

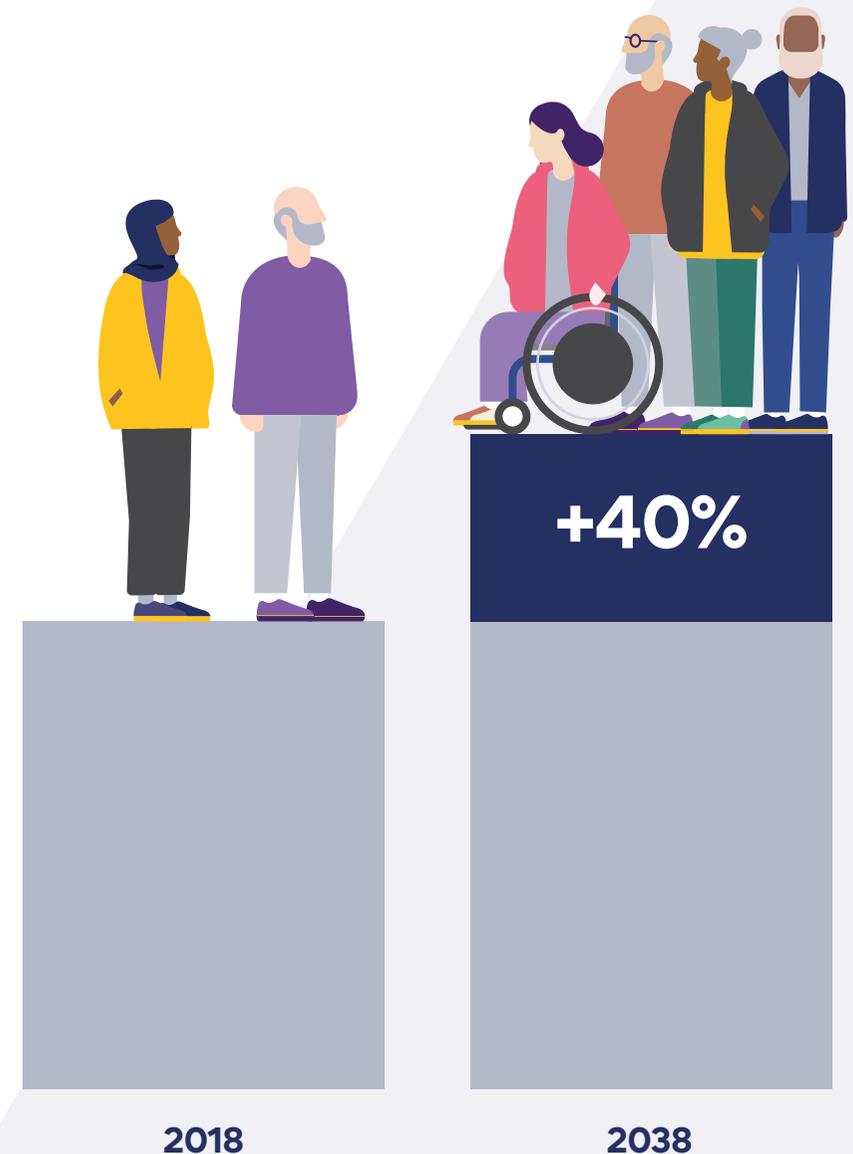
Living longer

Evidence cards

May 2021

Ageing Society

The population aged 65 and over will increase by almost 5 million (40%) over the next 20 years from 12.2 million currently.



Source: Office for National Statistics (2019), 'Estimates of the population for the UK, England and Wales, Scotland and Northern Ireland'. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland>

There are huge inequalities in life expectancy across England: a boy born in Blackpool can expect to live to the age of 74.5. Whereas a boy born in Westminster can expect to live to the age of 83.9, a difference of more than 9 years.

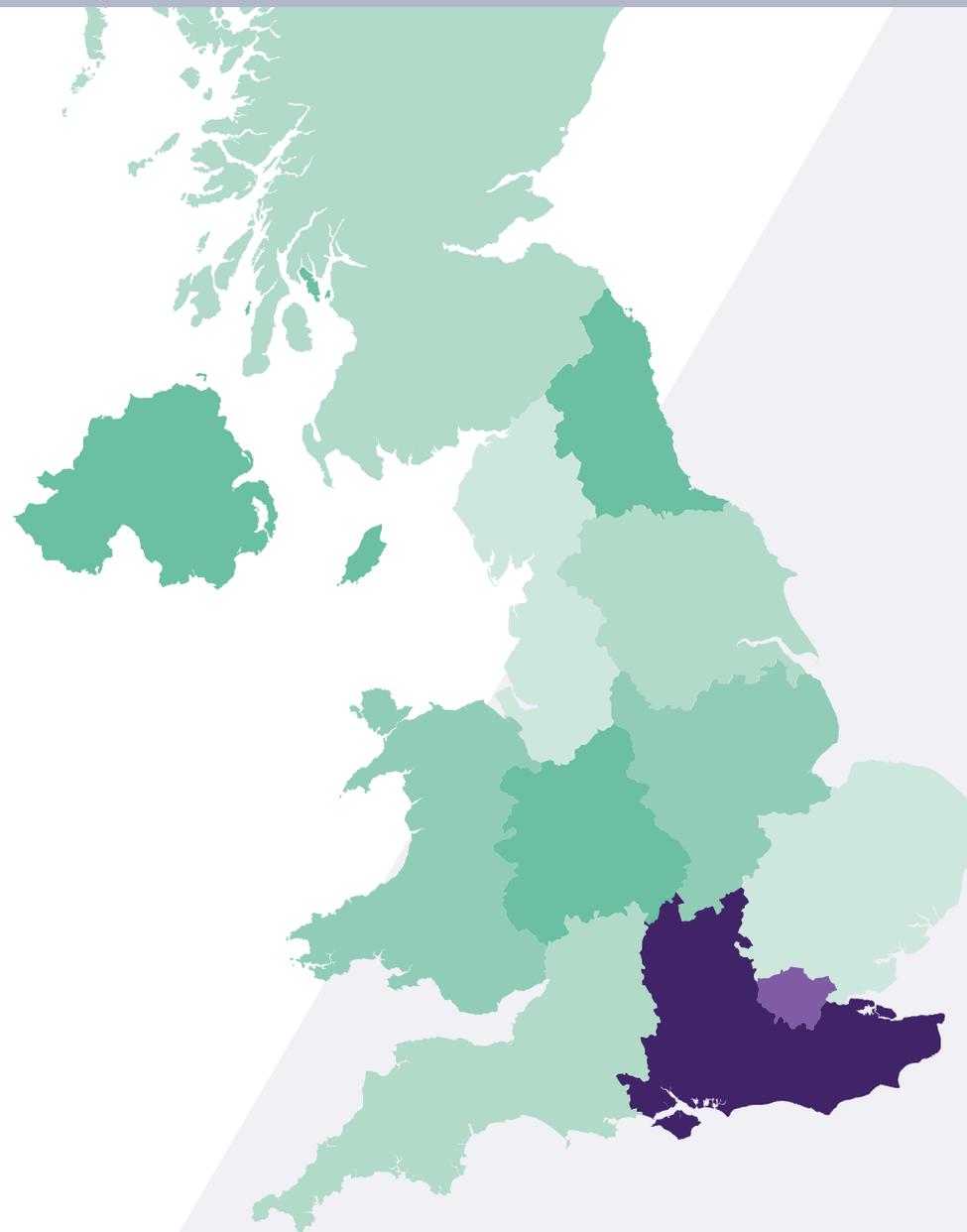
The largest difference in life expectancy between wards across England and Wales is more than 22 years.



Source: Office for National Statistics (2019), Health state life expectancy at birth and at age 65 by local areas, UK. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/bulletins/healthstatelifeexpectanciesuk/latest>

All the places in which men have a life expectancy greater than 82 years are in London.

