

Age-friendly business

Valuing and including older consumers
in supermarkets and service companies

February 2017



Introduction

We often hear about our ageing society and the power of the 'grey pound'. Yet progress among businesses towards attracting and including older consumers is slow – many older people still struggle to access and navigate shops and other businesses. This results in exclusion and frustration for many people, and wasted opportunities for businesses.

Age UK is the UK's largest charity dedicated to helping everyone make the most of later life. Our information and advice reached around 5.9 million people in 2015–16, and our Advice Service team dealt with around 260,000 enquiries. Years of working with and listening to older people in different circumstances has given us a wealth of knowledge on what they want and think, including on consumer issues.

In 2015 we held three workshops to hear people's stories of shopping. They told us about the good and the bad when going into shops, phoning their energy company, purchasing goods online and making complaints. They gave ideas on how businesses could improve. We quote them throughout this paper but have changed all names.

This report highlights the key difficulties many people in later life face, positive experiences and tips for businesses to better include and support older customers. Improved practice by businesses is a win-win.



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1. Understanding older consumers

Ageing society, lagging practice

We regularly read that our ageing society presents an opportunity for shops and other businesses. For example:

- The number of people **aged 65+** is projected to rise by over **40 per cent** in the next 17 years, to over 16 million.¹
- Households including someone **aged 65+** spent **£145bn** in 2013.²
- The proportion of **55–64** year olds buying goods and services online increased from 45 per cent to **69 per cent** between 2008 and 2015.³

Despite this, many people feel that businesses do not seek out older people as customers or meet any practical needs they have. Four in ten (40 per cent) people aged 65+ agree that businesses and retailers have little interest in the consumer needs of older people.⁴ People told us they feel ‘invisible’, unwanted, ‘not the kind of customer’ shops want.



Total spending by older households

Family spending 2011–14, ONS, 2014

Understanding older consumers

‘You feel invisible. At the perfume counter the staff ignore me because I am an older woman with a stick. But if I’m with my daughter they are there in a flash. I have the money, I want to buy mascara and make-up, but the staff ignore me. They don’t think someone like me wants to wear mascara.’ (Female, Newcastle)

Those businesses that fully understand the wide range of older people’s interests, preferences and challenges will be better-placed to win them as valuable customers.

People talked to us about the kinds of shopping and leisure activities they regularly do or particularly enjoy. Common activities include:

- Grocery shopping in supermarkets, unsurprisingly, the most common activity.
- Department stores, including for clothing.
- Garden centres, craft shops, reflecting people’s hobbies.
- Dining in restaurants and cafes, to socialise.
- Speaking to energy or telecoms providers regarding billing or other issues.
- Shopping online or by phone, including clothing catalogues.

As well as buying essentials, people like to spend money on hobbies and luxuries. However, staff can overlook or patronise people.

‘As a female and now with white hair I get patronised. I wanted to use the car wash and the young assistant said, ‘Do you know how to use it, dear?’ It’s done out of kindness but it’s misguided.’ (Female, Norfolk)

Top tips for age-friendly businesses

Here are our 'TOP TIPS' for age-friendly businesses:



Toilets and seats

Provide appropriate toilets and seating, essential facilities that give some people the confidence to go shopping at all.



Online

Ensure websites are well-designed and useable for everyone, and provide a non-frustrating delivery service.



Paying

Support people who cannot use self-service channels, and provide dementia-friendly checkouts.



Telephone

Ensure call handlers speak clearly and at the right pace, with patience and respect, and reduce the use of telephone menus.



Don't ignore

Do not ignore older shoppers or make assumptions about what they want to buy or what help they need.



Point out

Support older people to navigate stores, being on hand to show them where items are and designing a safe environment.



Service

Provide excellent customer service, including polite, helpful, patient and 'human' staff who don't spout jargon.



Normal ageing and additional needs

Ageing is not an illness – it is a normal part of life. ‘Older people’ are diverse, for example in terms of age, gender, ethnic background, interests and financial situation. Many people in their 70s and 80s, for example, do not see themselves as ‘old’. At a societal level, negative and false beliefs about ageing can actually harm people’s physical and mental health; people learn to expect poor health as they get older which can lead to bad health.⁵

So ‘older consumers’ are really just ‘consumers’, and businesses should treat them as such. A proportion of these customers do face some practical challenges, which businesses should do what they can to accommodate. Not only will some of these challenges come to all of us with ageing, but also a service that meets these challenges will be better for all customers, of all ages.

