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GENERAL STUDIES
Foundation Tier
Paper 2 (Case Study)

3761/2FM

F

Thursday 22 May 2003 9.00am to 10.00am

Instructions

- This Case Study material on **‘The Problems of Coping with an Ageing Population’** should be issued to candidates on or after 1 March 2003.
- You may write notes in this copy of the Source Material, but you will not be allowed to bring this copy, or any other notes you may have made, into the examination.
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Study **all** the information in this booklet.

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SOURCE 1

Building a Better Britain for Older People - A 1999 Government Report

Introduction by Tony Blair P.M.

People are living longer. Older people will make up an increasing percentage of the population. By 2031 we estimate that 41% of our country will be over 50, 23% over retirement age and 6% over 80. Government policy must not only support older people now but consider how we can support older people in the future.

But we must not make the mistake of seeing older people as all the same. They are as varied, if not more varied, than any other age group in our society. Every day an older person does something - even going into space at age 77! - which shows that age is an increasingly unreliable sign of someone's needs and ambitions.

For some, the late 50s is a time when they find themselves reluctantly facing retirement after being forced out of their job. Others may be delighted to have left work and look forward to new areas of fulfilment, while many people who take career breaks, particularly women who have chosen to stay at home while their children are young, may find new careers and new areas of achievement.

Some people will become more frail and need greater care while they are still relatively young. Increasing numbers will stay fit and active for many, many years after they retire.

But there are important values and goals which are common to all older people. They want as much choice as possible over their lives. And they want their positive contribution to our society to be valued and acknowledged.

For those under retirement age, security and independence may depend on the ability to stay in work. We are working to end age discrimination in employment and to promote employment opportunities for older people.

Financial security is crucial for older people to enjoy their independence. Retirement can mean the chance to fulfil long-held dreams and ambitions, but not if it is accompanied by poverty.

Many older people have been able to provide for their retirement. And through our pension proposals, we plan to put in place new policies to encourage more future pensioners to do so.

But, while pensioners are, on average, much better off than in previous generations, there is a growing gap between the better off and poorer pensioners. We are giving priority to those pensioners who need help most.

As people get older, they may need different kinds of support to continue leading an active, independent and secure life. Our proposals to boost public transport - making services more frequent, more reliable and easier to use - will help improve choice and independence.

Good health makes living an active and fulfilling life easier. Helping people stay healthy is the best way to achieve this. The NHS is putting more emphasis on promoting health. But when people do fall ill or become frail, they need a modern and well-equipped health service to care for them. The Government is making the biggest ever investment in the NHS to make sure it can meet these demands.

But we must also make sure we make the most of the positive contribution older people can make to the well-being of our society. We can do this by making sure those who want to work can work and by providing opportunities to continue learning. But we can use the talents and energy of older people in many ways. Many already do vital voluntary work where their experience is invaluable. We want to encourage more to do so.

But to meet its goals, the Government needs older people to be fully involved in deciding priorities and helping shape the policies to meet them. The Government has already made a start with the 'Better Government for Older People' initiative.

We need to consider how we can do this more effectively right across government. It is why the Ministerial Group has launched a debate on the way forward with older people and the groups that represent them.

Source: adapted from Department of Social Security © Crown Copyright 1999

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SOURCE 3

An end to grey deference

Fears of the burden of an ageing population have been exaggerated. But watch out - tomorrow's elderly may be more vociferous than today's.

David Walker

Old people are off the hook. Social policy's big scare of the last two decades is officially over. In an ageing society spending is not going to rise inexorably.

Even before Thatcher came to power, commentators were painting a dark scenario. The grey army was going to grow, blocking NHS beds, diverting the sweat of younger brows into their pensions. Then, in the 80s and 90s, it suited the Tories to exaggerate.

They talked up the "burden" of ageing to justify their battle against the welfare state. The drastic scaling down of the state earnings-related pension (Serps) was one of their victories. At first Labour fell into line.

But lately the threat has lifted. We are ageing sustainably, it now turns out. Of course pension costs will rise. Yet last week Gordon Brown announced a pensioners' credit which will eventually add 1% of GDP to the cost of cash assistance for people over retirement age. Suddenly, that is no longer the onerous burden it used to be.

During the next two decades, the UK population will grow by 4m-5m; there will be at least 50% more people aged over 85. That sounds dramatic but all it means is that by 2023 there will be 1.6m of these "old old" people out of a population of 64m.

As the retired population grows, so demand for residential and nursing home places will rise - by 65% over the next three decades. This will push care spending up by 148% in real terms between 1996 and 2031. But all that may imply, since the population of younger people is going to fall, is a rebalancing of social need. And it might even go along with a reduction in the hospital costs of the very old.

