Briefing 1: Poverty and inequality
Introduction

The UK is a divided nation. In one nation, growing older is a pleasant and happy experience, a time to enjoy long-awaited holidays, learn new skills, Rediscover friends and family; in short, a time of gain and growth. In the other nation, growing older is primarily about loss: of work, and the stimulation it offers; of income, and the needs it can meet; of health; of friends and loved ones; and of dignity.

We are ageing unequally.

This briefing explores income inequality in the United Kingdom – the extremes of pensioner poverty and pensioner wealth – and considers the growing gap between the two.

Clearly, income inequality and pensioner poverty are of concern to the Government. It regularly publishes data on pensioner poverty as part of its ‘Opportunity for All’ indicators. It has taken steps to reduce pensioner poverty with the introduction of Minimum Income Guarantee and Pension Credit, and, more recently, with a comprehensive package of pension reform aimed at improving future pensioner incomes. The Government has also now made a public commitment to reducing pensioner poverty in its Public Service Agreement (marking a shift from previous targets, which focused only on improving take-up of Pension Credit).

Despite these (expensive) measures, it is clear that income inequality will remain a reality for the future, with wealthy ‘haves’ retiring on final salary pensions backed by property wealth, and their contemporary ‘have-nots’ languishing below the poverty line. Indeed, recent projections by the Institute for Fiscal Studies have shown that pensioner poverty is likely to remain around current levels despite pension reform measures. Our nation will remain divided by its income for the foreseeable future. Our older population will be unequal consumers, unequal in their spending power; and therefore unequal in their life chances and opportunities.

The question is: how should we respond to these trends? Can we prevent inequality or must we mitigate its effects? And how can we cope with our difference in an increasingly ageing society?

The research context

In recent years, a great deal of research has been done on poverty in the United Kingdom. There have been many definitions of poverty, summed up by Ruth Lister as broad or narrow, income or living standards, income or capabilities, absolute or relative. This briefing focuses on inequalities of income and wealth, leaving other aspects of the broader definitions of poverty and disadvantage to later briefings in this series. Although it is not possible to do justice to all the research conducted, the following summary provides an overview of the main findings of the recent research which sheds light on poverty and financial inequalities in this country’s older population.

In 1904, Joseph Rowntree identified one of the social evils of his time as poverty (the others being war, slavery, excessive drinking, gambling and the drug trade). In its most recent work on social evils, the Joseph Rowntree Foundation (JRF) talks of inequality and poverty.

Following on from the seminal work of Peter Townsend (Breadline Britain), JRF has conducted annual monitoring of poverty and social exclusion in the general population and has recently published research specifically on older people: their needs and resources, their financial satisfaction and issues surrounding retirement. This body of research, together with initiatives such as the millennium survey (the Poverty and Social Exclusion Survey of Britain) and A Minimum Income Standard for Britain, has set the agenda for research on economic inequality in general.

Strands of research more specific to older people, such as the work commissioned by Help the Aged from Keele University on growing older in socially deprived areas and older people’s experiences of poverty and material needs, and from the Institute for Fiscal Studies on modelling tax and benefit reform options to combat future pensioner poverty, have contributed to the debate, as have studies at the other end of the spectrum, such as Metz and Underwood’s analysis for Age Concern of the customer needs of those who take considerable wealth and spending power with them into older age.
The Institute for Fiscal Studies (IFS) has been conducting research under the heading 'Inequality, poverty and well-being', analysing government-sourced statistics, particularly the Department for Work and Pensions' Households Below Average Income (HBAI). Together with the work of John Hills at the London School of Economics (CASE),\textsuperscript{14} the IFS has advanced research by constructing an economic model on which to test theories and analyse future trends.

The annual IFS publication Poverty and Inequality in the UK provides authoritative analysis of trends in inequality in the general population of the UK and has monitored progress particularly on the Government’s child poverty targets. Recent IFS studies include an analysis of expenditure poverty\textsuperscript{15} and a study of income inequality\textsuperscript{16} which uses HBAI data from 1979 to 2005–6 and comes to the conclusion that inequality has increased by about one-third.

IFS analysis of the economic situation of older people is based primarily on the English Longitudinal Study of Ageing (ELSA), a collaboration with the National Centre for Social Research and University College London which was set up specifically to provide reliable information about older people in England on a wide variety of topics. The older population was also defined broadly as those aged 50 and over. As it was designed to follow the survey sample through the years, it will increasingly study the older portion of the general population; the youngest participants are now aged 56.

