

In Focus

Experiences of being older on a low income

- Low-income older people are in the poorest fifth of the population.
- Approximately 16% of older people are living on low income.
- This is approximately 1.6m people in the general English population.

This briefing summarises findings from a project undertaken by Independent Age to explore the experiences of specific groups of older people.

This is one of a series of six briefings based on findings from 45 interviews with older people in 2019 and analysis of data from the *Understanding Society* survey. It focuses on England only.

This briefing focuses on older people who are on a low income. In our quantitative work, we defined this group as older people in the lowest total net household income quintile.

Health and wellbeing

Poorer outcomes

- The interviews showed that being on a low income in older age often meant careful planning day to day for those within this seldom-heard group. The biggest source of anxiety for many was the cost of daily living, such as transport costs and household bills. The need to support dependents or other family members also contributed to people's anxiety about money.
- The data shows that older people with the lowest incomes have poorer health and wellbeing compared to those not on a low income. They are also more likely to report being dissatisfied with their physical health and be limited in what they can accomplish as a result (Figure 1).
- Through the interviews with this group, it was found that they were often not accessing activities that involved a charge, such as exercise classes.

A knock-on effect on mental health

- The data shows that older people with the lowest incomes are more likely to be at risk of experiencing a psychiatric disorder (Figure 1). Older people with the lowest incomes are also more likely to report a lack of energy, rarely feeling calm and peaceful, compared to those not on a low income.

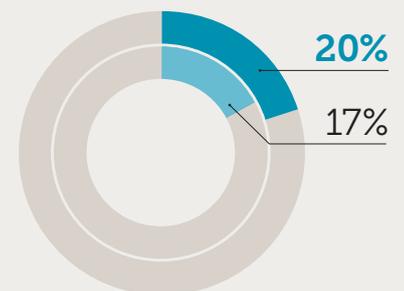
Financial security

Disproportionately worse off

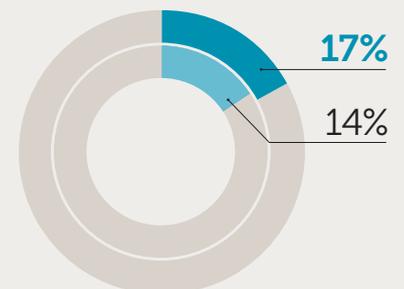
- The data shows that older people on a low income are more likely to be in the lowest spending quintile for food and groceries.
- Those on the lowest income are disproportionately more likely to claim means-tested benefits such as Housing Benefit and Pension Credit, although they are less likely to claim Attendance Allowance, which is non-means tested. The data also shows that they are disproportionately more likely to be living in social housing or privately rented housing (Figure 1, Figure 2, Figure 3).

Figure 1: Older people on low incomes report worse health outcomes

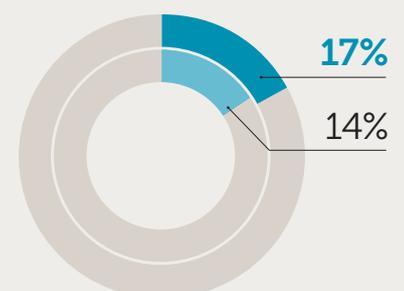
Health limits activities



At risk of psychiatric disorder



Dissatisfied with health



- Low-income older people
- All older people

- Our interviews showed that those on a low income were more likely to hear about financial assistance through word of mouth than official sources, such as the Department for Work and Pensions. However, once they were aware, some were still reluctant to claim for several reasons, including:
 - confusion over entitlement or the specifics of their situation
 - reluctance to claim online, or not being able to
 - a lack of knowledge of where, or to whom, they need to apply.

Unexpected costs are a worry

- Older people with the lowest incomes are more likely to report not being able to pay unexpected expenses and being behind with some or all of their household bills than those not on a low income.
- In terms of housing tenure, the data also shows that older people on the lowest incomes are also more likely to report their home not being in a good state of repair, not being damp-free and struggling to keep it warm enough in winter (Figure 4).

Social connectedness

Cut off from the local community

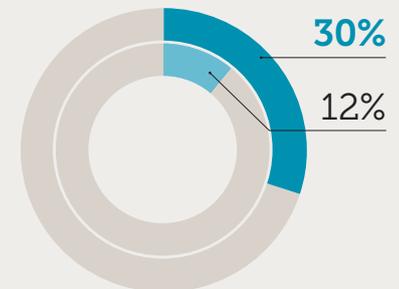
- The data shows that individuals on a low income tend to be less socially connected. They are more likely to live alone, have two close friends or fewer and not go out socially compared to those not on a low income.
- As well as not getting out and about they are also less likely to have a tablet computer, access the internet or use social media. This can make it much more challenging to stay connected with family and friends who do not live locally.
- Isolation is more prevalent among older people on a low income because travel costs and the expense of activities and membership fees are a barrier for those with little disposable income. Our interviews also highlighted that, at times, older people felt judged by others for being on a 'low income'.

Difficulties in accessing financial assistance

- Our qualitative research showed that being cut off from the local community due to financial pressures can also have a negative impact on access to welfare benefits.
- The interviews showed that, typically, rather than accessing financial help first hand, those on a low income had first accessed help and welfare benefits through a representative, such as a benefits adviser.

Figure 2: Older people on low incomes more likely to claim:

Housing benefit



Pension Credit

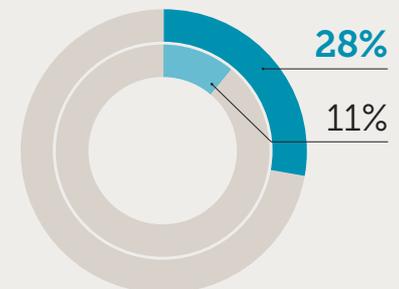
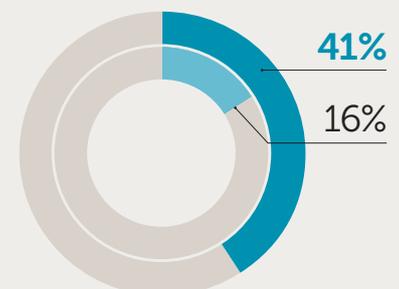


Figure 3: Likelihood of living in social or privately rented housing



- Low-income older people
- All older people



I've never had benefits and people say you can get this and that but I don't know how to do it.

Frank, 76

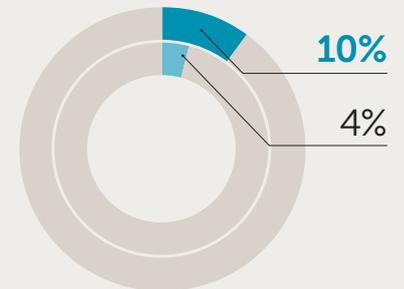


How to find out more

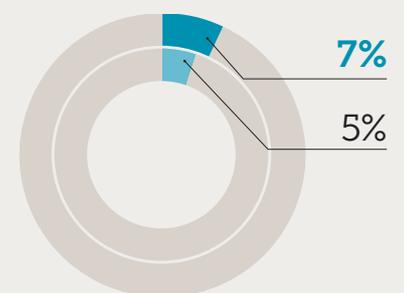
You can read our in-depth report and other briefings on physical health, mental health, carers, black, Asian and minority ethnic (BAME) older people, and older people without children at independentage.org/in-focus

Figure 4: Report home not:

In good state of repair



Free from damp



- Low-income older people
- All older people

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...most of my pension money goes on rent. I fall just above the threshold for Pension Credit but can't really afford to live... I am in no man's land.

Betty, 86