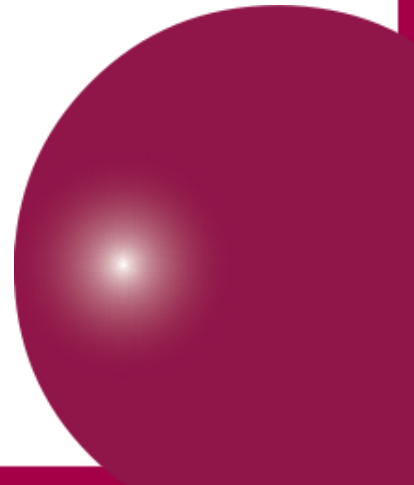


# Trends and Foresight

Report 1 – Early Action/Intervention  
Prepared for Big Lottery Fund  
January 2014



# EARLY ACTION/INTERVENTION

# Introduction

- There is a need within this topic to address areas in which better planning and forward thinking would prevent areas of need from occurring.
- One such area is in terms of financial and digital literacy – addressing shortfalls in these areas can prevent problems and areas of need from occurring in the future.
- Another important theme in this topic is to identify and prevent social problems before they arise.

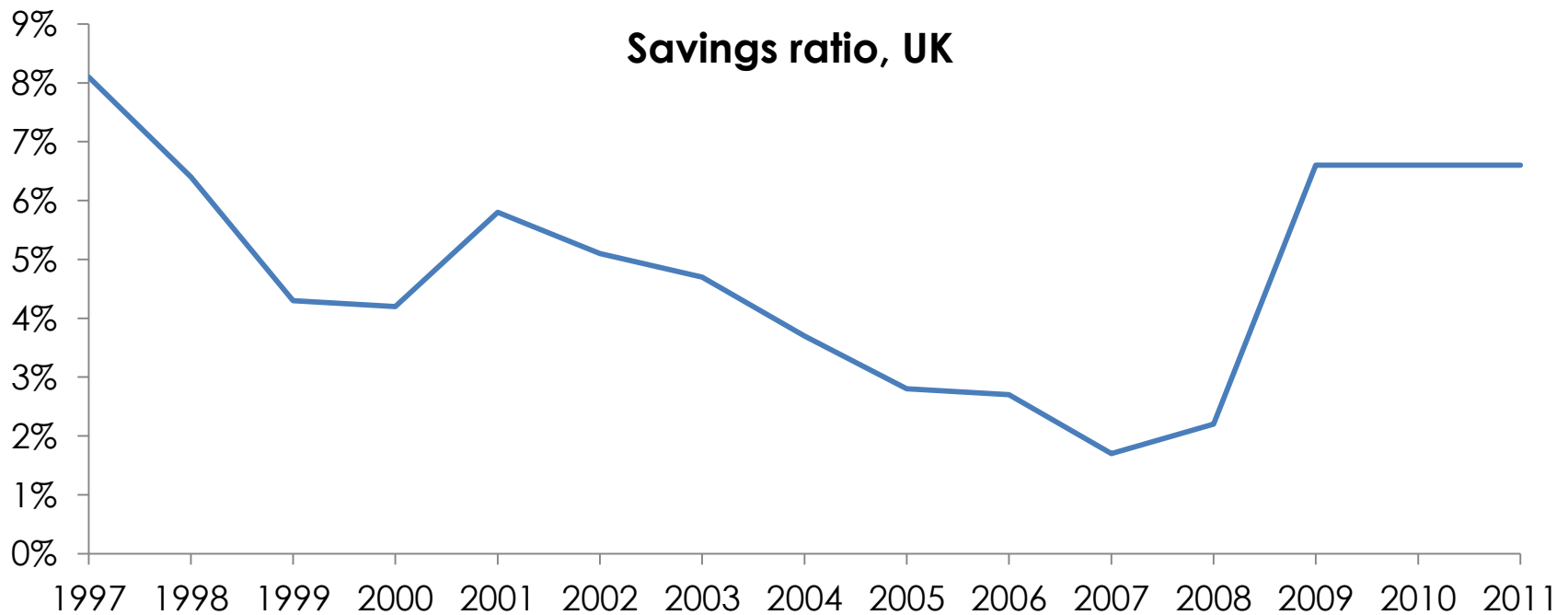
# Early intervention and prevention

- There is a need for early intervention in many areas of social need, encompassing poverty, health and well-being, inequality and more. Indeed, early intervention or preventative schemes could form a vital part of many of the areas of need analysed in other sections of this presentation.
- In this section, we have therefore focused on areas of need that are actively caused by lack of early intervention (such as financial circumstances in retirement) or where prevention is an essential part of eradicating the need, such as gang involvement and drug taking.
- Although these issues are clearly diverse, they all benefit from early identification of the causes and require preventative measures to help alleviate them.

# Planning - Savings

The onset of the downturn in the UK prompted an increase in the proportion of household income saved – known as the savings ration. Over the decade before the downturn, the savings ratio had steadily dropped.

Although the savings ratio maintained its level of 6.6% throughout the period 2009-2011, the impact of austerity and wider economic pressures may mean that many households will struggle to maintain this level.



