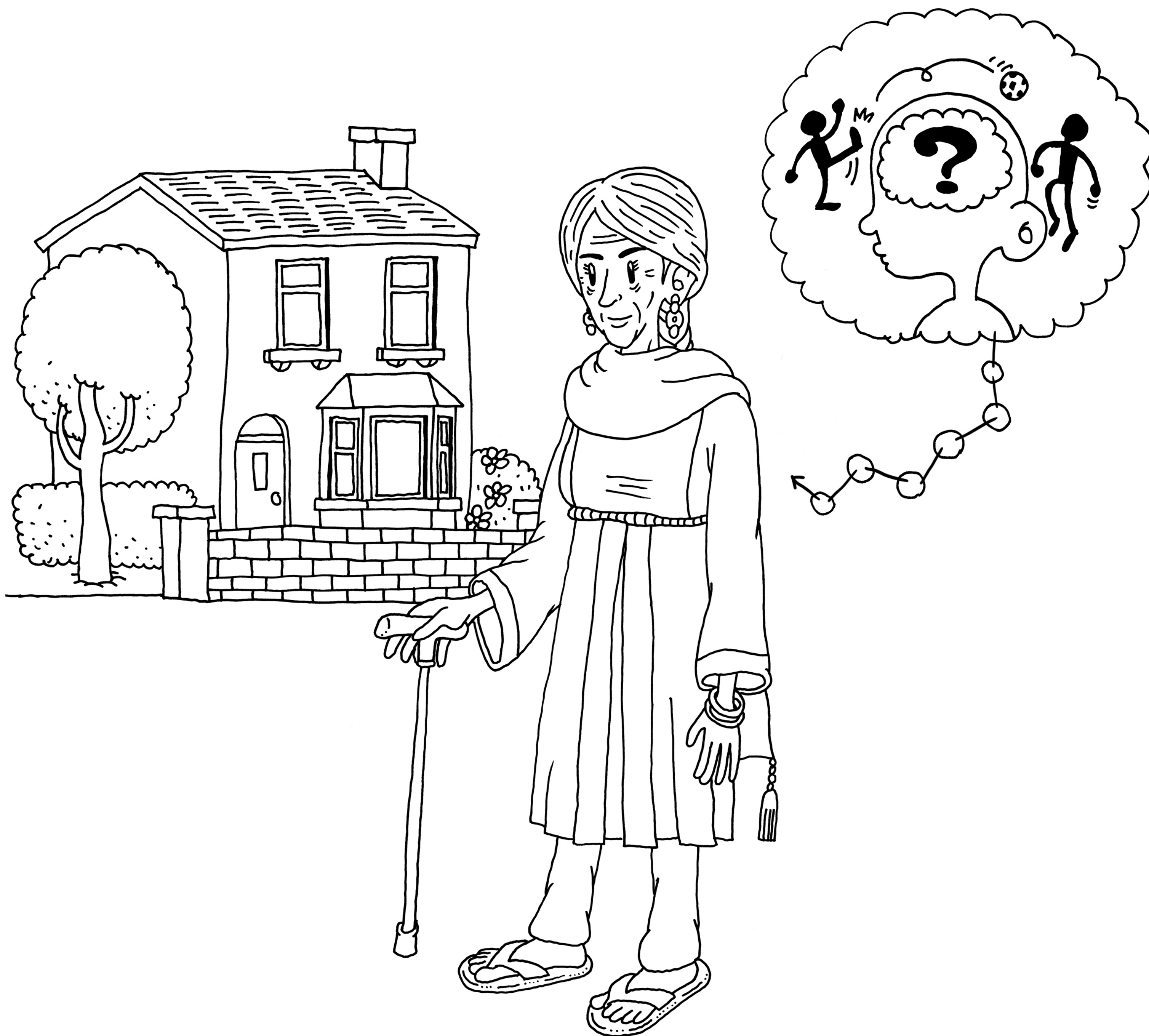




Tom

Tom is 90 (65 now) and lives in a rural area. He was a manual worker and hated school and education. Although towards the end of his working life, there was talk of re-skilling, this terrified him and he was glad he made it to retirement age before the Government started increasing it. As he got more frail, it became more difficult to drive to town to see his friends. So he ended up joining the village men's club to meet people, and when he did he found they were offering coding classes so he ended up learning to code and build websites. He builds lots for local community groups and sometimes thinks that he could be doing this as part-time paid work if someone would take him. He became a massive advocate of tech. He uses social media to communicate with online communities.