Normal ageing brings common changes and practical challenges, including:

- **Vision** – 1 in 5 people aged 75+ live with sight loss.⁶
- **Hearing** – over 70 per cent of people aged 70+ have some kind of hearing loss.⁷ As we age, we gradually lose some hearing due to a condition called presbycusis. This includes loss of hearing of high frequency sounds like ‘sh’, ‘k’, ‘p’ and ‘f’ in everyday speech.⁸
- **Cognitive skills** – ageing often affects a range of cognitive skills, including processing speed, working memory and long-term memory,⁹ as well as people’s ability to recall the right words in conversation.¹⁰ However, different skills change at different rates – some are maintained, particularly vocabulary – and there is a lot of variation between individuals.

Some people face specific impairments, disabilities and illnesses, including:

- **Arthritis** – around 10 million people in the UK suffer from arthritis, affecting people’s dexterity.¹²
- **Dementia** – around 1 in 6 people aged 80+ live with dementia in the UK, as do one in three aged 95+. There are 40,000 people under 65 with dementia.¹³
- **Mobility** – 18 per cent of people aged 60–69 have a mobility difficulty, as do 38 per cent of those aged 70+. This compares to 12 per cent of everyone aged 16+.¹⁴

‘The information and problem-solving strategies that we have learned throughout our lives can stay with us into late old age.’¹¹



Whether or not a business invests in making its shops or services fully accessible affects consumers' decisions on whether to shop there or not. An estimated £1.8 billion per month is estimated to be lost to businesses as disabled customers and their families stop using a range of services providers that are not 'disability smart'.¹⁵

As well as these practical health challenges, loneliness is a real problem – over 1 million people aged 65+ (10 per cent) say they always or often feel lonely.¹⁶ For some, shopping is a vital way of alleviating loneliness.¹⁷ Indeed, some see shopping as a key opportunity to socialise, either by meeting friends and going to a shop's café, or simply by being around people and chatting to staff. As one person told us:

'When you go shopping, you not only get out of the home, it's good exercise, you walk and you meet different people when you go into the shop.'
(Male, Derby)

Finally, people often go shopping with relatives, friends or carers. Improving older people's shopping experience will also benefit these companions, as they enjoy the experience too. Alternatively, they are able to have some respite while people shop independently.

Challenge

- What assumptions do you make about older customers, including their lifestyle, consumer preferences, health needs, or abilities?



Tip

- Many older people have spare money and time and are keen to spend them on a range of goods and experiences. Businesses will gain by making them feel wanted and meeting any basic needs they have.

Further information

- See a wide range of information about people in later life in Age UK's factsheet. (See 'Where to find more information' on p.27).



2. Shops

Age-friendly shops

'Shop assistants should be trained to think about what the problems are and how to solve those problems. Just being polite would be a start.'

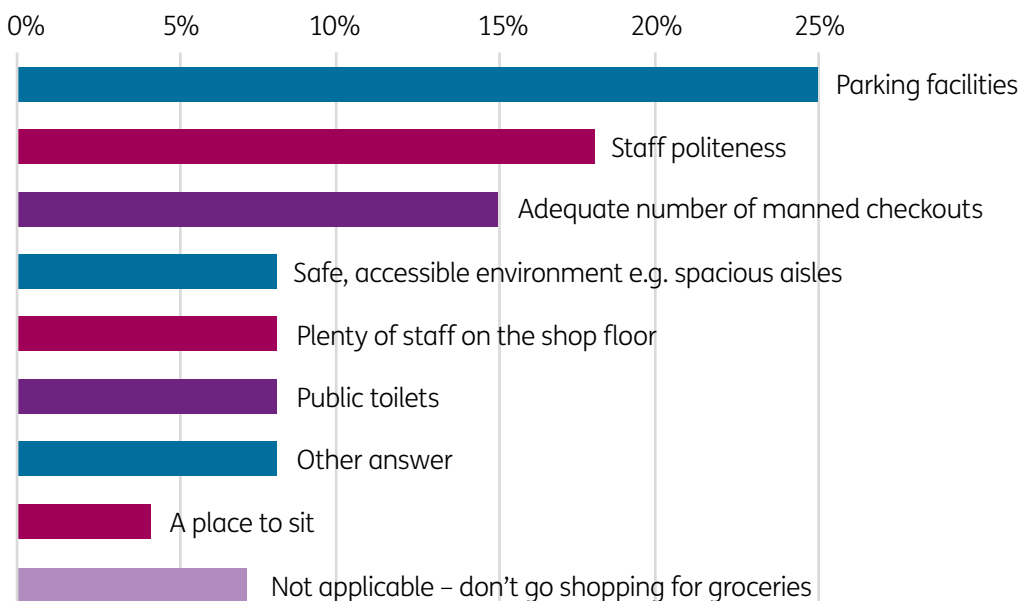
(Female, Norfolk)