# Planning - Pensions

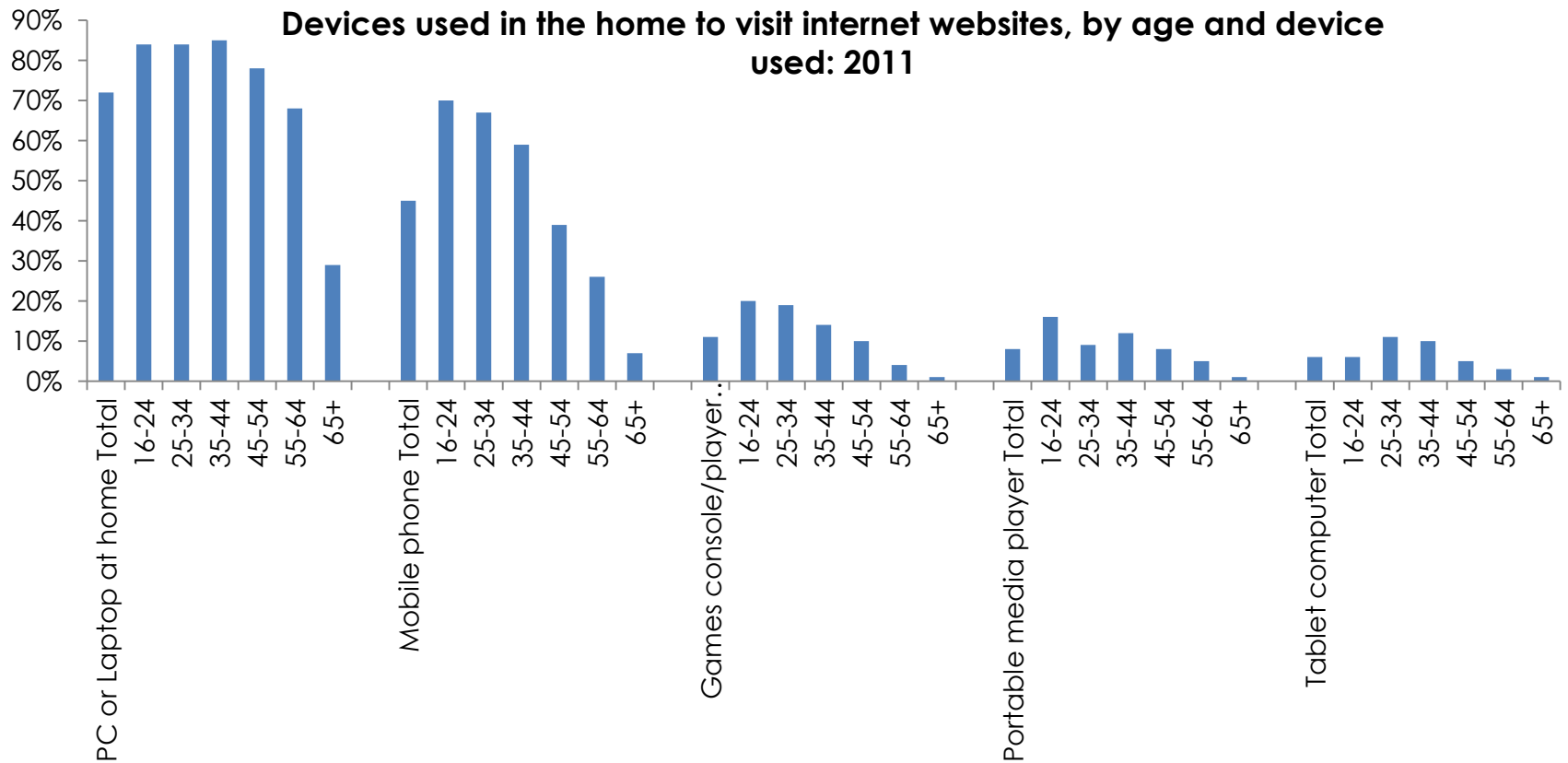
Only a third of men, and a quarter of women currently contribute to a pension scheme, with almost half of all workers having no personal pension provision



Source: General Lifestyle Survey,  
Office for National Statistics, 2011

# Digital Literacy

It is also crucial to extend digital literacy, and ensure individuals have access as essential services move online



# Emerging areas of need

- The low levels of savings provision and pensions highlights an urgent need to instil financial literacy and provision for many people in the UK. This is particularly necessary as the ageing society, and rising life expectancy will require people to live longer in retirement. As explored in other sections, the ageing society will also see a rise in the number of people living with long term health conditions, which can increase the cost of living.
- Little progress has been made on preventing access to drugs over the past decade, with the trend in usage staying virtually flat in that time.



# Thank You

[tom@trajectorypartnership.com](mailto:tom@trajectorypartnership.com)  
[carolin@trajectorypartnership.com](mailto:carolin@trajectorypartnership.com)  
[paul@trajectorypartnership.com](mailto:paul@trajectorypartnership.com)

[www.trajectorypartnership.com](http://www.trajectorypartnership.com)

Trajectory Ltd  
Enterprise House  
1-2 Hatfields  
London SE1 9PG  
T 020 3567 5801  
#TrajectoryTweet

