village will increase the demands for services in a locality. However, how the increase in numbers of older people translates into demand for services is a key question that is not readily answered by currently available evidence. Evidence does suggest that retirement villages do play a role in maintaining and promoting health and provide opportunities for more efficient delivery of services. Moreover, the presence of a retirement village may support arguments for service developments, benefiting not just village residents but also other older people locally (equally other older people locally can access the services available in the village). Villages can be integral to the development and successful implementation of local strategies and plans to meet the requirements of the National Service Framework for Older People (Department of Health, 2001) and other local strategies. However, it is crucial that all local service providers and other stakeholders have clear responsibilities and are involved in the early stages of the development of a retirement village.
- 7.3.22 Retirement villages also have benefits for local housing markets. Much of the housing stock in the UK is unsuitable for the needs of older people, not only in terms of being accessible to people with disabilities, but also in terms of size, energy efficiency and requirements for ongoing maintenance (Croucher 2006, p. 15). As older people move into homes specially developed for them on site, significant numbers of family homes, previously under-occupied (and often in need of renovation or repair) become available to ease housing shortages.
- 7.3.23 Croucher (2006) argues that retirement villages can also provide a focus for regeneration programmes. The three dominant themes of regeneration - improving quality of life and long-term opportunities, tackling long-term decline, reviving areas and creating a new cultural renaissance – can find a focus in the development of both the housing and related services within a retirement village. Older people's interests and involvement have not always been recognised in regeneration programmes, despite changing demographics.
- 7.3.24 Retirement villages can also bring economic benefits by creating jobs and through residents' support of local shops and facilities. Jobs are created from the initial development and construction phase right through to when schemes become operational, including jobs in caring activities, catering, maintenance, etc. Organisations such as the Joseph Rowntree Housing Trust (JRHT) also provide good training and supervision for employees and invest in personal and professional development for their staff, who are also able to climb up the career ladder within a large organisation. This is important, as often employees in the care sector do not have access to training, development and career advancement opportunities. Again in the US, the economic potential brought by retirement schemes has long been recognised and the development of such schemes has been encouraged in rural states as means of bringing in new investment and developing an infrastructure for the whole community (Croucher 2006, p. 16)⁹.

⁹ A study carried out by the City of Hattiesburg, Mississippi estimated that the economic impact of 250 retiree households relocating to the City was 850 jobs and investment capital of £37 million, with particular benefits for the retail and restaurant trades (Croucher, 2006).

- 7.3.25 The tendency for older people to use local services has been widely reported (particularly when they are no longer able to run a private car), and the development of a retirement community effectively creates a sizeable pool of regular customers and clients, increasing the viability and sustainability of local services, including retail outlets, pharmacies, local transport, libraries and other recreational and education facilities (Croucher 2006, p. 16). A study by McLaren and Hakim (2004) found that 62% of residents in private sheltered housing preferred to shop locally, and just over 30% shopped on a daily basis. The study also estimated that a development of 45 retirement flats with 55 residents would generate an additional annual spend of approximately £600,000 on local services. Given the size of retirement villages, it is likely that the additional spend generated would be considerably larger.
- 7.3.26 The contribution made by older people to community life is increasingly being recognised, and there is little evidence to suggest that people living within retirement villages become disengaged from the wider community (although levels of engagement are dictated by health status and mobility). Residents are often active members of local churches or parish councils or are school governors, as well as taking part in local community activities, such as local history projects and work with local schools and youth groups. Indeed, the fact that people are living in an age-segregated environment, apparently spurs some of them to engage with younger people outside their home environment (Croucher 2006, p. 17).
- 7.3.27 In the US, many states (including some that are not traditional 'sunbelt' retirement destinations in the poorer south) have explicit retiree attraction policies, as a means of promoting rural economic development and stimulating local economies¹⁰. These are often states with attractive natural amenities that may be exploited for this kind of development, although even more remote locations without abundant amenities may be able to attract former residents who wish to return to their home town to retire (Reeder *et al.*, date unknown). Reeder (1998) notes that places experiencing slow growth or declining population may be best placed to benefit from a retirement attraction strategy whilst those experiencing rapid growth may be less well suited. As Skelley (2004, p. 212) notes, baby boomers are "*an important economic resource for many American rural states and communities*". US research has suggested that word-of-mouth is the most effective way of attracting retirees, thus those areas that can successfully build a base of satisfied retirees – such as coastal areas of the UK - have a competitive advantage in attracting the even larger numbers of retirees expected in future.
- 7.3.28 US research has generally concluded that retiree attraction has been, on net, a positive development for most rural areas (see for example, Haas and Serow, 1993), and evidence so far suggests that retirement migration has not been a local fiscal burden (Glasgow and Reeder, 1990). Rural retirement-destination counties in the US tend to exhibit population growth, increased family incomes, greater economic diversification and reduced unemployment rates, and in-migrating retirees have also been found to provide a boost to local churches, charities, volunteerism and other civic activities (Reeder 1998, p. iii). Retiree-attraction appears particularly beneficial for those places experiencing economic decline and loss of population and retail sales base. For example, rural communities with declining traditional rural industries or whose mainstreet businesses are threatened by competition from regional retail and service centres may have much to gain from retiree attraction. Low-income communities could particularly benefit from additional tax base leading to improved public services; they would also benefit from more full-time and part-time sales and service jobs that add to the family income of the working poor (Reeder 1998, p. 20).
- 7.3.29 Most of the income of retirees comes from transfer payments, pensions and other unearned income and these sources produce high employment multipliers in local economies since they are largely spent on goods and services (Skelley, 2004). They

¹⁰ Examples of such states include: Alabama (Alabama Advantage for Relocation and Retirement <http://www.southeastalabama.com/Retire/AlaAdvantage/AlaAdvantage.htm>); South Carolina; Arkansas; Mississippi, Washington and North Dakota.

are also likely to have a stabilising effect on the local economy, since these sources are free from economic downturn, unemployment, wage cuts and other adverse conditions in the labour market (Glasgow and Reeder, 1990).

7.3.30 Skelley (2004) provides a useful summary of the potential benefits and disadvantages of a retiree attraction policy, based on experiences in the US. Benefits might include:

- Retiree in-migrants may help to stabilise areas with a declining population (or indeed boost the population of areas with declining numbers of residents);
- The stimulation of local markets by retiree in-migrants bringing in money from outside, including entertainment, transport, health services, banking, financial services, household goods and food. As noted earlier these in-migrants are more wealthy than ever before and they tend to spend much of their money locally, increasing the capacity of the local community to sustain a diverse retail and service mix that creates jobs for the young and enhances local quality of life;
- Yields of taxes will increase locally (including property taxes), benefiting the provision of local services without having to raise local tax rates;
- Not only will economic activity increase, but as the economy grows to meet these demands, society as a whole will be better served;
- The in-migration of the retired into an area where services are poor may help to raise the standards of available services through economies of scale and more cost-efficient provision. Moreover, in-migrating retirees create valuable jobs, including in the health service industry, helping to retain/attract skilled workers. At the same time, however, many of the jobs created in service sector activities will be low skilled and low paid, although they nevertheless represent new job opportunities and new income sources for the working age population;
- Limited strain will be placed on social services (usually not demanded by wealthy, retired in-migrants) and schools.
- Migrant retirees are also often an important social resource for communities as they tend to be well-educated and skilled;
- Retirees have been found to be active and committed volunteers (often with considerable skills and experience) for a range of formal and informal activities. These might include chairing community groups, involvement in social activities, or engaging in activities that support their social values, including assisting others, visiting the isolated or befriending (Croucher 2006);
- Retirees also often seek recreation facilities, in the form of libraries, universities, theatres, concerts and arts and crafts.

