

Age UK London

Older Londoners – the highs and lows of living in the capital

September 2023



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Foreword

There are almost 1.4 million older people living in London, the fastest growing demographic in the capital. This is a group that contributes around an estimated £50 billion every year to London's economy through paid work and unpaid care alone.

Age UK London commissioned this research to gain a better understanding of the views and experiences of those over 60 living in the capital. We hope these findings will be of interest to London decision makers and anyone working with or delivering services for older Londoners. It will also shape Age UK London's campaigning work to make London a more age-friendly city.

One of the most positive findings from this research is how much older Londoners love London. Many of those taking part in our research told us that they love the vibrancy of London and that they could not imagine living anywhere else. For many, being a Londoner is a key part of their identity. We also found that older people living in London are less likely to be lonely than those living anywhere else in the UK, which may surprise many.

However, our research also highlighted a number of problems. Some of these are common to many: health and wellbeing and finances are issues of concern to the vast majority of older Londoners. But our findings also show some stark inequalities in the experiences of older Londoners, including key groups for whom the city is not serving. Those who are financially precarious, live in socially or private rented housing, live only on the State Pension and who have a disability or long-term health condition report having significantly less positive experiences than their peers.

The findings of this report are both a celebration of older Londoners' love and enthusiasm for their city, and also an urgent call to action to ensure that London is a city that works for all older people - not just those with the financial means or good health to make the most of it.

Abigail Wood

Chief Executive, Age UK London



About this research

This report is based on in-depth qualitative and quantitative research, focused on exploring the varied experiences of Londoners over the age of 60. The research aimed to understand:

- What it is like to be an older Londoner today, including any challenges faced by this part of the capital's population.
- What are older Londoners' priorities and needs.
- How older Londoners' experiences and needs vary, including by demographic characteristics, income level and housing tenure.

The research for this report consisted of three phases:

- Initial exploratory research of focus groups and in-depth phone interviews to determine the areas to be explored in the main survey.
- A phone survey of 1001 demographically representative Londoners over the age of 60.
- In-depth interviews to better understand the experiences of specific groups of older Londoners. These groups were older disabled Londoners, people living solely on a State Pension and those in social or private rented sector housing.

Key findings

- 1. The majority of older Londoners love life in the capital, and struggle to imagine living elsewhere.** 59% of older Londoners feel positive about living in the city and only 5% feel negative. Participants perceive London as a vibrant ‘melting pot,’ that continues to keep them stimulated and helps them maintain active family and community relationships – areas they identify as vital for a positive experience of ageing.
- 2. While older Londoners generally feel positive about the city, only 20% of all older Londoners agree that ‘London is a place where older people are valued’.** This drops to an even lower proportion of those aged 60-64, where only 13% think London is a place where older people are valued. This spills into perceptions relating to employment with over 50% agreeing it is harder to get a new job or promotion as you get older.
- 3. Older Londoners view health and wellbeing as the area that has the most impact on experiences of ageing.** 93% of older Londoners feel that health and wellbeing is important, and this research found that experiences of older age are much more challenging for those in poor health. However, 64% of older Londoners are satisfied with their health and wellbeing, suggesting a degree of unmet needs.
- 4. Finances are another area which older Londoners report as being important to them where they also have relatively low levels of satisfaction:** 79% say finances are important but 61% are satisfied with them.
- 5. While housing is considered highly important, satisfaction in this area varies greatly across housing tenure.** This reflects the high levels of home ownership amongst older Londoners, with 70% of older Londoners surveyed owning their home. Those in social or privately rented housing are far less likely to be satisfied with their housing. Only 40% of private renters are confident they will have somewhere suitable to live as they get older compared to 67% of total respondents.
- 6. Intersecting inequalities, such as financial insecurity and poor health or disability, significantly impact attitudes and experiences of life in the capital.** This impacts satisfaction with multiple aspects of life, including experiences of loneliness: 23% of older Londoners who have a disability or long-term health condition often feel lonely, compared with 12% of those who do not. 68% of those who own their own home and have a private pension are satisfied with their health and wellbeing compared to only 48% of those living solely on a state pension and in social housing.
- 7. Location significantly impacts the experiences of older Londoners.** Those living in outer London feel much more negatively about most aspects of life in the city, with just 52% feeling positive about living in the city overall. This is driven by local area dynamics such as public spaces, transport, and safety.

Note on terminology: within this report, mention of ‘participants’ refers to findings generated from the qualitative phases, while mention of ‘older Londoners’ more broadly refers to findings from the representative quantitative survey.

Life in the capital



Life in the capital

Identity and being a ‘Londoner’

Older Londoners love London. London is seen as unparalleled in its vibrancy and energy and is described by participants as a ‘melting pot’ of people and ideas.

Many older Londoners have lived in the city for decades. They feel a deep personal connection to the city: being a Londoner is a core part of their identity.

The majority of participants could not imagine living anywhere else.

For example, most describe finding it difficult to imagine living in the countryside; they say it would feel ‘quiet’ or ‘boring’.

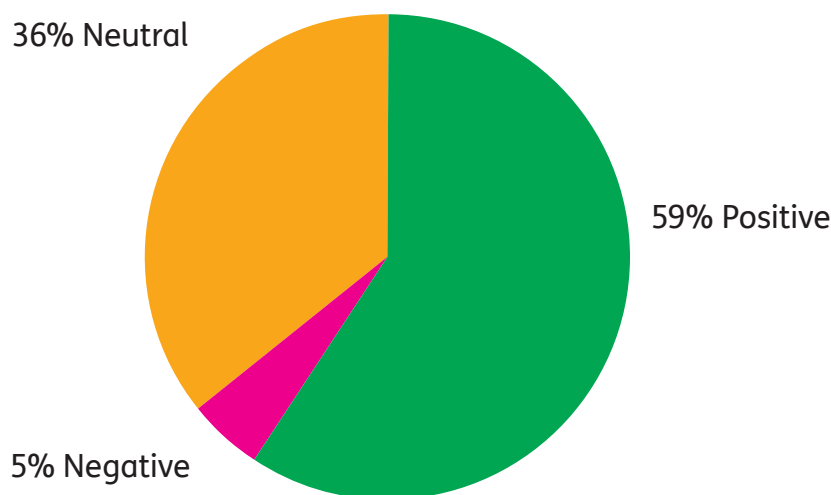
Even if they are not necessarily actively engaging with the city’s cultural scene, older Londoners gain a sense of fulfilment from being ‘part of’ the busy capital.

“There’s a lot available. I’ve gone back to education, I go to the theatre at a reduced price.”

60-69, ABC1

59% of older Londoners feel positive about living in the capital, and this increases to 64% of those aged over 75.

How do you feel about living in London?



“There’s always new pleasures all the time in London – I used to do a lot of walking around London like Charles Dickens did nearly 200 years ago, because even in small areas like this one where we live there are always new things to discover and new things to see.”

80+, ABC1 (socio-economic grading)

A city of contrasts

Living in London offers great opportunities. But, at the same time, living in the city can negatively impact the experiences of older Londoners.

While most participants describe the city as vibrant and warm, a minority depict the city as less welcoming, even going so far as to describe it as dangerous and ‘bleak’.

These descriptions typically reflect the extent to which participants’ own circumstances provide them with a sense of security and belonging in the city. This is often impacted by where participants live, and how far their area has changed over time; several participants mention feeling alienated by not being able to ‘recognise’ their neighbourhoods, or large parts of the city.

“I can see two faces of London, there’s one that keeps its head down and doesn’t put on a friendly face but then when evening comes it comes alive and goes out clubbing.”

70+, C2DE

“Things are becoming really expensive. Even if you get cheap tickets, if you get there and go to the bar and get a couple of drinks, it will be £40, so that will stop me from going out.”

60-69, C2DE

London is also recognised as being an expensive place to live, which can make it difficult to enjoy all the city has to offer. Participants mentioned this in relation to four key areas:

- 1. Activities and culture:** There is widespread awareness of culture and activities that are available in London, often with discounts for the over 60s. However, going out still feels prohibitively expensive for many, especially those on lower incomes.
- 2. Housing:** While 70% of older Londoners own their homes, housing security and cost is a strong concern for private renters.
- 3. Generational divides:** High house prices and their impact on younger people also weigh on older Londoners’ minds. For example, they question whether younger people might have to move away to where housing is more affordable.
- 4. Cost of living crisis:** Whilst London has always been expensive, the cost-of-living crisis is having a real impact on many older Londoners.

Key areas impacting the experiences of older Londoners

Within this research, we explored perceptions around a range of areas of life with the potential to drive experiences of older age.

These areas included:

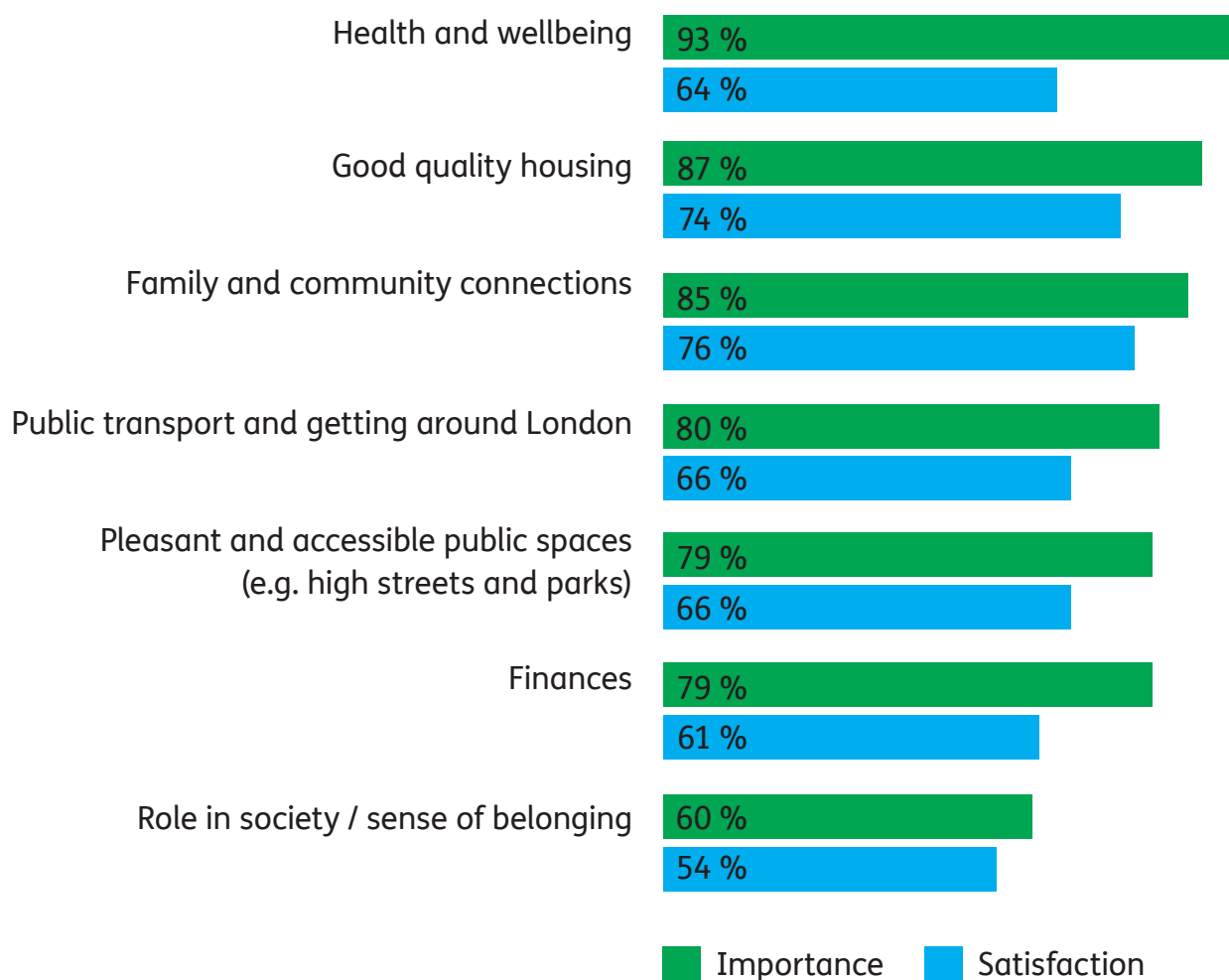
-  **Health and wellbeing**
-  **Finances**
-  **Housing**
-  **Public transport**
-  **Family and community connections**
-  **Public spaces**
-  **Role in society and sense of belonging**

Of these areas, health and wellbeing is considered the most important aspect of life for older Londoners overall.

93% of older Londoners feel that health and wellbeing are important in older age. This reflects participants' view that 'good health' is fundamental to having positive experiences of older age.

The biggest gap between the perceived importance and level of satisfaction exists in relation to health and finances. 93% of older Londoners said health was important to them but only 64% were satisfied with their health, and 79% rated finances as important but only 61% are satisfied in this area. **This indicates a higher degree of unmet needs in these areas for older Londoners.**

Perceived importance and satisfaction levels across key aspects of life



Health and wellbeing



Health and wellbeing



Poor physical health is seen as the main barrier to having a positive experience of older age.

Physical health can also impact older Londoners' ability to enjoy what the city has to offer by limiting their mobility and ability to move around the city with confidence. Crowded public spaces and transport present challenges for those with mobility issues.