Older people face a range of difficulties when out and about in shops. More than half of respondents to an Age UK survey¹⁸ – which over-represents people aged 75+ – cited 'not enough toilets' as a regular issue. About half of respondents cited 'not enough seats in shops'.

Recent polling of people aged 65+ highlights other important issues, such as staff politeness, having enough manned checkouts and plenty of staff on the shop floor (see chart below).

People told us about these and other challenges, as well as some experiences of good practice.

When you go out to the shops to buy groceries what are the two things you look for above all others, in terms of the shopping environment? (First mentioned, 65+)



Source: Polling commissioned by Age UK, conducted by TNS, June 2016.

Providing adequate toilets

A lack of adequate toilets is a major issue for many people, affecting their confidence to leave their home and, in some cases, preventing them from doing so.

Some people with disabilities need toilets with extra facilities like handrails.

'If those facilities are there, customers go back again and again. But there aren't that many around, so your choice gets limited to going out for a couple of hours or not going out at all.' (Male, Newcastle)

In some cases, getting a key or pass code or finding the toilets present extra difficulties. One person said toilets can be difficult to locate and so should be better signposted. Another¹⁹ told us of their difficulties using the push button-style flushing mechanism, which is more difficult to use than traditional handle mechanisms for people with arthritis or dexterity problems. She said:

'Some have too narrow a diameter, with a deep recess and my crooked fingers can't get in. Some require too strong a push and my arms/hands are no longer powerful enough.' (Female, via email)



Challenge

- A lack of toilets, or inaccessible and inadequate toilets, is a significant barrier for some people in going to shops.

Tip

- Having decent, accessible, clearly-signed toilets gives people the confidence to go shopping.
- See the British Standards Institute code of practice for toilet provision in shops.
- Test toilet and flushing designs with older and disabled people.

Further information

- See the Department for Communities and Local Government 2008 guide on *'Improving Public Access to Better Quality Toilets'*.

Providing adequate seating

'In the supermarket there was no chair when I felt faint.' (Female, Norfolk)

'If there's a long queue I would ask "is there a chair?"' (Female, Derby)

Shopping is often a social outing, and many people with mobility problems go shopping with a relative, friend or carer, and need a comfortable place to sit.

'[When I go to the supermarket] I sit my auntie on the side and then I go round the shop on my own.' (Female, Derby)

Challenge

- A lack of seating in large shops can create an inhospitable environment for people, and can drive customers away.



Tip

- Have at least some chairs on shop floors, or train staff to offer chairs or direct people to what seating there is.

Further information

- See 'A Report on Older Person Friendly Seating' by Newcastle University and Years Ahead older people's forum.

Case study 1: Where have all the chairs gone?

Sarah contacted Age UK to describe the impact on her parents – Mary and William – of a department store removing chairs for customers.

Mary lives with low-level dementia, facing particular challenges with her speech. She relies on William who has bad circulation in his legs and cannot walk very far. Going to shops is an important activity for them and part of their routine. They often go to store cafés and chat to staff.

They regularly go to a department store to browse and buy clothes and food. Mary would sit in a chair on the ground floor while William did most of the shopping.

One day, the store removed the chairs, presenting a problem for Mary and William. When they went in, they had to clear space on a clothes display for Mary to sit down. Another time, Sarah was with them and asked for a chair to be brought out temporarily but this was refused.