7.3.31 Disadvantages of pursuing a retiree attraction policy might include:

- The policy may prove incompatible with others, not least efforts to encourage some forms of economic development, which may discourage those retirees seeking a high amenity environment;
- The influx of retirees may encourage low skilled job seekers into the local area, adding to the cost of schools and welfare services;
- It is possible that the economic status of the elderly may decline leading to heightened competition for governmental services and resources;
- A large influx of in-migrants may threaten exactly the resources of the area that made it attractive (including a high quality environment and tranquillity) increasing congestion, urban sprawl and detracting from the rural character of the area;
- Moreover, an influx of in-migrants may result in a rise in local house prices, reducing the supply of affordable housing. An expanding housing market places pressure on water supplies, sewer systems, refuse collection and disposal, roads, street lighting and public safety and disability access on pavements and within public spaces and buildings;
- The likely declining health and mobility of retirees over time will place pressures on local services, particularly health and care services, including home-based care and nursing homes. Equally, over time, the elderly may experience a decline in their financial situation resulting in a high level of dependency on public assistance;

- A second migration phase may also arise whereby retirees may leave a community as they become older or perhaps suffer the loss of a spouse or experience financial or health worries;
- The in-migration of large numbers of retirees, often with different life expectations to local people, will change the make-up of the local community and tensions may result. Established residents may feel marginalised and forced to adapt to the changes and challenges that in-migration brings. A local community must be willing to accept, and indeed make the most of, these changes that arise from the influx of large numbers of elderly residents. Many of these people will be wealthy and will be keen to be active within the local community and locals may see such processes as threatening. Moreover, many may be unwilling to accept changes that may threaten their motivation for moving to the local area (e.g. the natural or historic environment). Another source of potential conflict may be the difference in expectations of government services between in-migrants perhaps used to urban services, and rural citizens who often have lower expectations.
- Some early studies on this theme in the US (see for example, Glasgow, 1990) argued that encouraging elderly in-migrants to a community may strain public services and divert government resources from poorer, indigenous elderly to purposes dictated by the retiree-attraction policy.

7.3.32 Key to the success of a retiree, and indeed a pre-retiree, attraction policy will be the recognition of diversity. As discussed earlier, not all retirees are wealthy and some are reliant on low state pensions. Older pensioners are generally poorer than younger pensioners. The 'older old' may be in poorer health than the 'younger old' and therefore less able to participate in paid work and voluntary activity and more reliant on public sector health services. Men and women from higher social classes tend to have greater expectancy of further life at age 65 than those from less skilled manual occupations (ESRC 2006, p. 8). Ethnic minority pensioners are also more likely to be poor than older white people (ESRC 2006). Put bluntly, on the face of it, attracting retirees with the best health and the highest wealth will prove most successful in stimulating economic activity as they will be more likely to be economically active or engage in voluntary activity. However, those who are less wealthy and healthy and more dependent on social and health services may stimulate activity in other ways, by increasing demand for services and thus demand for new jobs and facilities. It is important that detailed monitoring is undertaken of any strategy that is put in place to ensure that localities can tailor services to the needs of, and opportunities offered by, those arriving.

7.3.33 Also key to the success of both models is a change in underlying assumptions and attitudes. Much policy and practice is still based on the assumption that older people are 'a burden', vulnerable, needing protection and a problem to be solved. A series of projects undertaken for JRF found that older people were often frustrated about services and society which they saw as constantly defining them in terms of loss and risk management (Bowers 2002; Carter and Beresford 2000; Godfrey *et al.* 2004; Reed *et al.* 2003). Older people constantly said that their lives were about more than health and social care; transport, housing, leisure services, money, companionship and community were all important. As discussed earlier this notion of older people being a burden is simply misleading. For many people, increasing longevity means an increase in active years of life, representing a personal benefit but also a huge potential benefit to society in the form of the social and economic contribution that older people can make. Many more people are now living longer and staying healthier for longer. Overall, more people reaching old age implies a better legacy of health. And living longer during old age itself indicates that the onset of degenerative diseases is being postponed or prevented, or better managed, so as to reduce disability¹¹ (ESRC 2006, p. 16).

¹¹ The current and future state of health of older people is of crucial importance for our planners and policy makers. However, there has been a long running extensive debate about associations between trends in mortality and those in disease and disability (morbidity) is still not fully resolved. This uncertainty is due largely to the fact that our knowledge base on trends in disability is still poor. This bullet notes the positive side of the trends, however there are also potentially negative implications. If people with a poor history of health and high risk of frailty have a better survival

7.3.34 This section has explored some of the benefits and challenges that retirees can bring to local communities, emphasising that reaching old age is not always about decline, nor even about maintaining an even keel. It is a time of gain as well as loss (JFR 2004). It is about seeing and seizing opportunities and actively managing transition (Godfrey *et al.* 2004). Old age brings strengths that need to be acknowledged. Older people have a lifetime of experience to draw upon and often have internal resources and strategies which need to be recognised and nurtured. This retirement model is based on recognising the positive aspects of getting older, making the most of what retirees have to offer, and positively attracting them to coastal locations. For many retirees, retirement is a time to enjoy oneself with many of those interviewed by Godfrey *et al.* (2004) placing emphasis on leisure pursuits and activities that offer pleasure and stimulation. Older people derive benefits from community participation and becoming involved in older peoples' forums, including keeping active, having a purpose in life, developing new skills and making friends; and the community benefits from their participation. In myriad ways they make a contribution to the social fabric. In addition to these contributions, older people make a substantial economic contribution in terms of the money that they spend (often within the local area) and the demand for services and jobs that they generate.

8. BEST PRACTICE STRATEGIES AND INITIATIVES

8.1 Introduction

8.1.1 This section of the report provides brief details of a range of strategies and initiatives that have been launched in response to the demographic ageing process. Most are designed to 'make the most' of the resources and skills held by older people. The examples discussed are from the UK, continental Europe and the USA.

8.2 Examples from the UK

8.2.1 This section outlines a number of examples of initiatives and strategies launched to respond to demographic ageing in the UK. The majority of these schemes are focused on providing essential services and activities to older people, which could be regarded as being 'traditional' responses to ageing. However, some strategies have a broader aim, such as the launch of 5050vision in the North West region, which includes a focus on changing perceptions and attitudes towards older people.

8.2.2 Defra's recently issued Rural Services Standard contains several examples of schemes designed to help achieve the commitment to improve the quality of life and independence of vulnerable older people by supporting them to live in their own homes, where possible, by:

- Increasing the proportion of older people being supported to live in their own homes by 1% annually in 2007 and 2008;
- Increasing, by 2008, the proportion of those supported intensively to live at home to 34% of those being supported at home or in residential care (Defra 2006, p. 12).

8.2.3 **The Bell View Project, Belford, Northumberland** is a community-run project to support older people living in rural North Northumberland to live independently in the community of their choice. The Project serves an area of about 120 square miles of scattered rural and coastal villages in North Northumberland. It provides services ranging from a community transport scheme ('Bringo') and a community café, both

rate, this leads to a worsening of the overall condition of the older age group, simply because the selection effect is reduced. It means the lengthening of illness due to those with chronic degenerative diseases surviving for longer. The data reported varies between surveys (e.g. as a result of differences in design, response rates and often the exclusion of people in institutions), although the Health Survey for England suggests a very slight improvement in disability levels between 1991 and 2000/01 but an increase in milder disability, especially among younger age groups (ESRC 2006, p. 16).

operated with volunteers, to a variety of activity/therapy rooms used for a diverse range of activities including cardiac rehabilitation, podiatry and communal, companionable activities such as dominoes, rag rugmaking, arts and crafts. It also incorporates a day-care centre, which provides meals on wheels. The project was launched by determined villagers following the closure of the local council-owned home for elderly people in a bid to ensure as many local health and welfare services as possible were retained locally. The Project stresses the importance of support networks for older people wishing to live independently in their own home. The Bell View Project was cited in Defra's 2006 Rural Services Review (Defra 2006) and further information is available at bellviewproject@tiscali.co.uk or tel. 01668 219220.