The quantitative findings show that over half of older Londoners consider themselves to be in good health.

Qualitatively, many participants say their good health is a by-product of living in the city. They say walking around the city is one of the main ways that they stay active. They feel that the nature of living in a city means that they have to walk more to get around, compared with those who live outside cities who are perceived to be more reliant on cars.

“You kid yourself that you can do things that you can’t. Come 5 o’clock, I switch off and can’t continue. I used to finish work at 5 and rush home to decorate, I just couldn’t think of doing that now – it’s a physical thing but also a mental thing that you know you don’t have to do it so therefore you don’t.”

70+, ABC1

Wellbeing and mental health are less top of mind than physical health for older Londoners.

When prompted, participants feel positively about their mental health, largely due to the nature of living in a busy city: they say that life in the city keeps them active and engaged, and that they have lots of interaction with other people.

“I’ve got loads of friends, I’m not really on my own much. I live alone, but close to my daughter, so I look after her dogs. My life revolves around the dogs. It keeps me motivated and up and about, I look forward to it.”

70+, C2DE

However, older Londoners are concerned about their ability to access healthcare when they need it.

This reflects qualitative findings that older Londoners are finding it difficult to access health services in the current context of NHS pressures. Only 37% of older Londoners agree with the statement ‘I feel confident I will get quality healthcare when I need it’.

The lack of confidence in access to quality healthcare is also reflected nationally.

Research conducted by the Health Foundation in 2022¹ found that an average of 64% of over 65s felt the general standard of care provided by the NHS has got worse over the last 12 months.

Older participants’ concern about the future of the healthcare system is linked to a fear that it will become harder to access just at the point when they will need to rely on it more.

“You wait 3-4 weeks before you can see a doctor, whereas in the old days you’d be there within hours. The healthcare system for the elderly hasn’t improved at all which I think should be looked at.”

80+, C2DE

The most commonly mentioned access challenges include:

- Low availability of appointments (e.g. GP).
- Navigating digital health services (online booking, virtual appointments).
- Low awareness of support for longer term health planning (e.g. care, assisted living, ad hoc services)

¹ ‘Public perceptions of health and social care’, Health Foundation, KnowledgePanel UK: 221124S - HF Policy Polling Programme W3, Q201

Finances





Older Londoners acknowledge that living in the capital is expensive.

Over a third (36%) of Londoners said that the city is becoming increasingly unaffordable for them. The cost of transport is a particular concern as this can limit older Londoners' ability to get around the city, with many frustrated by restrictions on the Freedom Pass.

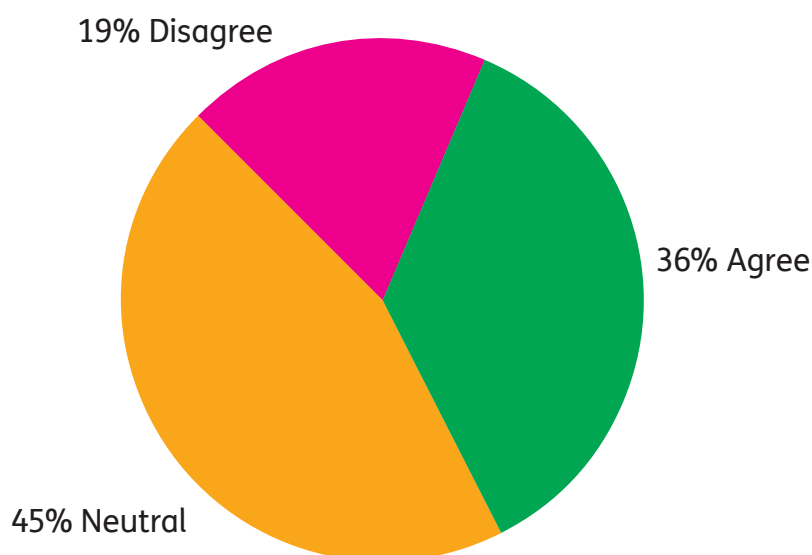
Those who are less well-off are being hit hard by the rising cost of living.

Wider Age UK London research shows that 25% of Londoners over the age of 50 are living in poverty². Those who rely on the state pension alone say that their tight finances are having to be stretched even further. These participants describe worrying about whether they will be able to afford bills and essentials in the future if things continue the way they are.

There is low awareness of support that might be available for financial planning in older age.

Qualitatively, little financial planning support was reported by participants before retirement, and this was especially prevalent among those living in social housing.

Agreement with statement: Living in London is increasingly unaffordable for me



² Poverty amongst older Londoners, Age UK London 2022

“The cost of living is worrying to old people and there is nothing you can do about it. If you are poor and everything is going up, it is really scary.”

80+, C2DE

“The [Freedom] Pass is great, but you can’t afford to go out in London anymore.”

70+ ABC1

“I’ve had to be terribly careful with my money and I had to work until I was 70, I would have retired at 60 but I couldn’t afford to. It can get a bit hairy, but I never expected to be at this age.”

80+ C1

Housing





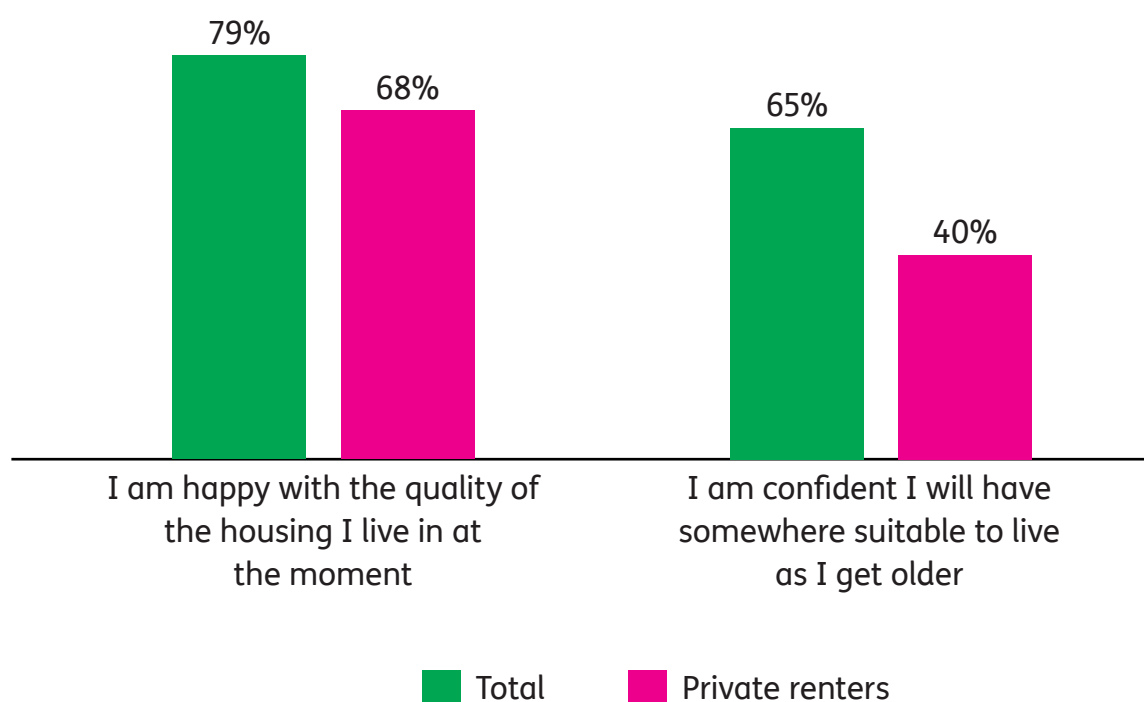
Issues relating to housing are a concern for older Londoners who do not own their own home.

70% of older Londoners own their home, compared with just 47% of Londoners overall. Homeowners tend to be satisfied with their housing: 87% are happy with the quality of their housing.

In the qualitative research, homeowners discussed feeling more confident in the future of their finances: their home is a valuable asset that they can leverage if their financial situation changes, or they need to fund new outgoings (e.g. care).

24% of older Londoners currently rent from a local housing association or council, and 6% are in other housing situations – largely privately renting. The number of older private renters is projected to increase in the future given that those in their mid-30s to mid-40s are three times more likely to rent than 20 years ago, a pattern that is likely to persist as this group ages.³

Agreement with statements: housing



³ Office for National Statistics (2020). Living longer: changes in housing tenure over time: <https://www.ons.gov.uk/peoplepopulationandcommunity/>

Older Londoners who do not own their own home are more likely to express concerns about the quality of their housing and often say they feel they have little control over the improvements and repairs made to their homes. This can be particularly worrying if these participants have a health condition, or if they are worried about their mobility in the future and think they may need home adjustments such as stair lifts.

Renters feel less secure about their future. Not owning their home means they do not have the safety net that some of their peers enjoy and they worry about potentially losing their home if they cannot afford to keep up rent payments as they get older. Renting and the rising cost of living also makes it harder to save and plan for the future, with this group especially concerned about being able to fund future care needs or assisted living.

“This [council owned] building is falling apart – the council have said there’s a big crack going right through it. It’s taken ages for them to do anything about it, and we don’t know if we’ll be moved out at some point.”

60-69, C2DE

“I’m really worried about renting. My landlord’s going to sell this house. I don’t know if I can afford [renting] in London. I’ve got another 5 years in London to find employment, I don’t know what I’m going to do.”

60-69, ABC1

Public transport



Public transport



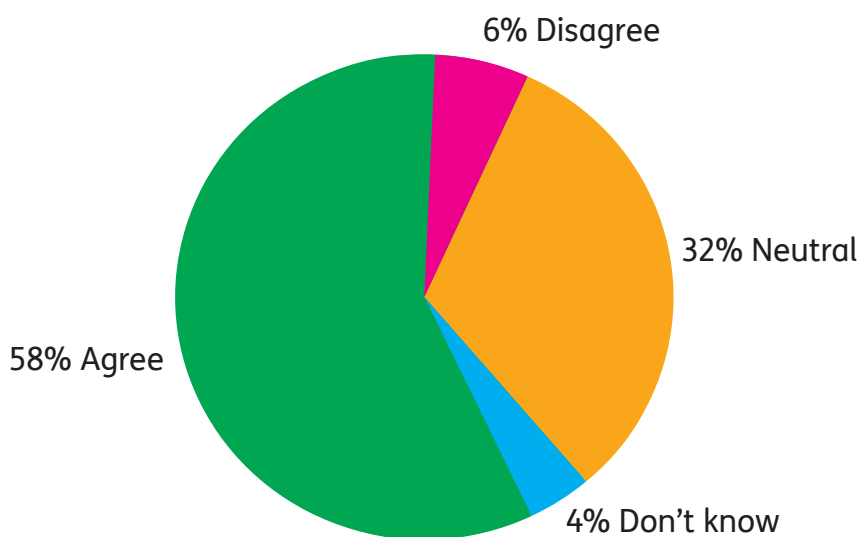
Whilst a majority of older Londoners (64%) find it easy to travel around London, restrictions on driving and challenges accessing public transport make getting around the city more difficult for some.

Some participants say that the implementation of restrictions on driving (e.g. LTNs, ULEZ, congestion charges, lack of parking, expansion of cycle lanes) have made getting around more challenging. For some this has come just as public transport is becoming harder for them to access due to reduced mobility. For example, those over 80 or with long-term health conditions (LTHCs) say walking to reach bus stops or tube stations is increasingly difficult.

Accessibility is a key issue for those with mobility restrictions and can hinder them from socialising and pursuing hobbies or interests.

These participants identify accessibility ‘problem areas’ across the public transport system (e.g. getting on and off buses). Many participants (even those who are mobile) also describe avoiding the tube, due to feeling ‘in the way’ of other passengers in a rush, or a lack of accessibility at stations.

Agreement with statement: Travelling around London is easy



The Freedom Pass is universally loved and appreciated.

However, there is widespread frustration with restricted use of the pass (along with the 60+ Oyster card, which is available to people over 60 before they reach pension age) before 9am. This is a problem for those still working, early morning health appointments or who have more energy in the mornings (generally the 60-75 cohort). Some also fear that pressure on public finances could mean it is withdrawn – with some questioning how they would manage without it.

“We have the card that you get when you’re over 60 for the tube, however the catch is you can’t use it before 9 o’clock - I’m an early bird and like to do things so it’s an issue.”

70+. ABC1

Family and community connections



Family and community connections

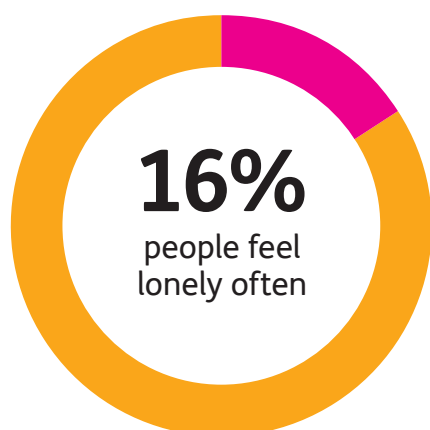


Older Londoners say that living in the city has helped them benefit from close family and community connections: 76% are satisfied with their family and community connections.

