

# **Opportunity Age: Volume Two**

A social portrait of ageing  
in the UK

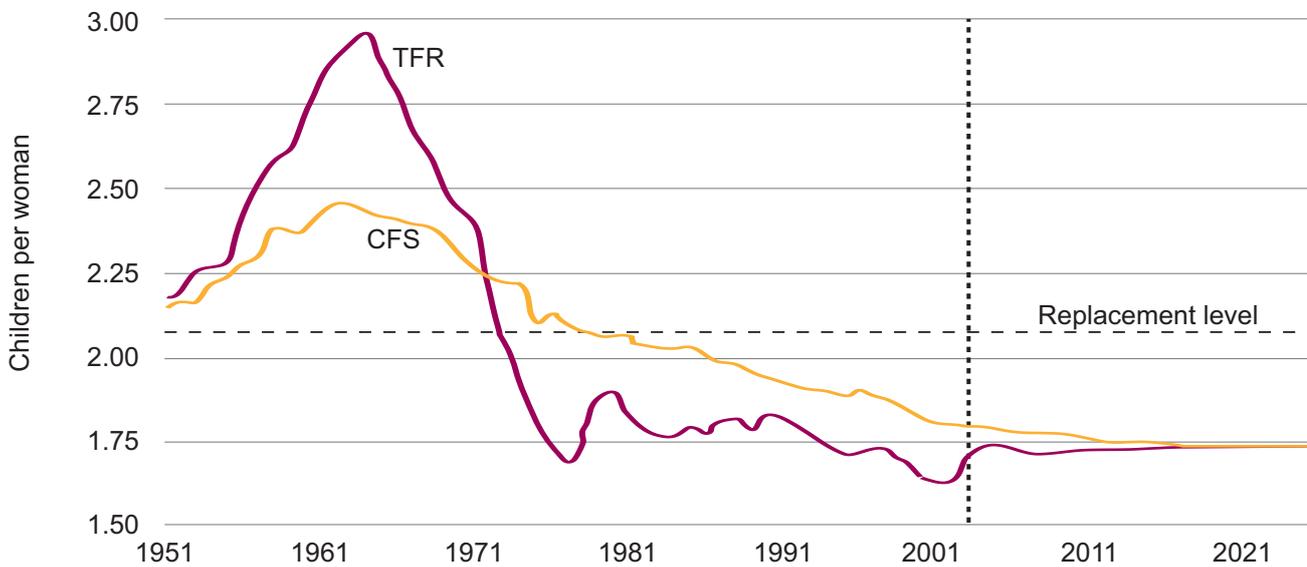


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**Figure 2: Total fertility rate (TFR) and average completed family size (CFS), UK, 1951–2025**



NB: CFS relates to cohort born 28 years earlier – 28 years being roughly the mean age at childbearing. Projected CFS is given for cohorts who have not yet completed childbearing.

Source: GAD, 2003 principal projections

## More very elderly people – increases in life expectancy and healthy life expectancy

1.7 Older people today can expect to live longer than those in the past, and future generations can expect to live longer still. As Table 1 shows, an average man aged 65 today can expect to live a further 19 years. By 2051, his counterpart can expect to live a further 21 years, almost double the life expectancy of a 65-year-old man a century earlier. By 2051, projected life expectancy at birth will have risen to 84 years for males and 88 years for females.<sup>7</sup>

**Table 1**

UK	Expectation of life at birth			Expectation of life at 65		
	1951	2005	2051	1951	2005	2051
Males	77	83	84	12	19	21
Females	82	87	88	16	22	24

Source: GAD, 2003 principal projections

1.8 Older people can also expect more years in good health as healthy life expectancy in the UK has been increasing over the last 20 years, although at a slower rate than life expectancy.<sup>8</sup> In 2001, healthy life expectancy at birth in Great Britain was 67 years for males and nearly 69 years for females, a rise of around two years for each sex since 1981.

<sup>7</sup> All life expectancy projections are on a cohort basis. Cohort life expectancies are worked out using age-specific mortality rates which allow for known or projected changes in mortality in later years.

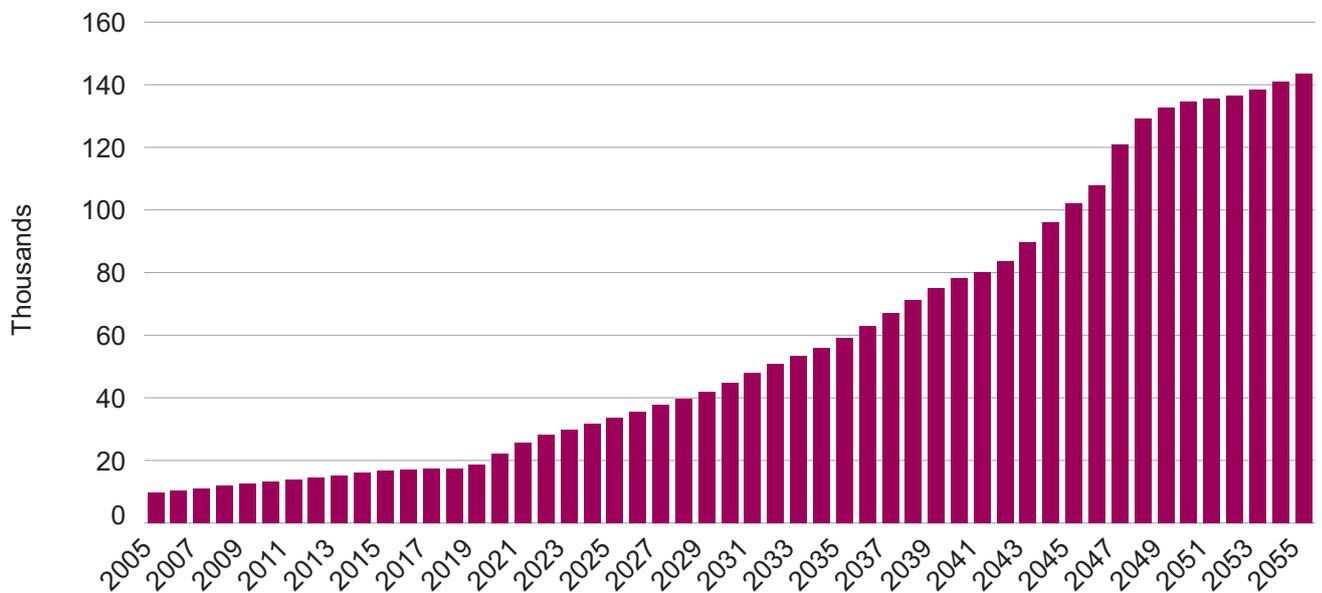
<sup>8</sup> Office for National Statistics.

1.9 However, although all four countries in the UK are seeing increases in both life and healthy life expectancy, trends within the four countries do vary. This is explored further in the section 'Health and care in an ageing society'.

1.10 Dramatic reductions in mortality at the oldest ages mean there will be more 'old' older people than in previous generations. Men's life expectancy rate, in particular, is currently increasing at a higher rate than that of women, so although women will still tend to live longer than men, there is a narrowing of the gap in life expectancies between the two sexes.

1.11 As Figure 3 shows, an effect of the reduction in mortality is the increase in the number of centenarians. In 2005, there are around 10,000 people aged 100 and over in the UK. By 2051, this is expected to rise to 136,000.<sup>9</sup>

**Figure 3: Projected number of people aged 100 and over, 2005–2050, UK**



Source: GAD, 2003 principal projections and Office for National Statistics

## Increasing diversity – demographic patterns in ethnic communities

1.12 The black and ethnic minority population in the UK has a much younger age profile than the rest of the population, reflecting patterns of immigration and differences in birth rates.<sup>10</sup>

1.13 Among today's black and ethnic minority population, black Caribbeans have the oldest age structure. In 2001, 9 per cent were aged 65 or over, reflecting the first large-scale migration to this country during the 1950s.

<sup>9</sup> GAD, 2003 principal projections.

<sup>10</sup> Census, April 1991 and 2001, Annual Local Area Labour Force Survey (LFS) 2001/02, Office for National Statistics.

1.14 We can expect an increase in the proportion of ethnic minority elders but the scale of the change will depend on fertility levels, mortality rates and future net migration.

## The “dependency ratio”

1.15 A country’s total “dependency ratio” is often used as a simple measure of its capacity to produce the resources needed to maintain living standards for the whole population. It is usually defined as the ratio of those aged under 16 or over State Pension Age, to those aged 16 to State Pension Age. The term is in common use, though there is no reason why we should see older people as necessarily dependant – many keep economically active beyond traditional retirement ages. In the first report of the Pensions Commission, the Commission examined the relationship of those aged 20 to 64 to those who are younger or older, reflecting the high proportion of young people now remaining in education past age 16. Whatever the lower threshold, this measure is forecast to increase substantially across time.

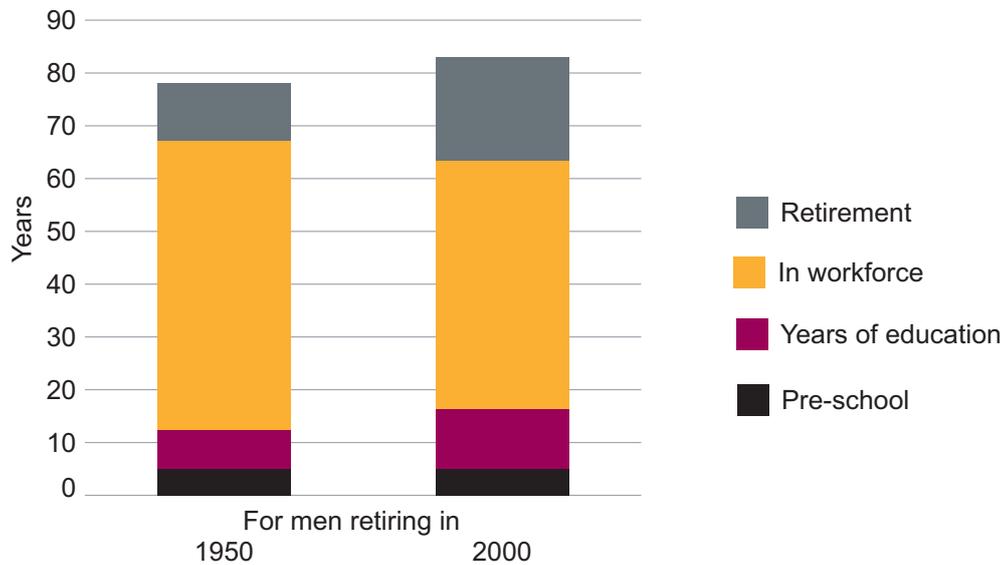
1.16 Broadly speaking, the current population can only consume the output produced by the current population. This means that those who are out of work must consume a share of the output produced by those in work. The more people in the economy who are not in work, the smaller the amount of output that each member of the population can receive. So, the problem of sharing limited output is not really determined by the number of older people, but by the proportion of the population that is productive.

1.17 Taking account of the numbers actually in work can provide a more useful measure that reflects more fully the country’s productive capacity. The economic dependency ratio is the ratio of those who are out of work to those who are in work, regardless of age. This measure is, like the traditional “dependency ratio”, affected by the age shift in the population. However, it will also be affected by other changes such as employment rates and the ages at which people start and stop employment.

## What will affect the economic dependency ratio?

1.18 The economic dependency ratio is affected by employment rates throughout the life course, as well as by the numbers in the population of each age. Figure 4 shows that over time there have been increases in the proportion of life spent both in education and in retirement. In 1950, an average male would retire at 67, and could expect to live for another 11 years, having spent 55 years in work. His equivalent in the year 2000 would have retired at 63, after 47 years of work, and could live for almost another 20 years.