Several other strands of study have been based on analysis of the vast database created by ELSA, not least the research which underpins the Social Exclusion Unit’s work on excluded older people and multiple deprivation.\textsuperscript{17} In addition, the University of York has recently analysed data from ELSA, the Expenditure and Food Survey and the British Household Panel Survey on expenditure poverty.\textsuperscript{18} Another longitudinal study (the National Child Development Study)\textsuperscript{19} of a group born in 1958 is now providing valuable insights into the lives and inequalities of 50-year-olds across the country.

What is meant by poverty?

Poverty, or ‘relative poverty’, is typically defined as having a disposable household income below 60 per cent of the contemporary United Kingdom median income.

‘Severe’ or ‘deep’ poverty is defined as having a household income below 50 per cent of the national median.

‘Near poverty’ is defined as having a household income below 70 per cent of the national median.

Poverty line In 2006–7, for a couple without dependent children, the poverty line, 60 per cent of national median income, was £226 per week. For a single pensioner it was £151. (Both figures are before housing costs.)\textsuperscript{20}

Persistent poverty If a household is in poverty for any three of four consecutive years, that household is in persistent poverty. The most recent four-year period for which we have information is 2002–5.

Poverty statistics can be quoted before or after housing costs (BHC or AHC). Figures in this briefing are quoted before housing costs, as this gives a clearer picture of relative income in the older population.

Absolute poverty For this definition the poverty line is fixed at 60 per cent of the median income for 1996–7, adjusted upwards only in line with the Retail Price Index. The Joseph Rowntree Foundation has made the point that ‘relative poverty’ is a misleading term, because ‘poverty itself is inherently relative, that is, when someone is so short of resources that they are unable to attain the minimum norms for the society in which they live.’\textsuperscript{21}

Very low income is defined by the New Policy Institute as having an income more than £100 below the 60 per cent median line.\textsuperscript{22}

Expenditure poverty indicates a household expenditure of less than 60 per cent of the national median.

Material deprivation is defined as lacking items that are agreed by the general population to be basic essentials.

Fuel poverty denotes the state of a household spending more than 10 per cent of its total income on fuel, including that spent on electricity. Those in severe fuel poverty spend more than 15 per cent of total household income on fuel.
What we know about pensioner poverty

The current situation

The latest available figures from the Department for Work and Pensions (for 2006–7) show that 23 per cent of pensioners are in poverty in the UK. This equates to about 2.5 million people. Some 13 per cent (or 1.4 million) are in severe poverty. During the period 2002–5, 15 per cent of pensioners in Great Britain were in persistent poverty, as opposed to 9 per cent of the population. There has been a steady reduction since 1998–2001, during which time 21 per cent of pensioners were in persistent poverty. Pensioners are less likely to have a very low income than working-age adults: 1.3 million working-age adults with children and 1.7 million adults in couples with children have a very low income, as opposed to 0.2 million pensioners.

The major determinants of pensioner poverty are age, gender and marital status. Single pensioners living alone are more likely to be in poverty than pensioner couples living alone: 29 per cent of single pensioners, 21 per cent of pensioner couples. According to the Pensioners Income Series, ‘on average pensioner couples have over two-and-a-half times the level of occupational pensions and investments as single pensioners, and over seven times the level of earnings.’

Pensioners aged 75 and over are more likely to be in poverty than younger pensioners, as are pensioners aged 85 and over. In addition, female pensioners are more likely to be in poverty than male pensioners. There was a similar disparity in average net incomes between single female and male pensioners in 2006–7: £208 to £229 per week. Within pensioner couples in the lower half of the income distribution, women’s incomes were 40 per cent of men’s in 2004–5; they were 37 per cent in 1996–7.

Other risk factors include disability and ethnicity. Some 29 per cent of households with one or more disabled adults, where they are not in receipt of disability benefits, are in poverty. Pensioners from all black and minority ethnic (BME) groups are more likely to be in poverty than white pensioners. This is most markedly true of Pakistani and Bangladeshi pensioners, of whom, using a three-year average, 39 per cent are in poverty.

The total number of households in fuel poverty in the UK rose to 3.0 million in 2005 (from 2.5 million in 2004). Official fuel poverty statistics for the UK are problematic, because they are not up-to-date (and therefore do not take into account the recent price rises) and because different data collection periods and methods are used in England, Scotland, Wales and Northern Ireland. It is estimated that half of people in fuel poverty are of pensionable age, hence, 1.5 million pensioner households were in fuel poverty in the UK in 2005. NEA suggests that in February 2008 4.5 million households in the UK were in fuel poverty. The DTI (now BERR) estimated that for every 1 per cent rise in energy prices, an extra 40,000 households become fuel- poor. One fact not in dispute is that energy price rises are likely to have the greatest impact on older people. A recent Help the Aged survey found that one in five older people avoid heating key rooms because of worries about the cost of fuel.