Many older Londoners describe having developed established roots in the city. They feel connected to others and grounded within their communities. This is especially true of older Londoners who have migrated to London from other places in the world. For these participants, there is a sense that – no matter where you come from – you will find a local community in London which will welcome you.

As a result of these connections, very few older Londoners report feeling lonely.

Just 16% of older Londoners state that they often feel lonely. Participants say that their social networks make them feel that they have a role in society and this has a positive effect on their emotional and mental wellbeing.



However, levels of perceived importance and satisfaction with family and community relations do differ by gender.

Men are less likely to consider family and community connections important, however they are also less likely to feel satisfied with these connections. Qualitatively, older men often reported feeling they had a more limited sense of community and were less likely to socialise than older women.

Loneliness is also higher amongst women, with 19% feeling lonely often, compared with 13% of men. This is in line with national statistics, based on previous research by Age UK⁴.

“Without family I don’t think you’d survive. Nowadays it’s so difficult to get hands-on help - family and friends are so important it’s unbelievable. Visiting my family is a nice thing to keep myself busy, doing things like that takes care of the weekend.”

80+, ABC

⁴ Loneliness in Later Life, Age UK, 2015

Public spaces



Public spaces



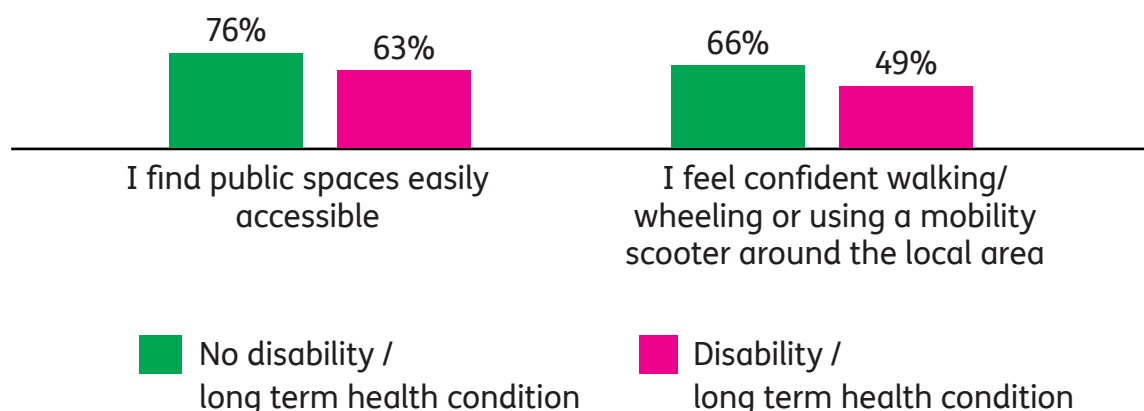
The majority of older Londoners find public spaces easily accessible: 66% agree that public spaces are accessible and pleasant, and 60% are confident walking/wheeling or using a mobility scooter around their local area.

However, broader satisfaction with public spaces varies based on a number of factors:

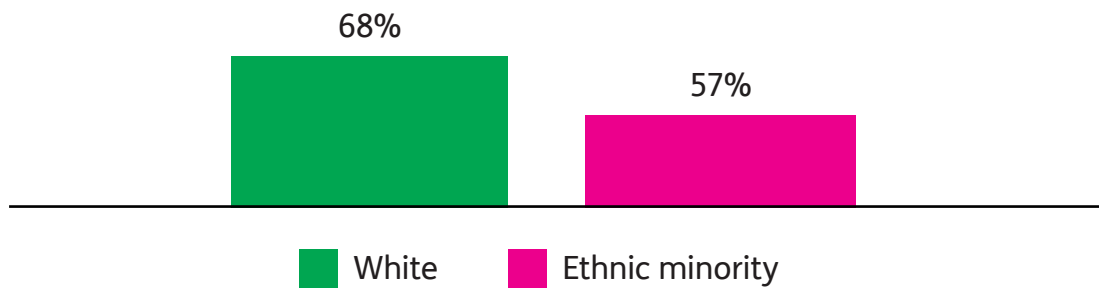
Older Londoners with a disability or long-term health condition consistently find it more difficult to travel around London and access public spaces, compared with those who do not have a disability or long-term health condition.

Respondents from an ethnic minority background are also less likely to feel satisfied with access to public spaces. This may be linked to location, with more ethnic minority respondents living in North and North West London. These regions are largely categorised as outer London, where satisfaction with public spaces is lower compared with inner London.

Accessibility and public statements



Satisfaction with public spaces



Role in society and employment



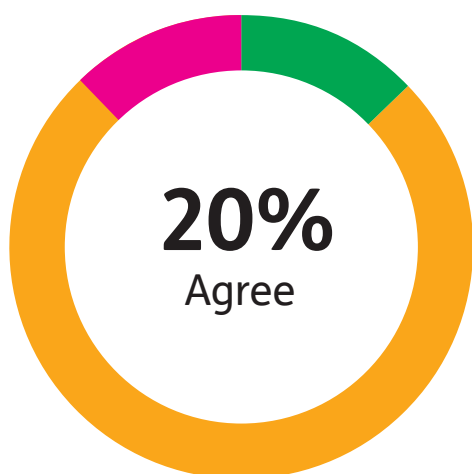
Role in society and employment



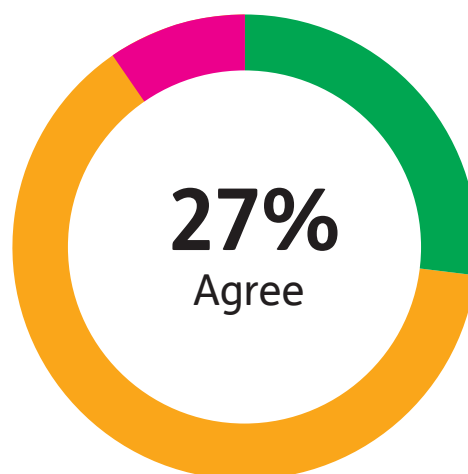
Few older Londoners feel that London is a place where older people are valued.

Those who are still working (typically aged 60-64) feel the most undervalued, with only 13% agreeing that 'London is a place where older people are valued'. Older Londoners who still work also feel discriminated against in the job market.

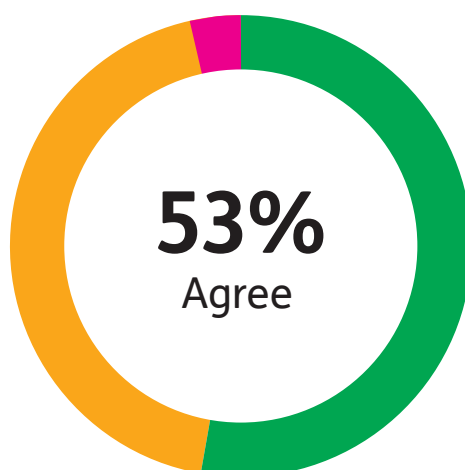
*Agreement with the statement
**'London is a place where older
people are valued'***



*Agreement amongst those still in
work with the statement **'There are
good employment opportunities for
someone like me in London'***



*Agreement amongst those still in
work with the statement **'It is harder
to get a new job or promotion
as you get older'***



Netural Disagree Agree

Feeling part of a wider, intergenerational community helps older Londoners feel more included in society.

Participants feel that living in London allows them to have more interaction with younger people. They largely feel positive about their interactions with younger generations, and are keen to highlight experiences where young people have been kind and considerate – contrary to the ‘bad image’ of younger people that the media can portray.

Those with grandchildren feel it is easier to maintain a sense of belonging, due to their frequent interaction with younger generations and the sense of purpose that comes with their ‘caregiving’ role.

“I’ve been doing scouting for many years so I’m socialising a lot with people of all ages - where I was working encouraged me to mix with younger people which has helped me in my older age. So, it’s worked out well for me and my wife, but not everyone is that lucky. Mixing with younger people is very important, it tends to keep you young yourself and keeps your brain working!”

80+ C2D

Deep dive on inequalities amongst older Londoners



Deep dive on inequalities amongst older Londoners

As noted elsewhere in this report, personal circumstances lead to contrasting experiences of living in London. Older Londoners who experience higher levels of inequality report consistently more challenging experiences.

There are a number of factors that consistently impact the attitudes and experiences of older Londoners:

- 1. Financial disadvantage:** Being reliant on a state pension and living in social housing is closely linked with other intersecting areas of inequality, such as poor health, which impact experiences of ageing.
- 2. Disability:** Having a disability or long-term health condition impacts experiences across key aspects of ageing, and often overlaps with financial disadvantage.
- 3. Gender:** Men and women have different experiences across key areas impacting ageing, particularly in relation to social factors.

Within this research, there were few statistically significant differences in experiences based on ethnicity. However, this is known to impact outcomes and experiences of older people, independently and in intersection with the four key factors above. In future research we will also explore if there are differences in the experiences of older Londoners living in inner and outer London.

Financial disadvantage



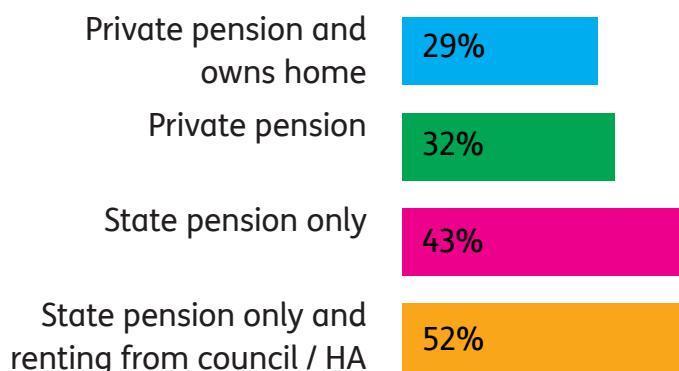
There are three demographic characteristics that can be considered as indicators of financial disadvantage:

- 1. Socio-economic grouping:** Belonging to a C2DE socio-economic grade.
- 2. Pension type:** Being reliant on a state pension alone.
- 3. Housing tenure:** Living in rented accommodation, particularly social housing.

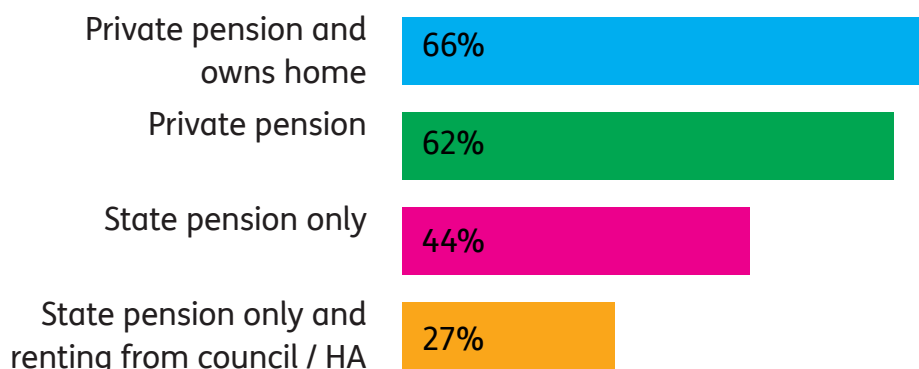
Looking at the experiences of older Londoners through the lens of these demographic characteristics can allow us to compare the experiences of those who are more or less financially disadvantaged.

Those who are most financially disadvantaged are those who are both reliant solely on a state pension and living in council housing:

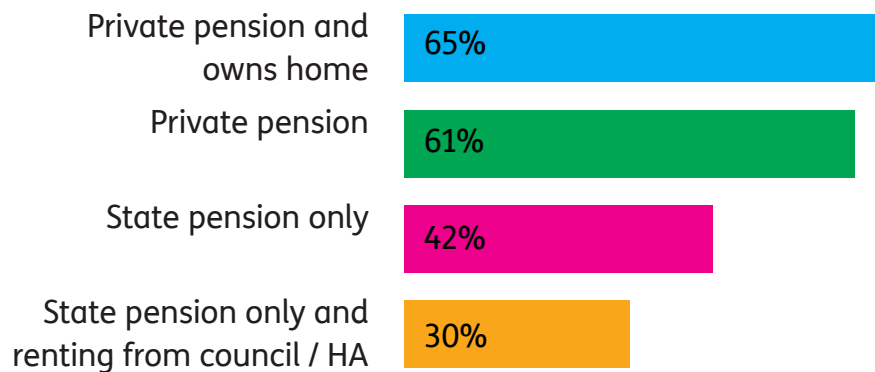
*Living in London is increasingly
unaffordable for me*



*I feel optimistic about being able to
afford the essentials*



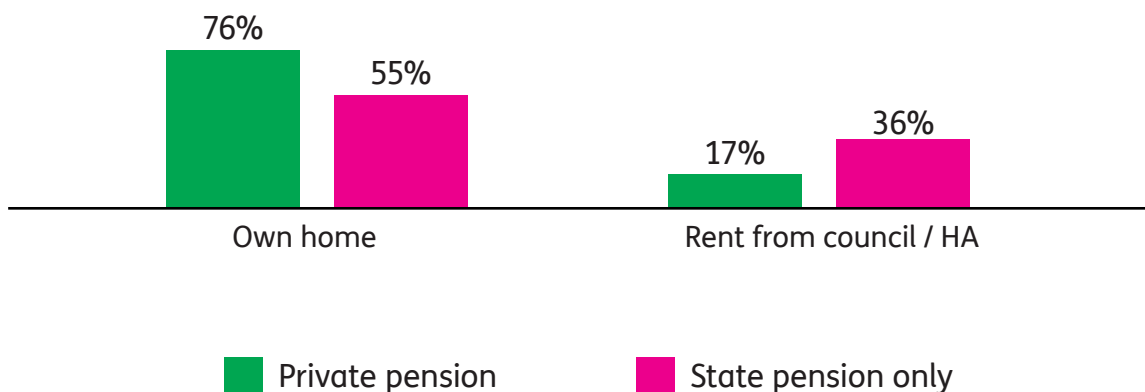
I feel confident about my financial future in old age



