

Age Audit 2018



A snapshot of older people's lives in the UK

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CONVENTION

“Contrary to the view often expressed in the media by politicians, think-tanks and other commentators, older people have not escaped austerity.”



Introduction

In recent years, there has been a popular rhetoric that older people in Britain have never have it so good, at the expense of the young. As Lord Willetts suggested in his 2010 book, they have “taken their children’s future”. But contrary to the view often expressed in the media by politicians, think-tanks and other commentators, older people have not escaped austerity.

Whilst it cannot be denied that the young have suffered due to austerity, they are not alone in this and neither is it the fault of older people. Today, the state pension is regarded as the least adequate in the developed world, 18% of over 75s live in poverty compared to 11% of the population as a whole, fuel poverty affects over 1 million older people and as a result of severe cuts to social care budgets, 1.2 million people now struggle without the care they need.

Whilst the ageing population is a fact in most developed countries, the UK’s ability to meet the challenge it poses is often underestimated. In reality, decent state pensions and universal social care are possible, providing society understands that this will mean doing things differently in the future. People over the age of 65 contribute £61 billion more to the UK economy through employment, tax, volunteering and childcare than they receive in pensions, benefits and other services. In return, they deserve the support they need to live a happy and dignified life.

This *Age Audit* therefore provides the data to give a more balanced view of what it is like to grow older in the UK in the early 21st century.

Income

- The UK has the lowest state pension in terms of the amount of average earnings it replaces, of any developed country, ranking last out of 37 OECD countries.¹
- Around 1.9 million older people are living in poverty.²
- Current poverty levels of those aged 75 and over are 18.5%, compared to 11% among the whole population and just over 10% for the age group 66-75. Women are most affected by old-age poverty.³
- 5.5 million pensioners do not have a high enough income to pay tax.⁴
- Over the past seven years, the proportion of older people unable to afford a decent standard of living has increased from 23% to 32% – a reversal in a long-running trend of improved living standards for this age group.⁵
- The number of single pensioners who rely completely on the state for financial support has increased by 26% to 1.1 million over the last five years.⁶
- Each year up to £3.5 billion of Pension Credit and Housing Benefit goes unclaimed by older people.⁷
- In 2015/2016, spending on the state pension accounted for 17% of total benefit spending. This is less than in the 1970s (when it was 50%), and despite taking account of the increase in the number of older people over that period.⁸

Health

- An estimated 4 million older people in the UK (36% of people aged 65-74 and 47% of those aged 75+) have a limiting longstanding illness. This equates to 40% of all people aged 65 or over.⁹
- Almost 190,000 more people aged 65 years or older will require care by 2035.¹⁰
- The average cost in England for a residential home is £29,270 a year compared with £39,300 for a nursing home.¹¹
- About 44% of care home residents are fully self-funded, 36% are council-funded, 7% are paid for by the NHS and 13% are partially supported by their local council.¹²
- 1.2 million older people in England have care and support needs that the state does not meet.¹³
- There has been a cut of £6bn to adult social care budgets since 2011.¹⁴
- There are over 2 million older people in the UK today who are providing unpaid care, and more than half of these older carers have a health condition or disability themselves.¹⁵
- Of the two million older carers, more than 400,000 are over 80 years old, a third of whom are spending more than 35 hours a week providing care.¹⁶
- Between 500,000 and 800,000 older people are subject to abuse and/or neglect in the UK each year.¹⁷
- Only about a third (36%) of people aged 50+ are confident that older people who receive care services, such as help with getting dressed or washing, either at home or in a care home, are treated with dignity and respect.¹⁸
- 1 person in 14 (7%) aged 65+ has dementia, this increases with age: it affects 1 person in 6 over 80 and one in three over 95. One in three people over 65 will die with a form of dementia.¹⁹

Fuel poverty and winter mortality

- In 2016/2017, 31,800 people aged over 65 in England and Wales died as a result of cold related illnesses.²⁰
- In Scotland, 2,520 people aged over 65 died as a result of cold related illnesses.²¹
- Nearly one in three of the oldest households in England (where the oldest person is aged 75+) live in housing which has failed the official decent homes standard.²²
- Nearly 1 million people aged 65 and over have had to cut back on food shopping over recent years to cover the cost of utility bills.²³
- Around 4 million UK households are in fuel poverty, unable to afford to live in a warm, dry home.²⁴
- The cost of cold homes to the NHS in England arising from the increase in hospital admissions and additional GP consultations is around £1.36 billion per year.²⁵
- 14% of older people have gone to bed to keep warm and save on heating costs, even though they weren't tired.²⁶

Diet

- Obesity, one of the main risk factors causing health problems, is very common among older people in the UK. In England, more than 20% of the over-80s are obese, compared to about 15% in the United States and less than 10% in other European countries.²⁷
- Meals on wheels services have been reduced by 63% over the last eight years. At the same time, the average price of a meal has increased by 22%.²⁸
- Latest estimates suggest 1.3 million people over 65 (almost 1 in 10) suffer from malnutrition or are at risk of malnutrition.²⁹
- Since 2008, pensioner households have seen a decline in the nutritional value of the food they purchase.³⁰

Housing

- 77% of older people are owner occupiers, 18% live in the social housing and 5% are private renters. By 2035, 1 million, or 12%, of people over the aged of 65 will live in the private rented sector.³¹
- Poor housing for older people costs the NHS at least £2.4 billion every year.³²
- People over 60 are more than twice as likely to be homeless now, than they were in 2009, with homelessness amongst the elderly surging by 100% in seven years.³³
- There is a strong relationship between poor insulation and heating of houses, low indoor temperature, and excess winter deaths of older people.
- The UK has some of the worst levels of home energy efficiency in Europe.³⁴
- It is estimated that around 25 per cent of sheltered schemes no longer have a warden.³⁵

Social exclusion and isolation

- 3.8 million people aged 65 and over have never used the internet.³⁶
- Almost all adults aged 16 to 24 years were recent internet users (99.2%), in contrast with 38.7% of adults aged 75 years and over.³⁷

- Two fifths all older people (about 3.9 million) say the television is their main source of company.³⁸
- 3.64 million older people (32%) in the UK live alone.³⁹
- 53% of adults agree that once you reach very old age, people tend to treat you as a child and 52% of older people agree that those who plan services do not pay enough attention to the needs of older people.⁴⁰
- Over-65s are estimated to spend an average of 80% of their time in the home - 90% for people over 85.⁴¹

Lifestyle

- Just over three quarters of people aged 65 and over live in rural areas.⁴²
- Nearly 4.9 million people aged 65 and over in England (58%) take part in volunteering or civic engagement.⁴³
- 1,196,000 people aged 65 or over are in paid work.⁴⁴
- People aged 65 and over in the UK contribute £61bn to the economy: £37bn of the total came from employment and £11.4bn from informal caring. Child care contributed £6.6bn and nearly £6bn came from volunteering.⁴⁵

Future generations

- A newborn baby boy could expect to live 79.2 years and a newborn baby girl 82.9.⁴⁶
- At birth, males in Wokingham could expect to live 15.5 years longer in “Good” health than males in Blackpool (70.5 years compared with 55.0 years). At birth, females in Richmond upon Thames could expect to live 17.8 years longer in “Good” health than females in Manchester (72.2 years compared with 54.4 years).⁴⁷
- About 15 million people have no pension savings and face a bleak future in retirement and 31% of future retirees will have to rely solely on the state pension for their income.⁴⁸

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