All the places in which women have a life expectancy greater than 85 years are in London and the South East.



Source: Office for National Statistics (2019), Life expectancy at birth and at age 65 years by local areas, UK. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/datasets/lifeexpectancyatbirthandage65bylocalareasuk>

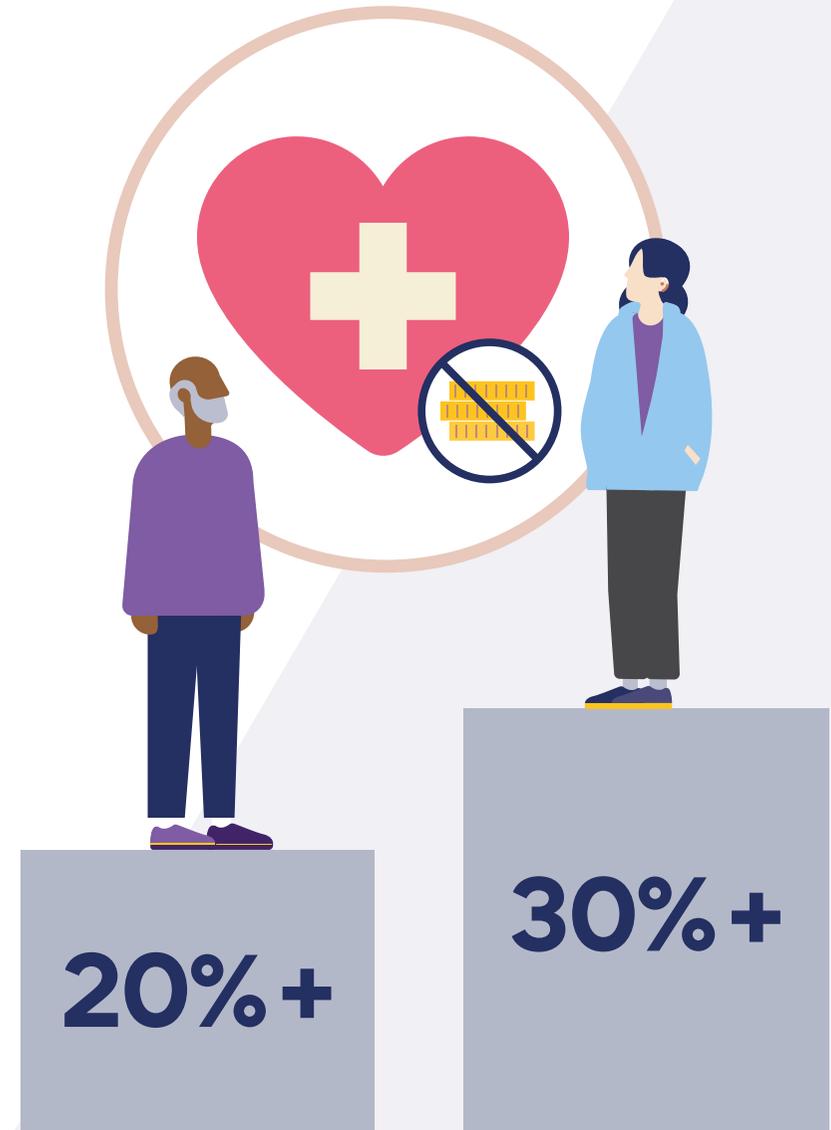
More than 2 million men and 2.2 million women aged 45-74 live alone.

The number of men within this age group living alone has increased by 63% since 2000.



Source: Office for National Statistics. Families and households 2019. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/datasets/familiesandhouseholds>

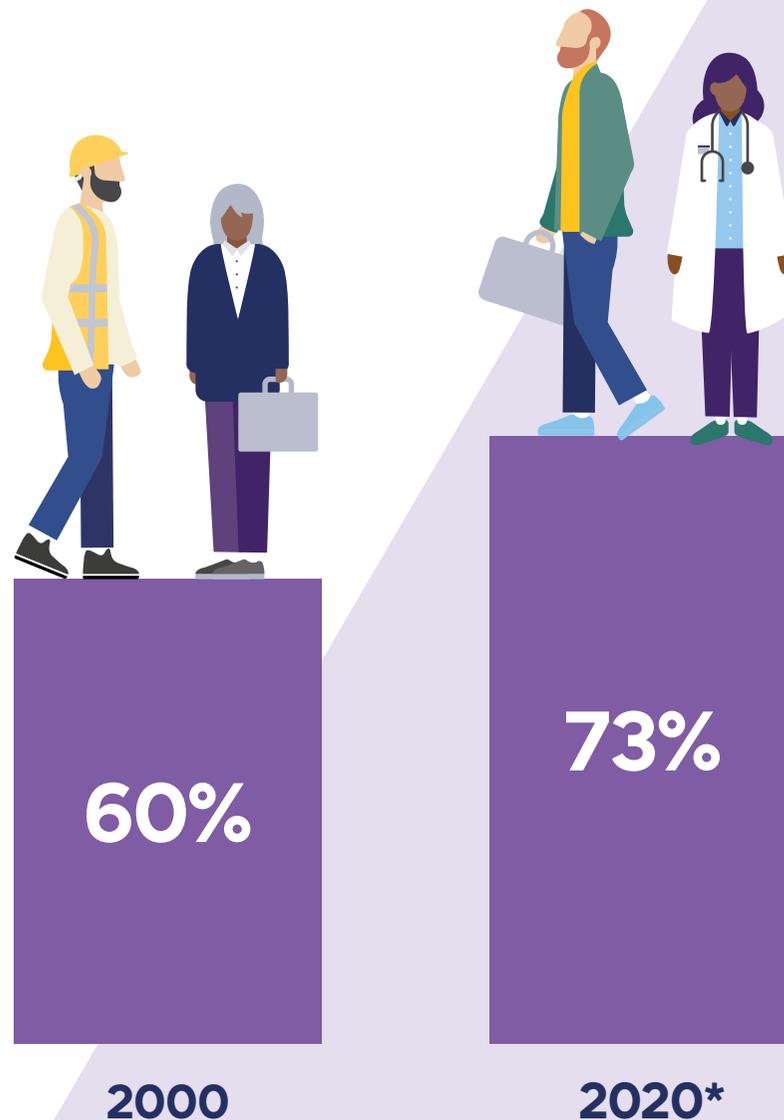
**More than 20%
of men and 30%
of women aged
55-64 provide
unpaid care.**



Work

The employment rate of people aged 50-64 has increased over time – from 60% in 2000 to 73% in March 2020.

*As of March 2020 (pre-pandemic) a third of all workers were aged 50 or over.



Source: Labour Force Survey, (2020), Employment, unemployment and economic inactivity by age group (seasonally adjusted), Jan-March 2020, Office for National Statistics. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/employmentunemploymentandeconomicinactivitybyagegroupseasonallyadjusted05sa/current>

By the time they are 65, less than half of men and a third of women are still in employment.



The pandemic has had a significant impact on the lives of older workers.

- Between March and December 2020, the employment rate of people aged 50-64 dropped by 1.3 percentage points.
- One in eight (13%) have changed their retirement plans.
- A significant minority who were working immediately before the crisis are now retired (6% of those aged 66-70 and 11% of those aged 71 and older).