When Sarah asked staff why this had happened, they said that having older people sitting on chairs 'doesn't look good'. Sarah felt the manager lacked empathy, and that some staff had a dismissive attitude towards older customers.

Mary and William have stopped going to this store as a direct result.

'She felt the manager lacked empathy and that some staff had a dismissive attitude towards older customers... They have stopped going to this store as a direct result.'

Making premises accessible

'[Supermarket X] gives you a wheelchair with a basket or trolley and they give you someone to push you round, they take you to the aisle you want, take you to the tills, help you pack, take it to the car, and then take the wheelchair back.' (Male, Norfolk)

Getting into a shop in the first place can be a challenge. People with limited strength may be unable to open stiff or heavy doors. Once inside, some people using wheelchairs or walking aids struggle with aisles that are narrow or cluttered with trolleys, baskets, stock or rubbish. People with mobility difficulties risk slipping or tripping.

People have previously told us about difficulties reading labels or prices in small font sizes. One supermarket in Germany has dealt with this by providing magnifying panels on chains hanging from shelves and trolleys.²⁰

Some people we talked to suggested that shops should, where possible, provide volunteers to assist people by going around and collecting the items they want. People in our Norfolk group told us about an older man with a severe visual impairment who built a relationship with his local shops, giving them a list which staff would use to collect items for him.



Challenge

- Do your stores have narrow, cluttered aisles or entrances/exits, difficult for wheelchair users or people with limited strength to use or navigate?

Tip

- Shops should make reasonable adjustments to ensure entrances and aisles are wide enough for people in a wheelchair.

Further information

- See Disability Rights UK for information on disability issues.

Helping people navigate stores

'[Hardware store X] is so vast that looking for stuff is hide-and-seek and no one is on the staff help desk at the front.' (Male, Norfolk)

Some people struggle to navigate store layouts, remember where certain goods are located and – a particularly common challenge – reach for items on high or low shelves.

When shops change the position of goods in a store this can cause confusion. This is particularly likely to be a problem for people living with dementia or who haven't got the strength to go round the whole store.

'They rearrange the aisle and you can't find what you want.' (Female, Norfolk)

Some said they find it 'infuriating' being unable to find what they want or having no staff on hand to ask for help:

'Sometimes you go into a shop and the staff all hide!' (Female, Norfolk)

Yet, people also appreciate when staff take time to explain where things are or take them to the items they want.

'A girl left what she was doing to help me find what I wanted, only a £2 item.' (Female, Norfolk)

Lastly, participants told us that people with a visual impairment may be unable to see clear glass shelves, and risk bumping into them.



Challenge

- Do you have enough staff on hand to help people reach things on high or low shelves, or to find items that have changed position?

Tip

- Stores can consider offering a member of staff to collect items for someone who cannot navigate the store.

Further information

- See Disability Rights UK for information on disability issues.
- See the Dementia Action Alliance *Dementia Friendly Physical Environments Checklist*.

Better queuing and paying

'I stay away from the self-check-out in the shops. I feel more comfortable speaking to a person than a machine. For older people, the interaction is part of it.' (Female, Norfolk)

Some people dislike self-service tills and prefer the social interaction of speaking to a cashier. Many find the machines difficult or embarrassing to use, making it a stressful experience.

'I end up shouting at the machine! There's always a long queue for the till with a person on it.' (Male, Norfolk)

'You put an item through and there's something wrong, you have to call the staff. It's embarrassing, it's as if you've been caught stealing. The machine says "Problem in the bagging area." I'm terrified of doing the wrong thing.' (Female, Derby)

Some people, including those with mobility, strength or dexterity difficulties, prefer to have staff help them pack their bags.

'We would rather go to a person who will help put things in bags than the machine.' (Female, Derby)

When it comes to paying, people sometimes have difficulties remembering their PIN or making other mistakes.

'The machine said "your PIN is not valid". I knew I had money but everyone looks at you, it's so embarrassing.' (Female, Derby)

Challenge

- Some older customers dislike self-service checkouts, or have difficulties paying or packing their shopping.

Tip

- Consider introducing 'dementia-friendly checkouts'.

Further information

- See Alzheimer's Society for information on dementia.