At present, the average annual cost to the NHS of someone aged 85-plus is six times that of 16-44 year-olds. But a quarter of all acute care costs are incurred in the last year of life. To put it crudely, if people can be kept out of hospital till they are nearly dead, the NHS costs of ageing could fall. And they can.

The old generalisation that older means sicker needs heavy qualification. The 65-year-old of 2020 is likely to be fitter than a 65-year-old today. Future health depends on how we were brought up and how we are looking after ourselves now. Smoking is linked to a wide variety of illness so the recent decline in the habit's popularity could mean that tomorrow's elderly will be healthier.

The calculations are not straightforward. In principle, the baby boomers born in the 1960s ought to arrive at retirement in a fitter state than baby boomers of the late 1940s and 1950s, even though the latter enjoyed free NHS orange juice and better

childhood care than their predecessors. But the generation born in the 1960s faced high unemployment when they entered the job market - in the high days of early Thatcherism - with knock-on effects on their health.

Health spending is not just about illness; it also reflects demand. Baby boomers who found their political voice in the 1960s will be vociferous in demanding attention when they are very old. As the Office for National Statistics tactfully puts it: "social care agencies, purchasing authorities and trusts in 2030 will be faced with clients who will expect to be involved in the development of services".

The Wanless Report said that spending on heart and orthopaedic care for the very old today would need to increase by 11% to give them equality with the younger elderly. But today's very old are deferential and accept their lot. Tomorrow's may not be.

Source: The Guardian
Monday December 3, 2001

SOURCE 4
Table (i)

State Pensioners, November 1980 - March 2002			
Date	Total	Men	Women
Nov 1980	9,118,000	3,182,000	5,936,000
Sept 1985	9,724,000	3,289,000	6,435,000
Sept 1990	10,172,000	3,491,000	6,681,000
Sept 1995	10,410,000	3,659,000	6,751,000
Sept 2000	11,042,000	4,068,000	6,974,000
Mar 2002	11,146,000	4,146,000	7,000,000

Source: Department for Work and Pensions 2002

Table (ii)

Trend of actual gross expenditure on the NHS, 1995-96 to 1998-99 (England)			
£ millions			
1995-96	1996-97	1997-98	1998-99
34,430	35,729	37,793	39,883

Source: Department of Health 2002

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SOURCE 5

Life expectancy to soar

There is "no sign" of a ceiling on life expectancy.

People are set to live increasingly long lives, and reaching 100 will soon be "commonplace", say experts.

They say that although there is no prospect of immortality, the trend for living increasingly long lives looks set to continue.

Centenarians - 100-year-olds - will become unexceptional within the lifetimes of people alive today, according to Jim Oeppen, from Cambridge University, UK, and Dr James Vaupel, from the Max Plank Institute for Demography in Rostock, Germany.

They said there was no sign there was a natural limit, as some experts had predicted.

Each time one has been suggested, it has been exceeded within five years.

Increased life expectancy

Researchers' Jim Oeppen and Dr James Vaupel suggestion that life expectancies could rise is based on patterns seen since 1840.

Since then, the highest average life expectancy has improved by a quarter of a year every year.

If that trend continues, the researchers say people in the country with the highest life expectancy would live to an average age of 100 in about six decades.

The researchers wrote in the journal "Science": "This is far from eternity: modest annual increments in life expectancy will never lead to immortality."

"It is striking, however, that centenarians may become commonplace within the lifetimes of people living today."

Average lifespan around the world is around double what it was 200 years ago. It is now around 65 for men and 70 for women.

Japanese women are currently the likeliest to live long lives, on average reaching 84.6 years of age.

Japanese men are the second longest male survivors, reaching an average age of 77.6 years.

The British rank well down the list. Men come in at 14th in the world table, living to an average age of 75 while women are in 18th place, living on average to 79.9.

In France, there is a big difference between men's and women's life expectancy.

Men came 16th in the world table, with an average lifespan of 74.9, with French women in fourth place with a life expectancy of 82.4 years.

Mr Oeppen and Dr Vaupel said their predictions meant even the highest forecast for numbers of elderly people in the future could be too low, affecting decisions over pensions, health care, and other social needs.

Political reaction

Frank Field, Labour MP for Birkenhead and chairman of the all-party committee on pensions, welcomed the report.

He called for an independent body to be set up to examine the need for an increase in the retirement age.

He said: "If you look at life expectancy in 1948, when the state pension was introduced, and take that as a reasonable length of time to receive a pension, you would have a retirement age of 74 today."

Source: BBC News, Thursday 9 May, 2002

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