He decided to downsize in order to release equity to pay for some of the smart objects he was so impressed with; the access to his GP through telecare; his autonomous vehicle he uses to get around. But there were no suitable smaller houses in the rural area where his friends are, so he had to use the extra money to make his current house suitable for his disabilities (e.g. stairlift, an extra toilet downstairs) and pay for some community care. This has meant he won't be able to pass on any inheritance to his children. He had been planning to do this so they could pay off their mortgage before their retirement: his children had struggled to get onto the housing market until well into their 40s and have only paid off a little.

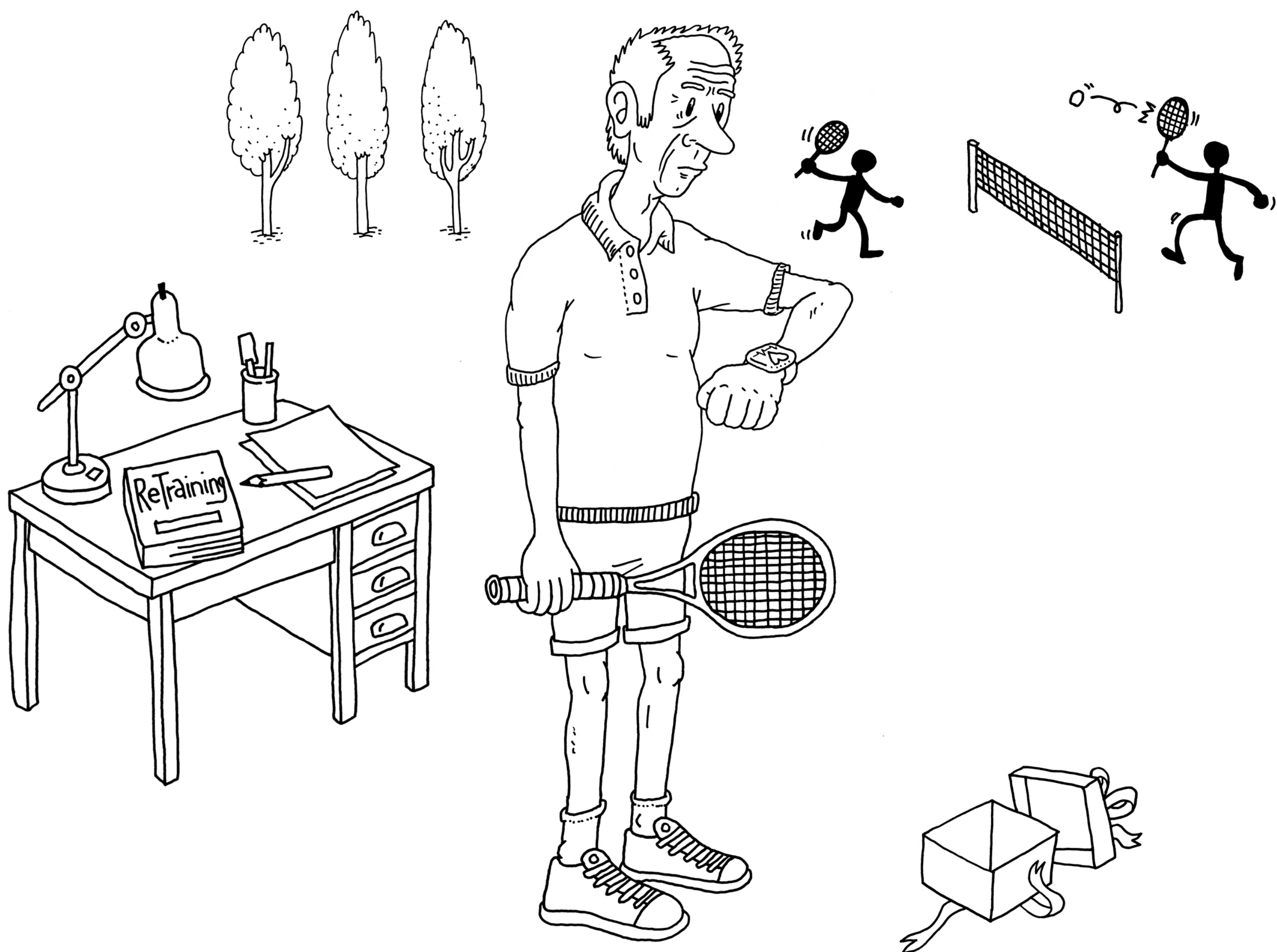


Adiba

Adiba is 82 (57 now) and came to the UK from Pakistan when she was younger. She left school at 16 and was a full time mother for her family until she had to go into work when her older husband's job was automated when she was 50 and he became long term unemployed. She was also providing care for him when he became disabled until he died 8 years later (when she was 60).