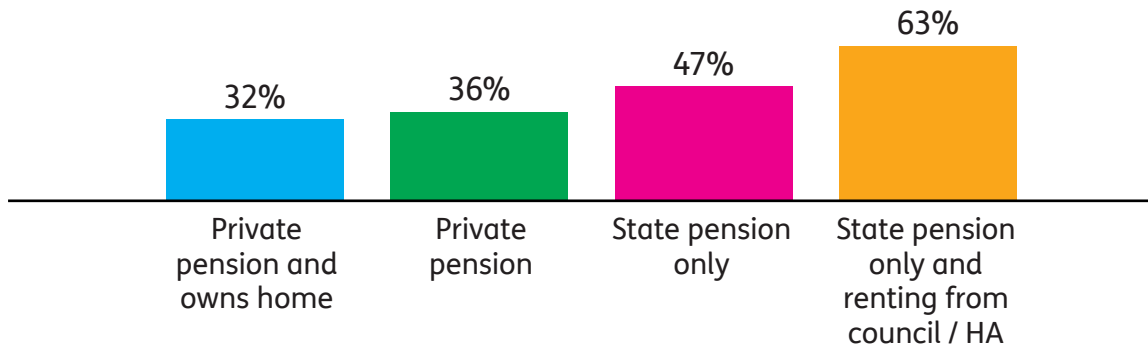
Financially disadvantaged older Londoners are more likely to...

- 1. Live with a disability or long-term health condition.** 63% of those who are reliant on a state pension only and rent from the council live with a disability or long-term health condition, compared with just 32% of those who have a private pension and own their home.
- 2. Be less satisfied across a number of key areas impacting ageing.** Those who are reliant on a state pension only and rent from the council are far less satisfied, compared with those who have a private pension and own their home, in key areas such as health and wellbeing (48% vs. 68% satisfied) and finances (35% vs. 76% satisfied).
- 3. Feel less positive about living in London compared with their wealthier counterparts.** 58% of those in the DE social grade feel positive about living in London, compared with 66% of their wealthier counterparts in the AB social grade.
- 4. Feel lonely.** 24% of those who are reliant on a state pension only and rent from the council say they 'often feel lonely', compared with 16% of older Londoners with private pensions who own their home.

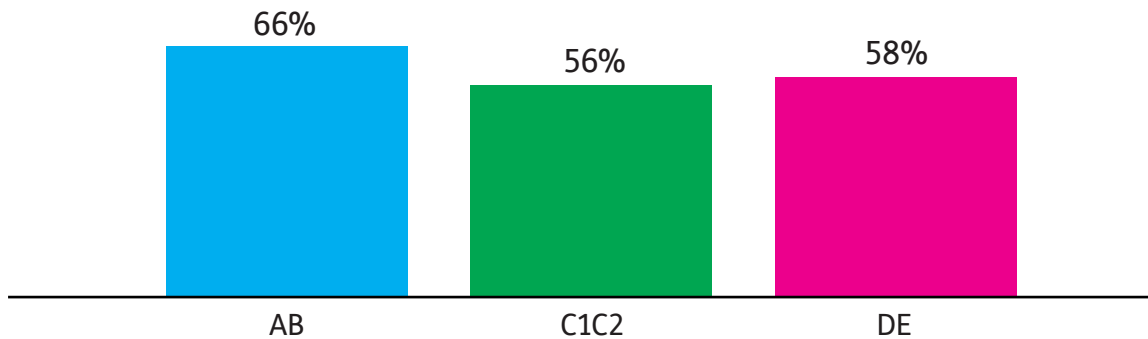
Home ownership



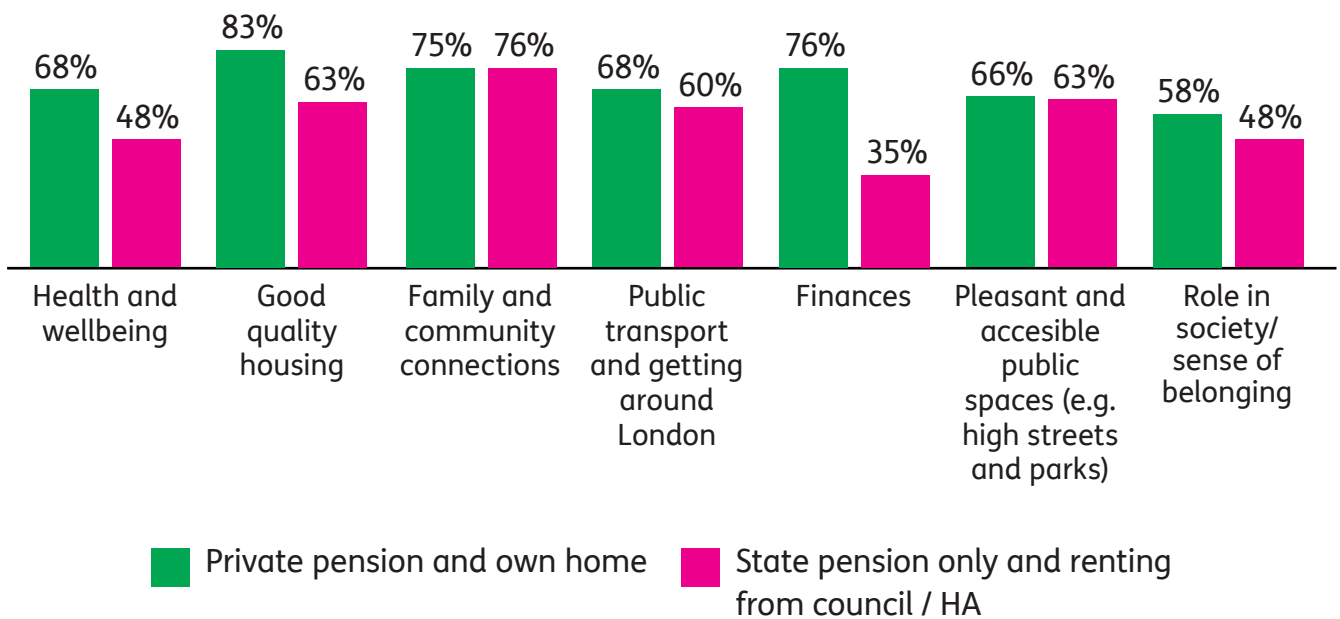
Older Londoners living with a disability or LTHC



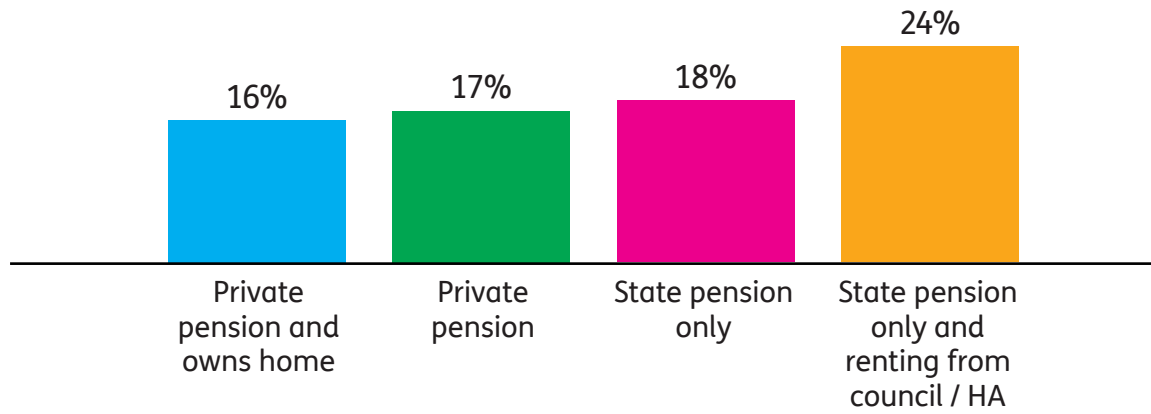
Positivity about living in London



Levels of satisfaction across key aspects of life



Older Londoners who 'often feel lonely'





Older Londoners living with a disability or long-term health condition (LTHC) are more likely to...

1. Feel less satisfied across a number of key areas impacting experiences of ageing.

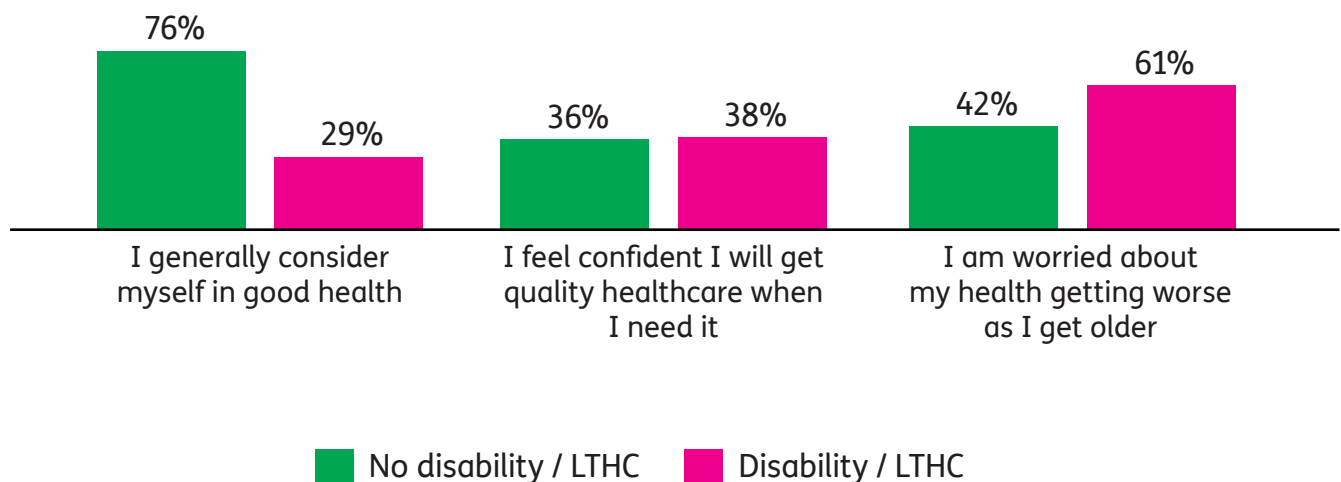
Those who have a disability or long-term health condition are far less satisfied, compared with those who do not, in key areas such as health and wellbeing (45% vs. 75% satisfied) and finances (50% vs. 67% satisfied).

2. Feel more negatively about their health and wellbeing overall. Unsurprisingly, 29% of those who have a disability or long-term health condition consider themselves to be in good health compared with 76% of those who do not. This cohort are also far more worried about their health getting worse as they get older (61% vs. 42%).

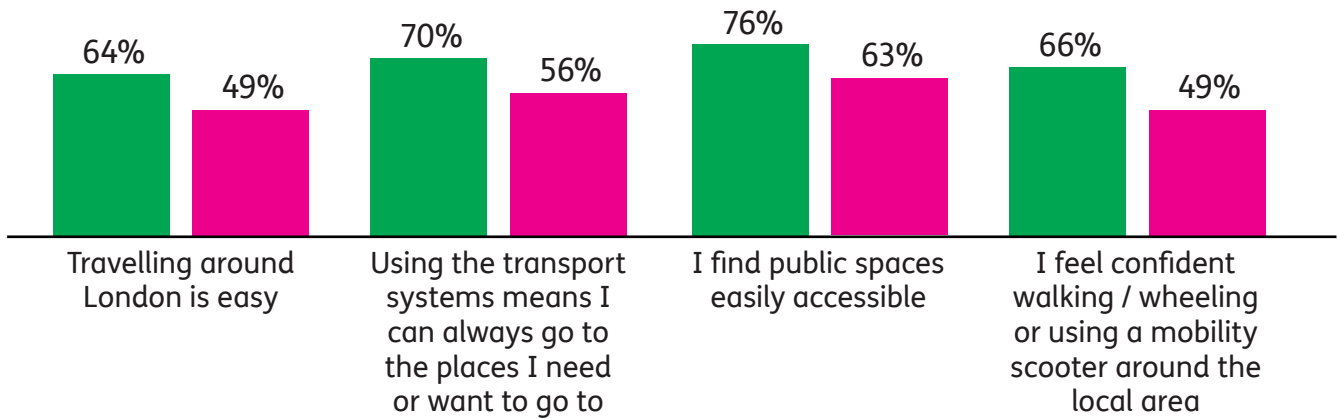
3. Feel lonely. 23% of those who have a disability or long-term health condition say they 'often feel lonely', compared with 12% of those who do not.