- 8.2.4 In **Esk Valley in the North Yorkshire Moors**, a group of local people in a remote North Yorkshire Moors Valley has set up a £3 million housing project and social enterprise care company and bought a mini-bus to help older people (and schools and social groups) with transport. Together, these projects aim to keep older friends and neighbours within their community in the parishes of Danby and Glaisdale in the Esk Valley. The project was based on a recognition that as older people became more frail, they were forced to move out of the local area (despite living their all of their lives there in some cases), as a result of a lack of public transport, no day care and the expense and difficulty of bringing in home care from outside the Valley. Building work on the house is planned to start soon, whilst 'Esk Moors Caring Ltd.' (a social enterprise and charity) will start the outreach care in a few months time. Esk Moors will provide home care, a day centre and a range of other activities. The enterprise has received grants from Big Lottery and Futurebuilders and will provide jobs in an area where relatively few are available. Further information is available via Esk Moors (www.acre.org.uk) or Futurebuilders (0191 2692856 or www.futurebuilders-england.org.uk). The project started with a small scale research project, talking one-to-one with 500 people aged over 60 and asking them what they expected their future needs might be. A parish plan then brought six neighbouring communities together to set out their priorities. The parishes have since gained Housing Corporation agreement, planning permission in the National Park and £3 million for Abbeyfield UK to build a sheltered house.
- 8.2.5 '**Up for Owt**' in **Blackburn and Darwen** is the name (in Lancashire dialect) given to a challenging and enjoyable range of activities for older people, many of whom have been in hospital after suffering strokes and heart attacks. The activities available include a range of exercise, horse riding and also looking after the horses. The Project has received help from Blackburn and Darwen Council, including support from the Council's Health and Fitness Co-ordinator, and funding from the Neighbourhood Renewal Programme to explore the physical activity needs of the over 50s, from the very active to the very frail. Further information can be obtained from andrea.madden@blackburn.gov.uk or from the Neighbourhood Renewal Unit at www.neighbourhood.gov.uk.
- 8.2.6 **Defra and the Department for Work and Pensions (DWP)** have been working together to increase the uptake of benefits in rural England and to ensure that pensioners are aware of their entitlements. At a more local level, in the south west of Cornwall, there has been a determined drive to raise awareness of benefits rights amongst 5,600 sight-impaired pensioners. The Benefits Adviser for Cornwall Blind Association has been working closely with partners (including the Adult Social Care Sensory Loss Team in Cornwall, the Pension Service and the Royal National Institute for the Blind) to help local people claim £150,000 in benefits annually. She has sent out publicity in Braille, on tape and in large print, has arranged for posters to be displayed in GP surgeries and opticians, has spoken at clubs, has written articles and been interviewed on local TV and radio. A similar scheme has been operating in Kent, mainly through Age Concern, based at the Sandwich Centre for the Retired. Within the first six months, 80% of clients had received a benefits increase resulting in quality of life improvements. This scheme has placed particular emphasis on reaching people through developing personal, high trust relations in which people develop the confidence to talk openly about their financial situation and benefit entitlements. For further information, the National Partners Team in The Pension Service deal with all

aspects of partnerships and chair the Partners against Poverty meetings. They can be contacted on 01752 755805 or email debra.livermore@thepensionservice.gsi.gov.uk.

8.2.7 **The 'FISHNETS' (Fitness, Involvement, safety and Health Networks) programme, Northumberland** is a £2 million programme aimed at providing vital services to support and promote a healthy and active life for older people in Northumberland. The Programme, which is a partnership of Northumberland County Council, Northumberland Care Trust, districts councils, housing and pension services, the voluntary and independent sectors and the fire brigade, was chosen along with 18 other projects to help pilot the nationwide Partnerships for Older People Projects by the Secretary of State for Health, Patricia Hewitt. Older people are involved in the delivery of the project through their membership of the Partnership Board and in many other aspects of the project, including being 'exercise buddies', helping to design and maintain the website and interviewing people about the usefulness of different aspects of the project. The programme will help more older people to live at home and to reduce the need for emergency hospital treatment and long term care and includes:

- A handyman service for more jobs around the house;
- Fitness schemes at leisure centres and in the community;
- Using information technology to prevent accidents, improve safety and limit the impact of falls amongst older people in their homes;
- Training and accreditation schemes for care providers, so staff working with older people are well informed about keeping people fit and involved in health and safety;
- Some additional investment in specialist therapy and support staff.

A programme of events is being held during the 2 year lifetime of the project throughout Northumberland, including salsa and ballroom dancing, singing, tennis and pilates. The programme is rooted in Northumberland Strategic Partnership arrangements and will be supported by a management team. More information on the programme can be found at www.northumberlandcaretrust.nhs.uk/fishnets/.

8.2.8 The Social Exclusion Unit report (2006, p. 33) highlights the example of **50 'Active Age Centres' that have been set-up in Somerset** to provide a range of services to older people in a café style environment in existing facilities (such as village halls). The Centres offer information and services or signpost older people to other service providers. Older volunteers are critical to the success of this project. Services operating from or linking to these centres include:

- Adult learning and leisure with each centre having internet facilities;
- Healthy living and ageing well services;
- Access to assistive technology;
- Access to volunteering.

8.2.9 **Newstead Healthy Living Centre** was set up in Newstead, an isolated village with high numbers of older people who were finding it difficult to access primary care services. The Centre was set-up to provide wide ranging and popular services, including advice, transport, gardening, education, IT, dancing as well as medical care (Social Exclusion Unit 2006, p. 46).

8.2.10 Neighbourhood Watch in Durham was instrumental in establishing the **Durham Intergenerational Programme, also known as 'Fishburn in Bloom'**. The programme challenges isolation and promotes social inclusion by engaging younger and older people through a positive exchange of skills and experiences in projects and activities. A part of Fishburn in Bloom, young and older people have been taught to plant flowers and shrubs, older people attended schools to help with art sessions, young people visited residential homes and both groups painted a mural. As well as noticeable improvements to the local environment, the understanding between young and old has been improved, which has also helped to reduce fear of crime (Social Exclusion Unit 2006, p. 93).

8.2.11 **North West England** - at the national level in England attempts have been made to evolve the ageing debate in recent years, including the *Debate of the Age* programme launched by Age Concern and the launch of the Age Proofing Toolkit. The challenge of demographic ageing was taken up by a number of organisations in the North West and the group launched 5050vision as a Regional Forum on Ageing. 5050vision is a network of individuals and public and private establishments working together to identify, promote and spread knowledge on the issue of ageing and to encourage ageing to be taken into account in the formulation of regional strategies and policies. Evidence suggests that the Forum has increased awareness of the ageing issue and encouraged a broader definition to be adopted, helped by the partnership working between different agencies. However, tensions between different strands of the ageing agenda are still apparent and limited resources mean that priorities have to be set and trade-offs accepted. Also, private sector participation has, to date, proved limited and developing links with the business community is proving a difficult process.

8.3 *Examples from continental Europe*

8.3.1 Recent work by the European Policies Research Centre (2006) highlights a number of case study regions in the EU which have adopted a broader perception of the ageing agenda beyond traditional welfare and pensions concerns to develop more sophisticated policy instruments. Local level projects are also emerging from the bottom up, which may require co-ordination at the regional level. These case studies are briefly discussed here, but more information is available in the report (European Policies Research Centre 2006).

8.3.2 The regional response to demographic ageing in **Emilia Romagna, Italy** is outlined in *"The Plan of Action for the Regional Community – A Society for All Ages: The Ageing Population and Prospects for Development"*. The long-term expected outcome is a gradual mainstreaming of older peoples' needs, expectations and opportunities throughout the regional policy field: not simply a policy for older people, but a policy that will inform strategies that have an impact on the whole regional community. The Strategy aims to promote innovative, strategic views amongst local governments and is essentially delivered in a top down way. Financial resources are made available to local municipalities to develop local plans of action and to public, private and voluntary organisations to facilitate single initiatives for older people, such as improving accommodation or upgrading transport routes.

8.3.3 This approach of fostering strategic approaches amongst local authorities and encouraging independent initiatives by a range of public, private and voluntary sector actors represents an innovative approach to the implementation process. It helps to encourage the development of horizontal and vertical co-ordination between regional and local administrative tiers and across public and private spheres and it extends the co-financing opportunities offered to local administrators and private bodies enabling even small actors to develop age-related initiatives. As a framework Strategy rather than the law, the Plan requires constant support and seminars, conferences and other opportunities are provided to share experience and publicise achievements. It is important that in such an approach, a balance is achieved between the over-arching framework and individual initiatives so that the latter do not detract from strategic progress on the former. Equally, strong co-ordination is required across all administrative levels and between policy areas (European Policies Research Centre 2006, p. 23-25).