Customer service

'In the local [garden store] the service is unparalleled, it is extraordinary. But the other garden centre's attitude is poor. You [would] think a new owner [of the garden centre] will think, "Older customers have the money" and improve.' (Male, Norfolk)

People's interactions with shop staff make a huge impact on their experience, both positive and negative. Good customer service is a major selling point.

People told us that they value simple things like politeness, patience, understanding, eye contact, and authenticity, i.e. speaking to 'a real person'. One person said:

'To say hello doesn't cost anything.' (Male, Derby)

While this may sound obvious, many people still have poor experiences with staff not sufficiently trained in these basic interpersonal skills. In some instances, people felt that staff of a similar age understood their needs well. However, simply providing a high level of customer service will benefit customers of all ages and circumstances.

A related issue is that people often struggle to understand jargon. One man told us he struggled to understand the language used when purchasing a lap top, and a woman struggled with excessive information when buying a mobile phone (see case study 2).

Case study 2: 'He was rattling on about this technology'

When Ruby went to buy a mobile phone from a phone shop, she told us:

'The young man there was rattling on about all this technology. I had no idea what he was talking about.

All I wanted was a simple mobile phone where I could make calls and people could ring me but I think he went on for about an hour describing all these phones.'

She felt that it's important that staff focus on listening to what people want. She added that while some older people want smartphones and other technology, she just wanted 'a simple phone!'

Challenge

- Many older people place a high value on social interactions with shop staff.

Tip

- Ensure staff are well-trained in social skills, including patience and friendliness.
- Train all staff to be Dementia Friends (below).

Further information

- See the Alzheimer's Society's Dementia Friends programme.





Perceptions of disability

'If I'm in a wheelchair they tend to talk to my daughter not me. I feel like a nonentity.' (Female, Newcastle)

People with visible disabilities or impairments can feel invisible or ignored by staff of shops or other companies.

On the other hand, some people have impairments that may not be immediately obvious to staff:

'There are major problems for people with hidden disabilities.' (Female, Newcastle)

'There are lots of different types of visual impairment.' (Female, Newcastle)

Those we spoke to recognised that this is a tricky area and that responsibility lies with both customers and staff.

'It would help if staff were more willing to ask and also the disabled person more willing to say.' (Female, Newcastle)

Challenge

- Are staff aware of the full range of disabilities?
- Do staff view people with disabilities negatively, or ignore them?

Tip

- Notice and respect people with disabilities, train staff to spot disabilities.
- Contact Age UK to see if we can help.

Further information

- See Disability Rights UK for information on disability issues.





3. Telephone interactions

Age-friendly calls

'I have a slight hearing problem, so I ask [my energy company call handlers] to please speak up. They are often in a hurry, they can be belligerent, but it's just a job to them.' (Male, Newcastle)

Older people have many telephone-based consumer interactions, for example when talking to their energy company, bank or phone provider about issues such as setting up a new service, billing and switching. A 2015 survey by Which?²¹ found that the worst rated companies in terms of call centre performance had:

'A combination of long waiting times, poor staff knowledge and frustrating phone menus.'

Below are some of the common challenges people told us about. Despite these difficulties, some people find telephone preferable to going online.

'A computer screen list is confusing with lots of info, but I prefer to talk to a person on the phone.' (Female, Norfolk)

Clear speech

A common problem is people finding it difficult to understand what call handlers are saying. In some cases this is because the call handler is not speaking clearly or loudly enough. This does not necessarily depend on nationality – people gave positive examples of call handlers based in other countries who spoke clearly.

'Speaking slowly is a must, otherwise it's just a noise if you have a hearing aid.' (Male, Newcastle)

This kind of poor service is enough to drive some people to leave a provider. One person told us they changed their phone provider as a direct result.

However, there is a balance to be struck. Some people told us they feel patronised by call handlers:

'They talk to you as if you're an idiot.' (Female, Derby)

'They assume that everyone over 50 or 60, is senile, and treat you like a child.' (Female, Derby)

Challenge

- Do call handlers have the skills to communicate effectively, in particular to people with speech, hearing or memory problems, or those living with dementia?

Tip

- Train call handlers to support callers in vulnerable circumstances.