4. Find it challenging to access transport and public spaces. 49% of those who have a disability or long-term health condition agree that travelling around London is easy, compared with 64% of those who do not. This cohort are also less likely to find public spaces easily accessible (63% vs. 76%).

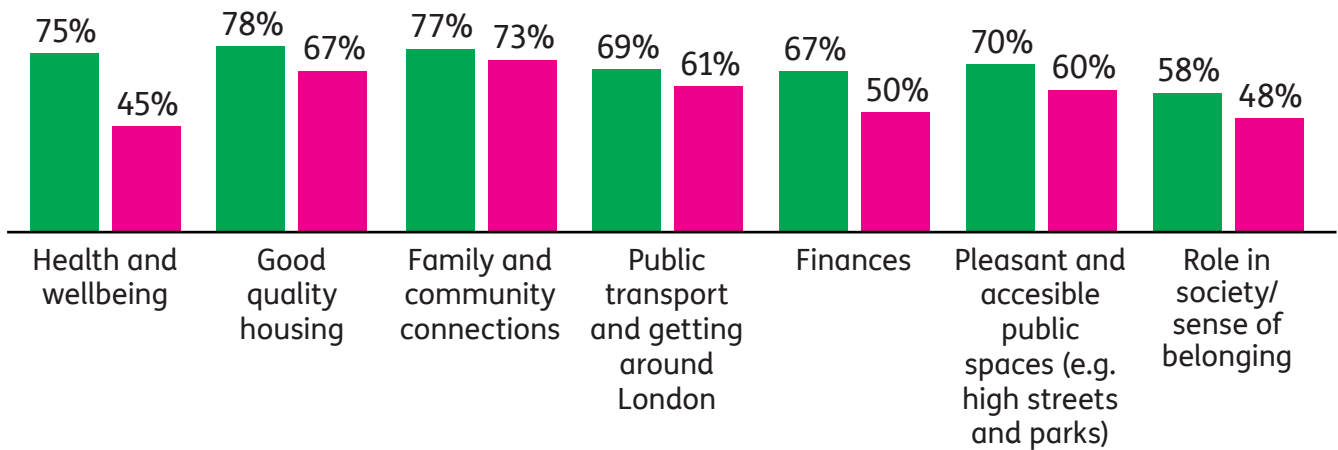
Attitudes towards health



Attitudes towards transport and accessibility

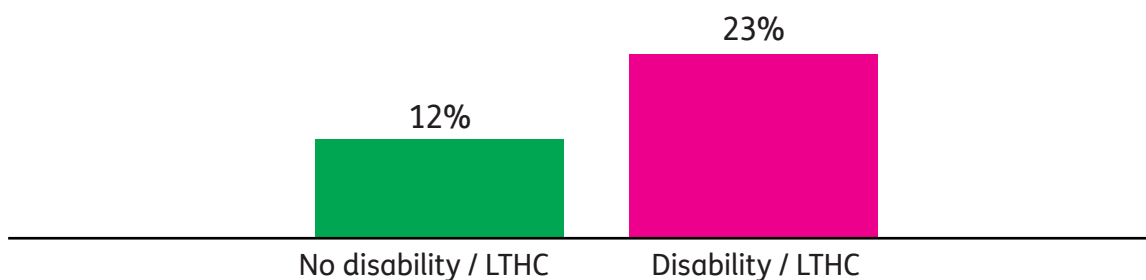


Levels of satisfaction across key aspects of life



■ No disability / LTHC ■ Disability / LTHC

Older Londoners who 'often feel lonely'

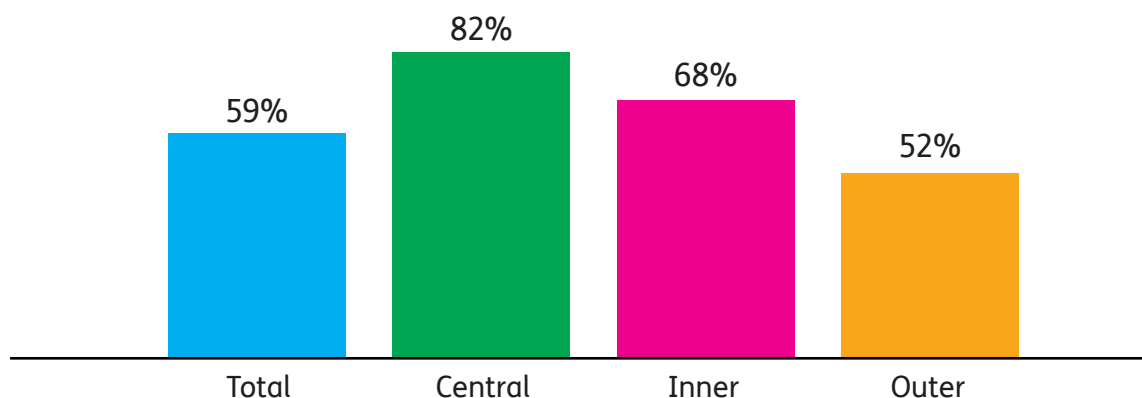




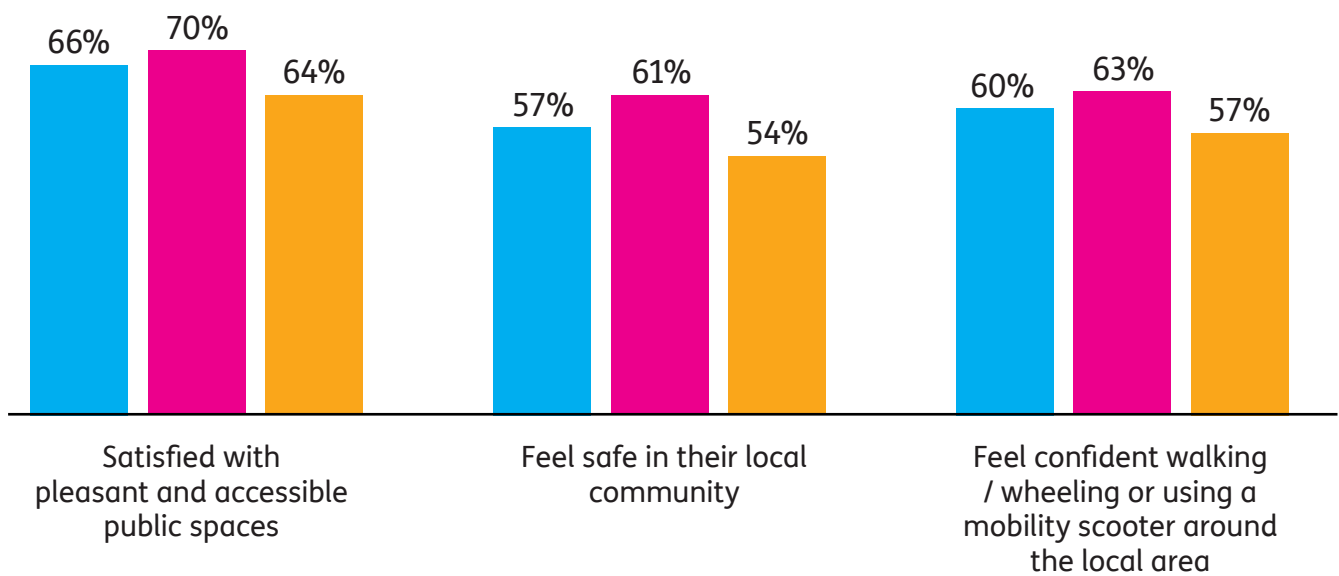
Compared with those living in inner London, older Londoners living in outer London are more likely to...

- 1. Feel negatively about life in the city overall.** 52% of those living in outer London feel positive about living in the city, compared with 68% of those living in inner London.
- 2. Feel unsafe in their local area.** 54% of those living in outer London feel safe in their local community, compared with 61% of those living in inner London.
- 3. Find it difficult to travel around the city.** 54% of those living in outer London agree that travelling around London is easy, compared with 65% of those living in inner London.
- 4. Feel unsatisfied with their local public spaces.** 64% of those living in outer London feel satisfied with their local public spaces, compared with 70% of those living in inner London.
- 5. Find it challenging to access healthcare services.** 33% of those living in outer London feel confident that they will get quality healthcare when they need it, compared with 42% of those living in inner London.

