

Experiences of poverty in later life

Bereavement



People in later life who experience partner bereavement can face financial hardship.

The death of a partner can have a huge impact on someone in later life. It can bring financial complexity and stress on top of the emotional impact, especially when the death is unexpected. Often it is women who, as surviving partners, become financially worse off. Periods of illness before someone dies can also bring financial hardship.

In our research exploring experiences of poverty in later life, the people we spoke to told us about being unable to pay their mortgage when their partner died because of a large fall in income. They described their partner's death as unexpected and said they hadn't planned for this situation. One woman told us how she struggled to get by on the income from widow's entitlements. Others described the challenges of now having to pay the full cost for things which they used to share with their partner, like energy, on a single or reduced income.

Some people who were in their 50s or early 60s when their partner died found it difficult to get by before they reached State Pension age. They saw receiving their State Pension as a point of relative security, although some then found their State Pension income was less than they expected. In some cases, people's circumstances meant they were forced back into work. Conversely, some people told us about having to give up work to care for their partner who was ill, affecting their ability to earn and save before the bereavement happened.

In all the stories we heard, it was clear that bereavement can be a trigger for falling into poverty in later life.

2 in 10 older people said in a poll that they sought financial advice – about benefits, pensions or other issues – following the death of a partner.¹

Twice as many women as men sought financial advice, possibly reflecting their worsened situation.¹

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I don't really think you think about how one of you is going to die before the other. I knew we wouldn't both die together but I thought we'd be together a lot longer, so I never really thought about what I'd do if I was on my own.

Anonymous, 80–90

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When [my husband] died I couldn't work because I lost our eldest son in a road traffic accident, and he'd just turned 30... And then two weeks later I lost my husband from cancer. And so, you can imagine I was not fit for work... And then what I was getting was £75, I can remember it, widow's pension. But how's anybody supposed to live on that? So eventually after 18 months I went back to work.

Yvonne, 76

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When my husband died, he had cancer and was ill for quite a while and he died several years ago now, but at that time...I was left with no income, really. He hadn't left me financially stable because he'd always worked as self-employed. We had a mortgage which I couldn't pay after that.

Christine, 60–70

Georgina's story

Georgina is 66 and has lived alone since the death of her husband four years ago. When her husband was diagnosed with a terminal illness, she took early retirement to spend time with him before he died. She took her workplace pension at 55 but got less than expected. She then discovered she would receive her State Pension five years later than expected.

Her husband died, leaving her with her small workplace pension while she waited to get her State Pension. She lost various illness and carer entitlements when he died but was just outside the eligibility to receive Pension Credit. When she reached State Pension age, she was shocked to receive less than expected. Things were "dire", and she had to keep her heating on very low to get by.

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Because you're on your own, you're not using half the lighting in the lounge. You're not using half the gas or half the electricity. Yes, I've turned it down and I've put extra jumpers on like you do, but still, it's minimal what you're saving because your housing will be freezing.

Georgina, 66

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 who are bereaved.



The Department for Work and Pensions must develop a meaningful strategy to address poverty in the UK, which considers the effect of bereavement on poverty in later life.

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.

¹Good grief: *Older people's experiences of partner bereavement*, Independent Age, 26 April 2018, see independentage.org/policy-and-research/research-reports/good-grief-older-peoples-experiences-of-partner-bereavement.