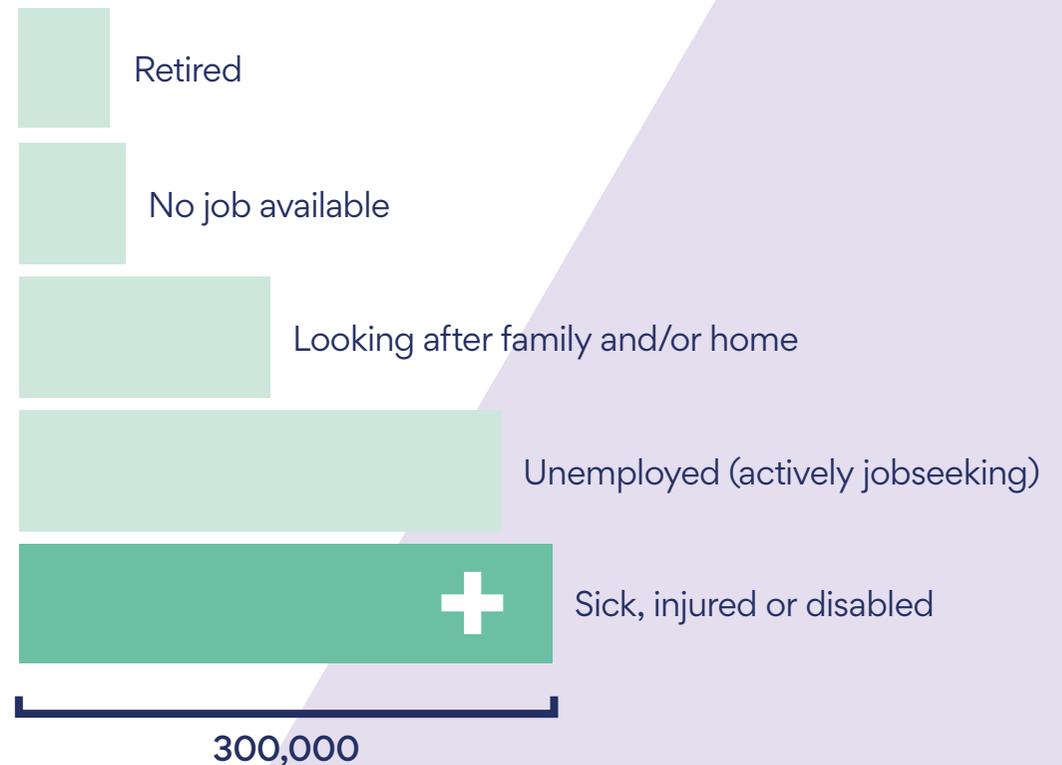
Source: A05 SA: Employment, unemployment and economic inactivity by age group (seasonally adjusted) (January 2021) Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/employmentunemploymentandeconomicinactivitybyagegroupseasonallyadjusteda05sa>

Source: The Institute for Fiscal Studies (2020) Coronavirus alters the retirement plans of one in eight older workers, with one in three reporting a worse financial situation. Available at: <https://www.ifs.org.uk/publications/15054>

Health is the leading reason for people aged 50-64 to be out of work.

People with the fewest assets are much more likely to take early retirement because of their own health or the poor health of others.

Number of people who would like to be working but aren't, by reason



Source: Centre for Ageing Better analysis of Annual Population Survey, year to March 2020

Source: Natcen analysis for Ageing Better of English Longitudinal Study of Ageing: Wave 8, 2002-2016

Over the past two years, nearly half a million people – around 600 every day – have had to give up work to care for others.



Source: Carers UK (2019). Juggling work and unpaid care. A growing issue. Available at: http://www.carersuk.org/images/News_and_campaigns/Juggling_work_and_unpaid_care_report_final_0119_WEB.pdf

People aged 50 and over who are unemployed are twice as likely as the youngest adults to be long-term unemployed.*

*out of work for more than 12 months.



Workers aged 50 and over are the least likely to receive ‘off the job’* training, impacting their ability to keep up to date with new skills and gain further employment.

*Any training conducted in a classroom or training session, even if on the employers’ premises, is ‘off the job’ training.

‘On the job’ training means learning while actually doing the job.

Source: Resolution Foundation analysis of Labour Force Survey, Dec 2000-Dec 2019



Median weekly earnings typically peak for people in their 40s and begin to decline in their 50s and 60s – particularly for full-time workers.



The gender pay gap is largest for women in their 50s.

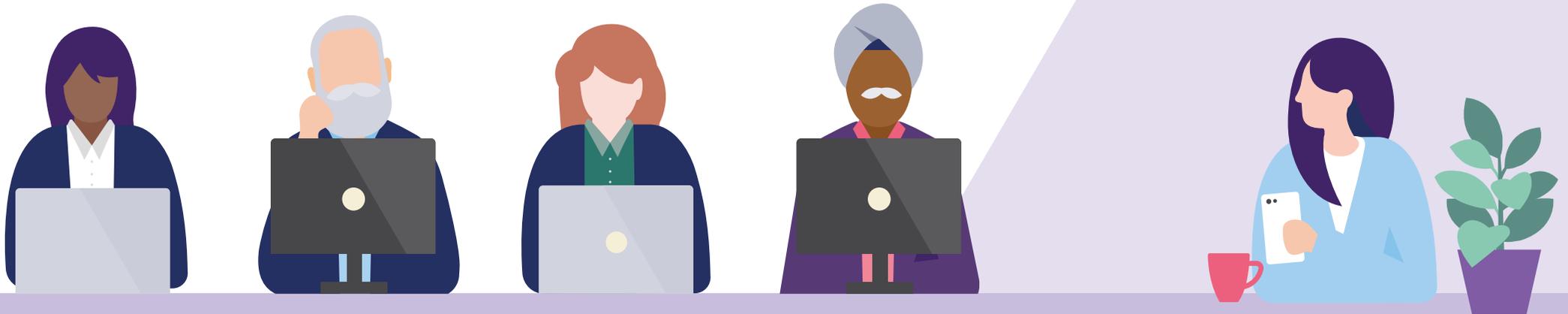


Source: House of Commons Library analysis of Annual Survey of Hours and Earnings, 2019. Latest data available at: <https://commonslibrary.parliament.uk/research-briefings/cbp-8456/>

There are three times more women than men aged 50-64 working part-time.



One in five workers aged 50-69 are self-employed – more than any other age group.



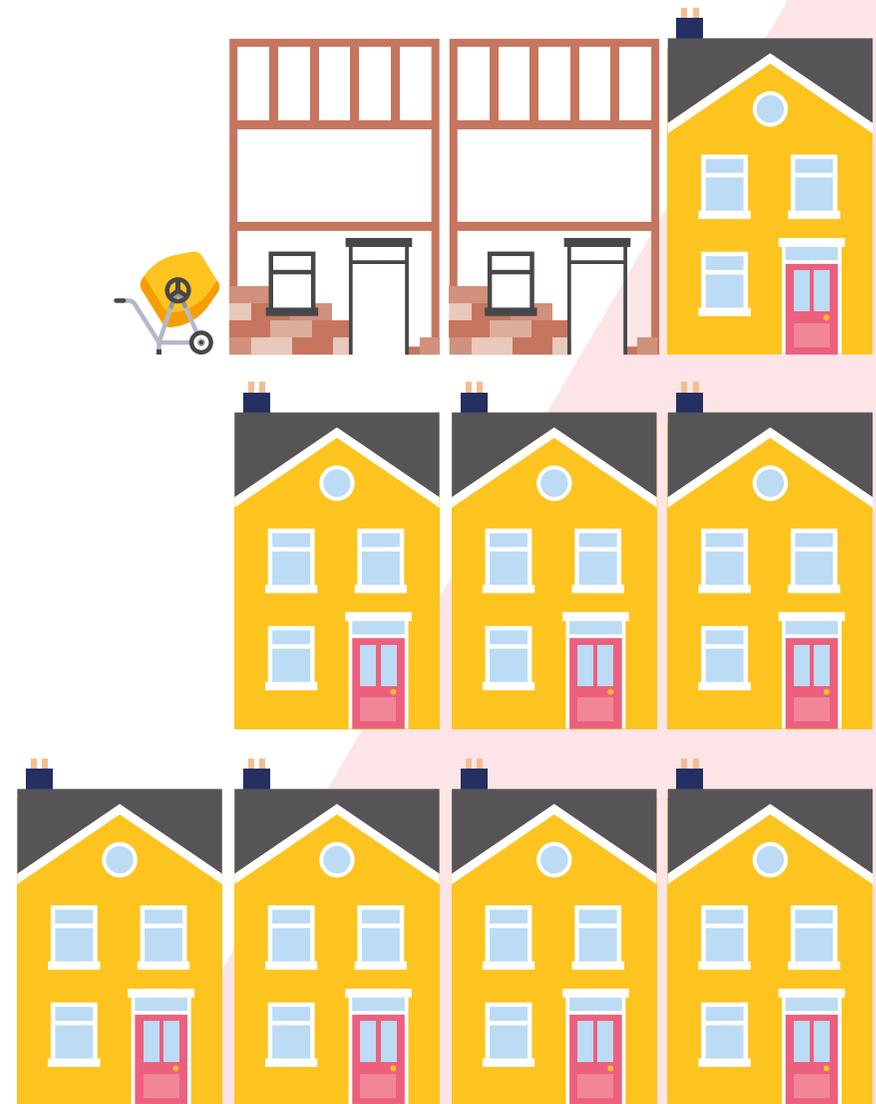
Among over 50s whose incomes have reduced as a result of the pandemic, the poorest are most likely to be drawing on their savings to make ends meet.