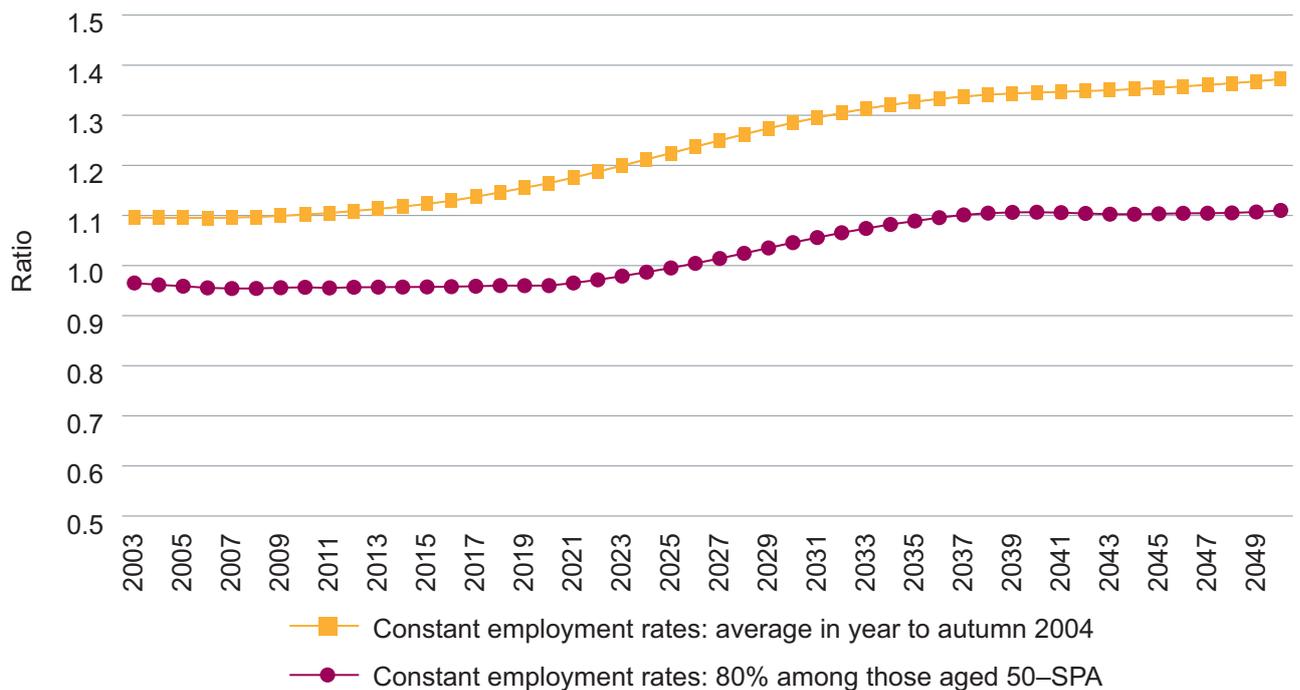
**Figure 4: Time spent in different life stages**



Source: Average age at retirement and life expectancy – Pension Commission; average years of education – Rockefeller Institute of Government Statistics; pre-school years – age compulsory education statistics.

1.19 Figure 5 shows how the economic dependency ratio might progress over time. It shows the position if employment rates at each age remain constant at their current level, and also shows how it changes if employment rates increase among people aged 16 to State Pension Age.

**Figure 5: Ratio of non-workers to workers, if age-specific employment rates remain constant over time, 2003–2050**



Source: GAD, 2003 population projections, LFS employment rates

1.20 The top line of Figure 5 indicates how quite dramatic rises in the economic dependency ratio will occur if employment patterns do not change. We could see a rise of almost a quarter by 2050. This projection is not only a reflection of increases in the number of people over State Pension Age. It is also driven by existing low employment rates among some of the age cohorts below State Pension Age, especially those aged 50 to State Pension Age who make up a growing proportion of the population.

1.21 Increases in the number of people at older ages reflect the positive news of increased life expectancies. By adapting as a society in response to these changes, the benefits can be shared across the whole population. Raising employment at all ages, including those just under and over the State Pension Age, will improve the economic dependency ratio. To illustrate, the lower line in Figure 5 shows how higher employment (80 per cent, compared with 75 per cent today) could greatly reduce the economic dependency ratio we might face in the future.

## Effects of immigration or an increase in birth rates

1.22 A net inward migration of 3.6 million people to the UK in the period up to 2031 has already been projected. Although many of these will be younger adults, they produce only a small reduction in the projected economic dependency ratio over this period. Not all migration is international – internal migration is also important to the make-up of individual countries, regions and local authorities.

1.23 Even if birth rates increased significantly, there would be no impact on the number of 20 to 64 year olds until 2025, and only a significant increase from current fertility levels will have anything other than a minimal impact on the size of the working population in 30 years' time.<sup>11</sup>

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<sup>11</sup> The Pensions Commission, 2004, *Pensions: Challenges and Choices – The First Report of the Pensions Commission*.

## The demographic picture for England, Wales, Scotland and Northern Ireland

1.24 In 2003, 84 per cent of the UK population were living in England, 8 per cent in Scotland, 5 per cent in Wales and 3 per cent in Northern Ireland. Between mid-1993 and mid-2003, population growth was greatest in Northern Ireland at 4.1 per cent. England's population grew by 3.6 per cent and the population of Wales grew by 1.9 per cent. In contrast, Scotland's population decreased by 0.7 per cent.<sup>12</sup>



The population of England is projected to be still rising in 40 years' time, bolstered by immigration, but at a reducing rate of growth.

By 2031, nearly 23 per cent of England's population will be aged 65 and over. Those aged 85 and over will form 3.7 per cent of the population in England.<sup>13</sup>



The population of Wales will peak in the early 2030s then start to fall.

Wales currently has the oldest population in the UK. Between now and 2031, the number of people aged 65 and over will increase from 17 per cent to 26 per cent of the population. The number of very old people (85 and above) in Wales will increase to 4.3 per cent of the population.



The population of Scotland is projected to decline very slightly from just over 5 million to 4.8 million in 2031, and to 4.5 million by 2041. Scotland has the lowest fertility rate in the UK. While the number of 16 to 64 year olds will decrease, by 2031 the number of people aged 65 and above is projected to rise from 16 per cent to 26 per cent of the total population. The number of people aged 85 and over is projected to rise from 1.7 per cent to 4.1 per cent of the population, a rise of 128 per cent.



Northern Ireland's population is set to rise until the early 2030s. With a higher fertility rate than the rest of the UK, it has the youngest age profile. However, the number of people aged 65 and over is projected to rise from 13.5 per cent to 22 per cent of the population by 2031.

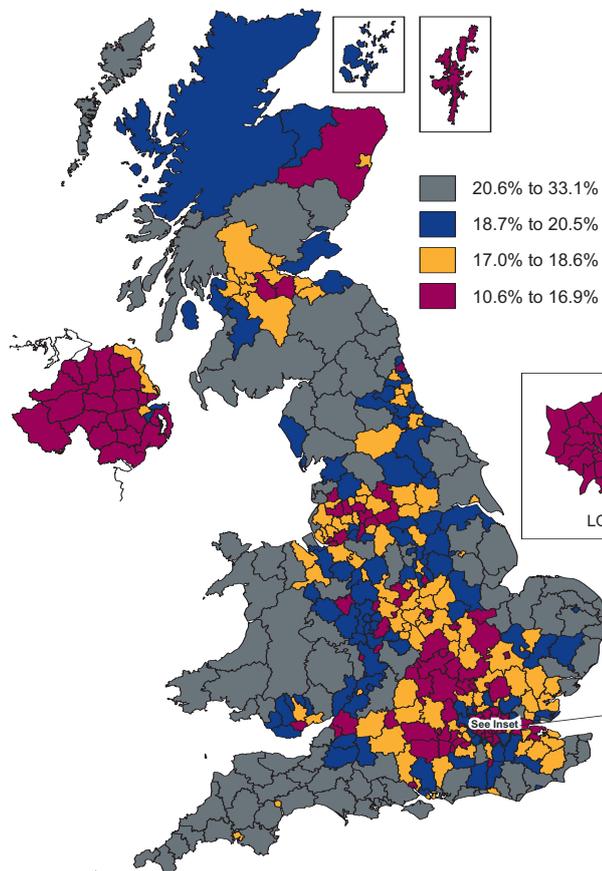
There will be an increase in the number of people aged 85 and above from 1.4 per cent to 3.3 per cent of the population over the same period.

<sup>12</sup> Office for National Statistics Population estimates; components of population change and population density.

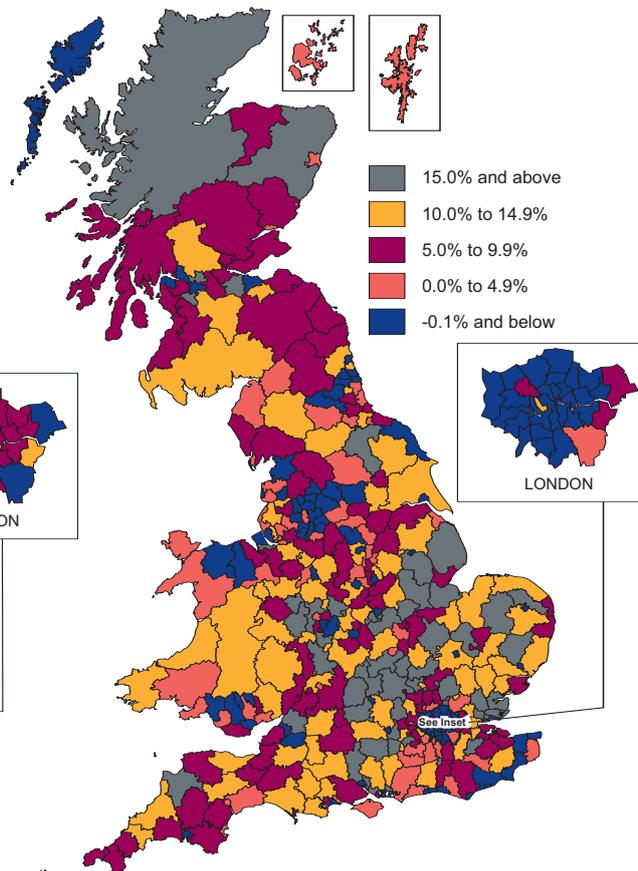
<sup>13</sup> GAD, 2003 principal projections.

## Where pensioners live

**Figure 6: Percentage of persons over State Pension Age by local authority/unitary authority, 2001**



**Figure 7: Changes in population over State Pension Age by area, 1991 to 2001**



Source: Office for National Statistics

1.25 As Figure 6 shows, older people are not evenly distributed across the country, with a significantly higher proportion of older people living in rural areas compared with urban areas. Some 18 per cent of people in rural areas are 65 and over, compared with 15 per cent in urban areas. The migration of older people to rural areas is expected to continue over the next few decades.<sup>14</sup>

1.26 It is no surprise, therefore, that the local authority districts with the highest proportions of people above State Pension Age (more than 20 per cent) are concentrated in Wales and Cornwall and along the coastal areas of the UK.

1.27 However, major cities like London have characteristics of their own; for example, over half of older people from ethnic minorities are concentrated in London.

<sup>14</sup> Rural Strategy (2004) Department for Environment, Food and Rural Affairs.

1.28 As well as the uneven distribution in older people across the UK, there has been unevenness in the way numbers of older people have changed in each area. Figure 7 illustrates how some areas have seen an increase in the proportion of older people, while others have shown a noticeable decrease.

1.29 Between 1991 and 2001, Wokingham in Berkshire saw the highest percentage increase in people over State Pension Age – 29 per cent.<sup>15</sup>

1.30 The largest percentage falls were in urban areas – London, Manchester, Brighton, Bristol and Glasgow. The London Borough of Wandsworth had the biggest fall, having 20 per cent fewer people over State Pension Age in 2001 than in 1991.

1.31 Areas in the South East of England with traditionally high proportions of older people, such as Worthing, Eastbourne and Canterbury, also experienced declines in the population over State Pension Age between 1991 and 2001, although they retained average to high levels of older people.