8.3.4 In **Kainuu, Finland**, approaches have focused on the provision of welfare support and other services for older people to prevent their migration away from rural areas and into nearby urban centres. The ageing challenge has recently been addressed more explicitly in Kainuu's Regional Programme and Regional Plan. Efforts have been made to encourage municipalities to co-ordinate service activity, benefiting those remote areas where there are problems organising and supervising services. There are also plans to strengthen the age-related aspect of the Regional Programme's priority of

cluster development through the extension of the Seniorpolis initiative. This was an attempt to incorporate the ageing dimension into the 'Multipolis' network of Centres of Expertise in different locations that has been developed in Finland in recent years. The Centres allow expertise and knowledge to be shared over a wide geographical area, thus developing business operations that promote well-being and lifestyle opportunities for senior citizens. The initiative is partly based on the recognition that older people can contribute significantly to the regional economy, although some tensions remain about the involvement of the public sphere in a commercial enterprise.

- 8.3.5 The aim at the regional level is to integrate responses in the ageing field with other policies to promote overall economic and social cohesion, though co-ordination remains a challenge. As the regional strategy is refreshed emphasis is being placed on creating a series of documents that have ageing addressed in a clear and consistent way. A key characteristic of Kainuu's approach is that ageing is perceived as offering several potential benefits, including: cost savings and increased efficiency; decreasing unemployment; opportunities to reform working life; narrowing regional employment and unemployment disparities; new markets created by the increasing third age population; and a greater appreciation of cultures, values and experience of older people.
- 8.3.6 In the region of **Noord Brabant in The Netherlands**, emphasis has been placed on clearly portraying the impacts of ageing, bringing about increased awareness and a change in attitudes towards older people and ageing and integrating the ageing agenda into the work of all departments. Specific initiatives have included conferences, surveys, promotional materials, internal meetings with the regional Executive and pilot projects. This example has highlighted the importance of awareness raising, allowing people to physically see the results of ageing strategies (such as improved housing for older residents) and the participation of motivated individuals and active pensioners' organisations. The initiative has also highlighted the importance of political support, and the problems that occur when the political landscape changes.
- 8.3.7 In **Nordrhein-Westfalen, Germany**, the Land level response to the ageing trend has been the "*Age Shapes the Future*" document which focuses on the promotion of voluntary work and political engagement, the provision of accommodation, transport and culture, health and social care and senior citizens as consumers. Several individual initiatives have also been put in place concerning the labour market and the provision of goods and services (the *Silver Economy* initiative) including specific help to enterprises to respond to demographic ageing. Many of these initiatives rely heavily on dialogue between businesses, trade unions, social care organisations and academics. Whilst the Land has seen some success, barriers are still encountered, in terms of the co-ordination of initiatives at the Land level and attempts to integrate the older unemployed into the workforce in particular.

8.4 *Examples from the USA*

- 8.4.1 There are many examples of US states and regions within States that have pursued explicit retiree attraction policies since the 1990s, including Alabama, North and South Carolina, Louisiana, Mississippi, Arkansas, New Mexico, Florida and Pennsylvania. Alongside explicit retiree attraction policies, some states have used tourism as a mechanism to encourage retirees (particularly from urban centres), through 'traditional' attractions such as beaches and mountains and events such as cultural festivals. Brief details of some of these policies are given here, but more information is available from Reeder (1998).
- 8.4.2 **Alabama Advantage for Retirees** - Alabama's attempts to attract retirees into rural communities have been some of the most aggressive and wide-ranging amongst US States. The initiative is known as "Alabama Advantage for Retirees" and includes state assistance to rural communities for all phases of retiree attraction, including planning

and technical assistance, literature development, co-ordinated marketing efforts, financial assistance and amenity development. Specific elements have included:

- An “Alabama Reunion” in 1989 which attracted many former residents back to the State and was used as a vehicle to promote retiree attraction;
- A Statewide survey to identify communities interested in joining a retiree attraction programme;
- Colour brochures promoting retirement in Alabama, distributed at welcome centres on major highways entering Alabama and sent to people requesting information on retirement opportunities in the State via the Bureau of Tourism and Travel;
- Planning and technical assistance manuals were prepared to provide information to communities considering retiree attraction as a development strategy. Communities were advised to form volunteer committees to design local retiree attraction strategies and prepare promotional material, often working closely with the local Chamber of Commerce, banks, real estate agents and utilities. Financial assistance was made available for promotional materials;
- A State publicity campaign generated free advertising in national newspaper and magazine articles. A database of enquiries from prospective retirees was created;
- Annual State-level conferences instructing local leaders on techniques for attracting retirees and allowing participants to share success stories;
- The State’s employee retirement system agreed to finance the construction of a series of innovative, first-rate golf courses. Seven new golf complexes have become known as the Robert Trent Jones Golf Trail, and are attracting wealthy tourists into the State. Retirement housing developments have also been built nearby. At one of the entrances to the Golf Trail, a “Retiree Relocation Centre” was established, staffed with volunteers providing information about retiring in North East Alabama and distributing brochures.

8.4.3 **Idaho/North Dakota Back-Home Model** - The back-home model, where word-of-mouth advertising is used to attract former residents, appears well suited to communities that do not want to attract outsiders who might clash with current residents. Equally the strategy is well suited to locations that find it difficult to attract outsiders, perhaps because they are far from metropolitan markets or ‘off the beaten tourist track’. In 1998, a representative of the State’s Division of Financial Management in **Idaho** suggested that local volunteers write to friends and family and others who were born locally or who were educated or worked in the area in the past. This strategy was designed to be supplemented by advertising in mature-market magazines, although there has been little need for a coordinated marketing effort following significant in-migration of middle-aged workers and young retirees from California in recent years. Much of this migration has resulted naturally from people telling others about the advantages of Idaho.

8.4.4 In **North Dakota**, a more comprehensive approach has been taken to bring former residents back into the State, involving 30 counties and about 70 communities. Communities have developed mailing lists of former residents, including high-school graduates and former employees, who are written to informing them of their home community’s good points and asking if they might be interested in returning. If so, they are asked to complete a survey detailing why they wish to return (*e.g.* to work, retire, etc.) and efforts are made to match these needs with local communities.

8.4.5 **South Carolina Planned Retirement Community Model** - South Carolina has taken the approach of emphasising planned retirement communities as a vehicle to bring retirees into the State. Developers of such communities are usually keen to take the marketing of their developments on board thus relieving the burden on local government. A study undertaken in the early 1990s of 128 retirement community developers in South Carolina estimated that the developments had resulted in a \$4 billion stimulus to the State, with another \$10 billion expected. The State government has also negotiated with developers to build a major retirement community, reflecting its aggressive policy towards using planned retirement communities as vehicles for rural development.

9. CONCLUSIONS AND RECOMMENDATIONS

9.1 *Introduction*

9.1.1 This report has outlined the recent population trends in rural and coastal areas of Britain and has proposed two fairly progressive responses to demographic ageing. Both are surmised on the fact that peripheral coastal areas (and indeed rural areas more generally) are at the forefront of the demographic ageing trend that is occurring in the UK and beyond, both in terms of attracting individuals who are in later working life and who have reached retirement. These trends are likely to become more marked in future as the baby boomers reach older age. Taking a pro-active stance now in 'making the most of' the resources these individuals have to offer, rather than simply trying to be reactive and cope with increasing numbers of older people, will place coastal communities at the cutting edge of this shift.

9.1.2 This final section of the report highlights some issues for policy-makers in peripheral coastal locations (and elsewhere) to consider when putting ageing strategies in place. The suggestions are both broad and specific. Many, such as improving attitudes of older people and ageing, will require effort beyond coastal locations at a national level. However, the fact that peripheral coastal locations (and indeed rural areas more generally) are at the forefront of these demographic shifts suggests that it is here where innovative, forward-thinking approaches should be launched.

9.2 *Changing perceptions of ageing and older people*

9.2.1 As already noted in this report, the predominant perception of the ageing process and of older people in the UK is negative. Older people are often treated simply as a burden on society, particularly in terms of the health and social services that they require. Age-based stereotypes and attitudes persist and chronological age is often used to define access to insurance, financial services, social security, education and training and health care. This results in barriers of different forms which limit access to services and opportunities and have impacts on health and independence and the approach of practitioners, researchers and patients themselves (Baker 2005).