Source: The Institute for Fiscal Studies (September 2020) Financial consequences of the coronavirus pandemic for older people. Available at: https://11a183d6-a312-4f71-829a-79ff4e6fc618.filesusr.com/ugd/540eba_1af0fd7e31304eb78424669e4f93e1c3.pdf

Housing

At least 80% of UK homes that will exist in 2050 have already been built.

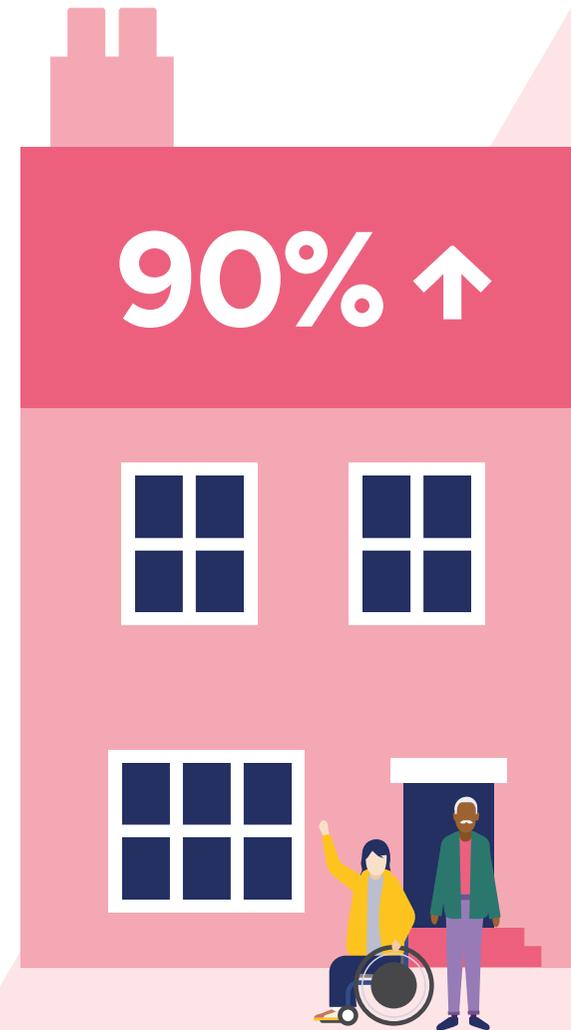


Source: Boardman, B et al (2005) Chapter 5: Building fabric and housing stock, in '40% House', Environmental Change Institute, University of Oxford, UK. Available at: <http://www.eci.ox.ac.uk/research/energy/downloads/40house/chapter05.pdf>

More than 90% of people aged 65 and over live in mainstream housing.

'Mainstream housing' refers to ordinary housing, as well as housing considered especially suitable for older people due to dwelling type (e.g. bungalows), design features (including 'lifetime homes') or adaptations (e.g. stair lifts).

Source: Centre for Ageing Better calculations based on care home data and estimates of the number of older people who live in specialist housing.



More than half of people aged 50 and over who move home don't downsize.

They either keep the same number of rooms or move into a place with more rooms.

Source: Greater Manchester Combined Authority (2018)
Rightsizing: Reframing the housing offer for older people.
Available at: https://www.greatermanchester-ca.gov.uk/media/1168/rightsizing_msa_final3.pdf



Of the 4.3 million non-decent homes in England, almost half are lived in by someone over the age of 55.

Homes are classed as non-decent for four reasons:

- The presence of a serious hazard which poses a risk to the health of the occupant(s).
- Not providing a reasonable degree of thermal comfort - e.g. effective insulation or efficient heating.
- Being in disrepair.
- Not having sufficiently modern facilities - e.g. a bathroom more than 30 years old or a kitchen more than 20 years old.

Source: Building Research Establishment analysis of MHCLG (2019) English Housing Survey. Bespoke analysis for Centre for Ageing Better



One in five homes in the private rented sector are classified as non-decent.

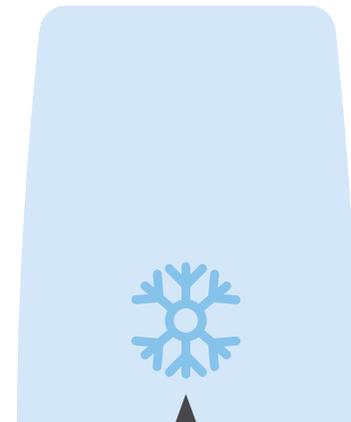


Nearly half a million homes lived in by a person aged 55 or older are excessively cold*.

Fixing this alone could save the NHS over £300m.

*Excess cold signifies that, whatever the type of heating or insulation in place, the home is still not warm enough (17 degrees or less) and could pose a threat to health.

Source: Building Research Establishment analysis of MHCLG (2019) English Housing Survey. Bespoke analysis for Centre for Ageing Better



Only 9% of homes in England contain all four features that would make them visitable for everyone.

These features are a WC at entrance level, wide doorways and circulation space, a flush threshold and level access.

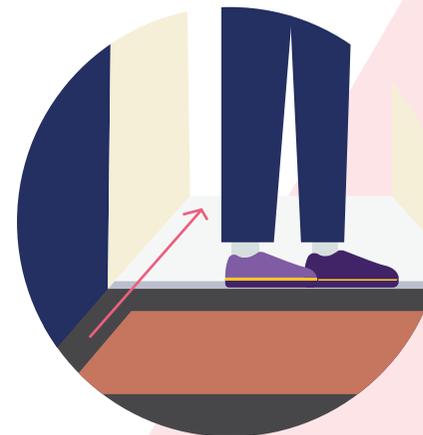
WC at entrance level



Wide doorways and circulation space



Flush threshold



Level access



Source: MHCLG (2020) English Housing Survey 2018: accessibility of English homes – fact sheet. Available at: <https://www.gov.uk/government/statistics/english-housing-survey-2018-accessibility-of-english-homes-fact-sheet>

In general, people from Black, Asian and minority ethnic groups are more likely to live in overcrowded housing.

For example in London, 30% of Bangladeshi households, 18% of Pakistani households, and 16% of Black African households, have more residents than rooms*
- compared to just 2% of White British households.

*fewer bedrooms than needed to avoid undesirable sharing.

Households with more residents than rooms

Bangladeshi



Pakistani



Black African



White British



Source: The Institute of Fiscal Studies (May 2020) Are some ethnic groups more vulnerable to COVID-19 than others? Available at: <https://www.ifs.org.uk/inequality/wp-content/uploads/2020/04/Are-some-ethnic-groups-more-vulnerable-to-COVID-19-than-others-IFS-Briefing-Note.pdf>

Around a third of people aged 50 or older say their home needs work to make it suitable as they get older – particularly people who are struggling to get by.

Cost is cited as the biggest barrier.