It has also been estimated that over 2 million households struggle to pay council tax each year in England. Average council tax in England increased by 4.0 per cent from 2007–8 to 2008–9. A 2006 report found that council tax comprised a greater percentage of gross household income for those with lower incomes: 4.9 per cent for households in the bottom income quintile, as opposed to 1.7 per cent for those in the top income quintile.

Recent trends in pensioner poverty

For the first time since 2002–3, the first year for which full UK figures are available, there has been a rise in the percentage of pensioners in poverty. In 2002–3 it was 24.4 per cent (2.5 million people). In 2005–6 it was 20.8 per cent (2.2 million), after which numbers fell for three years. The number of pensioners in poverty has now risen (2006–7 figures released June 2008) to the 2002–3 level of 2.5 million, although the percentage (23 per cent) is lower because there are more pensioners.
Estimated figures (that is, where figures for Great Britain are available but estimates for Northern Ireland are imputed) suggest there was a continuous fall in pensioner poverty from 1998–9 to 2005–6, when 27 per cent (2.8 million) of pensioners were in poverty, and 14 per cent (1.5 million) in severe poverty. The most marked fall was in poverty among single pensioners. One estimate is that in 2005–6 there were a million fewer pensioners in poverty than in 1994–5, including 750,000 single pensioners.

There are now 2.5 million pensioners in poverty, a group for whom the government’s efforts to provide a safety-net through such initiatives as the Pension Credit Guarantee Credit have not had the desired effect. For over half of them – the hard core of over a million in persistent poverty – these efforts have been particularly unsuccessful.

Nor is there evidence of a trend towards the effective prevention of future income deprivation. Forty-two per cent of people of working age were contributing to a non-state pension in 2005–6: 45 per cent of men, 39 per cent of women. Contribution levels have fallen since 1998–9, when 48 per cent of working age people were contributing. There is a clear link between non-contribution to non-state pensions and poverty in later life. Thirty-seven per cent of single pensioners (39 per cent of couples) without personal or occupational pensions are in poverty, as opposed to 19 per cent of those with them. As the first Turner Report pointed out: ‘Given present trends many people will face “inadequate” pensions in retirement, unless they have large non-pension assets or are intending to retire much later than current retirees.’

An adequate income

Attempts have been made to estimate what an acceptable living standard might be, as in Modest But Adequate, a 2002 report which attempted to define a reasonable living standard for those aged 65–74. A more recent study (2007) shows that even for those poorer pensioners who successfully take up their benefit entitlement, provision falls well short of an acceptable minimum standard. It estimated that, for a single pensioner, the minimum income for healthy living (MIHL) was £131 per week, while basic state pension was £87.30, with guarantee Pension Credit £119.05. For a couple, MIHL was £208, state pension £139.60 (with Pension Credit £181.70).

Although the 2008 Joseph Rowntree report does not attempt to set a minimum income standard to cover the living costs of the poorest section of the pensioner population, single pensioners, it does attempt to fix the minimum amount for pensioner couples at £201.49 per week (i.e. within the reach of pensioner couples claiming and receiving the Guarantee Credit element of Pension Credit). However, this is not an objective assessment of actual need, but is rather an estimate based, as the subtitle states, on ‘what people think’.

The role of pensions and state benefits

There is no doubt about the importance of state benefits in determining the incomes of pensioners. Fifty per cent of pensioner couples and 76 per cent of single pensioners receive over half their income from state pensions and benefits, while 6 per cent of pensioner couples and 19 per cent of single pensioners receive no income other than state pensions and benefits. It has been estimated by the Government Actuary Department that only 30 per cent of women retiring in 2005–6 were eligible for a full basic state pension.

Single pensioners aged 75 and above received on average 65 per cent of their income from state pensions and benefits. Within this group, the figure was 57 per cent for males and 68 per cent for females. Forty-four per cent of single pensioners were in receipt of income-related benefits. State pensions and benefits account for an average of 52.3 per cent of Asian/Asian British pensioners’ income, and 58.6 per cent of black/black British pensioners’ income. Forty-seven per cent and 50 per cent of each respectively receive income-related benefits. Based on the Index of Multiple Deprivation 2004, 85 per cent of benefit recipients in urban areas live in the most deprived half of these areas. In rural areas, the figure is only 26 per cent.