9.2.2 A striking feature of the consultation for the recent Social Exclusion Unit report (2006) was how many people said that after retirement they were viewed differently, like they suddenly didn't belong or felt like they no longer had a respected role. In reality, most older people have more to offer society than they demand from it. This needs to be more widely accepted amongst policy makers and society in general. More value needs to be placed on older people, which in turn means they may be more willing to give back to society once they reach the end of their working lives.

9.2.3 Changing the perceptions of society will be difficult and will require a combined effort to 'educate' the public by numerous organisations and agencies at local, regional and national levels. One particular group to target is young people as arguably the best outcomes will be achieved when young and old work together. Once perceptions are altered, a more enabling environment will be created for practical solutions to be attempted and coastal areas could be at the cutting edge of this important social transition.

9.2.4 The recent report by the Social Exclusion Unit (2006) argues that there is much that can be done both at a national and a local level to ensure that our society is one that respects the rights of older people and treats them and their families with dignity. From 1st October, unjustified age discrimination will be outlawed in terms of recruitment, promotion and training. The Government has also formed the Domestic Affairs (Ageing Policy) Cabinet Committee to deal with all issues facing an ageing population and is considering the creation of an Office for Older People and Ageing including an Observatory for Ageing. There is also potential for Government Offices to take forward

this work at the regional level (Social Exclusion Unit 2006, p. 15). Good leadership at the national level within Government and also at the local level is crucial – and many older people themselves are willing to take on such a role within localities.

9.3 *Taking a broader approach when responding to demographic ageing – integrating economic, social and civic aspects*

9.3.1 In the past, demographic ageing has been treated as a ‘pensions and care’ issue, and policies have tended to focus on managing the dependency of older people. However, there is growing awareness that ageing is critical for policies related to economic growth, employment and social cohesion and that older people have much to contribute to (rather than take from) society. This more sophisticated conceptualisation of ageing and the challenges and opportunities it offers beyond the fields of pensions and welfare, mean that ageing can no longer be regarded solely as a concern of national governments.

9.3.2 The task of regional policy makers is to translate the growing awareness and recognition of demographic ageing and the policy levers now available, into strategic responses that ensure the opportunities presented by demographic ageing can be grasped (European Policies Research Centre 2006, p. vii-viii). As this report has shown, progressive responses to demographic ageing can provide opportunities for accelerating economic growth and strengthening social inclusion by supplementing the labour force, developing entrepreneurship, expanding services and markets for older consumers and providing opportunities learning and leisure.

9.3.3 The ageing agenda is multifaceted and must be integrated into broad regional policy making. The work by the European Policies Research Centre (2006) highlighted that regional responses are starting to combine economic, social and civic aspects. Older people need to be recognised and valued for the varied contribution that they bring to a cohesive society and barriers to their full participation need to be reduced, including financial barriers and material inequality and exclusion from social and support networks.

9.4 *Better research and information*

9.4.1 A number of studies of ageing have highlighted areas where further research is required to enable us to fully understand the myriad ways in which older people contribute to society. This is vital if we are to shape the most appropriate approaches to encouraging greater participation amongst this group, be they pre-retired or retired. The issues requiring further research include:

- Migration: the characteristics of individuals who are attracted to different areas, including their skills and income levels for example; how transferable are the skills they have gained during employment to participation in voluntary and community sector activities for example?; if their transferability is limited, how can such skills be developed?;
- Volunteering: how do individuals reach a decision to participate in voluntary activity?; what factors influence this decision-making process (*e.g.* caring responsibilities or health concerns)?; how do individuals juggle voluntary action alongside other activities (Devine 2003; see also Warnes and McNerney 2004, p. 20); what is the balance required between encouraging older people back into the mainstream labour force and encouraging participation in voluntary and community activities?;
- Diversity: more research is needed into the characteristics of older people, including issues around their social relationships, their material resources, involvement in civic life, employment, use of services, health, attitudes and quality of life. Research could explore how these vary between locations and for different ethnic groups. Such a survey would provide a much more accurate view of the

resources and skills that older people have to contribute to society as well as a more rounded view of older people's disadvantage;

- Employment and spending patterns: more research work is also needed on the income levels and spending patterns of older people, as is a more explicit recognition of the changing nature and organisation of participation in paid and unpaid work by people in their 50s and above. Most statistical collection is underpinned by an assumption that people have a single job with one employer. Unless ways of monitoring more complex engagement in the economy are developed, we will not be able to trace the evolution of phased retirement;
- Aspirations and preferences: how do these vary amongst older people?; what different aspirations do individuals have with respect to paid work, living arrangements, housing, health care, social support, volunteering, etc.)?;
- Transport: arguably, transport provision is the most critical need for older people, as without it, many would not be able to attend social, health and other care services. As well as being supported to remain independent in their own home, flexible and affordable transport infrastructure is required to enable older people (and others) to access the opportunities (including employment, volunteering, shopping, health, etc.) on offer to them.

9.4.2 Arguably more research is needed at a national level into different aspects of the lives of older people, but case study research at a more local level can help to inform the design of policies in different localities, such as coastal locations. More research will help to inform questions such as the need for mainstreaming activities relating to demographic ageing as opposed to maintaining specific initiatives, and how to engage different groups ((including older people themselves, the private and voluntary sectors etc.) to participate in positive ageing practice. The local level may be the best arena for connecting with and mobilising different groups (European Policies Research Centre 2006, p. 50).

9.5 *Sharing good practice approaches*

9.5.1 The UK can learn from strategies and policies adopted elsewhere, both in Europe and further afield, in the US for example. Although it is important to recognise that contexts vary and they will affect the likelihood of success of a particular approach in different ways, there is much that can be learnt from successful (and unsuccessful) approaches elsewhere.

9.6 *Recognising diversity*

9.6.1 It is crucial that any strategies adopted recognise both the diversity that exists amongst older people and the contexts to which they are being attracted. The 'young old', will have different needs and different resources to offer than the 'older old' from whom demands on health and social services are likely to be higher¹². For example, some areas of the Lincolnshire coast have high proportions of the older old (including many individuals over 90) and also many older people living in caravans, in some cases up to 11 months a year, raising unique challenges. Remote coastal locations, whilst potentially attractive in terms of their natural resources, may require high investment in transport infrastructure in order to attract and retain in-migrants.

9.6.2 Older people are hugely diverse in terms of their income, health and the extent of their social networks and relationships. Many may experience loneliness and disadvantage

¹² Recent research from the US has provided increasing evidence of decreasing age-specific disability rates, which is exposing the naivety of the assumption of constant age schedules of disability and deterministic projections. It is apparent that the demand is less for residential and nursing home care or for high intensity community care packages amongst the 'young old', but more for irregular, if relatively frequent, primary care consultations and treatment and brief hospitalisations following cardiovascular and cerebrovascular events and falls. There is a huge and growing demand for primary care and elective hospital procedure in this population, and these procedures make enormous contributions to increasing the well being and ability to be active in the population (Warnes and McInerney 2004, p. 21).

as a result, particularly if they remain in their own homes, although as a result of a complex set of attitudes and expectations older people will often play down their experience of disadvantage and report having a good or very good quality of life. This raises a further set of recommendations based around the need to overcome attitudinal barriers to benefit take-up and on maximising the incomes of older people (Commission for Rural Communities 2006, p. 5).

- 9.6.3 Policy-makers need to recognise this diversity and ensure that approaches take account of it and do not increase exclusion. For example, policies to encourage older people to volunteer, may further exclude those who feel unable to as a result of health concerns or other commitments. Reducing the exclusion of older people will enable more to participate in various ways in society, thus it is important that an enabling society is created that provides the tools for older people to determine the role that they wish to play, allows appropriate opportunities to participate and reduces barriers to participation. Equally society must respect those who do not participate, for whatever reason (Social Exclusion Unit 2006, p. 68). Approaches to tackling isolation and exclusion include:
- Supporting older people to be engaged in planning and to have some control over the implementation of interventions;
 - Older people are not likely to pick up the phone to ask for help or to respond to information posted to them. On the other hand, telephone conferences may be an individual's only contact with others;
 - Location, transport, safety, personal confidence issues and the timing of services are all important issues to consider;
 - Interventions targeted at specific groups, such as women or the widowed, may be more effective;
 - Isolated people need to be provided with a single point of entry to all services and help (Social Exclusion Unit 2006, p. 67).
- 9.6.4 Many approaches to tackling social exclusion (*e.g.* assistive technologies or exercise to promote well-being as in the 'Fishnets' project in Northumberland) are relatively low cost and low tech. Continual liaison is required between research and policy making to ensure a consistent and accurate evidence base is available, and the UK can certainly learn from approaches adopted in other countries. There is potential in the growth of virtual communities and relationships (recognising the inability of some to use ICT) but at the same time, face-to-face contact continues to be valued, again emphasising the important role of transport in social contact and access to services.
- 9.6.5 The participation of all older people in society is clearly a desirable outcome of a healthy society and healthy, sustainable communities. With increased knowledge of, and planning for, the needs, challenges and opportunities provided by the ageing population, the consequences could be largely beneficial, with older people able to live their lives to the full and to contribute fully to society.