Source: Centre for Ageing Better NatCen Panel Homes and Communities Study 2020. Further detail at: <https://www.ageing-better.org.uk/ageing-better-natcen-panel-homes-and-communities-study-2020>

Although most older people own their own home, the number of over 55s living in private rented accommodation has more than doubled since 2003 - a trend that is set to continue.



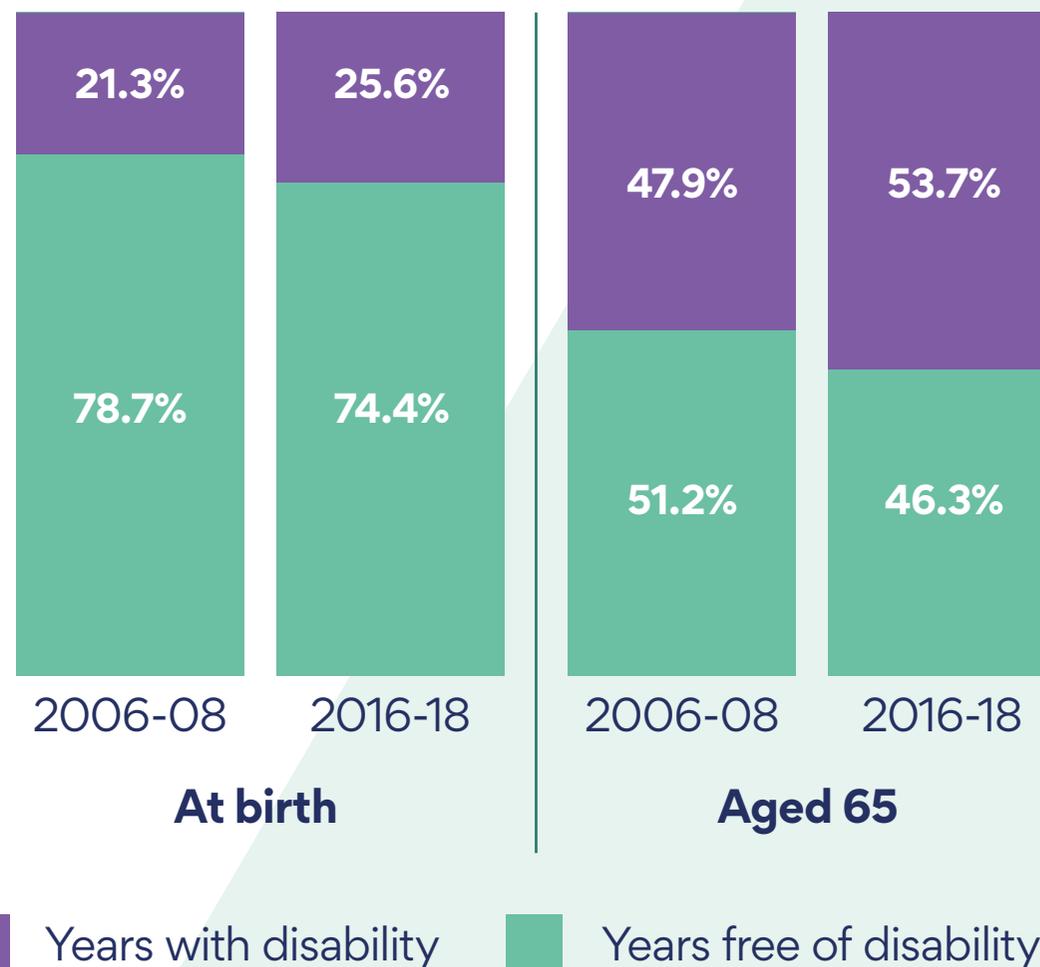
Among people aged 50 or older, the most commonly desired features of a new home are safety, a private outdoor space and for it to be within walking distance to shops, the GP and other amenities.



Health

Progress on life expectancy has stalled and we are living a longer portion of our lives with disability.

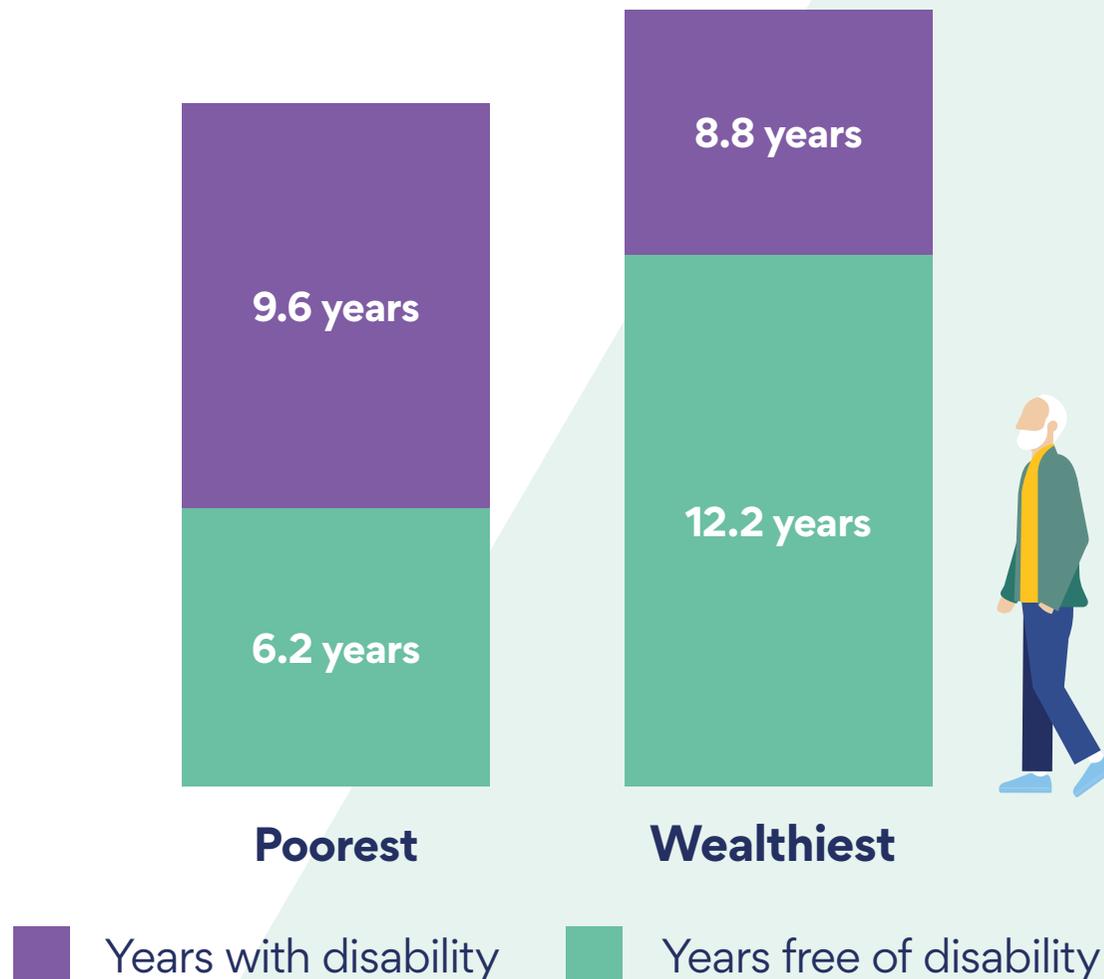
Proportion of life spent with and without disability at birth and age 65, women, England



Source: ONS (2000 to 2020), Health state life expectancy at birth and at age 65 years by local areas, UK. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/datasets/healthstatelifeexpectancyatbirthandage65bylocalareasuk/current>

People living in the wealthiest areas have almost twice as many years of disability-free life ahead of them at age 65 as those in the poorest.

Years spent with and without disability at age 65 for men in the poorest and wealthiest areas, England, 2016/18



Source: ONS (2020) Health state life expectancies by Index of Multiple Deprivation (IMD 2015 and IMD 2019), England, at birth and age 65 years. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthinequalities/datasets/healthstatelifeexpectanciesbyindexofmultipledeprivationengland>

There is large geographic variation in the proportion of people with three or more long-term conditions.