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<sup>15</sup> Census 2001, Office for National Statistics.

## SECTION 2

# One size doesn't fit all – changing households and family units

## Life transitions

2.1 The period between the ages of 50 and 70 is a time of significant life transitions for many people – the departure of grown-up children from the household, the move from full-time employment to a reliance on retirement income, more leisure time, and later on, bereavement and possibly the onset of poor health.<sup>16</sup>

## Marriage and cohabitation

2.2 Older people's family and living arrangements are undergoing significant change.

2.3 In the future, divorce and cohabitation is set to become much more common:

- The number of older people who are divorced is rising. From 1 per cent in 1971, it is projected to reach 5 per cent by 2021. Currently, older divorced men are more likely to remarry in later life than older women.<sup>17</sup>
- Currently, cohabitation is rare among people over 65. Only 2.5 per cent of men and 1.6 per cent of women aged 65 to 74 cohabit. However, over time, it is reasonable to expect these proportions to increase as cohabiting is more common at younger ages. A third of non-married men and a fifth of non-married women aged 50 to 54 are cohabiting with a partner.<sup>18</sup>

<sup>16</sup> Parry J, Vegeris S, Hudson M, Barnes H and Taylor R *Independent living in later life*, 2004, Department for Work and Pensions research report 216. Corporate Document Services.

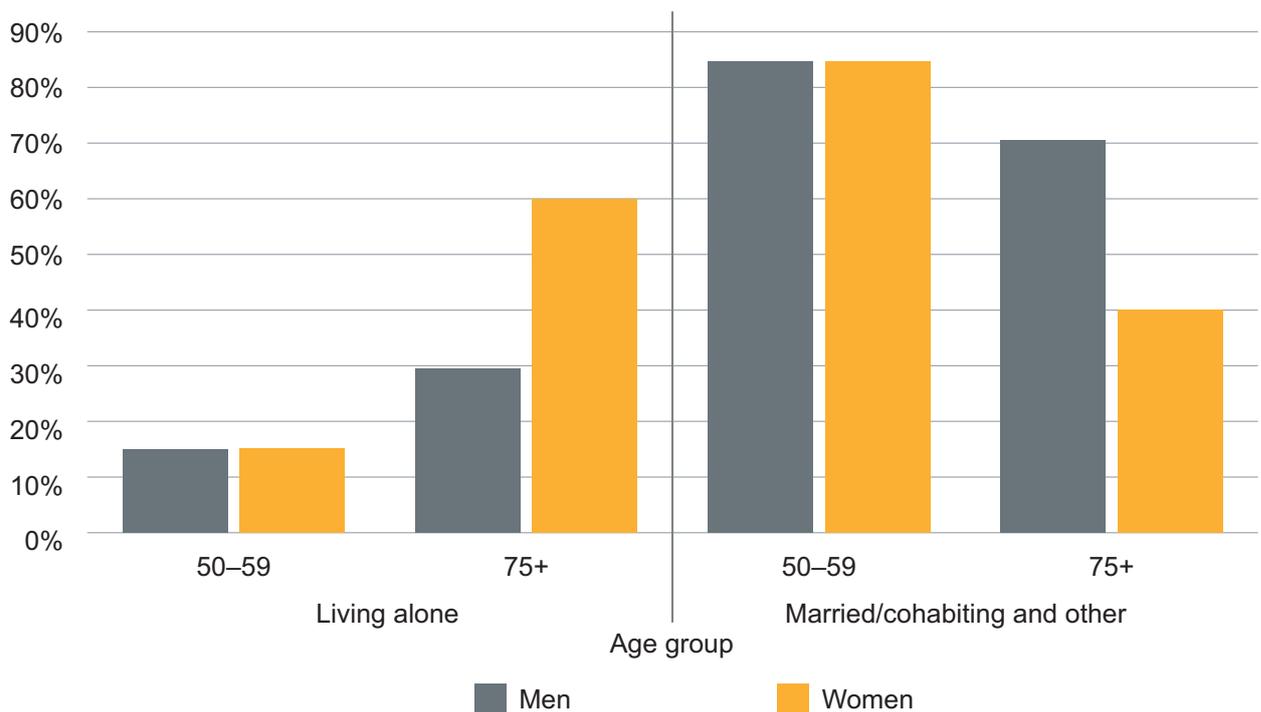
<sup>17</sup> Census 2001, Office for National Statistics.

<sup>18</sup> GAD recently released updated figures on divorce and cohabitation for England and Wales only.

## Living alone

2.4 As Figure 8 shows, the likelihood of living alone remains a significant characteristic of getting older. Women are more likely to live alone than men<sup>19</sup> and the proportion of women living alone increases with age, from 15 per cent at age 50 to 59, to 60 per cent at age 75 and over.

**Figure 8: Percentage of older people in households by living arrangements and age, 2002, Great Britain**



Source: General Household Survey, 2002

2.5 The narrowing of the gap between male and female life expectancy does not change the fact that older women are still more likely to outlive men. Bereavement and coping alone are far more likely to remain a female than a male experience in the future. Living alone and loneliness are not synonymous (see page 27 for more information).

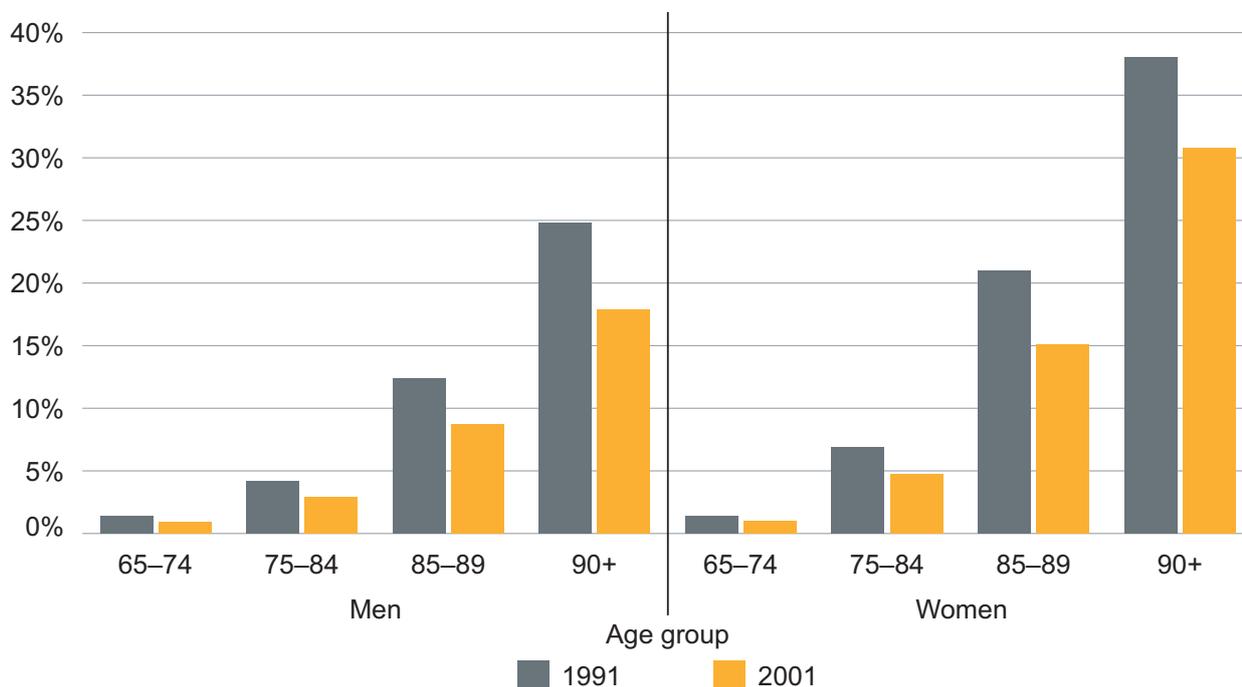
## Living in residential establishments

2.6 More people in recent years have been helped to remain in their homes due to a shift in the focus of care. Currently, it is estimated that around 5 per cent of people aged 65 and over are in care homes.<sup>20</sup> However, as Figure 9 illustrates, the likelihood of living in a communal establishment – usually a care home – increases with age. It also shows that at the time of the Census in 2001, fewer numbers of people aged 85 and over were living in communal establishments than in 1991. More women than men were in residential care, probably because women survive to the oldest ages and, as a result, are more likely to need care.

<sup>19</sup> Census, April 1991 and 2001, Office for National Statistics.

<sup>20</sup> These figures represent a snapshot of what is happening at a point in time.

**Figure 9: Percentage of people aged 65 and over in communal establishments by age, 1991 and 2001, Great Britain**

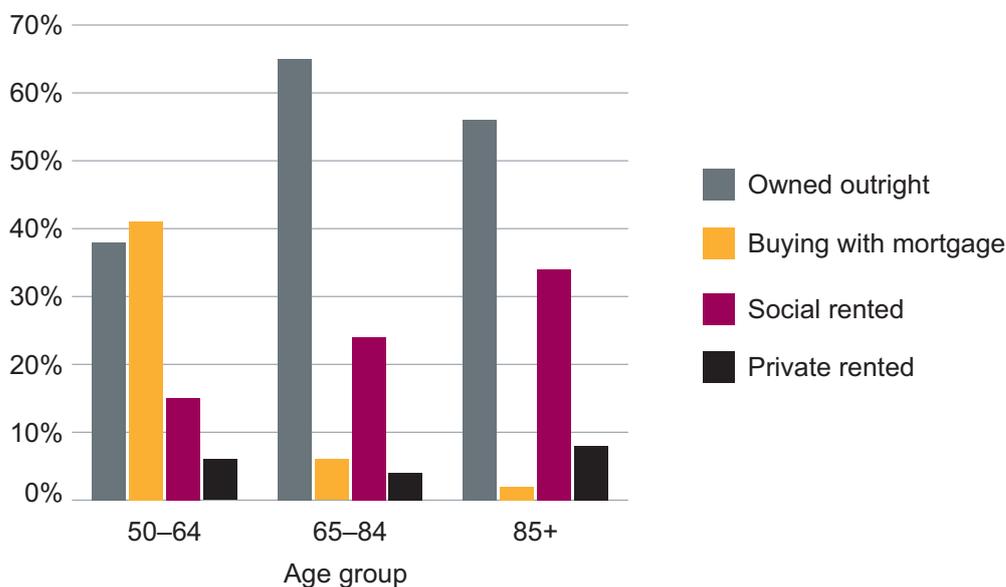


Source: Census 1991 and 2001

## Types of tenure

2.7 As Figure 10 illustrates, most older people are owner-occupiers. The proportion owning their own home is set to increase. By 2031, it is likely that 75 per cent of people will be homeowners by the age of 45 and will remain so throughout the rest of their life.<sup>21</sup> Renting is much more common (mainly social renting) among people aged 85 and above than among older people in younger age ranges.

**Figure 10: Tenure by age of head of household, 2003, Great Britain**



Source: LFS 2003

<sup>21</sup> *Living in Britain: Results from the General Household Survey 2002* and noted in *Pensions: Challenges and Choices – The First Report of the Pensions Commission*.

## Deterioration in living conditions

2.8 At later ages, older people can find themselves living in accommodation that they struggle to maintain to a decent standard without assistance.

2.9 In 2001, a survey in England found that 2.4 million older households<sup>22</sup> failed the Decent Homes Standard. This was just over a third of the total number of non-decent homes. Slightly more than a million of these households contained a person aged 75 or over.

2.10 In the private sector, some groups of older people are more likely to live in non-decent homes. These include: households containing someone aged 75 or above; people aged over 60 living alone; and people who have been living in the same property for over 30 years.<sup>23</sup> Within the social sector, however, there is comparatively little difference in the housing conditions of different groups.

