

# Retail therapy

Helping people with  
dementia enjoy spending



Community

Prevention

Inequalities

Life expectancy

Economy

Finance and wealth

Executive summary

## Acknowledgements

This report is the result of a year-long programme of work engaging people with dementia, retailers and policy experts across the country to understand the barriers people with dementia face on the high street, and develop innovative solutions to bridge this gap. This involved:

- Quantitative research to determine the gaps in spending and the economic opportunities for retailers to better engage people with dementia
- A literature review and in-depth interviews with people affected by dementia and their carers to understand key barriers faced
- Two focus groups with industry and policy experts to gather best practice and understand barriers for retailers to adapt shopping environments for inclusivity
- An innovation forum to develop robust and innovative solutions – from tech to regulatory and policy solutions

For more information on methods, please see the appendix.

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## Executive summary

In the UK, an estimated 900,000 people are currently living with dementia. That number is set to almost double – to 1.6 million people – by 2040.

Around two-thirds of people with dementia continue to live in the community. Getting out and about can give them a sense of purpose and reduce the risk of social isolation.

Shopping is among the favourite activities named by people with dementia – it's shown to help improve their health and wellbeing. But they currently face significant barriers that make it hard to spend their money on the products and services they want.

Research by the Alzheimer's Society has shown that **1 in 4 people with dementia give up shopping post-diagnosis** and around **63% believe shops aren't doing enough to help people with this condition**. Our report seeks to find out why.

We know that older people already 'under-consume' - they spend a smaller proportion of their disposable income than at other ages- and too often face barriers when trying to shop. In this report we explore the specific barriers faced by people with dementia and their carers. Addressing these barriers is vital in the context of an ageing society – and as part of wider efforts to realise the **longevity dividend**.

We found that the UK economy would see a considerable boost if we were able to help those with dementia spend their money more easily. **We estimate that consumer spending could go up by £948 million each year if our spending environments were more welcoming to people living with dementia and other cognitive impairments.**

This means that ensuring high streets and other spending environments are more dementia-friendly isn't just a nice-to-have. As more and more of us live with dementia, there's huge value in helping customers with dementia to spend more easily. And making places more inclusive and accessible will make access to products and services more welcoming for all.

This report draws upon insights from a range of sources, including people with dementia, their carers, and professionals working in retail, hospitality, transport, and dementia care/research.

Over the past year we carried out a range of interviews, focus groups and roundtables to gather insights and information. What we've heard makes it clear that action is lagging.

Our research identified six key issues which create barriers to spending for people with dementia:

### **1. Difficulties getting out and about**

- People with dementia are often forced to give up driving and can struggle to use public transport and engage in active travel.

### **2. Not feeling like they can buy what they want and need**

- People with dementia can struggle to navigate and make informed choices in online and offline retail environments.

### **3. Feeling misunderstood or disrespected when out and about**

- People with dementia told us that staff and members of the general public can make them feel uncomfortable and act as a barrier to their enjoyment of retail and leisure.

### **4. Feeling anxious about navigating retail and leisure environments**

- Busy and over-stimulating environments in some retail and leisure settings can be overwhelming for people with dementia. Poor signage and bad design can create major barriers to access.

### **5. Low confidence in accessing and managing financial services**

- Access to money is vital for people with dementia, but they can face barriers to engaging with financial services; there are particular risks for people with dementia in buying financial products and services.
- Those without a Lasting Power of Attorney (LPA) face significant challenges, and inflexible and inconsistent approaches to those with an LPA can make it hard for carers to support them effectively.

### **6. Challenges paying for goods and services**

- People with dementia can struggle with payment, leading to confusion, frustration and embarrassment.

- While many people with dementia find contactless payment very helpful, differing payment limits can cause confusion.

***'If we are able to do better for people with dementia, we can do better for so many people with disabilities'***

(Disability Manager: retail sector leader)

## Recommendations

We identify three areas for action to make shopping and leisure venues more accessible for people with dementia and cognitive impairments, many of which could also be helpful for older people and those with physical impairments too. The areas are:

- **People:** we must ensure that people with dementia can access support from people who understand their condition, and who are equipped to help when they go out and about.
- **Infrastructure:** we must build **physical and digital infrastructure** that's inclusive for the growing number of people living with dementia; we must also create the right **legal structures** to enable them to live well.
- **Technology:** we must harness the potential of existing and emerging technology to make life easier for people with dementia and their carers.

With regard to **people**, we need action to:

- **Ensure staff in retail and leisure settings are available and equipped to support people with dementia.** For example:
  - The Government should convene leisure and retail providers to work with dementia charities, to **develop enhanced training for staff who work with people with dementia.** This should include minimum mandatory training standards for customer-facing staff in regulated industries.
- **Make it easier for people with dementia to find support.** For example:
  - The Government should convene retail and leisure providers, regulators and dementia experts to **develop a 'kitemark' system to accredit those online and offline retailers and leisure providers who sign up to a minimum standard of support for people with dementia.**

- Retailers and hospitality venues should provide 'relaxed environments /days / showings' (drawing on the model of 'slow shopping') as a matter of course.
- **Develop the future workforce (including volunteers) to be fit for a future where more people are living with dementia, including enabling more people with dementia to work and volunteer.** For example:
  - Town and shopping centre managers should work with dementia experts to consider how to train future staff and the volunteer workforce to better support people with dementia.

With regard to **physical, digital and legal infrastructure**, we need action to:

- **Implement dementia-friendly design across new retail and leisure environments, online and offline, and adapt and retrofit existing environments to be more dementia friendly.** For example:
  - Regulators should work with dementia experts to develop and adopt standards for dementia-friendly design, as part of wider inclusive design principles.
- **Get the legal framework right to support people with dementia.** For example:
  - The Government should conduct a **review of legislation surrounding LPAs** to consider whether procedures could be simplified, and to explore the potential for new processes which would enable people with dementia and their carers to share decision making.
  - The Government and NHS should work together with dementia experts to **identify effective ways to 'nudge' people towards setting up an LPA.**

With regard to **technology**, we need action to:

- **Make existing technology more accessible and useable.** For example:
  - The UK Payments System Regulator should allow customers with dementia and other cognitive impairments to **personalise contactless debit card limits with all banks**, including setting their own payment limits.

- **Build on existing and emerging technology to support living well.** For example:
  - Developers should work with dementia experts to **develop a 'digital lanyard'** to help frontline staff identify customers with dementia and cognitive impairment, and to relieve those customers' concern over being visibly identified.
- **Encourage innovation for the future.** For example:
  - The Government should use its convening power to **bring together technology investors and entrepreneurs** to consider the potential for new developments to support people with dementia.

Making change in these areas will require the Government, regulators and businesses to work together with dementia experts – including people with dementia and their carers - to improve the use of data, create clearer standards, and develop shared infrastructure. The Government must use its convening and regulatory power to encourage the changes needed.

Making change now will allow people with dementia to spend independently for as long as possible, help them and their carers to live better lives, and help the population as a whole enjoy 'retail therapy'.

## About ILC

The International Longevity Centre UK (ILC) is the UK's specialist think tank on the impact of longevity on society. The ILC was established in 1997, as one of the founder members of the International Longevity Centre Global Alliance, an international network on longevity. We have unrivalled expertise in demographic change, ageing and longevity. We use this expertise to highlight the impact of ageing on society, working with experts, policy makers and practitioners to provoke conversations and pioneer solutions for a society where everyone can thrive, regardless of age.



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