4%  27%



Source: ONS (2020) Proportion of adults with health conditions by NUTS 2 region and age group, UK, 2004 to 2019. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandwellbeing/adhocs/12503proportionofadultswithhealthconditionsbynuts2regionandagegroupuk2004to2019>

Musculoskeletal disorders cause the most years spent in poor health for people aged 50 and over.



Compared to the wealthiest, the poorest women aged 50 and over are:

- **2x more likely to have Type 2 diabetes.**
- **2x more likely to have respiratory illness.**
- **4x more likely to have depression.**



Compared to the wealthiest, the poorest men aged 50 and over are:

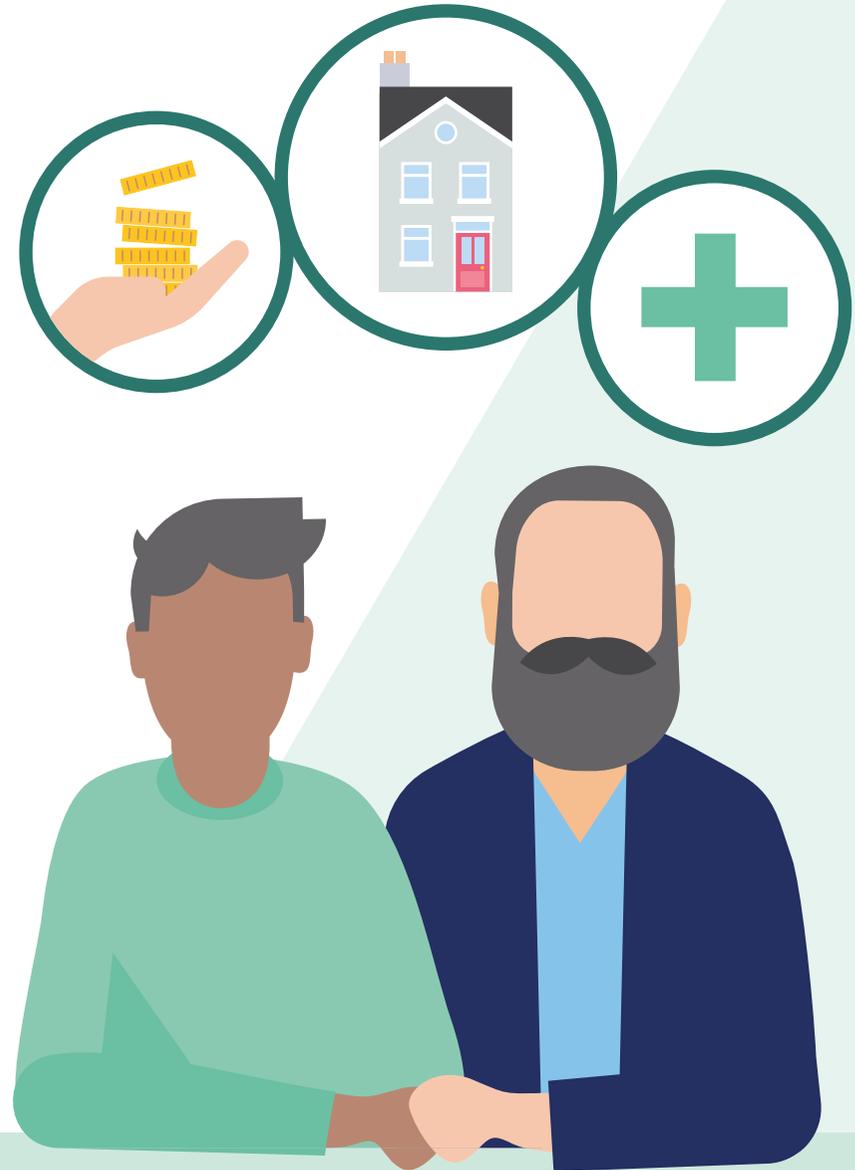
- **2x more likely to have Type 2 diabetes.**
- **2x more likely to have respiratory illness.**
- **5x more likely to have depression.**



Lesbian, gay and bisexual people over the age of 55 are twice as likely as heterosexual peers to expect to rely on services such as GPs, health and social care services and paid help as they get older.

However:

- **3 in 5 are not confident that social care and support services, like paid carers or housing services, would be able to understand and meet their needs.**
- **More than 2 in 5 are not confident that mental health services would be able to understand and meet their needs.**

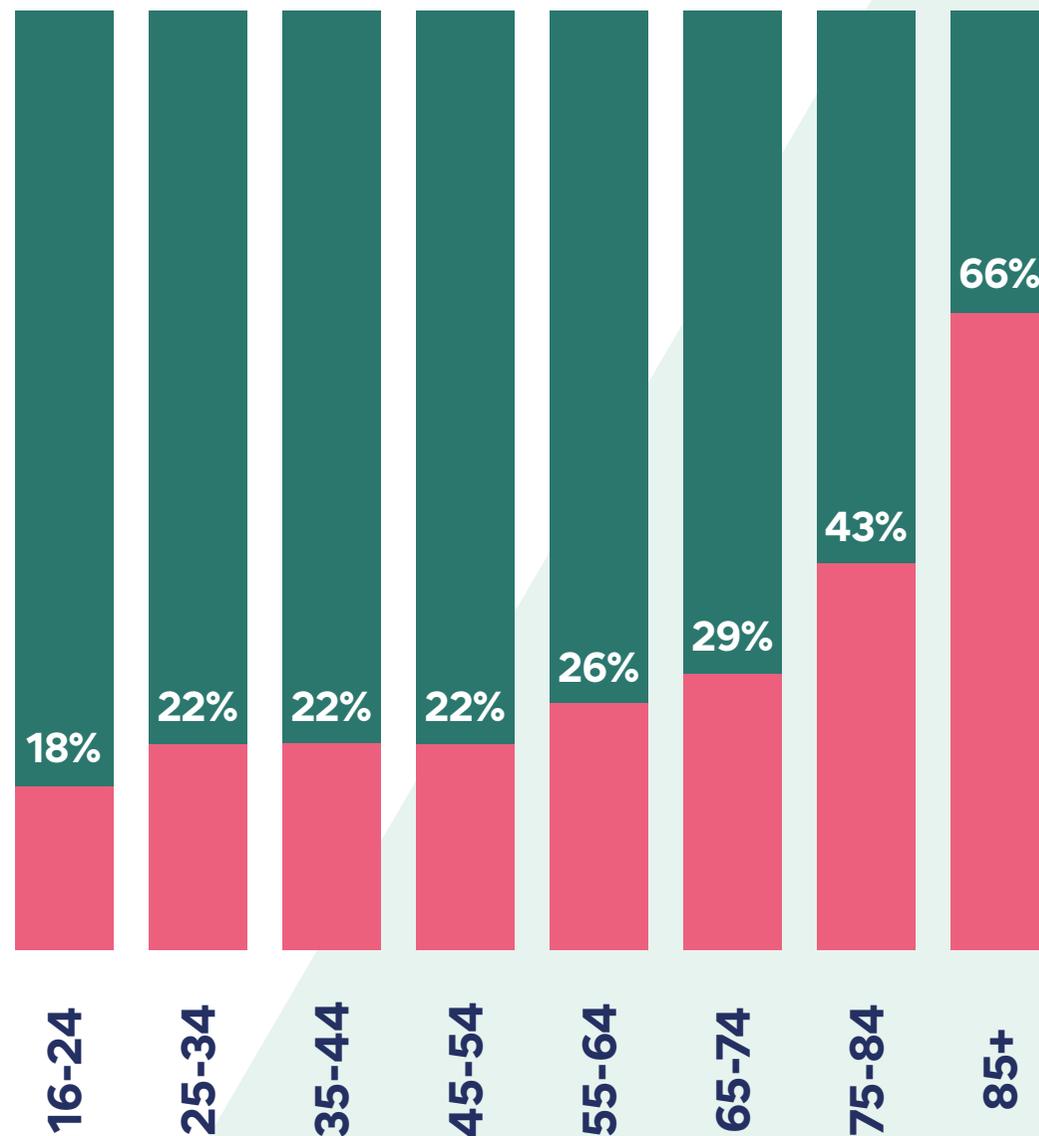


People aged 55-74 in the poorest neighbourhoods are more than twice as likely to be physically inactive than people in the wealthiest.