Much has been made of the fact that the value of the state pension has been gradually eroded.
and that it cannot on its own (or, in some cases, even with the addition of income-related benefits) provide pensioners with an adequate income.\textsuperscript{56}

The role of state benefits in combating poverty (especially child poverty) has been stressed by government and the Pension Credit guarantee was specifically designed as a safety-net for those with inadequate income. According to the latest DWP benefit figures, 32 per cent of pensioner units\textsuperscript{57} received at least one income-related benefit in 2006–7 and 23 per cent were in receiving disability benefits.\textsuperscript{58}

However, there is no doubt that such benefits are failing to reach the people most in need of them. DWP's own (upper) estimates of entitlement show that, in 2006–7, up to 1.82 million or 41 per cent of pensioners failed to take up their entitlement to Pension Credit, leaving over £2.8 billion unclaimed. Up to 18 per cent (or 350,000) failed to claim their Housing Benefit, and up to 45 per cent (2.14 million pensioners) did not take up Council Tax Benefit. Help the Aged estimates that, overall, up to £5 billion in income-related benefits is left unclaimed each year by entitled pensioners.\textsuperscript{59}

Calls for automatic payment of benefits are now increasing in frequency and the practicability of such a scheme is being actively considered. The IFS report for Help the Aged, \textit{Pensioner Poverty over the Next decade: what role for tax and benefit reform?}, in addition to estimating that 100,000 older people could be taken out of poverty if the basic state pension earnings link were reinstated in 2008 rather than 2012, also calculates that full take-up of income-related benefits would leave figures for both poverty and severe poverty half a million lower. It also points out that the recommended actions would ‘benefit at least 3.6 million women who have lost out on pension rights due to the past workings of the state pension system’.\textsuperscript{60}

\textbf{Expenditure poverty}

Other evidence from IFS on expenditure poverty shows that pensioners are lower down the expenditure distribution than the income distribution.\textsuperscript{61} A JRF report in 2006 found that income poverty among pensioners fell from 27.9 per cent to 22.1 per cent from 1996–7 to 2002–3. During the same period, however, in terms of expenditure not including housing costs, expenditure poverty stayed almost the same, changing from 34 to 33.7 per cent.\textsuperscript{62} Expenditure poverty is particularly significant among single pensioners. In 2002–3, while 19.7 per cent of single pensioners were in income poverty, 42.1 per cent were in expenditure poverty.\textsuperscript{63} Age is also a factor: research by the University of York suggests that older pensioners, on average, spend significantly less of their incomes than younger pensioners.\textsuperscript{64}

The concept of the poorer members of society being charged more for certain goods is not a new one. At least since the late 1960s,\textsuperscript{65} evidence has been uncovered of higher charges for credit, goods and services for those without the financial means or the skills to take advantage of cheaper rates and tariffs. Current trends toward internet shopping, higher charges applied in respect of some electricity and water meters, and discounts for payment by direct debit have contributed to the perception that inequality is growing at least in part because the poor are paying more.

\textbf{Savings}

In 2006–7, 2.8 million pensioners had savings of £20,000 or more. These pensioners are much more likely to have high incomes – 49 per cent are in the top two income quintiles, including 26 per cent in the highest. However, 1.8 million pensioners had no savings at all. Thirty-two per cent of pensioners without savings are in poverty, and 35 per cent are in the lowest income quintile.\textsuperscript{66}

\textbf{The impact of pensioner poverty}

The 2002 report for Help the Aged \textit{Growing Older in Socially Deprived Areas: social exclusion in later life}\textsuperscript{67} focuses on the prevalence of deprivation and high multiple risk of exclusion in some of England’s most deprived inner city neighbourhoods, in Liverpool, Manchester and the London Borough of Newham. Using a measure based on lack of things generally perceived as necessities, the survey found that 45 per cent of people aged 60+ in deprived urban neighbourhoods were in poverty, with 67 per cent of Pakistani and 77 per cent of Somali older people in poverty.
The follow-up report *Necessities of Life (2006)*\(^{68}\) tightens the focus on older people’s experience of poverty. It argues for the use of parallel measures of poverty based on older people's access to items generally perceived as ‘necessities of life’, and for the importance of qualitative research into different disadvantaged groups’ experience of poverty. One of the key findings is that disadvantaged older people are often unaware of the extent of their disadvantage, and fail to perceive as necessities things that most of us would take for granted. For some, items such as a tin of soup were classed as a luxury.

The report also found that the older poor are likely to have been poor throughout their lives, including childhood, and to be in persistent poverty; it further showed that disadvantaged older people are often ‘unaware of the range of benefits and support services available’, and hence living in greater poverty than is necessary. They may be reliant on family and neighbours for informal care and support, but these informal networks may help to hide disadvantage from view.