## Fuel poverty

2.11 Older people are more likely to suffer from fuel poverty<sup>24</sup> than other sections of the population. Over half of all fuel-poor households in England contain someone aged over 60, but the number of pensioner households living in fuel poverty has more than halved from 2.2 million in 1996 to 1 million in 2001.

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<sup>22</sup> With a least one person aged 60+ living there.

<sup>23</sup> English House Condition Survey.

<sup>24</sup> Fuel Poverty is where a household cannot afford to keep warm at a reasonable cost. The UK Fuel Poverty Strategy defines this as where a household needs to spend more than 10 per cent of its income on all fuel use.

## SECTION 3

## Material well-being

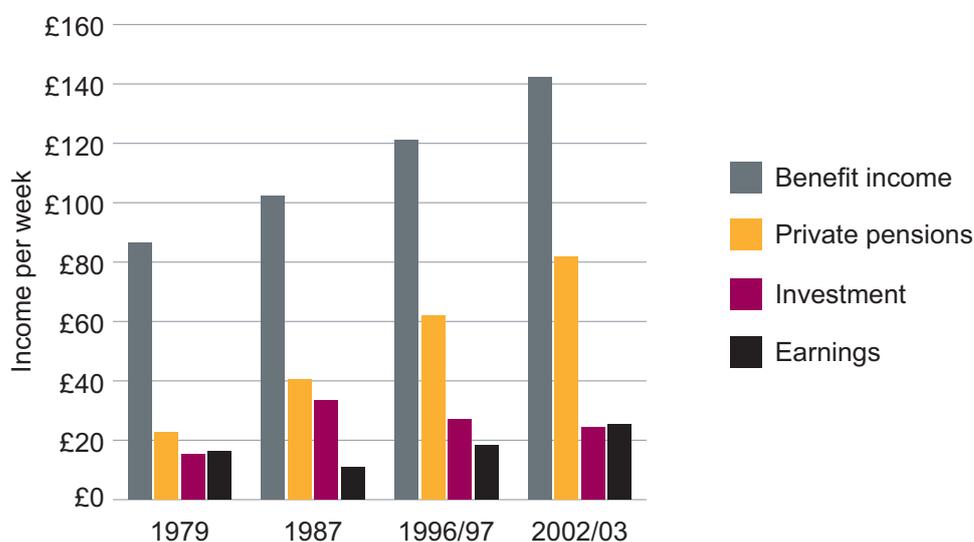
## Pensioners' incomes

3.1 Pensioners' incomes have risen steadily over the last 25 years. Since 1979, they have almost doubled in real terms, that is after taking account of inflation. Part of this increase is due to increasing numbers of older people with private pensions. In 1979, around 40 per cent of pensioner families<sup>25</sup> had income from occupational pensions. In 2003, this figure had increased to 60 per cent. Increases in state benefit income have also been responsible for much of this growth.

3.2 Figure 11 shows the average amount of income pensioners have from different sources.

3.3 While pensioners of all age groups have seen their incomes rise, those aged 80 and above have experienced the highest percentage increase in incomes. Their median incomes grew by nearly a fifth (19 per cent) between 1994/95 and 2002/03 before housing costs, and almost a third (29 per cent) using an after housing costs measure.

**Figure 11: Average income derived from different sources £ per week in 2002/03 prices**



Sources: Pensioners' Income Series. Data is for pensioner families. 1979 and 1987 values are from the Family Expenditure Survey 1996/97 and 2002/03 are from the Family Resources Survey.

<sup>25</sup> Pensioner family: one person or a couple where the man is over State Pension Age.

## Tackling inequalities

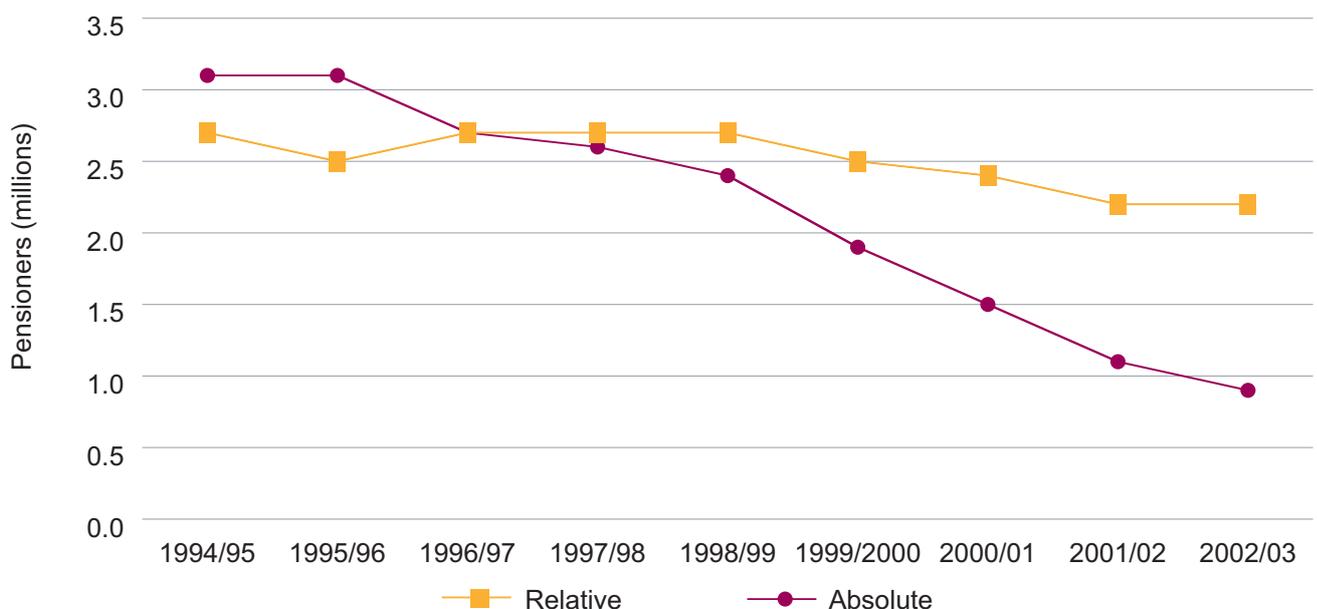
3.4 Although pensioners' incomes have risen, the average figures disguise different experiences for different groups. These include:

- women, who are more likely to have broken work records;
- older pensioners, who are less likely to have private pensions, and if they do, are more likely to have lower entitlement than younger age ranges; and
- some ethnic minority pensioners who may have had less opportunity to build up occupational pensions.<sup>26</sup>

3.5 Between 1979 and 1997, the incomes of the richest fifth of pensioners grew twice as fast as the poorest fifth – widening the gap between the richest and poorest pensioners. However, since 1997 the growth in pensioners' incomes has been far more even across the income distribution.

3.6 The number of pensioners on low incomes has fallen over the last 8 years. Figure 12 shows the number of pensioners in households with income below 60 per cent of contemporary median income (a measure of relative poverty), and numbers below 60 per cent of median income uprated in line with prices (a measure of absolute poverty) on an after housing cost basis.<sup>27</sup> The fall in the relative measure is especially notable as it has occurred over a period of strong economic growth.

**Figure 12: Proportion of pensioners below 60 per cent of median income on an after housing costs basis, 1994/95–2002/03**



Source: Households below average income, based on Family Resources Survey data. Relative poverty is defined as household income below 60 per cent of contemporary median income. Absolute poverty is defined as household income below 60 per cent of 1996/97 median household income held constant in real terms

<sup>26</sup> The Pensions Commission found that half of black Caribbean women worked in public administration, education and the health sector, giving many access to a public sector pension scheme.

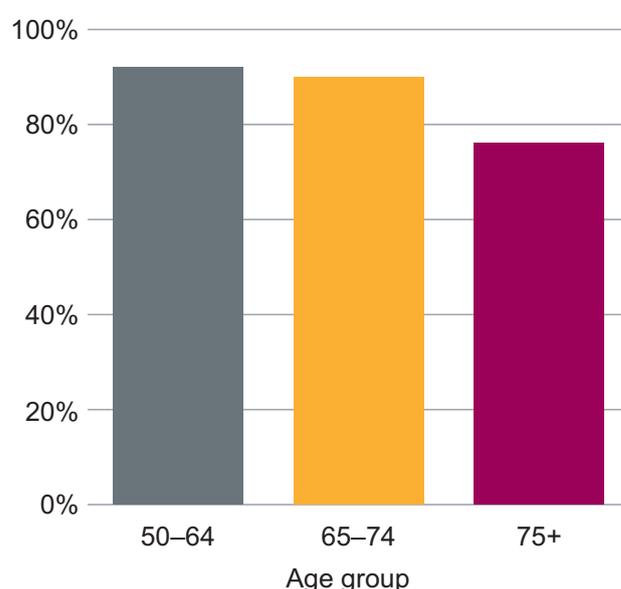
<sup>27</sup> Pensioners are increasingly likely to own their own home. An after housing costs measure reflects the lower housing costs of many older people.

## Wealth, assets and expenditure patterns

3.7 In 2002/03, 13 per cent of pensioners were in households in the top fifth of the income distribution for the population as a whole. Although most pensioners tend to have lower incomes than people who are working, older people are more likely to command substantial assets, such as owning their own home, and in the form of savings which might be put to use to improve their later lives.

3.8 Yet, as Figure 13 shows, older people – especially those over 75 – tend to spend less of their income the older they get.

**Figure 13: Percentage of income spent by age**



Source: Expenditure and Food Survey 2002/03

3.9 We do not fully understand why older pensioners spend less of their income.<sup>28</sup> It may be that they have lower mobility than younger cohorts so they are less able to spend their money, or that economising has become second nature for many older people.

## Budgeting and banking

3.10 Older people tend to be more resistant to borrowing even if it is for essential purposes.<sup>29</sup> We do not know if this attitude will change as younger cohorts more accustomed to using credit move into retirement.

<sup>28</sup> DWP is commissioning research on this.

<sup>29</sup> Rowlingson K and McKay S, 2002 DWP is commissioning research on this. *Buy now, pay later?*, in Park A, Curtice J, Thomson K, Jarvis L and Bromley C (eds), *British Social Attitudes: the 19th Report*, London: Sage.

3.11 For the majority of pensioners (74 per cent in 2001), money management is done on a weekly basis, and usually in cash. Two-fifths pay all bills in cash. This appears to be due partly to the way state benefits have been paid (and may consequently change as modern methods of payment take root) and partly to reduce anxiety over keeping control of budgeting.<sup>30</sup> Avoidance of debt is a key issue for older people.<sup>31</sup>

3.12 Money management habits are also affected by practical considerations over accessing a bank, cash-point or post office. Difficulty in doing so increases with age and health problems.<sup>32</sup>

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<sup>30</sup> Kempson E and Whyley C, 2001 *Payment of pensions and benefits*, DWP research report 146, Chapter 5.

<sup>31</sup> Finch H and Elam G 1995 *Managing Money in Later Life*, DSS research report 38 London: HMSO; Kempson E, Collard S and Taylor S (2002) *Social Fund use amongst older people* DWP research report 172.

<sup>32</sup> English Longitudinal Study of Ageing (England only).