Further information

- See the Alzheimer's Society's Dementia Friends programme.
- See the Direct Marketing Association training resources on Supporting Vulnerable Customers.



Speaking at the right pace

Difficulties also arise because call handlers speak too quickly. People told us they needed them to speak more slowly.

'You need a bit more time on the phone – they hurry you.' (Female, Derby)

One man with slight hearing loss told us about his conversations with the bank:

'I always ask them to slow down, to speak more slowly – it works!' (Male, Leicester)

It can also be difficult for some people to retain key information, especially if said only once or at the very start of a conversation. One person said that during a phone conversation:

'I sometimes panic when taking messages.' (Female, Newcastle)

In contrast, another person said they had an excellent conversation with a call handler who spoke more slowly, was patient and checked that they understood each point. While this took a little longer, it meant they understood everything and didn't feel rushed or pressurised.

Another person reported a positive experience of switching energy suppliers over the phone. The call handler talked through the issue slowly, answering questions patiently. Recapping the information every so often helps to retain the information:

'You forget because there's so much information.' (Female, Norfolk)

Some people like to take notes, requiring a little patience on the part of the call handler. So, call handlers recapping and summarising information is excellent customer service for some.

It's important to bear in mind that some people may prefer a more formal type of verbal interaction, such as being addressed as 'Mr Khan' or 'Mrs Campbell'.

Challenge

- Do call handlers speak too quickly or rush conversations, leading to poor outcomes for customers or repeat calls?

Tip

- Train call handlers to spot signs of hearing loss or other vulnerabilities, and to have patient, clear, effective conversations.
- Consider whether keeping call times short is the best performance measure.

Further information

- See Action on Hearing Loss for information about good communication.



Telephone menu systems

Older people often prefer to speak to a person than navigate automated telephone menu systems. Again, this informs people's choice of company.

'I stayed with [my energy company] because their customer relations are very good. My hearing's not very good and they take their time with me and I feel listened to. Also, I can pick up the phone and talk to a person not an automated system.' (Female, Derby)

Part of the challenge is being given the menu options more quickly than people can comfortably process.

'The messages should speak slower when giving you the options. Sometimes I have to hear them all again because they've gone too quickly and none of them I heard have been correct for my query so you go through it all again.' (Female, Norfolk)

Challenge

- Are your automated phone systems adequate or even necessary?



Tip

- Test your own menu system and consider a maximum of three levels.
- Consider a slow speaking menu.

Further information

- See Action on Hearing Loss for information about good communication.



Making clear the cost of calls and waiting times

A common frustration is not knowing the cost of calls, with people consequently running up an unexpectedly high bill. Again, this can prompt people to switch. One person told us they switched their energy supplier to one with a free customer phone number. They may not be aware of free alternatives that companies provide.

'All the utility companies, while you're hanging on the line it's costing you money and sometimes you don't get a satisfactory answer... and vulnerable people don't always know what the costs are.' (Male, Norfolk)

Solutions could include informing callers as to the running cost of a call, for example every five minutes, or indicating the likely cost of a call at the start. This may be especially helpful for people with memory problems.

Similarly, people are frustrated when they are put on hold and have no idea how long they are likely to be waiting for. They appreciate solutions such as messages indicating call queue length or offering to call the customer back.

Also, some people get confused by the 'array' of contact numbers, finding it difficult to know which number to use for particular issues.



Challenge

- Do your call waiting times and costs drive down customer satisfaction?

Tip

- Could you give customers a clearer idea of the running costs of a call (e.g. every five minutes) or the cost of a long call (e.g. 'If this call lasts 30 minutes you will be charged £X')?
- Provide messages indicating the length of a call queue.
- Provide contact numbers as clearly as possible.

Further information

- Contact the Consumer Forum for Communications.

Sound quality

Some people struggle to hear call handlers when the sound quality is poor as a result of a poor connection or a noisy background environment. Sometimes the volume of the call is simply too low, especially for people with hearing difficulties.

'The line was so bad that we had to abort the conversation.'
(Male, Norfolk)

'Background noise is a problem. If it's in a call centre you can hear all the other people in the background talking. There must be some way they can filter out that noise. Somebody phoned me last night and I said "Have you got a radio playing?" and he said "Yes, I put that on because I'm alone in my office". And I said "If you want me to listen to you you'd better switch it off!" I keep thinking I'm going deaf but I'm definitely not!'
(Female, Norfolk)



Challenge

- Can customers – including those with hearing impairments – actually hear call handlers well enough?