9.7 *Business and employment opportunities*

- 9.7.1 It is important that those areas with high proportions of older people promote a substantial increase in the employment rate of people in their 50s and 60s. Means must be found to release and use the vitality, skills and knowledge of older people to satisfy their own and society's needs, whether this be through encouraging individuals into full-time, part-time or flexible employment opportunities or through encouraging them to start-up businesses or become a home worker. Attention should be focused on making it easier for individuals to move between these different employment statuses. Coastal locations offer many part-time and flexible working opportunities in retail, tourism or in the public sector. Equally, there may be new economic opportunities that could be explored which are directly related to the influx of older people, such as call centres flexibly employing older workers or a Centre of Excellence in supporting older people, advancing the use of assistive technology and providing quality training opportunities. Although this is at a time of a growing shortage of labour

and skills in a range of sectors, including health and social services, the promotion of older workers must be carefully balanced against the needs of younger workers and the need to curtail youth out-migration from many coastal locations.

- 9.7.2 Pension and welfare system measures are being supplemented by active labour market initiatives to target older workers. New ageing legislation should reduce the likelihood of older people encountering discrimination in the work place. However, mobilising employers, particularly small employers, to participate in positive ageing practice remains a challenge and more employers need to recognise the need for new approaches in responding to the changing age structure of the workforce, offering more flexible working practices and recognising age diversity and the skills that older people have to offer.
- 9.7.3 Many seaside locations are not well placed in relation to the motorway network and the main population centres. Thus, they are not self-evident first choice locations for high-tech manufacturing, distribution or the sorts of business services that have led to economic growth elsewhere in recent years (Beatty and Fothergill 2004, p. 462). As an alternative strategy to attracting inward investment, more could be made of the economic resources that local people, particularly those in later working life or who have reached 'official retirement' but do not wish to give up work, have to offer, through encouraging them to establish their own enterprises, including social enterprises. The conditions for older people to be supported to set up such enterprises need to be encouraged, perhaps through providing mentoring and support to turn ideas into successful enterprises or to take over existing businesses. It is also important to recognise the situation in which many older people may establish a business, with a partner's pension enabling an individual to set up a business. A slightly different approach could use older people as mentors to younger people wishing to start up new enterprises.
- 9.7.4 Moreton *et al.*'s (2004, p. 58) study found that although older people are heavily involved in rural social enterprise, business support services did not do anything differently, with comments reflecting the fact that everyone is treated equally. Few support organisations were found to have considered whether their services should be tailored to reflect the importance of older people in rural social enterprises, although they did recognise the need for different approaches to social enterprises in urban and rural locations. Some organisations have done some things differently, such as large print documents but most of these responses could be described as negative, making allowances for deficits rather than making positive comments about the features of older people. This raises concerns that support organisations are approaching older people in an essentially negative manner.

9.8 *Targeted recruitment in the voluntary sector*

- 9.8.1 Evidence suggests that volunteering levels amongst older people are increasing. Volunteering by older people can challenge the stereotypes of old age dependency. Yet barriers to more older people volunteering remain, including a lack of awareness about volunteering opportunities and how to access them. Others may be deterred by the increasing formalisation of volunteering or a perception of volunteering as only for the middle aged and middle class. A key question remains: How do we persuade people whose skills and experience would be of great value to the volunteering sector, to volunteer in the first place?
- 9.8.2 A Performance and Innovation Unit report in 2000 suggested some possible approaches, including the design of specific opportunities for older people, incentives, and accessible information about volunteer opportunities. The report also cited proposals in the US for older volunteers to earn scholarships transferable to grandchildren or others. Other suggestions include volunteering umbrella organisations taking on a 'broker role' to help match willing volunteers with posts available (Baines *et al.* 2004, p. 97). Umbrella organisations can also act as facilitators

to encourage co-operation amongst voluntary organisations, in the provision of training, for example. Placing more value on informal help that older people provide may encourage them to use these skills in more formal volunteering roles. Word-of-mouth is perhaps the most important method for recruiting volunteers, but other approaches are required to ensure that different types of volunteers are recruited.

- 9.8.3 Organisations must also ensure that their volunteers are sensitively and supportively managed and that staff help to encourage a sense of ownership of the activities in which volunteers are engaged. It is crucial that any initiatives to promote volunteering are not perceived as means of exploiting a form of 'cheap' labour and that the boundary between paid work (and other activities such as leisure activities and family) and voluntary activity is carefully negotiated. Moreover, organisations should ensure that they are able to provide opportunities for individuals to volunteer for small periods of time and in less demanding roles, particularly for those with health problems or disabilities.
- 9.8.4 Moreton *et al.* (2004, p. 2) argue that instead of simply waiting for rural social enterprises to emerge and then, despite excellent work from a range of agencies and organisations, supporting them in a way that looks haphazard, we should be pro-actively seeking the conception, structured growth and development of more such "*rural lifelines*". We also fail to recognise that older members of our community are the key human resource that is available to lead this work. Co-ordinated public interventions to support these outcomes could and should be considered in two ways: as part of enterprise support policy and in terms of capacity building in rural communities. Enterprise support programmes need to be aware of the social dimension and dynamics of these enterprise types and to tailor their services accordingly. Moreover, community development and voluntary organisations have a significant role to play in presenting the social enterprise option and in the development of groups to a stage where they can be effectively supported by enterprise support organisations. A pilot support programme for the involvement of older people in rural social enterprise may provide the opportunity to test the efficiency of different types of external interventions to stimulate the growth of the sector (Moreton *et al.* 2004, p. 6). The issues involved in the participation of older people in social enterprises are about more than simply enterprise development; they are also about community development and capacity building.

9.9 *Improving the offer of coastal towns and villages*

- 9.9.1 Many coastal areas have been in decline in recent years as their popularity as holiday resorts has waned, other important industries (including fishing, agriculture, mineral extraction and shipbuilding have declined) and few alternative economic opportunities have been attracted. Many are now suffering from poor or inappropriate housing stock, a shortage of good quality retail services and a poor perception. As noted already in this report a series of articles in The Sunday Times in April 2006 suggested that small rural towns were overtaking coastal areas in terms of their attractiveness to older people. Whilst older people were finding good food, shops, restaurants, the arts and thriving communities in rural towns "*coastal towns are now thought of as rather tired, sad places*".
- 9.9.2 There is a need for coastal communities to improve their offer so that they can compete with these towns in attracting wealthy in-migrants. This may be achieved, for example, by improving the quality and appropriateness of the housing stock, improving and expanding retail provision and offering a range of indoor and outdoor leisure activities, such as walking, theatres and restaurants. For example, Rhyl has recently invested in a £3.8 million project called Drift Park which has five themed gardens and an open air theatre. Scarborough is seeing an expanding café culture which will be attractive to older residents and visitors (BBC News 2006d). As noted earlier, older people are increasingly discerning, wealthy consumers demanding quality and choice. With baby boomers beginning to think about retirement decisions, now is a good time

to get the offer from the coast attractive to people in this group as a means of boosting economic development. Quoted in a recent article on the BBC website, Professor Victor Middleton believes that *“the template for recovery rests with retaining an ambience which attracts people to live, work and visit, while having a council which values tourism”* (BBC 2006e).