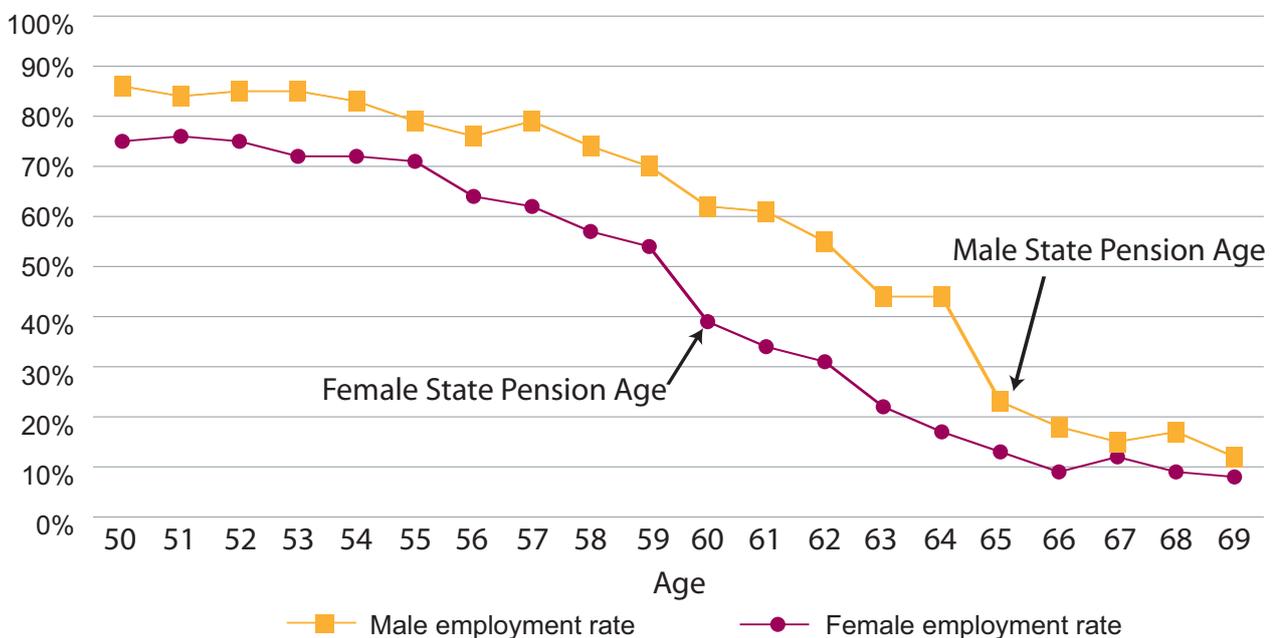
SECTION 4

# Ageing and activity – work, rest and play

## Employment trends

4.1 Over the past 50 years there has been a trend towards early retirement. Currently, in the year before State Pension Age only around half of women and slightly less than half of men are in employment.<sup>33</sup> A recent study has indicated that many people left employment involuntarily and that only half of retired people had wanted to retire. Among the 39 per cent who felt forced to retire, ill health or redundancy were commonly given as reasons.<sup>34</sup>

**Figure 14: Male and female employment rates by age, autumn 2004**



Source: LFS 2004

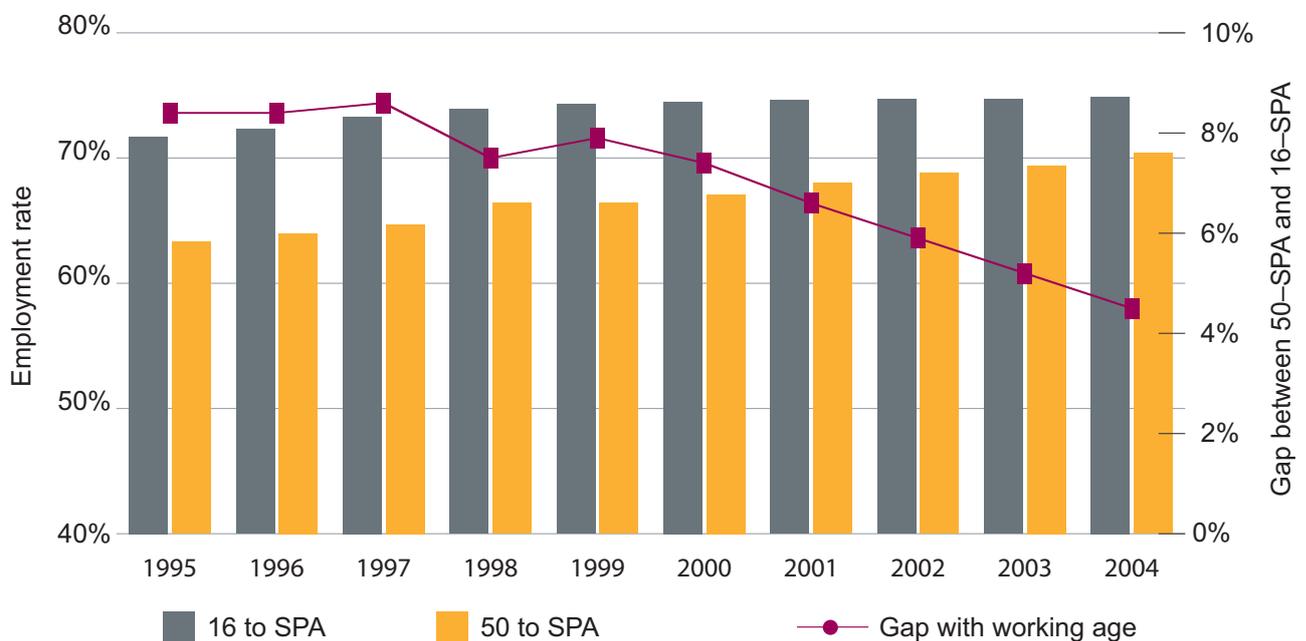
<sup>33</sup> LFS, autumn 2004.

<sup>34</sup> DWP research report 200, *Factors affecting the labour market participation of older workers*.

4.2 This trend has begun to reverse in recent years, where we have seen increases in employment rates for men aged 50 to 64, from 65.2 per cent in autumn 1995 to 72.5 in autumn 2004, and an increase for women aged 50 to 59 from 60.8 per cent to 67.5 per cent over the same period.<sup>35</sup> Figure 14 shows recent employment rates by age.

4.3 As Figure 15 shows, the gap between the employment rates for people aged 50 to State Pension Age and the overall rate for those aged 16 to State Pension Age has been falling. However, it is still more than 4 percentage points. When compared with individuals aged 35 to 49, the gap is even higher (especially for men), at almost 12 percentage points.<sup>36</sup>

**Figure 15: 50 to SPA and 16 to SPA employment rates and the gap between the two age groups 1995–2004**



Source – LFS 2004, autumn quarters

4.4 Part-time work is an important bridge between full-time work and retirement. In autumn 2004, a quarter of the people aged between 50 and State Pension Age who were still working were working part-time.<sup>37</sup> Part-time work is much more common among older women than men (44 per cent versus 11 per cent).<sup>38</sup>

4.5 Self-employment is also important for older workers, particularly among older men. Self-employed men in their 50s are much more likely than those who were employees to be working ten years later.<sup>39</sup> Nearly a fifth of those who are working between 50 and State Pension Age are self-employed.<sup>40</sup>

<sup>35</sup> LFS, autumn 1995 and 2004.

<sup>36</sup> LFS, autumn, 2004.

<sup>37</sup> Including both employees and the self-employed.

<sup>38</sup> LFS, autumn, 2004.

<sup>39</sup> DWP research report 182, *Working after State Pension Age*, p. 40.

<sup>40</sup> LFS, autumn 2004.

4.6 Almost 10 per cent of people **over** State Pension Age are currently in work.<sup>41</sup> Most of them are working part-time, and over a quarter are self-employed. A significant proportion of those working after State Pension Age are women, perhaps reflecting their younger age and the continued participation of their partners in the workplace.

4.7 Older people tend to be employed in small to medium sized firms where they make up a higher proportion of the workforce than in larger firms. Those aged 50 to State Pension Age make up 21 per cent of the workforce of employers with fewer than 50 people, compared with only 19 per cent where there are more than 500 employees. For those over State Pension Age, the figures are more striking – 4 per cent versus 1 per cent.<sup>42</sup>

4.8 As we have already seen, increasing employment rates among people aged 50 and over could help to reduce the impact that the ageing of our society has on the economic dependency ratio.

## Economic inactivity among people aged 50 to State Pension Age

4.9 Recent research<sup>43</sup> has shown that health and caring responsibilities are two of the main reasons why people aged 50 to State Pension Age who are not in work are not looking for work:

- Half were not seeking work because of ill health. Supporting this finding, almost half of recipients of Incapacity Benefit are aged between 50 and State Pension Age (1.2 million people).<sup>44</sup>
- Just over a tenth were not seeking work because they were looking after the home and family. This group was predominantly female, and over half were looking after or caring for someone.<sup>45</sup>

4.10 The research also showed that just over a fifth were not looking for work because they considered themselves retired or financially secure. They had typically stopped work more recently than the other groups and had above average incomes, derived principally from private pensions and assets.<sup>46</sup>

<sup>41</sup> LFS, autumn 2004.

<sup>42</sup> LFS, autumn 2004, UK employees.

<sup>43</sup> DWP research report 200, *Factors affecting the labour market participation of older workers*, p.100–1.

<sup>44</sup> DWP 5% administrative data, August 2004.

<sup>45</sup> DWP research report 200, *Factors affecting the labour market participation of older workers*, p.102.

<sup>46</sup> DWP research report 200, *Factors affecting the labour market participation of older workers*, p.100–1.

## Remaining active in retirement: what do older people do after leaving the workplace?

4.11 Remaining active in later life can play an important role in reducing isolation, combating depression, and improving physical and mental health.

4.12 Given the diversity of the older population, it is hard to draw a full picture of the activities in which they are engaged, but it is not a surprise that older people tend to be more active in the decade following retirement than at later ages when poorer health and restricted mobility can begin to affect them.

4.13 Many older people engage in home-based activities such as reading, watching television and DIY,<sup>47</sup> but they also remain active outside the home:

- Voluntary activity among the over-50s peaks in the years immediately following retirement.<sup>48</sup>
- Around 35 per cent of people in their 60s undertake taught learning.<sup>49</sup>
- A survey in 2002 showed that a third of children under 15 in the UK whose mother was in employment had been looked after by a grandparent at some point in the previous week.<sup>50</sup>

4.14 However, as recent research has found, there are some very real barriers to participation such as poor access, cost and lack of awareness.<sup>51</sup>

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<sup>47</sup> Time Use Survey, 2000.

<sup>48</sup> Home Office Citizenship Survey, 2003, Munton T and Zurawan A, Home Office RDS 2004.

<sup>49</sup> National Adult Learning Survey, 2002 – England and Wales only.

<sup>50</sup> Office for National Statistics – Social Trends 34.

<sup>51</sup> Social Exclusion Unit, *Excluded Older People Interim Report*, 2005.

## SECTION 5

# Keeping in touch – the importance of social networks

5.1 The majority of older people mention good social relationships frequently as key to a good quality of life.<sup>52</sup> However, for some, getting older makes it harder to maintain contact with existing friends and relatives, particularly if they do not live nearby. At later ages, bereavement, poverty, reduced mobility and physical frailty can have a major impact on the quality and levels of contact. Thankfully, these experiences of loss and difficulty getting out and about lead to loneliness for only a minority of older people.

## Family and friends – being visited and visiting them

5.2 As Figure 16 shows, the majority of older people see relatives or friends at least once a week but this declines with age. For many this will involve some travelling by those making the visit. A survey in Great Britain,<sup>53</sup> showed that almost half of those aged 70 and above (44 per cent) did not have any close relatives living nearby. Similarly, over a quarter of older people did not have any close friends living nearby. For people at later ages, the less mobile or those on a low income, this can be a significant barrier, making it harder for older people to visit their families and friends as frequently as they would like, or to be visited in return.