Tip

- Ensure equipment is of an adequate standard and consider the noisiness of the call handler's environment.
- Provide a dedicated support number for people with severe hearing impairment or other conditions that may make them vulnerable.

Further information

- Contact the Consumer Forum for Communications.



4. Online interactions

Age-friendly websites

Increasingly, older people are browsing and purchasing a range of goods and services online.

Despite this, 3 in 5 (61 per cent) people aged 75+ are not online.²² Some of those who are offline are frustrated by the feeling that:

'Big companies think that everyone has a computer!'
(Female, Norfolk)



3 in 5 aged 75+ not online

Internet users in the UK: 2016, ONS, 2016

Convenience, browsing

While some people enjoy the fact that going to shops gets them out of the house and speaking to people, others appreciate the convenience of shopping online. This includes people who have mobility difficulties, for whom physically leaving the home is difficult, as well as those who live in rural or isolated areas without a car. A respondent to an Age UK questionnaire said:

*'[Being online] makes many aspects of daily life so accessible. I live in a semi-rural location and it saves me countless trips into town.'*²³

People we spoke to purchased online things as various as microwaves and other electrical goods, pet food and other items, audio books, model aeroplanes and clothing. Some enjoy finding good deals online, such as insurance products. One person said they do so because the choice of desirable clothing is much better than in shops:

'I do all my clothes shopping online – I can get what I actually want.' (Female, Norfolk)

There is also less pressure on people to make purchasing decisions online.

'You don't have to make up your mind so quickly.' (Female, Derby)

One person suggested that shops in future should offer a service using Skype to show and explain items to consumers at home.

Design and useability

Age UK research highlights the difficulties some people have finding their way around websites or using equipment. As one questionnaire respondent memorably told us in other recent research:

*'Some of the websites are poorly constructed so it is not always easy to navigate the site to where you need to be... I often think the designers have been lazy or do not put themselves in the seat of the end user who is not a technical whizzkid!'*²⁴

Other people told us that web pages needed to be simplified, asking for:

'Not so much rubbish on the screen!' (Female, Norfolk)

A broader challenge is to meet the need of people in black and minority ethnic communities. As one man told us:

'When you are talking about catalogues and other things, you must consider diverse communities, many older people haven't got the language, they can't read or understand [English], and even on the telephone it's a very hard world for them.' (Male, Derby)

'Some people like the convenience of shopping online, including those with mobility difficulties or living in rural or isolated areas.'

Security concerns

Age UK research also shows that some people do not feel confident regarding the security of online transactions. There was a strong feeling among some that they would not feel safe banking online or entering their credit card details when shopping. One person told us:

*'I wouldn't do any banking because... I'm not that confident. Because you're dealing with money – that just frightens me. Lots of friends of mine said don't buy anything on the internet.'*²⁵

Packaging, delivery and returns

Some people have difficulties with receiving deliveries or returning goods in the post that they have purchased online. Others are frustrated with missed deliveries and long estimated delivery times.

'More often than not you get sent the wrong thing.'
(Female, Norfolk)

'One delivery was particularly annoying. I said "Will you text me", they texted me saying they'd arrive between half two and half three. I was there at two o'clock, I popped to a neighbour's house only two doors away for a few minutes, went back to my house and there was a letter through the door saying "We tried to deliver but you were not home at 11 o'clock this morning". It was really infuriating!' (Female, Derby)

Combining channels

Some people like to browse online but purchase things in store or over the phone. The reasons for this combination of channels include wanting the social interaction of going into a store, not fully trusting online payments and wanting to physically touch an item and understand how it works.

'We're in a generation that likes the personal touch.'
(Male, Norfolk)



Challenge

- Is your website visible and useable for people with visual impairments?
- Are you explaining your security systems?

Tip

- Follow best practice in designing accessible and useable websites.
- Ensure people can purchase goods safely via your website.

Further information

- See RNIB for information about designing visible websites.
- Read Age UK's report *'Later life in a digital world'* for an insight into people's positive and negative experiences of the internet.