She worked long shift work which has now had an impact on her cognitive health. She cannot bear tech and has never re-trained to be able to do a less flexible job. She was too busy looking after her grandchildren; she is too old now, but for 7 years provided free childcare four days a week.

She had thought about downsizing from her small three bedroom house in London, but it was not financially worth it and she was too emotionally attached to where her kids have grown up. She would love to free up some money if she could, but doesn't want to lose control and move into a retirement home just yet.



Bill

Bill is 72 (47 now) and his 104 year old dad has just died. He still wants to work but faces what he calls severe discrimination at work. His mother – who had been caring for his dad - had suddenly passed away 20 years ago and he had to go down to part-time working to look after him. None of the jobs that he was suitable for were that flexible, and he had never had any time to re-train to find something else. He had gone to university when he was much younger and is considering going into adult learning if it means that it will allow him to continue working.

Eventually when it got too much his dad had to spend his savings on his retirement home which meant that there was nothing to pass onto Bill. Currently he receives a bit of means tested support but it is not enough for him to have an active life - he doesn't want to get lonely.

He is considering downsizing but is worried that he might move away from his community which gives him a healthy outdoorsy lifestyle, and is really convenient (the regular toilets are something he is increasingly finding useful although he won't admit it). He definitely doesn't want to move to a retirement village - he's not that old! But in the back of his mind he is starting to think about it, he's long divorced and was never that close to his step-son (although they have recently become closer and last birthday his step-son's ex-wife (with whom he was always close) gave him a smart watch to monitor his health). His house is definitely not designed for being much older and he saw how his Dad struggled.



Kyla

Kyla is 67 (42 now). She started off with an apprenticeship and has always been used to on the job-training. When her first job became automated when she was 38, she re-trained and started again. She had to re-skill a couple more times, and while she is comfortable doing this she wants something more stable. So she has decided to set up her own business as a recruitment agent for older people for part-time task based roles.

She enjoys this, although is inundated with loads of regulations about workplace adaptation. Many older people she recruits cannot get to the flat that she rents on the fourth floor so she has had to adapt her mum's larger house into an office. High rental prices meant that she could never save to buy a flat of her own!