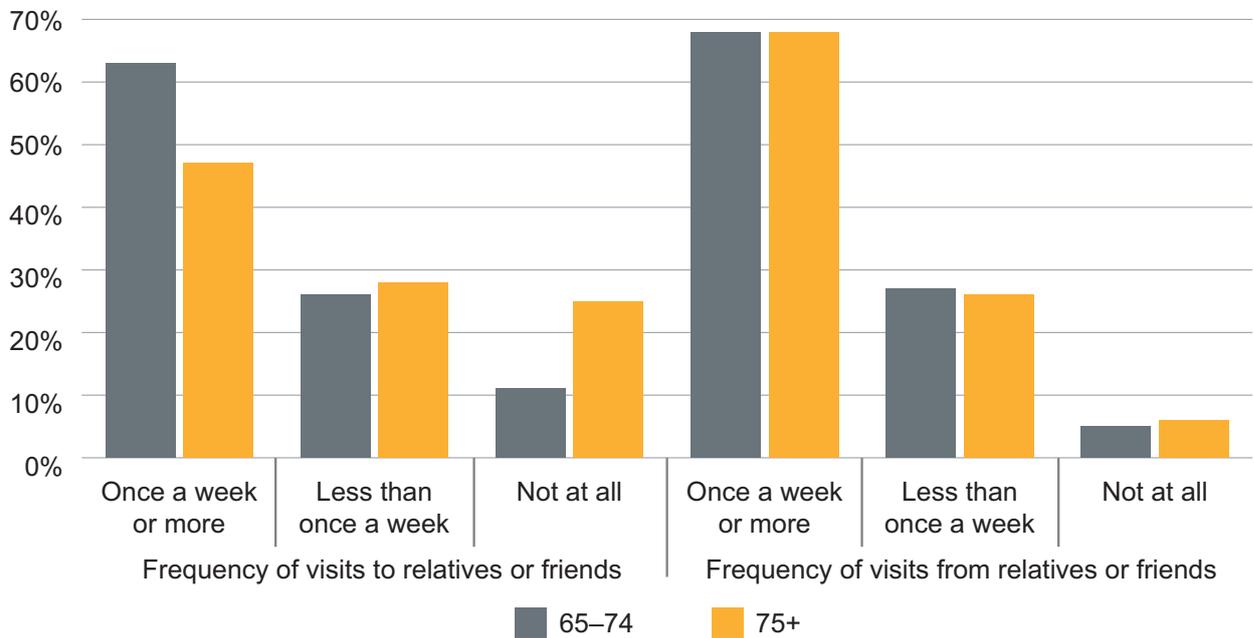
5.3 The arrival of a third generation within a family can have a critical bearing on levels of contact, with grandparents being substantially more likely than non-grandparents to be in regular contact with their adult children. Increasing longevity means more people are experiencing grandparenthood for longer.<sup>54</sup> Complex family relationships, including step-grandchildren and grandchildren living in separated families, as well as lower birth rates, may impact on grandparenthood in the future.

<sup>52</sup> Bowling A, Sutton S R and Bannister D, 2003 *Adding quality to quantity: Older people's views on quality of life and its enhancement*, London: ESRC.

<sup>53</sup> Coulthard M, Walker A, 2002, *People's perceptions of their neighbourhood and community involvement. Results from the social capital module of the General Household Survey 2000*. London: The Stationery Office.

<sup>54</sup> Clarke L and Roberts C, 2004 *The meaning of grandparenthood and its contribution to the quality of life of older people* in Walker A and Hagan Hennessy C (eds.) *Growing Older: Quality of life in old age*. Maidenhead: Open University Press.

**Figure 16: Percentage of older people making visits to and receiving visits from relatives or friends, by age, 2001, Great Britain**



Source: General Household Survey, 2001

## Quality of contact

5.4 As well as declining levels of contact, it appears that the quality of contact can decline at later ages. Older people aged 70 and over were the most likely to report that they had two or fewer people they could turn to in a serious personal crisis (23 per cent, compared to 19 per cent of those aged 50 to 59).<sup>55</sup>

5.5 Even among those who have support from family and friends, it was not always perceived as positive.<sup>56</sup>

## Causes of loneliness

5.6 Although a recent survey showed that only 5 per cent of older people rated themselves as ‘often lonely’ and 2 per cent as ‘always lonely’,<sup>57</sup> older age inevitably brings about increasing levels of bereavement among surrounding friends and family, and for some shrinking social networks due to ill health. These may have an intensifying effect, impacting upon loneliness and social isolation.

<sup>55</sup> Coulthard M, Walker A and Morgan A, 2002 *People’s perceptions of their neighbourhood and community involvement*.  
<sup>56</sup> English Longitudinal Study of Ageing.  
<sup>57</sup> Victor C R, Scambler S J, Bond J and Bowling A, 2004, *Loneliness in later life* in Walker A and Hagan Hennessy C (eds.) *Growing Older: Quality of life in old age*. Maidenhead: Open University Press.

5.7 Experiencing the death of a spouse leads to a profound sense of loss. Although people often speak about ‘coming to terms’ with this loss, it can never be completely absorbed. Many older people have spent the majority of their adult life as a couple and therefore losing their spouse means reassessing expectations and practices that have been based upon a shared assumption of interdependency.<sup>58</sup>

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<sup>58</sup> Parry J, Vegeris S, Hudson M, Barnes H and Taylor R, 2004, *Independent living in later life*, DWP research report 216.

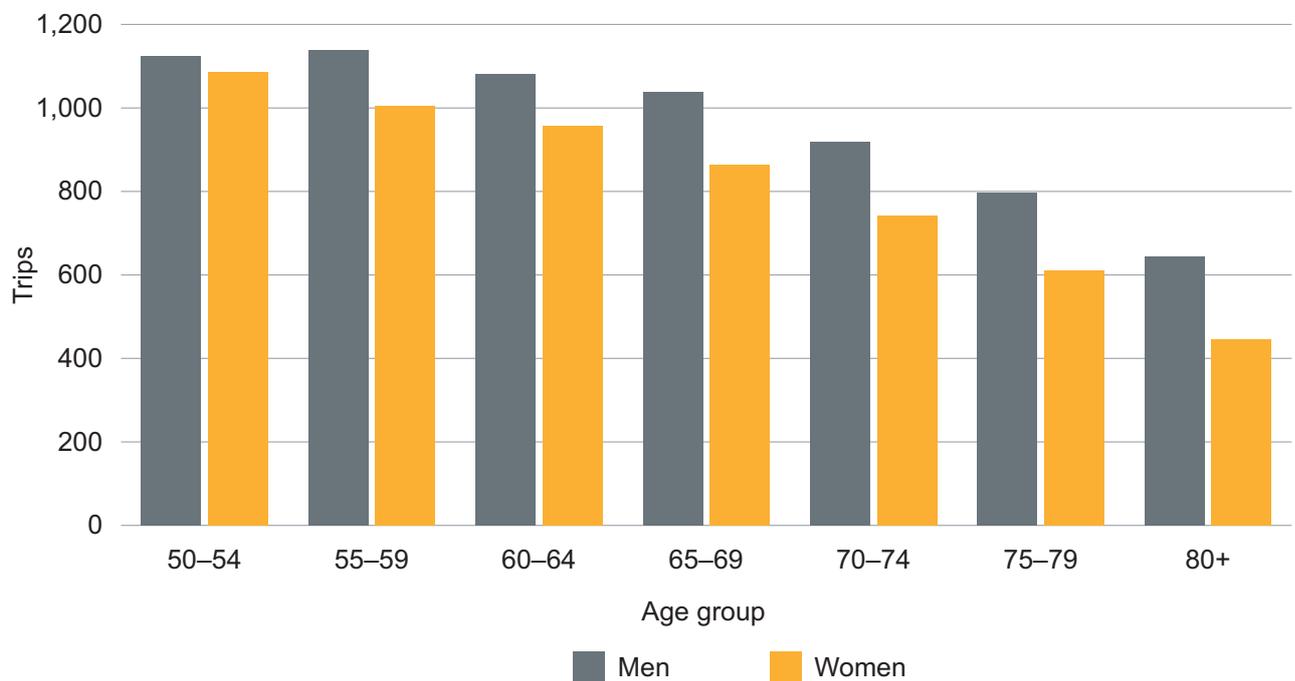
SECTION 6

# Out and about – transport and older people

## Numbers of trips

6.1 As Figure 17 illustrates, the overall number of trips<sup>59</sup> people in Great Britain make declines with age. During 2002/03, people aged 70 and over each made an average of 700 trips. This compares with 1,100 trips made by those aged 50 to 59.<sup>60</sup>

**Figure 17: Trips per person per year, by age and sex, 2002/03 (Great Britain)**



Source: National Travel Survey, 2002

<sup>59</sup> Trips may include more than one mode of transport.

<sup>60</sup> Sources: National Travel Survey, Department for Transport, for number of trips, distance travelled and driving licence data; 2002 English Longitudinal Survey of Ageing for access to services data.

## Motoring

6.2 While the car is the most important form of transport for people of all ages in Great Britain, access to a car and its use declines with age. The importance of car ownership and being able to drive has been emphasised by many older drivers as their greatest mobility asset.<sup>61</sup> Cars are seen as easier to use and more convenient than other forms of transport. Not being tied to other people's timetables is a positive point for many. Some pensioners on moderate or low incomes even prioritise running a car over other types of expenditure.

6.3 Access to a car and its use reduces significantly at later ages. In 2001, 88 per cent of men and 85 per cent of women aged 50 to 59 had access to at least one car or van in their household. Among those aged 75 and over this drops to 58 per cent and 33 per cent, respectively.<sup>62</sup>

6.4 Women over 70 are much more likely to lose access to a car, and possibly their mobility when their partner dies or is no longer able to drive. Only around 27 per cent hold a driving licence compared to 69 per cent of men of the same age. However, the difference between the numbers of men and women holding a driving licence is expected to reduce over the next decade as around 71 per cent of 50 to 59-year-old women hold a driving licence compared to 90 per cent of men of the same age.

## Use of public transport

6.5 As Figure 18 indicates, many people over State Pension Age in England still rely on public transport 'a lot'.<sup>63</sup> And older women more so than older men. Part of the difference may be due to older women being less likely to have a driving licence than older men, or to decreased access to a car for some women following the loss of a partner.

## Reduced mobility – a key barrier to accessing vital services

6.6 Research in 2001,<sup>64</sup> found that 14 per cent of people aged 65 and above felt unable to manage walking down the road without assistance. Such reduced mobility at later ages can make reaching and combining transport types between each stage of a journey much more difficult. This can be a major problem in reaching vital services, particularly in rural areas where such services are more dispersed. Twelve per cent of all rural households live more than 4 kilometres from a doctor's surgery.<sup>65</sup>

6.7 But it is not just a rural problem. Recent DWP research<sup>66</sup> found that pensioners in both rural and urban areas reported problems with public and community transport, including poor local coverage, such as not providing a direct service to local hospitals, and a lack of awareness and sensitivity towards older people's health and disability needs.

<sup>61</sup> Parry J, Vegeris S, Barnes H and Taylor R (eds) 2004, *Independent living in later life*, DWP research report 216.

<sup>62</sup> National Travel Survey, 2002.

<sup>63</sup> Marmot M, Banks J, Blundell R, Lessof C and Nazroo J (eds.) 2003 *Health, wealth and lifestyles of the older population in England*. The 2002 English Longitudinal Study of Ageing. London: Institute of Fiscal Studies.