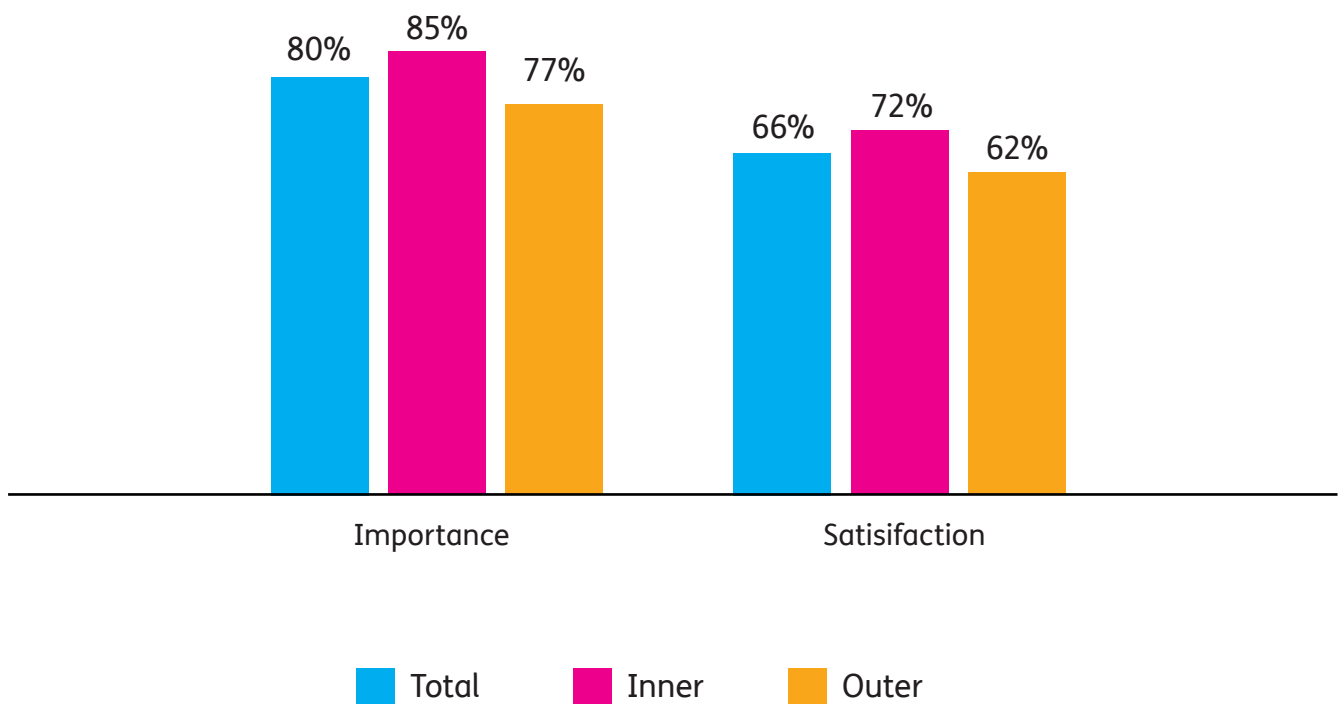
Positivity about living in London



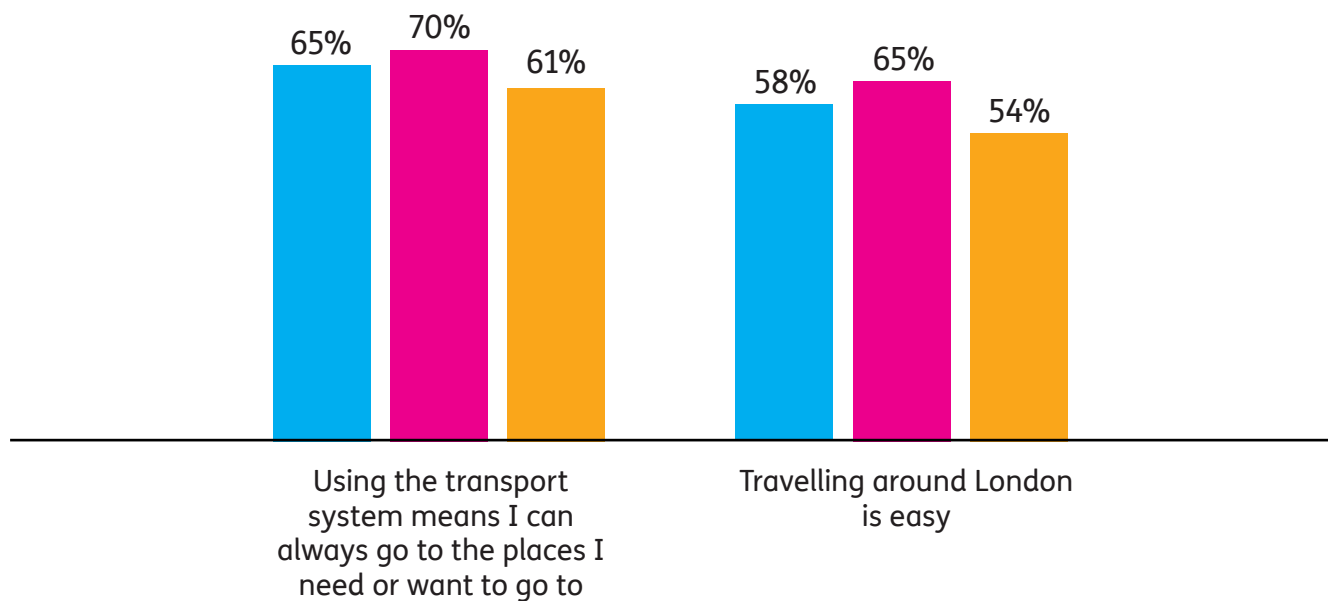
Attitudes towards local factors



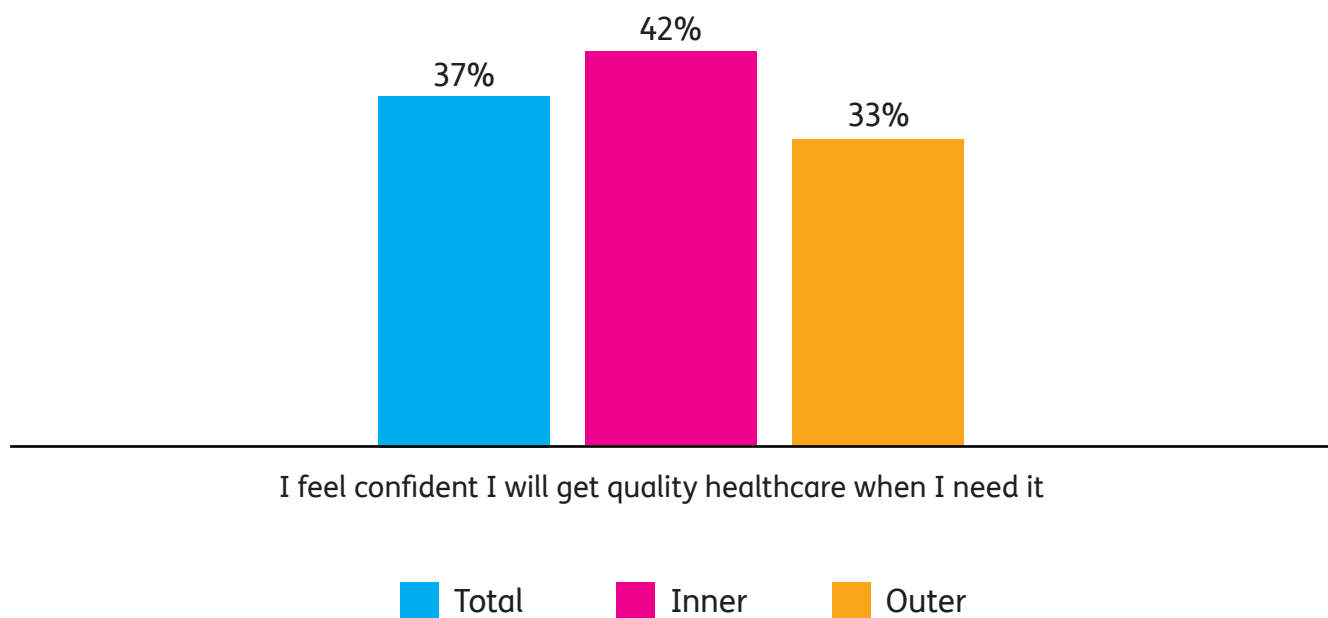
Perceived importance and satisfaction with public transport



Attitudes towards transport



Attitudes towards health





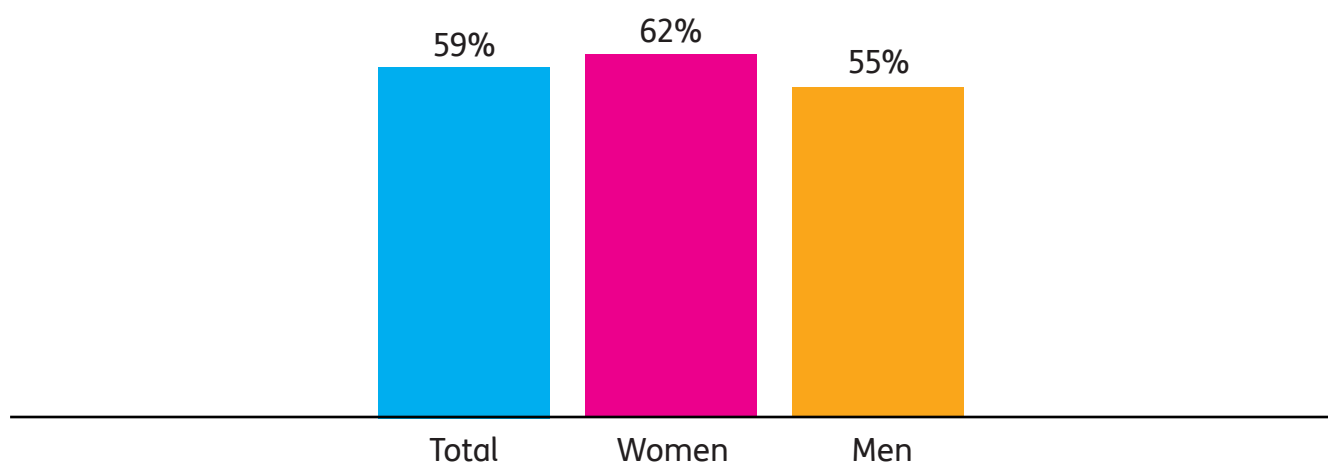
Compared with men, older women living in London are more likely to...

- 1. Feel positively about living in London.** 62% of women feel positive overall about living in the city, compared with 55% of men.
- 2. Feel motivated and fulfilled by social factors.** 91% of women feel that family and community connections are important, compared with 82% of men, and women are also much more satisfied in this area than men (82% vs. 69%).

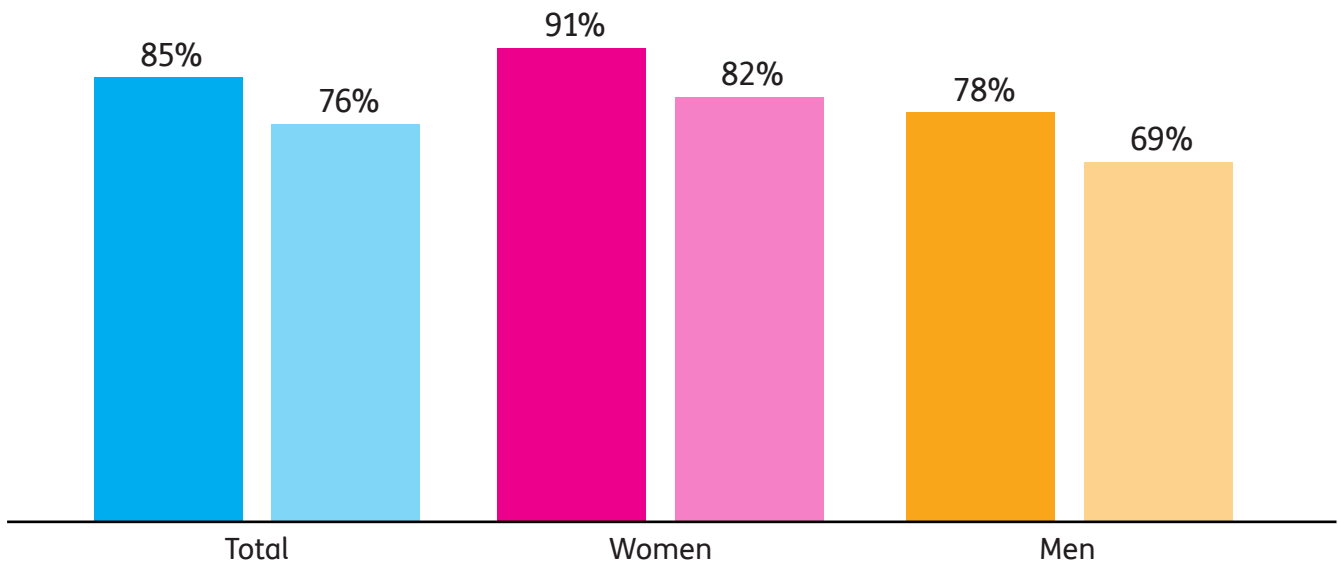
However, older women are also more likely to...

- 1. Be reliant on a state pension alone.** 39% of women are reliant on a state pension, compared with 29% of men.
- 2. Rent from the council.** 22% of women rent from the council, compared with 14% of men.
- 3. Feel lonely.** 19% of women say they often feel lonely, compared with 13% of men. This increases to 31% of the most financially disadvantaged women (those reliant on a state pension only, and renting from the council).

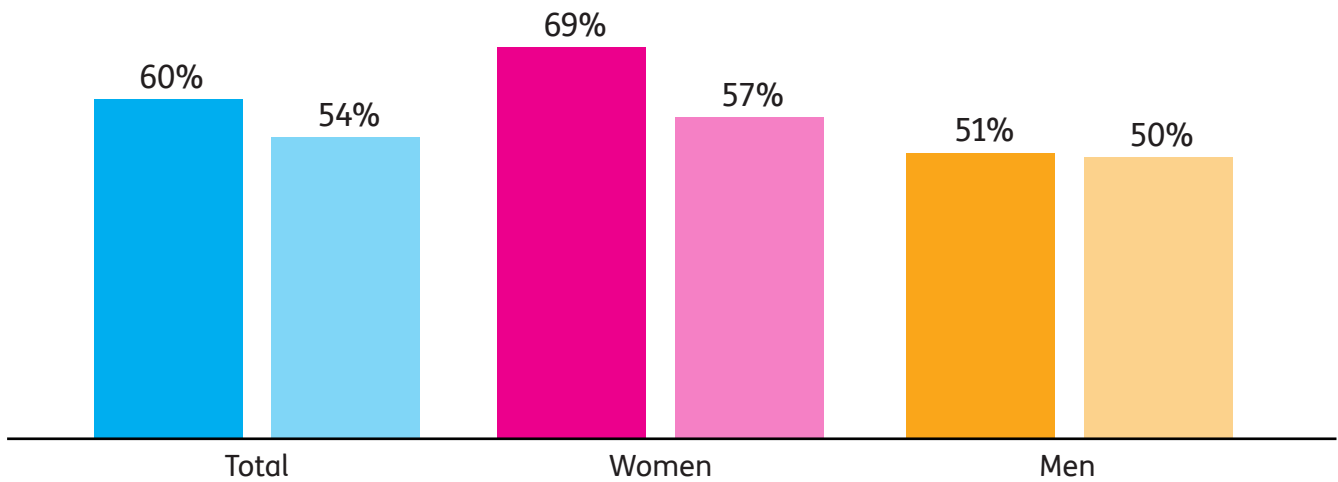
Positivity about living in London



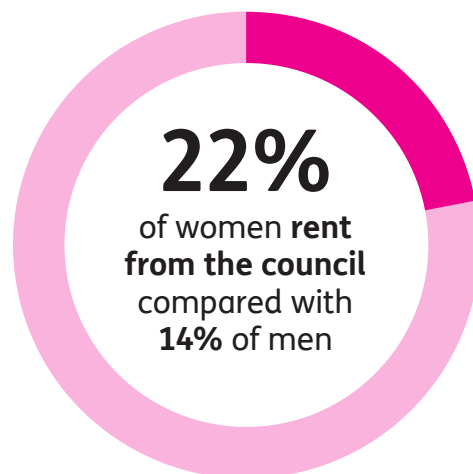
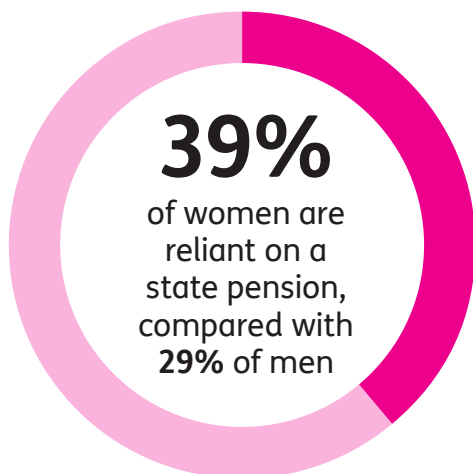
Family and community connections



