



**Not Old but Gold! The Positive Contribution of Older People to Society:
Key Points from a presentation by the Isle of Man University of the Third Age
23rd February 2015**

1. Benefit not Burden: Dispelling the myths and misinformation about older people.

Dr John K. Wardle, MB BS FRCPath., Retired Pathologist, Noble's Hospital; Chairman, Isle of Man U3A

Manx society is getting older. The number of older people, those aged over 65 years, now outnumber those aged 16 and younger. Over the next 20 years the number of older people is projected to increase by 75%, compared to a 2% increase in those aged 16-64 and a 7% rise in the number of children. These demographic changes are an inevitable result of increasing life-span but have significant implications for government policies and for the public perception of older people.

For millennia people have sought to prolong their healthy lives and over recent decades better lifestyle and healthcare have started to achieve this. In 1900 the population had a median age of 24 and, at that age, life expectancy was 39 more years; in 2009 the median age was 40, with a remaining life expectancy of 42 years. Thus, in aggregate terms, the population is actually becoming 'younger', as measured by years left to live. This should be a cause for celebration as people live longer and stay healthy for longer. However, the debate about our ageing society has focussed on the cost of pensions, healthcare, welfare and social care. There are assumptions that, as people get older, they become a 'burden on society' and that the cost of supporting them outweighs the contribution they make; they are seen as a 'threat to the economic future.' Is this true? What is the evidence?

In 2010, WRVS sponsored a financial research company, SQW, to examine the economic contribution of older people to UK society as well as the costs. The results challenge the widely held view that older people represent a net cost to society. The survey found that older people contributed £40 billion more to the UK economy in 2010 than the total cost of their pensions, healthcare and welfare costs. The survey estimated that, as the overall number of people over 65 increases and people remain healthier for longer, opportunities to make a positive contribution through work or volunteering will grow. As a result, by 2030, the positive net contribution of older people will rise to an estimated £77 billion.

Older people contribute through the exchequer by way of taxes, both direct on income and indirect through their spending power, the 'grey pound'. In addition they contribute indirectly to the economy through their activities such as providing childcare allowing others to work, social and nursing care as 'carers' and many types of voluntary work. Carers UK, in 2007, found that 1.3 million pensioners in the UK were caring for a disabled or older loved one, saving the UK economy £30 billion in that year alone.

Older people also make substantial contributions to their families and to charity. One-third of grandparents are contributing to family's everyday living costs, one fifth have helped their children with a deposit to buy a house, a quarter have paid for a family holiday and a third buy school uniforms, clothes and pay for school trips for grandchildren.

2. Benefit not Burden: Older People on the Isle of Man

Professor Sarah McGhee, PhD, FFPH. Honorary Professor, University of Hong Kong School of Public Health; Treasurer, IOM U3A

Isle of Man data about older people can be compared to that for the UK, as much as the type and quality of local data allows.

A comparison with the UK WRVS survey shows that older people (the over-65 age group) make a net positive contribution to the Isle of Man economy and each contributes, on average, at least as much as those in the UK. This conclusion was derived after examining all the data in the economic model used in the WRVS survey, comparing with what data is available for IOM and adjusting where necessary.

Both 65+ and under 65's in IOM spend more per week than UK households. The average spend per 65+ household in IOM is 74% of that of an under 65 household; the equivalent estimate for UK is 72%.

Older people on the Isle of Man have, on average, made better pension provision and have higher investment income than those in the UK. Social security payments are a much smaller proportion of household income for older people than in the UK.

On all data found, older people in IOM were more health-oriented in their lifestyle.

Older people in the Isle of Man play an important role as 'carers'; locally 55% of carers who care for someone for more than 50 hours per week are over 65 years old. In UK, only 33% of carers who care for someone more than 50 hours per week are in this age group.

The comparison with the UK shows that it is important to recognise that the number of older people is not a guide to their contribution. Manx society should be celebrating the positive aspects of our older community

3. The Future and Solutions

Ravina Talbot, MA, BSc. Associate Lecturer in Health & Social Care, OU; Vice-Chair, IOM U3A

The 'Big Debate' on the Isle of Man has two sides and it is important that the government engages with the older community and refrains from using language that stereotypes older people as a burden on society. A corporate and inclusive plan must be developed which does not just focus on care and pension needs but also recognises the positive benefits of the older community, age diversity and its wider implications. In particular, accurate local information on the positive benefits of older people should be collected.

Measures are needed to prevent age-discriminatory practises and foster a cultural shift to value and respect older people on the Isle of Man. This would be best achieved by the appointment of an Older Person Commissioner, as soon as possible, to act as an independent representative in whom the older community could have confidence.

We recognise that changes must be made to the system of state benefits and pensions but it is important to see the economic aspects of older people in a wider perspective. As working life increases, it is important that the culture, design and management of the workplace reflect the needs of an older workforce.

To allow older people to remain independent and reduce costs to the state, housing design and the use of new technologies to prolong independent living must be investigated; this is a field with potential commercial benefits to the island.

The older population will increase as people live longer and healthier lives. The current older community represents the generation that built the economy and, as surveys have shown, remain pillars of the community. This 'Grey Tiger' will challenge the status quo through the political process and the ballot box!

The Isle of Man University of the Third Age

The University of the Third Age (U3A) is a charity providing a fun and sociable way for people no longer in full-time employment to learn new skills, take up new hobbies and increase their knowledge about subjects that interest them and also to pass on their own knowledge, skills and experience to others with similar interests. In addition, U3A provides an opportunity to meet people and develop new friendships. It is self-funding and run by volunteers.

The 'Third Age' is the time after retirement from full-time employment. It is a time when people have the leisure to take up interests they have always had, but it can also be a time when people feel isolated and unsure how to meet others to pursue that study or activity. Joining the U3A is the answer. With a growing membership (over 200 at present) and over 20 Special Interest Groups covering a wide variety of subjects, we will have something for you and, if we don't, you can start a Group on your interest and gather a number of fellow enthusiasts.

For further information either: write with SAE to **U3A Isle of Man, c/o St Johns Mill, Mill Road, St Johns, IM4 3AF**, leave your name and phone number on our answerphone **801032** or go to our website at <http://u3asites.org.uk/isle-of-man>.