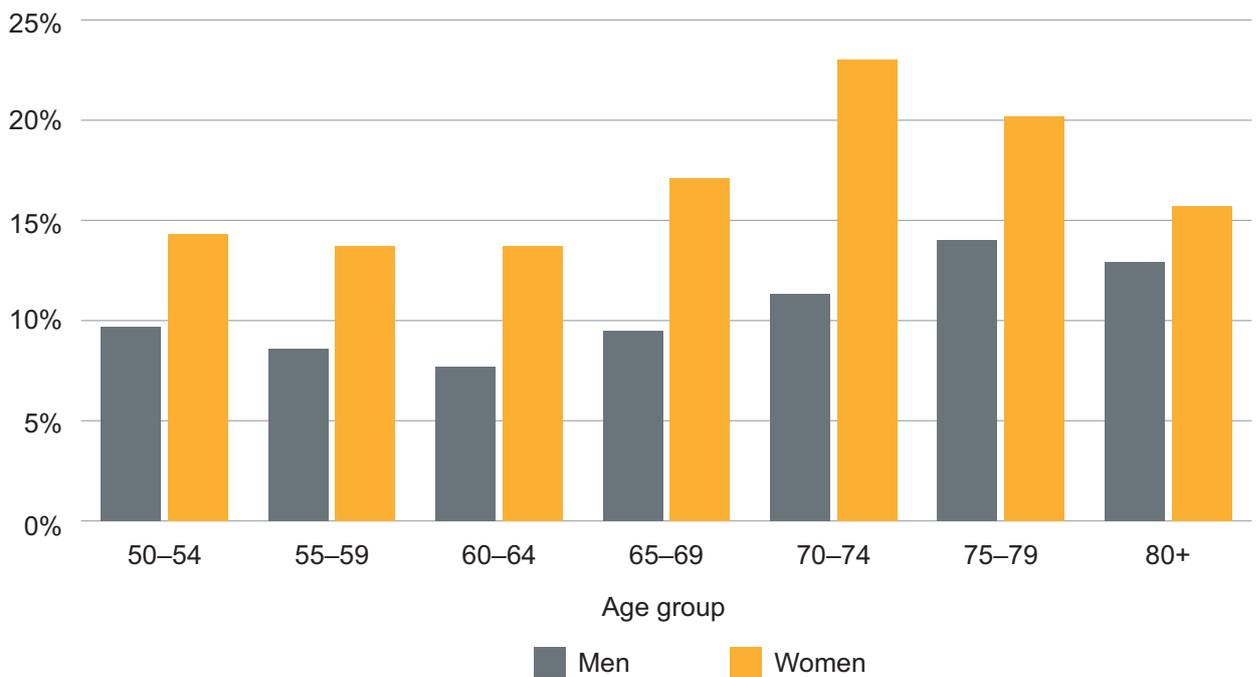
<sup>64</sup> *Living in Britain: Results from the General Household Survey*, 2001.

<sup>65</sup> Department for Environment, Food and Rural Affairs.

<sup>66</sup> Parry J, Vegeris S, Hudson M, Barnes H and Taylor R, *Independent living in later life*, DWP research report 216, 2004.

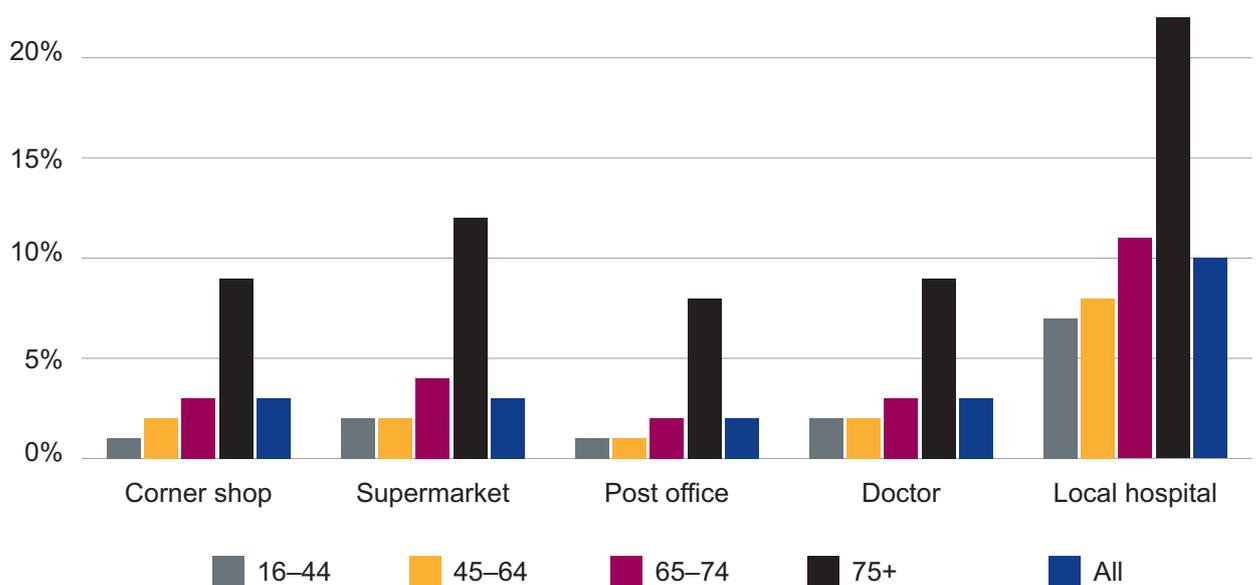
6.8 Such difficulties impact most heavily at later ages. As Figure 19 illustrates, people aged 75 and over are more likely than other adults to report difficulties accessing local amenities and services such as shops, post offices, GPs and hospitals.

**Figure 18: Percentage of older people using public transport 'a lot', by age and gender, 2002, England**



Source: English Longitudinal Study of Ageing, 2002

**Figure 19: Households with very difficult access to local amenities by age, 2002/03, England**



Source: ODPM Survey of English Housing

## SECTION 7

# Health and care in an ageing society

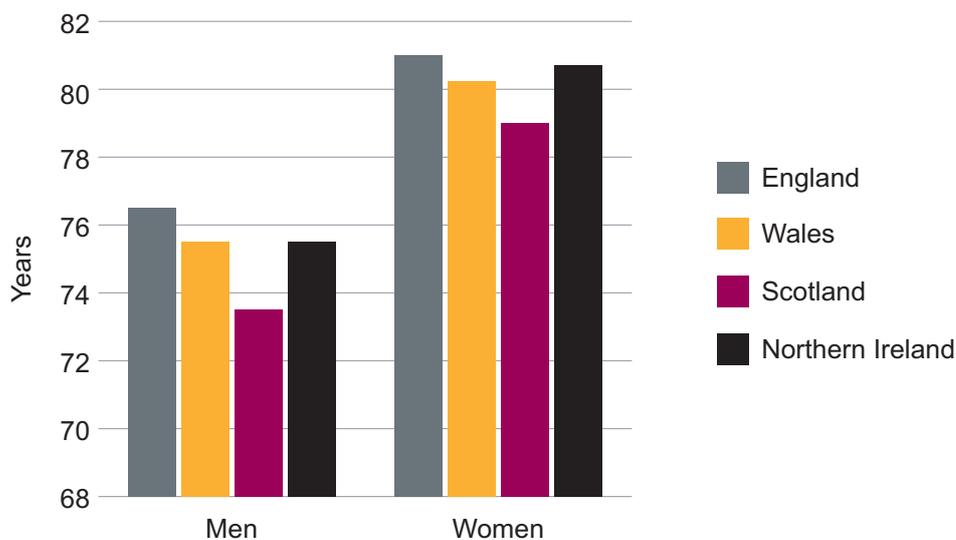
## Variations in life expectancy and healthy life expectancy

7.1 Life expectancy is increasing in each of the four countries in the UK, but longevity and the number of years free of illness varies between each country. National and regional life expectancy can be affected by a number of factors, including diet, exercise and smoking habits, levels of deprivation and occupational class.

### National trends

7.2 As Figure 20 shows, projected life expectancy at birth is lowest for men and women in Scotland. This variation is most noticeable in males.<sup>67</sup> Scotland's local authorities have some of the lowest male life expectancy rates in the UK. In 2003, Glasgow City had the lowest male life expectancy figure at 69 years.<sup>68</sup>

**Figure 20: Life expectancy at birth, by gender and country, 2003**



Source: GAD 2003 principal projections

<sup>67</sup> GAD, 2003 principal projections.

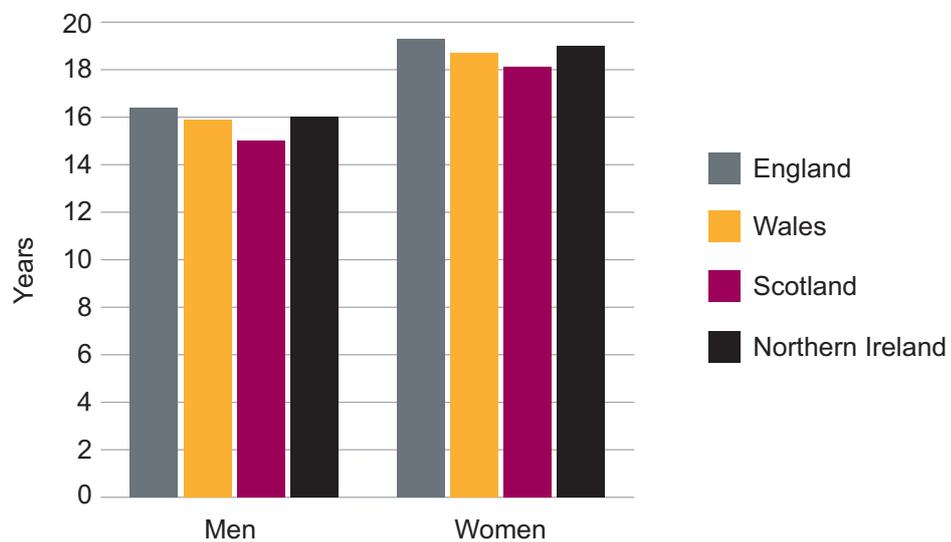
<sup>68</sup> Office for National Statistics, Population Trends 118.

7.3 The extent of the variation in life expectancy is reflected in statistics that show that a male child born in Dorset, in England, in 2003 might expect to live 11 years more than a male child born in Glasgow City.

7.4 Over the next 30 years, England is projected to remain the country with the highest life expectancy, and Scotland the lowest. However, the gap between the two is expected to narrow slightly.

7.5 As Figure 21 shows, expected years of life for people currently aged 65 varies between countries. An English male, aged 65 in 2003, can expect to live nearly a year and a half longer than a male of the same age in Scotland.

**Figure 21: Expectation of life at age 65, by gender and country, 2003**



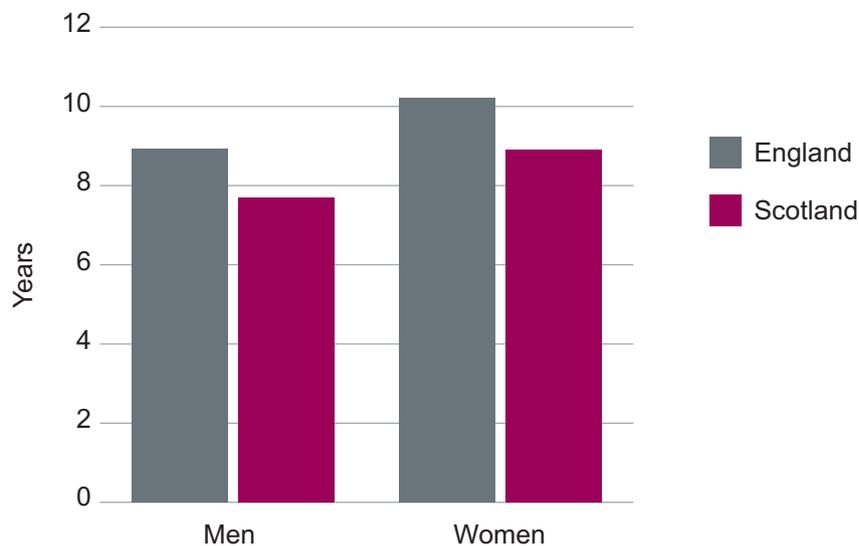
Source: GAD 2003 principal projections

## Healthy life expectancy

7.6 The variations between England and Scotland carry across to healthy life expectancy. As Figure 22 shows, English men and women at age 65 can both expect more years without a limiting longstanding illness than their counterparts in Scotland.<sup>69</sup>

7.7 But that is not to say that there are not variations within England itself. A study revealed that the North West, the Midlands and parts of London had lower healthy life expectancies than most other parts of England.<sup>70</sup>

**Figure 22: Expectation of further years without limiting longstanding illness at age 65, males and females, 2001, England and Scotland**



Source: GHS and SHS

## Prevalence of long-term illness or disability affecting daily living activities

7.8 The proportion of people reporting a long-term illness or disability that restricts their daily activities increases with age. But, as Figure 23 illustrates, even among the very elderly a majority say they have no difficulties with basic activities of self-care (called activities of daily living).<sup>71</sup> In a recent study,<sup>72</sup> one in five of all those aged 50 and over reported such difficulties, rising to two in five at age 80 and above. Where difficulties are experienced, the most common involve dressing and bathing – 13 per cent of those aged 50 and above reported difficulties with these tasks.