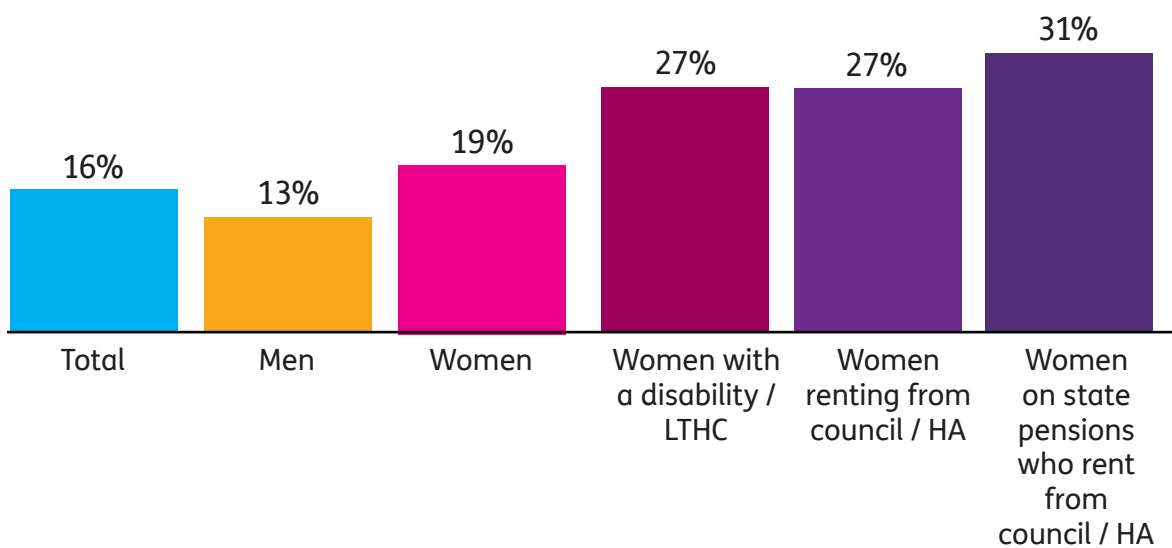
Role in society / sense of belonging



■ Importance ■ Satisfaction



Agreement with statement 'I often feel lonely'



Ethnicity



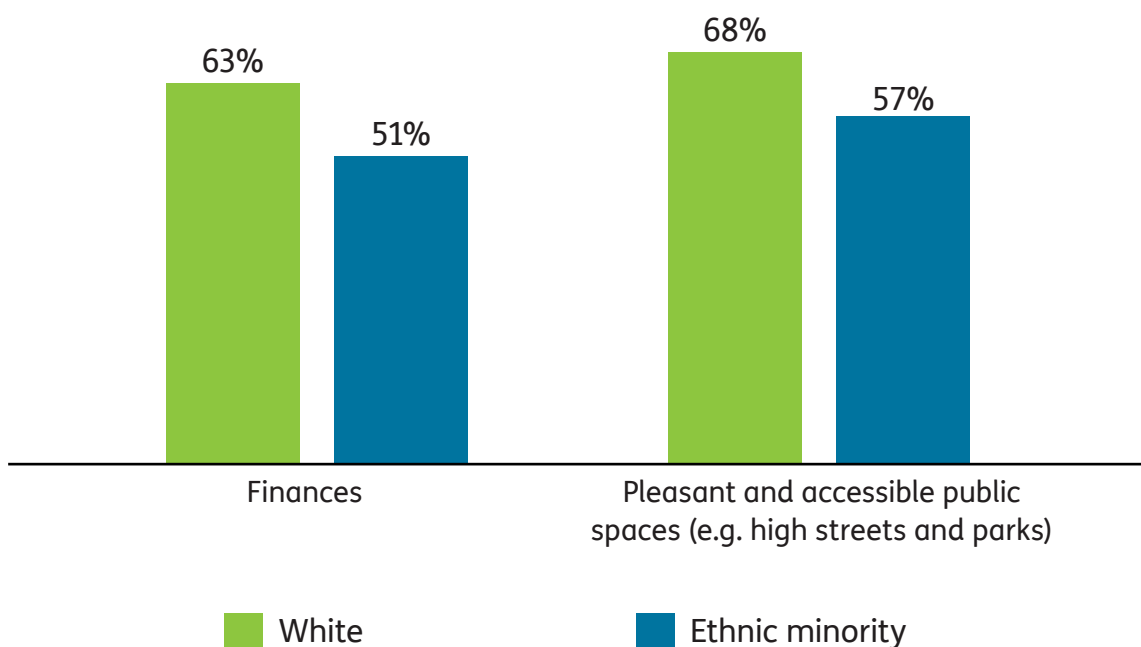
There is little difference between white older Londoners and those from ethnic minority backgrounds in terms of the importance they place on difference factors impacting experiences of ageing.

However, there are two areas where those from an ethnic minority background are less satisfied than their white counterparts:

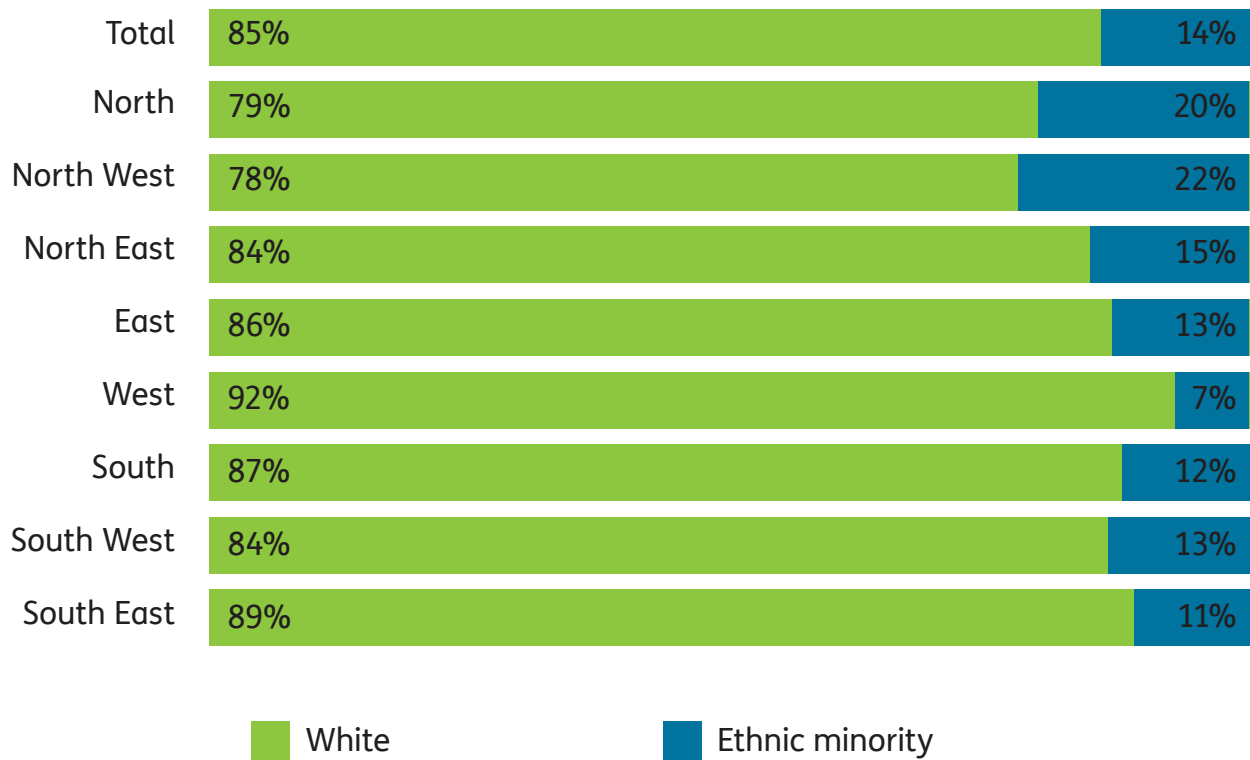
- 1. Finances.** 51% of older Londoners from an ethnic minority background are satisfied with their finances, compared with 63% of white older Londoners.
- 2. Public spaces.** 57% of older Londoners from an ethnic minority background are satisfied with their public spaces, compared with 68% of white older Londoners.

This aligns with existing knowledge about financial disparities across wider society, based on ethnicity. This research has also shown that those living in outer London are less satisfied with local public spaces. There is a higher proportion of older Londoners from an Asian background living in these parts of the city (e.g. North and North West).

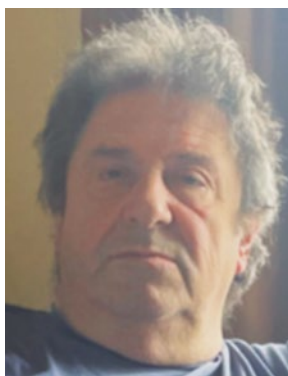
*Levels of satisfaction with finances and public spaces based on **ethnicity***



Ethnicity across London regions



Case studies



Peter

Peter is 66 years old and lives in social housing in Shepherds Bush.

Peter's London story

Peter has always lived in West London. He actually lives in the same flat he was born in, having taken over the lease from his mother when she died. He has always loved living in London and being surrounded by history.

Health and wellbeing

Peter is diabetic. Whilst he says that he is not especially worried about his health, he does feel that his doctors are. He has noticed that he has had to slow down and has recently started having strange feelings in his chest which he has been to the doctors about. They've asked him to change his diet and quit smoking. He's reluctant to take these actions. He feels his habits have got him this far in life and they are probably fine for the future. He thinks there is very little a person can actually do to prevent long term health conditions.

Finances

Peter feels overwhelmed by his finances, which feel like 'too big an issue to fix'. As a result, he puts off thinking about them, but is conscious that this will impact his future. He does have some debts, and the rising cost of living is making managing these harder. He's not able to pay them down. He and his wife have had to cut back on holiday plans and change their shopping habits. He has recently started receiving his state pension, but it is so little it doesn't feel like it is really making a difference. They get a little bit of extra support from family and friends, but money still feels very tight every month.

The future

Peter is not optimistic for the future, and feels he has very little to look forward to. Financially and healthwise he can only see things getting worse from this point onwards. Life feels very expensive, and that this is a trend that will only continue moving forward. He and his wife got married in Las Vegas and used to go back every other year, but he thinks that they won't be able to do that again.

"I don't want to give it [smoking] up. I have been eating the same stuff for so many years, why should I change now."



Carla

Carla is 76 years old and lives in a flat rented from a housing association in Tufnell Park.

Carla's London story

A Londoner all her life, Carla has lived in her current flat in Tufnell Park since 1982. Carla's first job was as an usher in the theatre aged 20. Later on, she ran her own market stand at Camden Market.

Health and wellbeing

During the pandemic, Carla noticed a significant decline in her mobility, from 'too much time sat down'. She now struggles to walk long distances. An avid theatre and art lover, she now finds it harder to take public transport into central London to enjoy her passions. Carla prefers the bus over the tube as she finds this less challenging. She does have a car, but she does not use it frequently; she finds it hard to find places to park, and also does not like driving in the dark. She has been told a blue badge could help, but as she has no particular health condition does not think she would be eligible.

Finances

Carla has noticed an impact on her finances as a result of the cost of living crisis. Although her rent is stable, she has noticed an increase in the cost of her bills and food staples, like bread. She also feels that theatre tickets have become much more expensive. She used to have a cleaner but does not feel she could justify the expense now.

The future

Carla is anxious about finding support in the future should her mobility decline further. She has had help with shopping and meals from her neighbours but does not feel she can rely on them should she need further day-to-day support. She also thinks she may need some changes to her home to make it more accessible in the future (e.g. hand rails in the bathroom and a door for direct access from her kitchen to the shared garden), but does not know whether her housing association would fund these.

"It's all very well and good having neighbours to ask for help, but I'd rather be able to do things myself...not being able to do the things I want to do is really worrying, and it's a hard part of ageing."



Sarah

Sarah is 70 years old and lives in a council flat in Haggerston.

Sarah's London story

Having grown up in the East End of Glasgow, Sarah made the move to London at 18 years old. Despite not intending to stay for long, she has now been living in London for 52 years and can't imagine her life anywhere else.

Health and wellbeing

For Sarah, health is everything. Having watched friends struggle with serious long-term health conditions in recent years, she is aware how much of a knock-on impact health has on other areas of life. As a result, Sarah tries to keep active by walking her daughter's dogs daily, exploring areas of London and volunteering at a local charity shop. Although she lives by herself, Sarah is rarely alone, having befriended many of her neighbours. She considers this an important factor in looking after her mental wellbeing. Sarah has noticed herself slowing down a bit as she has got older, but feels that this has had a minor impact on her life since she is less busy than she used to be when working.

Finances

Sarah feels retirement has impacted her finances more than any other aspect of her life. She describes having to change her habits to save money; she now shops around for deals when she goes out to lunch with friends, and entertains at home rather than going out to the pub. Sarah doesn't feel that this is unusual however, she says that everyone is struggling with the rising cost of living. In fact, Sarah feels she is lucky to still be able to do some of the things she enjoys thanks to concessions on things like theatre tickets, gym memberships and travel.

The future

Sarah tries not to think too much about her life in the future, as it can feel daunting. For as long as she has her health, she considers herself lucky – but she is concerned about the future, should her health decline. She doesn't want to burden her daughter with her care, but isn't sure what she will do if she needs additional support.

“The best thing about being old is the concession at the gym and the Freedom Pass - there's no excuse not to get out and about...I just live for the present, but it does all boil down to your health as you get older.”



Andrew

Andrew is 75 years old, living in a house rented from a housing association in Croydon.

Andrew's London story

Born and raised in North London, Andrew spent his career working in the legal sector. He has fond memories of his working life and struggled to wind down, so has continued to do ad hoc work since he retired. He now lives with his wife in a house owned by a housing association in the borough of Croydon.

Health and wellbeing

Having only ever been to hospital twice in his life, Andrew considers himself to have been very lucky with his health and wellbeing. He goes out for regular walks. He also practices yoga from time to time, although Andrew thinks of this as more of a mental practice than a physical one. Andrew changed his diet around 7 years ago following his retirement, noting that full time employment had caused his diet to become less healthy. Although Andrew has a Freedom Pass, he prefers to drive. In the last few years he has cut down on his trips into central London, citing the introduction of driving restrictions and lack of parking in the city as reasons. He understands the wider benefits of these driving restrictions but feels that it is preventing people like him from making the most of living in the city.