Source: Centre for Ageing Better analysis of data from: Sport England (2020), Active Lives Survey, 2018-2019. [data collection]. UK Data Service. SN: 8652. Available at: <http://doi.org/10.5255/UKDA-SN-8652-1>

The proportion of people who are physically inactive increases with age.



Source: Active Lives data tables. Main report: Tables 1-3 Levels of activity. Table 1a (May 2019/20). Available at: <https://www.sportengland.org/know-your-audience/data/active-lives/active-lives-data-tables>

Among people aged 50-69, smoking and poor diet are the top behavioural risk factors for years lost to disability.

Levels of smoking are higher among Black men and women than other ethnic groups.



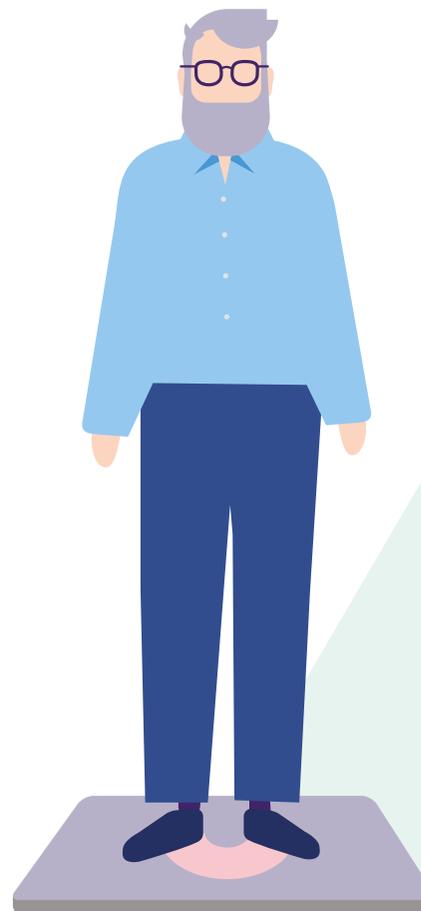
Source: Global Burden of Disease (2019). Available at: <https://vizhub.healthdata.org/gbd-compare/>

Source: Centre for Ageing Better analysis of data from: University of Essex, Institute for Social and Economic Research, NatCen Social Research, Kantar Public. (2019). Understanding Society: Waves 1-9, 2009-2018 and Harmonised BHPS: Waves 1-18, 1991-2009. [data collection]. 12th Edition. UK Data Service. SN: 6614. Available at: <http://doi.org/10.5255/UKDA-SN-6614-13>.

More than 8 in 10 men and 6 in 10 women aged 55-64 are overweight or obese.

Rates of overweight and obesity are high in every age group but peak in 55-64-year-olds.

82%



66%

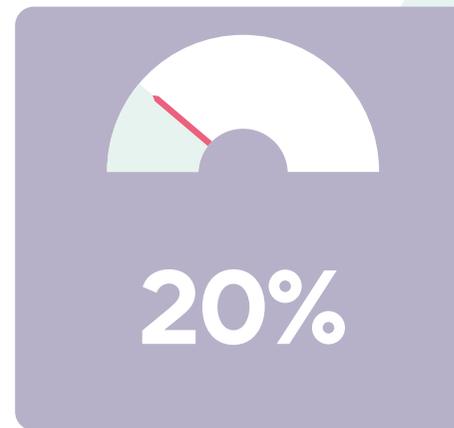


Source: Health Survey for England, 2018: Overweight and obesity in adults and children data tables. Table 2. Available at <https://digital.nhs.uk/data-and-information/publications/statistical/health-survey-for-england/2018/health-survey-for-england-2018-data-tables>

Among those aged 50 and over, almost half of the poorest men and women have a weight classed as obese. This compares to just one-fifth of the richest.



Poorest



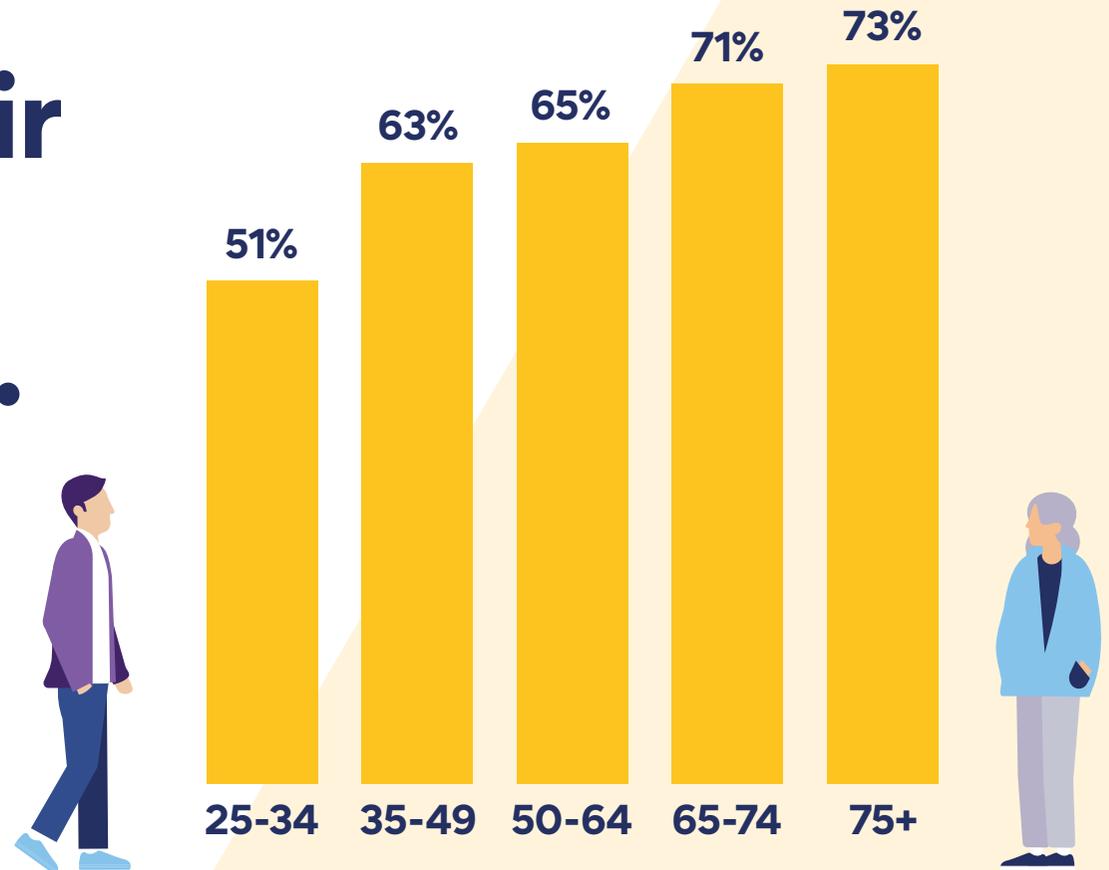
Richest



Source: Banks J, Batty G.D, Nazroo J, Oskala A and Steptoe A. The Dynamics of Ageing: Evidence from the English Longitudinal Study of Ageing 2002-2016 (Wave 8), IFS London.

Communities

The proportion of people who feel they belong to their neighbourhood increases with age.