- 9.9.3 Nevertheless, it is important to recognise that for some, and particularly for older in-migrants who may have come to the coast for its natural beauty, change will be problematic, despite the new opportunities it will bring. It is important that the natural assets of coastal locations continue to be maintained and indeed improved. Rothesay, for example, is replacing its image of holidays by the water, with emphasising the natural and historical asset of Bute, the island (BBC News 2006f). Older in-migrants will not be attracted by amusement arcades and children’s entertainment associated with many of our seaside town resorts, but they will continue to be attracted by the unspoilt beauty of much of our coastline. Efforts could be made to make these areas more accessible, clearly using an environmentally sensitive approach, perhaps as part of a co-ordinated effort to create a ‘older people’s resort’.
- 9.9.4 Businesses, service providers, local economic development agencies and local organisations such as Chambers of Commerce and Economic Development Agencies need to identify how to target and service the older consumer market better, in particular focusing on quality and customer service. For example, locally sourced food taps into a growing concern about healthy lifestyles and loyalty to the local area.

9.10 *Retaining young people*

- 9.10.1 The out-migration of younger people can leave older people isolated in deprived urban centres or in peripheral rural areas (European Policies Research Centre 2006, p. vii). It is important therefore that young people are encouraged to remain in areas to which older people are moving. One way in which this might be achieved is through the creation of new jobs in the health and care sectors. Thus, at the same time as re-balancing spending towards servicing increasing numbers of older people (e.g. through the construction of appropriate housing), it is important that areas do more to retain or attract younger people and to encourage young and older people to work in partnership. Equally, if efforts are made to encourage more older people to become involved in social enterprises this should not be at the expense of encouraging younger people to get involved. Attracting older people and retaining young people should not be either-or strategies; they can be adopted simultaneously and in a complementary way.

9.11 *Compatibility with other local objectives and policies and community buy-in*

- 9.11.1 It is crucial that, should a decision be taken to pursue a strategy of retirement in-migration, the aims of the strategy match and complement those of other local programmes and initiatives. That is to say, retirees often move to an area for quality of life reasons, and a policy to encourage economic development and expansion in the local area may threaten exactly those features that attract retirees to move to an area.
- 9.11.2 The success of any strategy to attract older members of society to an area will depend on widespread support and buy-in from everyone in the local community. A positive step might be to encourage younger and older residents or locals and in-migrants to work together in setting up businesses or social enterprises. Whatever approaches are taken, the involvement of older people in initiatives to support them is crucial. ‘Ownership’ may be increased by including representatives of age-related organisations (including voluntary organisations) in the policy-making and implementation process.

- 9.11.3 Skelley (2004, p. 213-14) argues that it is crucial that communities are systematic in their approach to the appropriateness of encouraging retiree immigration. To maximise this development strategy, localities must make judgments about their communities' ability to use this strategy, to plan for the future challenges it imposes and integrate it into their vision for the future. Communities have to determine if a retiree attraction policy fits with the notion of a broader sustainable development policy. Such a policy requires careful planning by all stakeholders both before launch and during implementation.
- 9.11.4 Reeder *et al.* (date unknown) also argue that places that seek to attract or retain retirees must devise community-based strategies, usually involving three key stages, including start-up, implementation and continual improvement. Retiree attraction policies can only succeed if the entire community backs the plan as large amounts of resources are required. The implementation phase is likely to be demanding on the community. It may involve targeting potential retirees who are already visiting the community, mail and phone campaigns aimed at former residents and friends and family of recent in-migrants. Ads can also be placed in magazines and newspapers from nearby urban centres. Once retirees begin moving into a community, word-of-mouth is the most successful way of attracting more. But regular improvements will still be required to facilities and services, and adaptations may be required (*e.g.* outreach facilities for the most elderly). Continual monitoring will be required, including of the housing and transport situation and of the relations between locals and in-migrants.
- 9.11.5 Securing well-being in old age requires understanding and action at different levels: individual, neighbourhood/community and society. At each level, the capacities of older people represent an undervalued resource, not only in securing a better life for themselves, but also in contributing to the building of sustainable neighbourhoods for everyone. It is counterproductive to view ageing as a constellation of problems that require interventions. Godfrey *et al.*'s (2004) study highlighted the resilience of older people in the face of difficulties and their capacity, with proper resources, for organising themselves and devising their own solutions. Empowering older people at the local level means that they can genuinely be involved in sustained capacity building to ensure that they can contribute in future (Walker *et al.* 2006, p. 19-20).
- 9.11.6 More broadly, for success in dealing with the demographic ageing trend, there is a need for a basic agreement amongst all those involved on the perceptions of the ageing challenge, the logic of planned intervention and the characteristics of the group to be targeted. Consensus needs to be sought from the outset amongst national, regional and local stakeholders to minimise institutional confusion and rivalry. The best approach may be to avoid limited definitions of the ageing issue and a strictly targeted group of older people and instead to base strategies on sophisticated, flexible definitions of various groups in the older population. Broad frameworks and awareness raising at the regional level can stimulate increased participation and commitment from a wide range of local actors.

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11. APPENDIX

Table A1: The proportion of the population aged over 65 in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (1991)

	Total population	Total population aged 65 and over	% of total population aged 65 and over
Great Britain	58,888,844	8811230	16.1
Coastal Resorts	957599	227455	23.8
Blackpool	146069	30920	21.2
Bournemouth	151302	37546	24.8
Eastbourne	81395	23200	28.5
Hastings	80820	16666	20.6
Southend-on-Sea	158517	33273	21.0
Thanet	123665	30238	24.5
Torbay	119674	29611	24.7
Worthing	96157	26001	27.0
Aged Coastal Extremities	2592454	517052	19.9
Adur	58019	13019	22.4
Allerdale	95702	16291	17.0
Caradon	76516	14051	18.4
Carlisle	100562	17278	17.2
Carmarthenshire	168364	33375	19.8
Carrick	82725	17640	21.3
Conwy	106307	25695	24.2
Denbighshire	88241	19164	21.7
Dover	103216	19529	18.9
Dumfries and Galloway	147805	25391	17.2
East Lindsey	116957	24938	21.3
Eilean Siar	29600	5436	18.4
Great Yarmouth	87724	16638	19.0
Gwynedd	113331	21885	19.3
Isle of Anglesey	69149	12185	17.6
Isle of Wight	124577	28901	23.2
Kerrier	87566	16297	18.6
North Cornwall	73800	14694	19.9
North Devon	84800	16926	20.0
Pembrokeshire	112085	19247	17.2
Penwith	59251	12563	21.2
Restormel	86519	16415	19.0
Scarborough	106221	23080	21.7
Shepway	94186	19868	21.7
Torridge	52129	10390	19.9
Waveney	106751	22624	21.2
Weymouth and Portland	61233	11179	18.3
Wyre	101818	22353	22.0
Aged Coastal Resorts	701171	190496	27.2
Arun	129357	36080	27.9
Christchurch	40865	12546	30.7
East Devon	115873	32292	27.9
North Norfolk	90461	21854	24.2
Rother	81683	24970	30.6
Tendring	125818	34043	27.1
West Dorset	85463	20360	23.8
West Somerset	31651	8351	26.4

Source: 1991 Census (analysis undertaken for this project by Andrew Craven)

Table A2: The proportion of the population aged over 65 in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (1981)

	Total population	Total population aged 65 and over	% of total population aged 65 and over
Great Britain	53555853	7984989	14.9
Coastal Resorts	909263	228733	25.2
Blackpool	145784	32485	22.3
Bournemouth	140216	37215	26.5
Eastbourne	74095	22085	29.8
Hastings	73616	17511	23.8
Southend-on-Sea	155825	33465	21.5
Thanet	118334	29171	24.7
Torbay	110707	28365	25.6
Worthing	90686	28436	31.4
Aged Coastal Extremities	2414640	450994	18.7
Adur	57545	12085	21.0
Allerdale	94241	14397	15.3
Caradon	67038	11438	17.7
Carlisle	99507	15574	15.7
Carmarthenshire	162268	28370	17.5
Carrick	73987	14592	19.7
Conwy	95459	23433	24.5
Denbighshire	83081	18027	21.7
Dover	99408	17450	17.6
Dumfries and Galloway	141839	22286	15.7
East Lindsey	102965	19594	19.0
Eilean Siar	30706	5802	18.9
Great Yarmouth	80120	14188	17.7
Gwynedd	106138	19635	18.5
Isle of Anglesey	66506	9988	15.0
Isle of Wight	114872	25591	22.3
Kerrier	81715	14211	17.4
North Cornwall	64085	12098	18.9
North Devon	76562	14735	19.2
Pembrokeshire	105441	15137	14.4
Penwith	53176	11030	20.7
Restormel	76765	13786	18.0
Scarborough	98789	21321	21.6
Shepway	84549	18471	21.8
Torridge	46749	9219	19.7
Waveney	98480	18723	19.0
Weymouth and Portland	55135	9747	17.7
Wyre	97516	20066	20.6
Aged Coastal Resorts	629009	167204	26.6
Arun	115674	32691	28.3
Christchurch	37285	10461	28.1
East Devon	103866	28092	27.0
North Norfolk	80097	18451	23.0
Rother	74070	23204	31.3
Tendring	112764	29993	26.6
West Dorset	76626	16759	21.9
West Somerset	28627	7553	26.4