Finances

The cost of living has had a significant impact on the way Andrew manages his finances. Cutting out luxuries was the first thing he and his wife did, before making small changes, such as changing supermarkets (swapping from Tesco to Aldi). Despite feeling the pressure, Andrew does feel that his financial situation is stable thanks to his ad hoc work and his wife's part time job. He feels that it would be much more difficult to survive on a state pension alone in London without these streams of income.

The future

Andrew feels optimistic about the future. He and his wife are hoping to move to the Caribbean following his wife's retirement. They have family there and feel that the slower pace of life and more affordable cost of living there will offer a better lifestyle in their older age than the one they have in London. For as long as they stay in London, he says they are lucky to have family nearby who can support them if they need it.

"We're not struggling [with the cost of living], but it's not easy. Managing money isn't that difficult as I can do online banking, but it is hard trying to allocate what to spend money on and whether you can afford things or not."



Andrea

Andrea is 65 years old and lives in a council flat in Edgware.

Andrea's London story

Andrea has lived in North London all her life. She used to work in the theatre and music industry. She says London was a great place to pursue a career in entertainment. These days, she still occasionally works as a freelance music promoter, and tries to attend as many cultural events as she can.

Health and wellbeing

Andrea has osteoarthritis, which is increasingly impacting her daily life. Her condition means that she struggles to walk for long distances and is reliant on driving to get around. While her local area does have good transport links, she must change buses and trains to get into central London which can be exhausting on days when her energy is low. She worries that her mobility will make it harder for her to do the things she wants to do, such as going to the theatre and visiting friends. The waiting lists for NHS care are also a concern for Andrea, given her need for specialist care. Her next appointment is a video call in six months' time and she is worried that her health will have deteriorated even further by then.

Finances

Andrea used to rent privately in West Hampstead but moved into her partner's flat in Edgware during the pandemic. This was partly due to it becoming increasingly difficult to afford the rent. She is now struggling with the rising cost of living. To manage, Andrea has been cutting her spending, for example by buying less fresh fruit and vegetables, but she worries about the long term impact of this decision, because she knows that a good diet is important for her health. She is also concerned that rising transport costs will mean she cannot get around the city as easily to socialise and attend medical appointments.

The future

Andrea is very concerned about managing her health going forward. She is anxious about how she will cope should her mobility worsen, and the prospect of becoming 'trapped' at home. She does not have family living in London, and doesn't know who would support her in the future.

"I'm beginning to find things more and more difficult in life... I'm really dreading what's to come. I'm worried about being quite isolated and struggling to get out of my area if my condition gets worse."



Richard

Richard is 69 years old and lives in social housing in Tooting.

Richard's London story

Richard spent his working life all over the world in the oil industry. He finally settled in Tooting 10 years ago after he met and married his current wife.

Health and wellbeing

Richard is recovering from liver cancer and beginning to feel back to his old self. He feels grateful he's still relatively mobile – although his knee can cause trouble if he walks too much. Richard chooses to not worry about his health and doesn't tend to do anything with his health specifically in mind, as he feels there is only a certain amount a person can do to look after themselves, and that it is almost impossible to predict one's own health outcomes. His experience with the NHS has been overwhelmingly good, and he felt well looked after by then NHS throughout his cancer treatment. Richard thinks his treatment would probably have been worse if he was not living in London, as he may have had fewer specialist services located nearby.

Finances

The cost of living has not impacted Richard and his wife too significantly, but they have taken some steps to manage their spending. For example, they bought an air fryer to reduce energy costs, and have shopped around more to get better supermarket deals. He has tried to manage his finances to allow him to continue socialising, such as meeting his close group of friends at the local Wetherspoons two or three times a week, and going out for a pub lunch every Friday with his wife.

The future

Overall, Richard feels comfortable in the future; his flat is good quality social housing, and they have a good relationship with the housing association. He doesn't plan a great deal for the future, as he thinks life is so unpredictable that planning is effectively futile. He is hoping to fly to Belarus to visit his wife's family at some point, but beyond that has no long-term plans.

“Life is too short to worry, and whatever you worry about, you are not going to change it anyway.”



Aafiyah

Aafiyah is 71 years old and lives with her son and his family in Walthamstow.

Aafiyah's London story

Aafiyah is 71 years old and has lived in Walthamstow since she first moved to the UK from Pakistan with her husband at 18. Aafiyah is a skilled machinist and helped her husband to build his clothing manufacturing business. She raised 4 children, including her son, Aziz, who she and her husband live with now.

Health and wellbeing

Aafiyah has significantly limited mobility due to having had both knees replaced in the last 15 years - one of them twice. She's beginning to struggle more and more getting around places by herself. She feels really slow climbing stairs or walking around. As someone for whom their independence is really important, the loss of her ability to get around by herself has had a big impact on her. She doesn't like to ask her children for help as it makes her feel like a burden but is beginning to need to do so more and more regularly. Her husband's health is also deteriorating quite rapidly and she's worried she won't be able to give him all of the support that he needs moving forward. Her worries about her husband are also having a negative effect on her own health.

Finances

Finances have become more difficult for Aafiyah since her husband retired. She and her husband are almost entirely reliant on their state pensions. They moved in with their son in order to save money and do their best to contribute towards bills and food. However the rising cost of living has had a negative impact on Aafiyah, and she has noticed significant price increases. Luxuries for Aafiyah and her husband are now an impossibility.

The future

Aafiyah is very worried about the future. She foresees her own mobility deteriorating and her husband requiring more and more support. She knows she will have to ask her children for greater support but the thought of doing so makes her uncomfortable as she doesn't want to feel like a burden. She knows she'll be limited in what she's able to do and that she's going to lose more of her independence.

"I am worried. I won't be able to manage everything by myself anymore. I am going to have to ask for more help."



Paula

Paula is 66 and lives in Twickenham with her two daughters and granddaughter.

Paula's London story

Paula has been a Londoner all her life. Raised in Islington during the 60s, she left home at 18. Her work took her around the world, including a stint in Mumbai, India, but she always returned to London and now can't imagine herself living anywhere else. Paula often frequents the theatres at Richmond and Twickenham and takes classes in performance art and creative writing.

Health and wellbeing

Paula suffers from osteoarthritis and fibromyalgia, which causes her daily chronic pain. The main impact her health has had on her lifestyle is that she no longer feels she can be spontaneous. A trip into central London requires detailed planning, to ensure that stations will be accessible for her and her walker. Sleep is also an issue for Paula, as her chronic pain often wakes her in the night. The kind of night she has had is a big influence on how she will feel the next day and getting going in the morning is often a struggle. However, Paula likes to stay as active as she can and feels that having her family around her at home is a huge help in keeping her busy.

Finances

Paula and her household have noticed the impact of the cost of living crisis, most noticeably in the rising cost of their food shops, but also in bills. The family have made cutbacks where they can, and Paula aims to keep most of her activities free. Treats such as theatre trips or meals out with friends have to be planned for and often only occur once a month. The family feels they are managing, but Paula states she worries about others in worse positions.

The future

Although Paula loves living with her daughters and granddaughter, she does not want to be a burden if and when her health deteriorates further. So, when she feels she needs a greater degree of care, she plans to move into assisted living accommodation, hopefully in nearby Richmond.

Paula has a sense of excitement about the idea of living on her own, for really the first time, and she hopes that wherever she ends up she is able to form new friendships and community. Outside of this, Paula does not see herself needing much other formalised support.

"I don't want my disability to define me. I don't want it to be who I am. It's what I have. Having my kids and my granddaughter around me really helps because I don't want their lasting memories of what old age looks like to be decrepit, terrible and miserable."

Appendix

Methodology and sample

A mixed methods approach was used to gather both a broad understanding about life for older people in London, as well as more nuanced and detailed insights on the lived realities of older Londoners.

This consisted of three phases of research conducted in 2022-2023:

Phase 1 Exploratory qualitative research	Phase 2 Quantitative research for a strong evidence base	Phase 3 Ethnographic deep dive on disadvantaged audiences
<p>2x online focus groups with 60 - 69 year olds</p> <p>2x online focus groups with 70+ year olds</p> <p>5x teleddepth interviews with 80+ year olds</p> <p>3x teleddepth interviews with older people who are not digitally enabled</p>	<p>1001 CATI interviews (survey completed via telephone)</p>	<p>8x deep dive ethnographic interviews</p>
<p>Understand older Londoners' spontaneous opinions on life in the city, its benefits and challenges, and their priorities moving forward</p> <p>Inform quantitative survey design: issues explored and language used</p>	<p>Quantify older Londoners' opinions on life in the city, its benefits and challenges, and their priorities moving forward</p> <p>Gain an unstanding of the experiences of different parts of London, as well as by older Londoners' different demographic and attitudes</p>	<p>Generate rich case studies to bring to life the experiences of the most disadvantaged older Londoners - namely, those who are financially disadvantaged as a result of being reliant on a state pension alone, and living in council housing or renting privately</p>
<p>Conducted between 28th November & 12th December 2022</p>	<p>Conducted between 30th January & 10th March 2023</p>	<p>Conducted between 8th May & 19th May 2023</p>

Exploratory qualitative research

The quantitative strand of this research was conducted between 28th November and 12th December 2022. The aim of this phase of the research was to understand older Londoners' spontaneous opinions on life in the city, its benefits and challenges, and their priorities moving forward. This also acted to inform the quantitative design. This consisted of:

1. *Focus groups*
 - 4 x 90 minute online focus groups conducted with 60+ year olds living in London
2. *Depths*
 - 8 x 60 minute telephone depth interviews consisting of five participants over the age of 80 and three participants who don't use the internet

Sample overview

4 x online focus groups	<i>Groups were split by socio-economic grade (SEG): ABC1 / C2DE</i>
	<i>Groups were split by age: 60-69 and 70+</i>
8 x telephone depth interviews	<i>The sample also included:</i> <ul style="list-style-type: none">• Participants drawn from a mix of boroughs across London• Min. 2 ethnic minority participants / group• A mix of living situations, including those who live on their own and with a partner / family• A mix of occupation levels, i.e. (still) working, fully retired, voluntary work etc.• A mix of health experiences, including those with long-term health conditions• A mix of political inclinations• Mix of attitudes to life as an older person

Quantitative research for a strong evidence base

The quantitative strand was conducted between 30th January and 10th March 2023. This strand aimed to quantify older Londoners' opinions on life in the city, its benefits and challenges, and their priorities moving forward, as well as understanding how different audiences are impacted by issues. This phase consisted of:

- A c.15-minute CATI interview completed via telephone with 1001 participants.

Sample overview

		%	Total
Total		100%	1001
Gender	Male	50%	497
	Female	50%	501
Age	60-64	18%	179
	65-74	50%	501
	75-84	30%	303
	85+	2%	18**
Location	Central	3%	57**
	Inner	36%	426
	Outer	61%	518
Disability or LTHC?	Yes	38%	380
	No	62%	617
SEG*	AB	16%	162
	C1C2	44%	443
	DE	40%	396
Ethnicity	White	85%	848
	Ethnic Minority	14%	139

Definition of locations based on London boroughs:

Central	Inner	Outer
City of London	Camden Greenwich Hackney Hammersmith and Fulham Islington Kensington and Chelsea Lambeth Lewisham Southwark Tower Hamlets Wandsworth City of Westminster	Barking and Dagenham Barnet Bexley Brent Bromley Croydon Ealing Enfield Haringey Harrow Havering Hillingdon Hounslow Kingston upon Thames Merton Newham Redbridge Richmond upon Thames Sutton Waltham Forest

Ethnographic deep dive on disadvantaged older Londoners

The final qualitative phase of this research was conducted between 12th June and 6th July 2023. This phase of the research was comprised of 8 x 3-hour ethnographic interviews focussing specifically on priority areas of ‘finances’ and ‘health and wellbeing’.

These interviews aimed to explore the reasons for the gap between perceived importance and satisfaction in these areas by bringing to life how older Londoners experience these aspects of life day-to-day in order to translate quantitative findings into ‘real life’ stories. They also aimed to focus on the experiences of particularly disadvantaged older Londoners – i.e. those reliant on a state pension alone, and either living in council housing or renting privately.

The interview was spread out over two sessions in order to avoid participant fatigue.

Sample overview

8 x 3-hour ethnographic interviews	All participants were socia-economic grade E, i.e. all relying solely on state pension
	All participants were aged 65+
	<div>The sample was split to include:</div> <ul style="list-style-type: none">• 6 participants in social housing• 2 participants privately renting• Min. 2 to be ethnic minority participants• Min. 2 with a disability or long-term health condition• An equal split of gender• Representation of North, West, South and East London as well as ‘outer’ and ‘inner’ London



Age UK London is a charity that campaigns for an age-friendly London. Working with older Londoners themselves, we campaign for specific change to improve the lives of those over 50 living in the capital and ensure that their experiences, needs and contributions are heard and taken into account by decision makers.

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This report was prepared for Age UK London by Thinks Insight & Strategy, an independent global insight and strategy consultancy with extensive experience conducting research for clients in the public, private and third sector. This includes for Age UK.