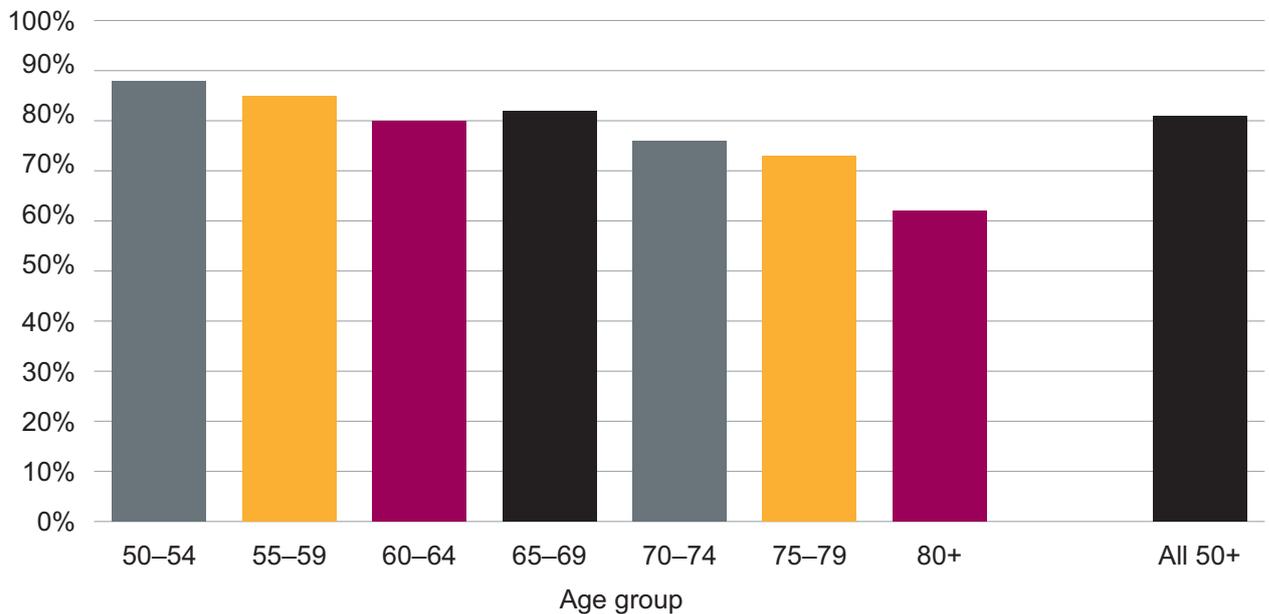
<sup>69</sup> Scottish Household Survey and General Household Survey, 2001.

<sup>70</sup> *Healthy life expectancy at Health Authority level: comparing estimates from the General Household Survey and the Health Survey for England. The effect of alternative definitions of self-assessed health on the calculation of HLE* authors: Madhavi Bajekal, Sue Davies, Susan Purdon, Genevra Woodgate-Jones.

<sup>71</sup> Activities of daily living include dressing (including putting on shoes and socks), walking across a room, bathing or showering, eating (such as cutting up your food), getting in or out of bed, using the toilet (including getting up or down).

<sup>72</sup> English Longitudinal Study of Ageing, 2002.

**Figure 23: Percentage of people reporting no difficulties with specific activities of daily living, 2002, England**



Source: English Longitudinal Study of Ageing

7.9 As people grow older, an increasing proportion report difficulties with other activities necessary to an independent life, such as being able to do the shopping or the gardening. But again, even among very old people, a large proportion do not. And experiencing a difficulty is, of course, not the same as requiring assistance in order to cope. The English Longitudinal Study of Ageing (ELSA) found that more than half of all those reporting difficulties did not receive help with them, though the proportion receiving support rose with age.

7.10 Some forms of disability or health impairment increase markedly with increasing age – for example, hearing and sight impairments and mobility difficulties become more common in the oldest age groups. ELSA found that people aged 75 and above tended to perform less well in cognitive tests than younger older people. But these problems do not automatically lead to dependency.

## Caring for an ageing population

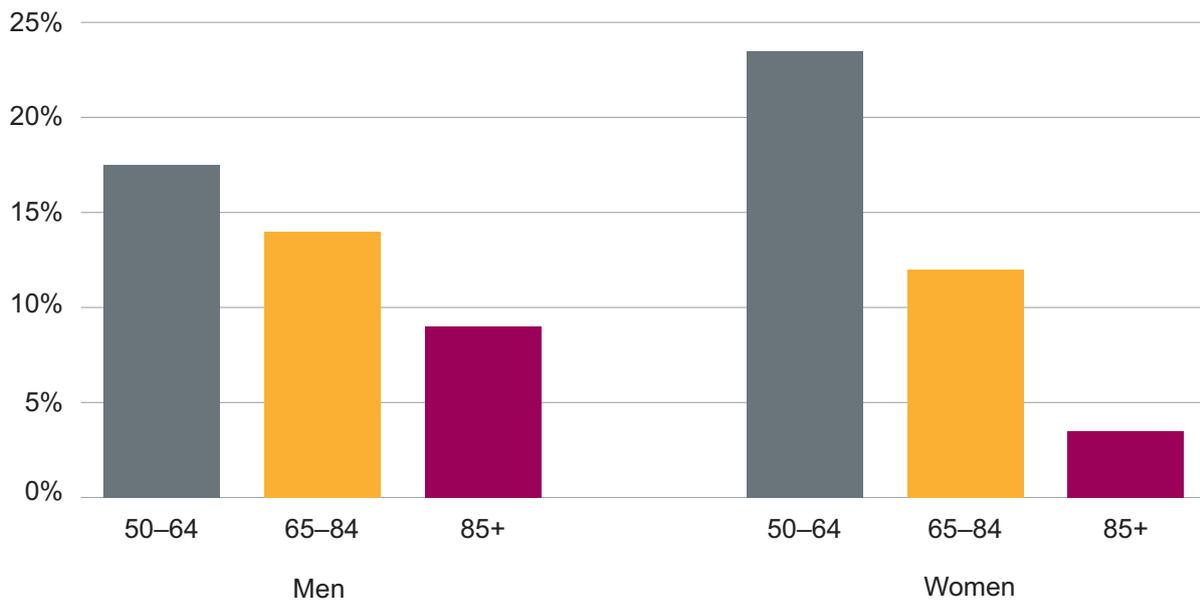
### Numbers of older carers

7.11 Those aged 50 and above are more likely to be providing unpaid care than any other age group. In 2001, more than one in five people over 50 (2.8 million) living in private households in England and Wales, were doing so. They may be looking after offspring, a partner, a parent, another family member, or a friend. Carers aged 16 to State Pension Age tend to look after someone outside their own home, although many care for a partner. Pensioner carers tend to look after their partner.

7.12 As Figure 24 illustrates, a much higher proportion of women in their 50s take on the caring role than men. In 2001, one in four women aged 50 to 59 were providing unpaid care. But after age 65, men are more likely than women to be providing care.

7.13 Nearly a quarter of carers aged over 50 spend 50 hours or more a week caring. This proportion rose to one in two carers aged 85 and over.<sup>73</sup>

**Figure 24: Percentage of people in households providing unpaid care, by sex and age, April 2001, England and Wales**



Source: Office for National Statistics

7.14 While many carers combine work with care, there is a substantial group of people who have to make a choice between work and care. The employment rates of carers with intensive care responsibilities are much lower than for the general population, and as we have seen, caring responsibilities are more common in the last decades of working life.

7.15 Some carers are often in poor health themselves. One particular study<sup>74</sup> revealed that many carers had suffered a physical injury such as a strained back since they began to care, and others had been treated for stress-related illness since becoming carers.

<sup>73</sup> Census 2001, Office for National Statistics.

<sup>74</sup> Henwood M, 1998 *Ignored and Invisible? Carers' Experience of the NHS* Carers' National Association.

7.16 Physical injuries in particular become more common as people get older and, as we have seen, a large proportion of carers are over 60.

### **Regional variations between England and Wales**

7.17 Wales has seven of the ten local authorities with the highest percentage of adult carers, and, unsurprisingly, many of them also have high rates of limiting long-term illness or disability. Parts of the North East and the Midlands have the highest percentage of carers in England. London and the South East have the lowest.<sup>75</sup>

### **The future**

7.18 It is unclear what patterns will emerge in the future but, due to the ageing of our society, we can expect an increase in the numbers of very elderly needing care, and a rise in the numbers of elderly providing care. The future trend in demand for informal care will depend on the availability of formal care, and may be met by other family members such as partners or children, or friends.

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<sup>75</sup> Census 2001, Office for National Statistics.

# Conclusion

As this snapshot of research has shown, getting older in this new millennium is the start of a new road, not the end of the road.

The experience of ageing in the UK is as diverse as older people themselves. For most, later life is no less a time of transition and challenges than their younger years, probably more so, but it is also a time of opportunity for many more older people than in previous generations.

Many retired people relish the greater freedom to choose how to spend their later lives, to do things that they did not have the time to do while in work or when caring for their children. Some of them so much so that they feel they are busier than they were before retiring.

That is not to underestimate the evidence of the challenges, for example, in terms of employment, care, health and income that population ageing brings. Trends need to be identified and measured to inform decisions, so that longer life and quality of life go hand in hand. But objective measures and aggregate trends need to be balanced with an understanding of evolving perceptions. The following quote from a survey by the Joseph Rowntree Foundation provides a flavour:

*“You can’t know until you’ve been there what it’s like to be old. They say ‘well, you’ve had your innings’ ... But it’s the other way round. We’ve got over the rough unpleasant stuff – jobs, family, whatever – and now is our chance. But they don’t see that. You can’t until you’re old yourself see how precious every day is ... now is the time to get to enjoy yourself.”<sup>76</sup>*

<sup>76</sup> Godfrey M, Townsend J and Denby T, 2004, *Building a good life for older people in local communities: The experience of ageing in time and place*, York: Joseph Rowntree Foundation.

# Where to find more information

This snapshot merely provides a glimpse of the material available on ageing in the UK. If you would like to find out more, there is a wealth of additional research and evidence on ageing available from a number of sources. So if you would like to explore the impact of an ageing society further, then these websites might provide a useful starting point:

**The Office for National Statistics**

[www.statistics.gov.uk](http://www.statistics.gov.uk)

**English Longitudinal Study of Ageing**

[www.ifs.org.uk/elsa/](http://www.ifs.org.uk/elsa/)

**Centre for Policy on Ageing**

[www.cpa.org.uk](http://www.cpa.org.uk)

**Economic & Social Research Council  
Growing Older Research Programme**

[www.shef.ac.uk/uni/projects/gop](http://www.shef.ac.uk/uni/projects/gop)

**Joseph Rowntree Foundation**

[www.jrf.org.uk](http://www.jrf.org.uk)

**Age Concern England**

[www.ageconcern.org.uk](http://www.ageconcern.org.uk)

**Help the Aged**

[www.helptheaged.org.uk](http://www.helptheaged.org.uk)

**The Scottish Executive**

[www.scotland.gov.uk](http://www.scotland.gov.uk)

**The Welsh Assembly**

[www.wales.gov.uk](http://www.wales.gov.uk)

**The Northern Ireland Statistics and  
Research Agency (NISRA)**

[www.nisra.gov.uk](http://www.nisra.gov.uk)

**The Government Actuary's Department**

[www.gad.gov.uk](http://www.gad.gov.uk)

**Directgov**

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