5. Resolving complaints or problems

Age-friendly complaints

I believe in complaining and I also believe in thanking people.’ (Female, Derby)

Good customer service must include businesses resolving complaints or problems quickly and in the right spirit. Many older people are unafraid to voice their concerns, seeing the importance of complaining to improving services, as well as giving praise where it is due.

‘Everyone should complain. If you don’t complain the shop can’t put it right.’ (Female, Derby)

But some people have difficult experiences complaining, whether trying to find the right contact details, not having access to the internet or meeting aggression from companies.

‘I bought a lawnmower from [a shop] but there was no place on their website for complaints and no phone number on their website to ring up.’ (Male, Norfolk)

‘Complaints should not just be online.’ (Female, Derby)

Some people were frustrated that the response to their complaint was no more than ‘lip service’. Others were put off by a feeling that the shop or company they wanted to complain about would make life even more difficult for them as a result, described by one person as ‘retribution’.

Challenge

- Are your complaints procedures up-to-date, clear and well communicated?



Tip

- Inform customers of their new rights, following the Consumer Rights Act 2015.
- Ensure your complaints procedures are up-to-date, and that you are able to signpost consumers to a certified Alternative Dispute Resolution (ADR) provider.

Further information

- Explain to consumers their rights to return goods and complain.

Conclusion

In the context of an ageing population, shops and companies that want to survive and thrive need to ensure they welcome and support customers of all ages.

There is no single 'older consumer'; people in later life are incredibly diverse, in terms of interests, age, ethnic background, income and health. Therefore, it is vital that shops and companies do not stereotype or make assumptions, while also being aware of the specific ways in which some people need a bit of practical support.

This report presents a range of people's experiences and attitudes, both positive and negative, using real life examples and building on Age UK's expertise as the country's largest charity dedicated to helping everyone make the most of later life. We hope companies will use it to help ensure their stores and services are age-friendly.



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Where to find more information

- **Age UK factsheet ‘Later life in the United Kingdom’:** http://www.ageuk.org.uk/Documents/EN-GB/Factsheets/Later_Life_UK_factsheet.pdf?dtrk=true
- **Age UK report ‘Later life in a digital world’:** http://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Research/Later_life_in_a_digital_world.pdf?dtrk=true
- **Action on Hearing Loss for information about good communication:** <https://www.actiononhearingloss.org.uk/default.aspx>
- **Alzheimer’s Society for information on dementia:** <https://www.alzheimers.org.uk>
- **Alzheimer’s Society’s dementia friends programme:** https://www.alzheimers.org.uk/site/scripts/documents_info.php?documentID=2070
- **British Standards Institute code of practice for toilet provision in shops:** <http://shop.bsigroup.com/ProductDetail/?pid=000000000030200316>
- **Business Companion for information about the Consumer Rights Act 2015 and alternative dispute resolution:**
<https://www.businesscompanion.info/en/news-and-updates/consumer-rights-act>
<https://www.businesscompanion.info/en/quick-guides/consumer-contracts/alternative-dispute-resolution>
- **Consumer Forum for Communications:** <http://www.ofcom.org.uk/about/how-ofcom-is-run/organisations-we-work-with/consumer-forum-for-communications>
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- **Department for Communities and Local Government guide on ‘Improving public access to better quality toilets’ (2008):** <http://webarchive.nationalarchives.gov.uk/20120919132719/www.communities.gov.uk/publications/localgovernment/publicaccesstoilets>
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- **Newcastle University and Years Ahead older people’s forum report ‘A report on older person friendly seating’:** <http://www.yearsahead.org.uk/reports/accessibilitytransport/Years%20Ahead%20report%20on%20older%20person%20friendly%20seating.pdf>
- **RNIB for information about designing visible websites:** <http://www.rnib.org.uk>

About Age UK

Age UK is the country's largest charity dedicated to helping everyone make the most of later life.

We believe in a world where everyone can love later life and we work every day to achieve this. We help more than 5 million people every year, providing support, companionship and advice for older people who need it most. The Age UK network includes Age UK, Age Cymru, Age NI and Age Scotland and around 165 local Age UK partners in England.

Learn more at www.ageuk.org.uk

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