

Age of Opportunity

We are living in an ageing society. There are already more pensioners in the UK than there are children under 16; and the number of over 75s is set to double in the next 30 years. But our national response to ageing is “inadequate”, according to leading older people’s charity Age UK.

The charity is calling on the government to take a firm lead in co-ordinating measures to prevent hardship amongst older people; and it is clear that the post office network should – and could – play a significant part in addressing many of the issues.

Neighbourhoods

Villages, towns, cities and suburbs need to be shaped with all ages in mind. Age UK says these ‘lifetime neighbourhoods’ must have good local services, a strong social and civic fabric, and a real sense of local identity and place. As subpostmasters will be all too aware, the local post office is frequently critical to this. Surveys find that when post offices close customers say they feel as if the “heart has been ripped out of the community”.

Isolation is a major problem for older people, and with growing numbers of older people it is likely to become a growing problem. Half of all people aged 75 and over live alone, and more than a million older people say they always or often feel lonely. But post offices provide a focal point, a place to meet and a reason for many people to leave the house.

Services

Age UK points out that in many areas post offices supply the only services that are close to people’s homes, and are therefore especially important in serving the needs of people in later life with limited mobility due to ill health or low income. Around 4 million older people have a limiting longstanding illness, and nearly four in ten people aged 70 or more have a mobility difficulty. Again, with rising life expectancies, the number of people with disabilities will also increase.

Post offices are particularly essential as they provide a uniquely wide range of services under one roof. We know older people are amongst the heaviest users of post offices. Study after study bears this out – for instance between 78% and 87% of older people in rural areas visit their local post office at least once a week.

The very presence of a post office also helps the survival of other local shops and services – pulling shoppers into the area and providing a source of cash for people to spend there.

Financial inclusion

Bank branch closures cause major problems for many older people, making it more difficult for them to use financial services, “disempowering and impoverishing the older consumer”. Simply getting cash out can be a real problem for people with limited mobility. Age UK also says the push towards

direct payments for social care means that access to appropriate transactional banking services for people with mobility problems will become increasingly important.

Post offices are an important part of the solution, and Age UK has welcomed the addition of the Royal Bank of Scotland Group to those banks already offering access to their current accounts over post office counters. The charity proposes that there should be legislation requiring the remaining big high street banks, HSBC and Santander, to offer post office access.

There are also concerns that financial products for older people should be better and more appropriate. For instance earlier this year Barclays Bank was fined for mis-selling investment funds, mainly to older people. Many firms continue to deny essential financial services such as insurance and mortgages to people over an arbitrary age limit. But a state-backed Postbank offering appropriate banking and financial services products to everyone could help resolve these problems, and the NFSP continues to lobby for this.

Digital divide

Ever more services and goods are being supplied online, and the government is increasingly looking at providing public services digitally 'by default'. However, the majority of older people (72%) do not use the internet at all. Of those who do, a large proportion are not confident users; are less likely to make appropriate judgements about websites; and undertake a more restricted range of online activities.

Whilst it is true that future generations of older people will be more adept at using digital technology, technological developments are likely to mean many will find using the latest systems challenging. Moreover problems like impaired eyesight and declining mental capacity or dementia will continue to cause particular difficulties. Many older people simply need face-to-face assistance to effectively navigate their way through ever-changing jargon and officialdom.

Information and advice

Post offices are already important sources of information and advice, and have a long history of providing a wide range of government services. The government proposes to boost the number of government services available at post offices, making them a 'Front Office for Government'. The NFSP believes this should be a vital face-to-face complement to the online delivery.

As we age, our need for information and advice about money, entitlements and services becomes increasingly important. Yet as Age UK points out, "some of us, particularly those who are isolated or have mobility problems, find it hard to access information and advice services, even though we may have the greatest need for them." Building on the services and expertise already available through post offices seems the obvious solution.

The importance of government and policymakers taking these issues seriously should not be underestimated. These concerns affect not only the

UK's 14 million older people, but also the long term interests of every one of us.

This article was first published in *The Subpostmaster*, November 2011