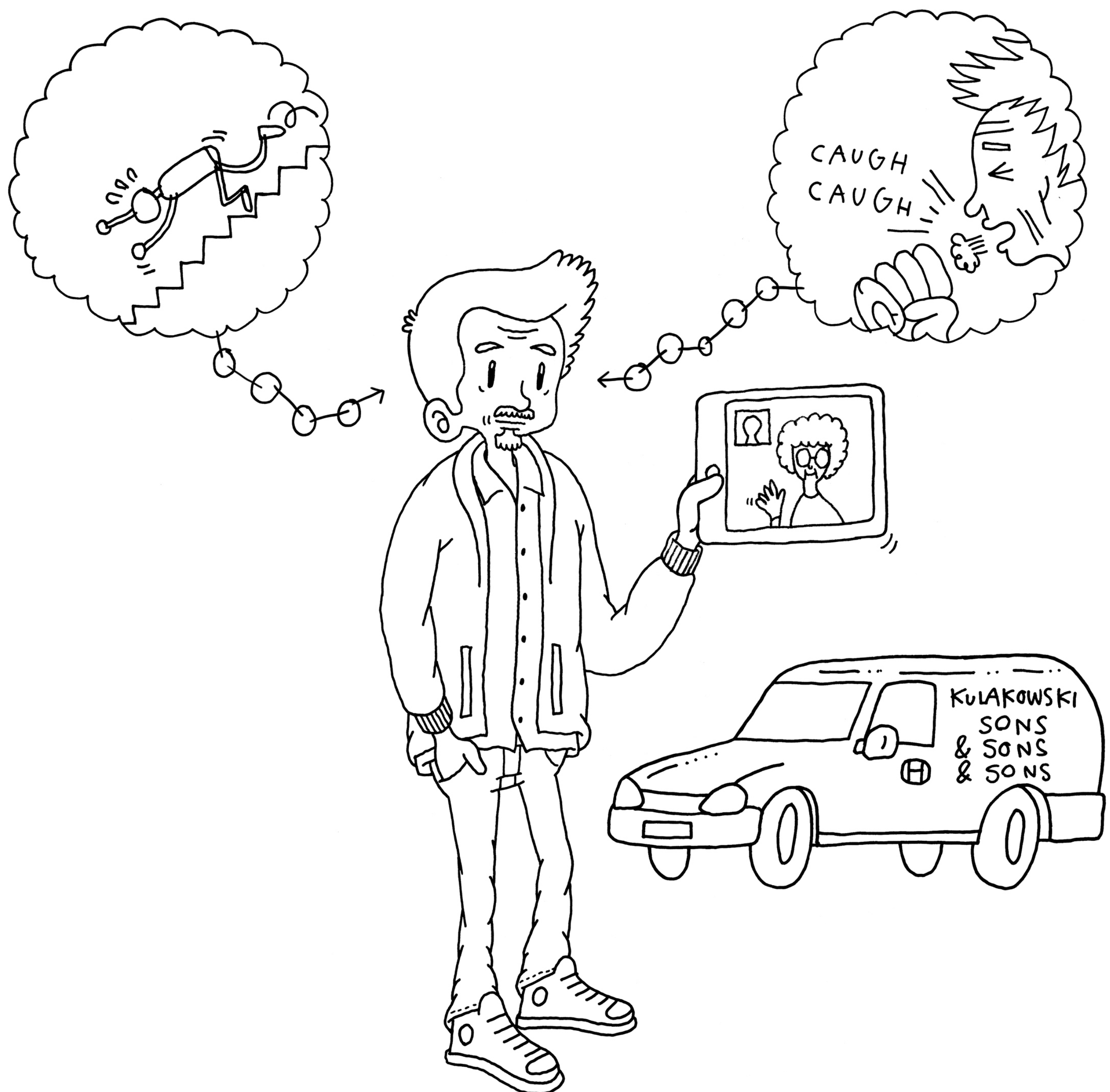
Her mum is thinking of downsizing so she can give Kyla and some money so she can properly set up offices across the country, but this would mean Kyla - or someone from their extended friend network - would need to look after her mother as she is becoming increasingly frail. Kyla is very aware about issues about ageing through her work. She has started doing more exercise as she has read that will keep her healthy for longer.



Laura

Laura is 60 (35 now) and a full time carer for her two grand-daughters (2 and 4) and her mother (87). Her mother has early on-set dementia which can, in rare cases, be hereditary. Although she is not working right now, she spends her evenings doing adult learning as she found out that this might prevent her developing it. When she was at work, she had a successful hybrid career and hopes to go back to that in some form when her grandchildren are a little older and her mother passes away. She is happy to provide care, but does experience psychological stress and thinks it's unfair that neither of her brothers are taking on the caring burden.

Laura has spent a long time finding specialist housing for her mother in the same neighbourhood as her daughter's family (who she now lives with) so she can look after her grandchildren and her mother at the same time. She had to sell her own house to pay for this specialist housing so is worried that her daughter will have to pay for hers when she gets a bit older - she doesn't want to be a burden as her mother has become to her.



Sasha

Sasha is 35 (10 now). He has had flexible jobs throughout his short career, often working in his great-grandfather's business where first his great-grandfather taught him the trade and then his grandfather.

Looking after his great-grandparents and grandparents has always been part of his teenage life. His father had moved to the north of England so he lived with his grandparents. He remembered how difficult it was with his great grandparents who lived nearby in a very unsuitable house. They had come to England from Poland and were still renting into their 80s. The heating lead his great-grandmother to have severe respiratory problems and poor lighting made his great-grandfather fall down the stairs, which led to lifetime physical impairment and a move to a nursing home before his death.

He finds it so much easier now that telemonitoring reassures him that any falls his grandmother has will be alerted automatically, and has finally been able to move his family to a different area. Smart objects that has given his grandmother greater feelings of security and he can speak to her on Skype. He's worried that she doesn't have much physical contact and is suffering from loneliness.