People aged 50-69 who are struggling to get by are less likely to feel socially connected to their local community than those who are living comfortably.



People in their 50s and 60s with long-term illnesses are less likely than those with none to feel a sense of belonging to their neighbourhood.



Lesbian, gay and bisexual people aged 55 and over are:

- More likely to be single.
- More likely to live alone.
- Less likely to have children.
- Less likely to see biological family members on a regular basis.



Source: Stonewall (2011) Lesbian, Gay and Bisexual people in later life. Available online: <https://www.stonewall.org.uk/resources/lesbian-gay-and-bisexual-people-later-life-2011>

In mid-life, being too busy is the biggest barrier to going out socially. In later life, health becomes the biggest barrier.



Source: Centre for Ageing Better analysis of data from: University of Essex, Institute for Social and Economic Research, NatCen Social Research, Kantar Public. (2019). Understanding Society: Waves 1-9, 2009-2018 and Harmonised BHPS: Waves 1-18, 1991-2009. [data collection]. 12th Edition. UK Data Service. SN: 6614, <http://doi.org/10.5255/UKDA-SN-6614-13>.

Someone to rely on

Between 2013/2014 and 2018/19 there was a steep decline, for every age group, in the proportion of people who reported that they ‘definitely’ have someone to rely on.

Women in all age groups are more likely to have someone to rely on than men.



Source: Centre for Ageing Better Analysis of the Community Life Survey data from 2013/14 and 2016/17

Regular volunteering (particularly informal) is more common in older age groups.

Both formal and informal volunteering
peak in the 65-74-year age group.



Source: DCMS (2020) Community Life Survey. Table D1, D2. Available at: <https://www.gov.uk/government/statistics/community-life-survey-201920>

**The less deprived
an area you live in,
the more likely you
are to volunteer.**



Source: DCMS (2020) Community Life Survey. Table D3.
Available at: <https://www.gov.uk/government/statistics/community-life-survey-201920>

The proportion of older people who use the internet regularly has grown rapidly, but there are still over 3.7 million people aged 55 and over who have never used the internet.



**The older you are,
the more likely you
are to say you don't
use the internet more
because your IT skills
aren't good enough.**



As we get older, we are more likely to cite ‘health’ as our reason for not taking public transport.

Driving remains the most common form of transport for older people in the UK.

Source: Centre for Ageing Better analysis of data from: Oldfield, Z., Rogers, N., Phelps, A., Blake, M., Steptoe, A., Oskala, A., Marmot, M., Clemens, S., Nazroo, J., Banks, J. (2020). English Longitudinal Study of Ageing: Waves 0-9, 1998-2019. [data collection]. 33rd Edition. UK Data Service. SN: 5050, <http://doi.org/10.5255/UKDA-SN-5050-20>

Source: Holley-Moore, G and Creighton, H (2015), ‘The Future of Transport in an Ageing Society’. Available at: https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/active-communities/rb_june15_the_future_of_transport_in_an_ageing_society.pdf



In every age group there has been an increase in the proportion of people who don't use public transport because it's either unavailable, unreliable, infrequent or inconvenient.

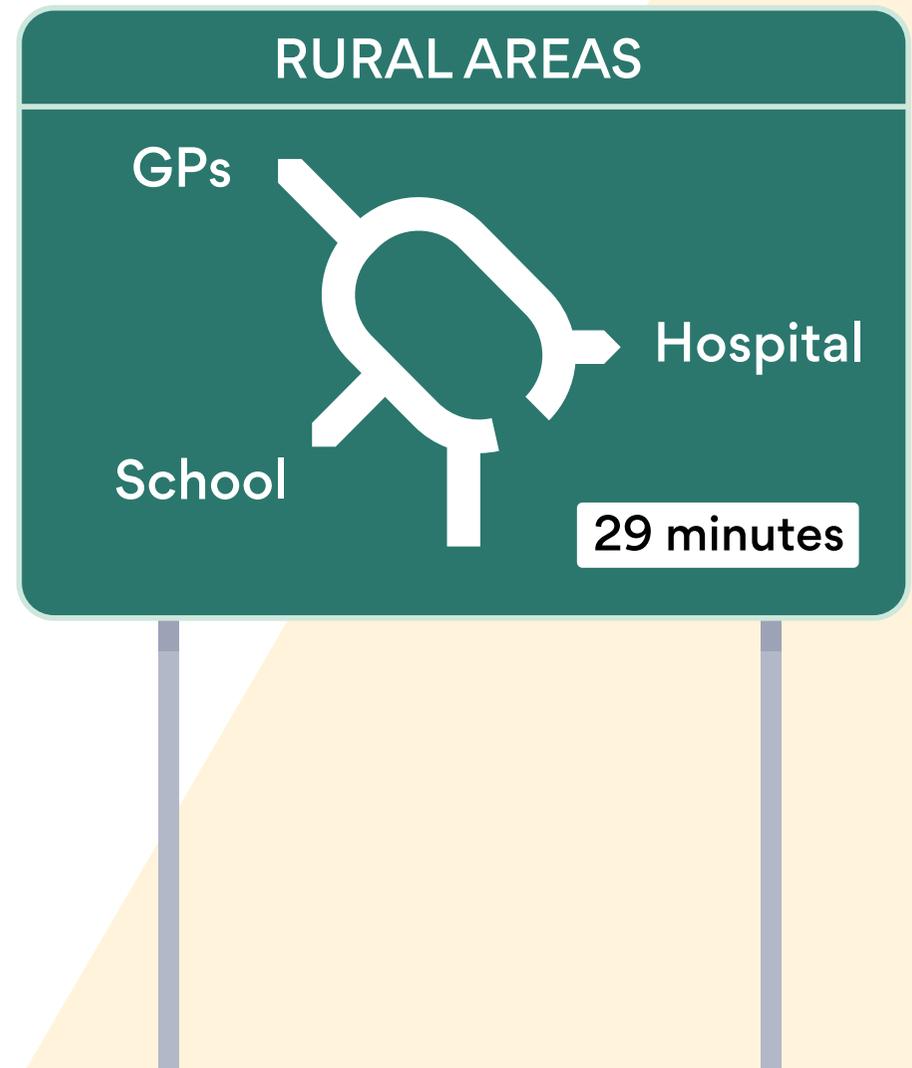


Journey times

In 2016, in English rural areas the average minimum journey time by public transport or walking to any of eight local services was 29 minutes.

This is approximately twice as long as in urban areas (15 minutes).

The local services are: centres for employment, primary schools, secondary schools, further education colleges, GPs, hospitals, foodstores and town centres.



Source: Department for Transport (2018), Journey time statistics: 2016. Available at: <https://www.gov.uk/government/statistics/journey-time-statistics-2016>

Finance and the economy

DWP has estimated that 38% of the working age population (12 million people) are not saving enough and are facing an inadequate retirement income.



Source: Department for Work and Pensions (2014), 'Automatic Enrolment Review 2017: Maintaining the Momentum'. Available at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/668971/automaticenrolment-review-2017-maintaining-the-momentum.PDF

A 1% increase in the number of people aged 50-64 in work would increase GDP by around £5.7 billion per year.



Source: HM Treasury (2018), 'Managing fiscal risks: government response to the 2017 Fiscal risks report'. Available at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/725913/Managing_Fiscal_Risks_web.pdf

By 2040, older consumers are expected to spend £550 billion a year, 63p of every pound spent in our economy.

This is £221 billion more than projected spending by younger households.



People aged 50 and over with a walking difficulty spend on average 14.5% less money than those without.

If they spent as much on eating out, clothing and leisure as similar consumers without a walking difficulty, annual spending could increase by between £470 million and £3.84 billion.



Source: ILC-UK (2016) The Missing £Billions: The economic cost of failing to adapt our high street to respond to demographic change. Available at: <https://ilcuk.org.uk/the-missingbillions-the-economic-cost-of-failing-to-adapt-our-high-street-to-respond-to-demographic-change/>