

Experiences of poverty in later life

Ageing without children

Adult children can be a vital form of support for older people living in poverty. People ageing without children are less likely to have family networks they can fall back on, making them less resilient in times of financial hardship.

More than 1.2 million people over 65 in the UK do not have adult children. This number is increasing – by 2030 it is estimated that around two million will be ageing without children.¹ People ageing without children can include those who've not had children either through choice, infertility or circumstance, as well as people who have had children, but whose children have predeceased them, are estranged or are unable to offer help or support.

Adult children can provide vital assistance for people in later life, reducing loneliness and isolation, providing care and support, or assisting with financial problems or unexpected expenses. People ageing without children are less likely to have family support to fall back on in times of hardship, putting them at greater risk of serious financial problems.

In our research exploring experiences of poverty in later life, many of the people we spoke to told us about the financial support their children had given them during later life. For many of them, their children were a vital lifeline who they could turn to if they were struggling financially. We heard stories of people receiving loans from their children to deal with unexpected costs, being gifted items they desperately needed but couldn't afford, and even moving in with their children to reduce their housing costs.

Throughout these discussions, we heard about the importance of family support networks and, in turn, the need for alternative provision and support for those ageing without children.



1.2 million people aged 65 and over in the UK have no adult children.¹

The number of people ageing without children is increasing – by 2030 there will be around **2 million**.¹

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They'll buy something that they know I will use, rather than buying me something just for the sake of buying Dad a present, if you know what I mean. They'll buy me something that I need.

Daniel, 70–80

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My daughter is my greatest ally, bless her... And if ever I'm short, I can borrow from her, and pay her back. Not large amounts, but sometimes, you know, on the weeks that are difficult, when I have a lot going out.

Suzan, 76

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They say to me, 'If you're ever struggling, Mum, let us know and we'll give you something'. So, I've always got that.

Pat, 80

Linda's story

Linda is 77 and lives in London with her husband. Until recently, they rented a home privately, but struggled with the high cost of rent. Their daughter owned a small flat in London and was about to move abroad for work. She suggested her parents move into the flat she owns and pay her a small amount of rent.

Some months, if her parents are struggling, she doesn't charge them any rent at all. Moving into their daughter's flat has dramatically improved Linda and her husband's financial situation and allowed them to worry less about unexpected costs or expenses.

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We live in a flat which is owned by our daughter. She helps out. Our daughter lets us off some months if we can't pay. We just pay her, not very much, but if there's anything that goes wrong, we pay for that.

Linda, 77

Policy recommendations



The role of an Older People's Commissioner should be established in both England and Scotland to hold the government to account and make sure provisions are made for the needs of all older people, including those without children.



The Department for Work and Pensions must develop a meaningful strategy to address poverty in the UK, which considers the diverse needs of all older people, including those without children.

This poster is part of the **Experiences of poverty in later life** series. It draws on research Independent Age conducted into the experiences of people aged 65+ living on a low income. You can find out more at independentage.org/experiences-poverty-in-later-life.

¹Statistics: Facts and figures, Ageing Without Children, 2021, see [awwoc.org/statistics](https://www.wwoc.org/statistics).