Source: 1991 Census (analysis undertaken for this project by Andrew Craven)

Table A3: Retirees as a proportion of the population aged 16 plus in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resort (1991)

	Retirees as a % of all people aged 16 plus
Great Britain	19.0
Coastal Resorts	26.6
Blackpool	25.2
Bournemouth	26.5
Eastbourne	31.0
Hastings	23.6
Southend-on-Sea	23.6
Thanet	28.2
Torbay	27.6
Worthing	29.2
Aged Coastal Extremities	22.4
Adur	24.8
Allerdale	19.8
Caradon	20.9
Carlisle	20.0
Carmarthenshire	20.8
Carrick	23.6
Conwy	26.7
Denbighshire	24.1
Dover	21.7
Dumfries and Galloway	19.1
East Lindsey	24.5
Eilean Siar	20.4
Great Yarmouth	22.3
Gwynedd	20.5
Isle of Anglesey	19.4
Isle of Wight	26.4
Kerrier	21.0
North Cornwall	22.1
North Devon	22.1
Pembrokeshire	18.8
Penwith	23.5
Restormel	21.6
Scarborough	24.7
Shepway	24.4
Torridge	22.4
Waveney	24.0
Weymouth and Portland	20.8
Wyre	26.1
Aged Coastal Resorts	29.3
Arun	29.6
Christchurch	32.7
East Devon	29.7
North Norfolk	26.4
Rother	32.1
Tending	30.4
West Dorset	25.4
West Somerset	28.5

Source: Census 1991

Table A4: The numbers of retirees and individuals aged 16 plus in work in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (1991)

	Economically inactive: Retired	Total population in work, aged 16+	Retirees as a % of population in work aged 16+
Great Britain	8314652	23940549	34.7
Coastal Resorts	210586	385297	54.7
Blackpool	30562	60370	50.6
Bournemouth	33797	61538	54.9
Eastbourne	21198	32264	65.7
Hastings	15329	32451	47.2
Southend-on-Sea	30555	67132	45.5
Thanet	28347	46043	61.1
Torbay	27380	45427	60.3
Worthing	23418	40072	58.4
Aged Coastal Extremities	471437	1051987	44.8
Adur	11791	25765	45.8
Allerdale	15310	41427	37.0
Caradon	12765	31711	40.3
Carlisle	16257	46413	35.0
Carmarthenshire	29396	62836	45.2
Carrick	15977	32815	48.7
Conwy	23442	41028	57.1
Denbighshire	17308	34030	50.9
Dover	18037	44510	40.5
Dumfries and Galloway	22786	64296	35.4
East Lindsey	23664	46698	50.7
Eilean Siar	4753	11526	41.2
Great Yarmouth	15791	35348	44.7
Gwynedd	18703	43529	43.0
Isle of Anglesey	10651	25619	41.6
Isle of Wight	26982	48252	55.9
Kerrier	14842	33779	43.9
North Cornwall	13189	29871	44.2
North Devon	15283	36803	41.5
Pembrokeshire	16810	42666	39.4
Penwith	11391	22155	51.4
Restormel	15126	34782	43.5
Scarborough	21508	43328	49.6
Shepway	18150	37617	48.2
Torridge	9472	21755	43.5
Waveney	20891	44108	47.4
Weymouth and Portland	10315	26111	39.5
Wyre	21847	43209	50.6
Aged Coastal Resorts	171452	276634	62.0
Arun	31958	52034	61.4
Christchurch	11408	15901	71.7
East Devon	28941	45788	63.2
North Norfolk	19862	37240	53.3
Rother	21982	30318	72.5
Tendring	31782	46800	67.9
West Dorset	17943	36025	49.8
West Somerset	7576	12528	60.5

Source: Census 1991

Table A5: Retirees as a proportion of the population aged 16 plus in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resort (1981)

	Retirees as a % of all people aged 16 plus
Great Britain	11.3
Coastal Resorts	17.7
Blackpool	15.6
Bournemouth	17.0
Eastbourne	20.2
Hastings	18.6
Southend-on-Sea	14.9
Thanet	18.3
Torbay	18.5
Worthing	22.2
Aged Coastal Extremities	13.5
Adur	15.4
Allerdale	11.5
Caradon	12.3
Carlisle	11.2
Carmarthenshire	12.3
Carrick	14.2
Conwy	16.4
Denbighshire	15.9
Dover	13.4
Dumfries and Galloway	10.8
East Lindsey	13.8
Eilean Siar	14.2
Great Yarmouth	13.1
Gwynedd	13.0
Isle of Anglesey	11.3
Isle of Wight	16.6
Kerrier	13.1
North Cornwall	13.5
North Devon	14.1
Pembrokeshire	10.7
Penwith	14.9
Restormel	14.0
Scarborough	14.8
Shepway	15.4
Torridge	13.9
Waveney	13.5
Weymouth and Portland	12.8
Wyre	14.9
Aged Coastal Resorts	18.8
Arun	18.7
Christchurch	19.8
East Devon	19.6
North Norfolk	16.9
Rother	20.5
Tendring	19.7
West Dorset	15.6
West Somerset	19.7

Source: Census 1981

Table A4: The numbers of retirees and individuals aged 16 plus in work in Great Britain, Coastal Resorts, Aged Coastal Extremities and Aged Coastal Resorts (1981)

	Economically inactive: Retired	Total population in work, aged 16+	Retirees as a % of population in work aged 16+
Great Britain	4708632	22880967	20.6
Coastal Resorts	132261	347132	38.1
Blackpool	18791	58452	32.1
Bournemouth	20117	54511	36.9
Eastbourne	12522	28566	43.8
Hastings	10983	27651	39.7
Southend-on-Sea	18715	62491	29.9
Thanet	17468	42294	41.3
Torbay	16856	39486	42.7
Worthing	16809	33681	49.9
Aged Coastal Extremities	257134	932419	27.6
Adur	7104	24563	28.9
Allerdale	8469	38550	22.0
Caradon	6475	26290	24.6
Carlisle	8736	43706	20.0
Carmarthenshire	15893	61079	26.0
Carrick	8397	27249	30.8
Conwy	12647	34610	36.5
Denbighshire	10478	29657	35.3
Dover	10518	41420	25.4
Dumfries and Galloway	11841	59060	20.0
East Lindsey	11239	39664	28.3
Eilean Siar	10566	3269	30.9
Great Yarmouth	8213	30916	26.6
Gwynedd	10747	38110	28.2
Isle of Anglesey	5626	23493	23.9
Isle of Wight	15295	42548	35.9
Kerrier	8408	29208	28.8
North Cornwall	6760	23704	28.5
North Devon	8544	30864	27.7
Pembrokeshire	8647	40856	21.2
Penwith	6338	18352	34.5
Restormel	8481	28926	29.3
Scarborough	11743	37302	31.5
Shepway	10443	32882	31.8
Torridge	5163	18381	28.1
Waveney	10464	38642	27.1
Weymouth and Portland	5583	22170	25.2
Wyre	11613	39651	29.3
Aged Coastal Resorts	96391	230990	41.7
Arun	17789	42404	42.0
Christchurch	6194	13826	44.8
East Devon	16614	37589	44.2
North Norfolk	10889	30644	35.5
Rother	12641	25468	49.6
Tendring	18020	39788	45.3
West Dorset	9584	30573	31.3
West Somerset	4660	10698	43.6

Source: Census 1981