**Wealth**

At the opposite end of the spectrum, Metz and Underwood’s analysis of Wave 1 of ELSA\(^{69}\) estimates that the over-50s had a total net financial wealth of about £560 billion, roughly 85 per cent of the total of all personal wealth in the country. It also finds that over the age of 60, mean savings decrease by age band: £50,000 for people in their 60s, £38,000 for people in their 70s, £30,000 for people in their 80s.

The main factor in determining whether older people belong to the wealthy or the deprived section of the population is, according to the authors, previous employment history: ‘It is primarily low income during working life that prevents people from making adequate provision for old age.’ They also draw attention to the fact that women are more likely to have broken employment records, and therefore to have lower pension provision.

Other patterns emerge from DWP figures regarding higher income in later life. Some pensioners are more likely to have higher incomes. Age and marital status play a major role; younger pensioners are more likely to have higher incomes than older ones, and pensioner couples are more likely to have higher incomes than single pensioners. Pensioners in households where one or more adults are working are much more likely to have high incomes. Ethnicity can also be a factor: 27 per cent of Indian pensioners are in the top two income quintiles, including 13 per cent in the highest. For black non-Caribbean pensioners, the figures are 35 per cent and 14 per cent respectively.\(^{70}\)

**Future trends**

Although there is not a large body of work plotting possible future trends in pensioner poverty, the IFS report\(^{71}\) contains an overview of how the various options open to government may affect them. The following extract indicates clearly that, although there are actions which would have a significant effect on pensioner poverty rates, they will be very expensive. The most affordable – and therefore the most likely - scenarios show that poverty will still be a reality for many pensioners for the foreseeable future.

The White Paper reforms would raise the incomes of the poorest tenth of pensioners, but would make those in the second and third income deciles worse off, compared with a world where the Pension Credit guarantee continued to be earnings-uprated from 2008–9. The net effect of these gains and losses on pensioner poverty rates is very small.

- However, if the Pension Credit guarantee were not increased in line with earnings from 2008–9, and the measures in the White Paper were not introduced, pensioner poverty would rise significantly.
- Pensioner poverty would be reduced only slightly by bringing forward the date at which the basic state pension is uprated in line with earnings. For example, if the BSP were earnings-uprated from April 2010 rather than April 2012, this would result in just 60,000 fewer pensioners in poverty by 2017–18.
- Pensioner poverty could be reduced significantly if the BSP were made universal, but this would be expensive, costing £6.9 billion in today's terms. A lower-cost alternative (in the short term) would be to make the BSP universal just for those retiring after 2012–13. This would cost £1.9 billion a year in 2017–18, but would have a considerably smaller effect on pensioner poverty.
than the more expensive reform.

- Another option for increasing the generosity of BSP would be to raise it to the level of the Pension Credit guarantee. This could reduce pensioner poverty significantly, but would cost £8.3 billion a year in 2017–18. Making this more generous BSP universal would reduce pensioner poverty further but cost a further £11.7 billion.

- Compared with many of the policy reforms we have considered, improving the take-up of means-tested benefits could prove a more cost-effective way of reducing pensioner poverty, if it could be done easily and at little direct cost.

- Other reforms to council tax rates or pensioner tax allowances that we have modelled would have relatively little effect on poverty rates.

**What we know about inequality in the older population**

One of the key messages from recent research is that the discrepancies between the incomes and the wealth of different sections of the older population are great and showing no signs of diminishing.

Among the findings of the reports on the first two waves of ELSA, the link between income and health, mobility and loneliness was clearly demonstrated. The large scale and rigour of the research lend extra weight to the fundamental finding on economic inequality: the poorest older people are:

- over five times more likely than the richest to have poor health
- two to four times more likely to suffer severe joint pain
- about five times more likely to have difficulty walking, twice as likely to have diabetes and
- more than twice as likely to die.

Analysis of the second wave also showed that people in the lowest income quintile were about twice as likely to feel that they were isolated from others, that they lacked companionship and that they were left out by society.

DWP statistics show that the income gap between richest and poorest pensioners has remained largely unchanged. For single pensioners the gap between richest and poorest has narrowed slightly since 1996–7, but for pensioner couples the gap has increased.

For single pensioners the gap between the average (median) weekly incomes of the richest and the poorest quintile (20 per cent) of pensioner couples in 1996–7 was £408 and the average for the richest fifth was therefore 265 per cent higher than that for the poorest fifth. In 2006–7, the gap was £505 or 279 per cent. For single pensioners the gap in 1996–7 was £167 or 194 per cent, whereas in 2006–7 the difference had risen to £219 or 211 per cent. (Incomes quoted in 2006–7 prices.)

The 2008 IFS report on poverty and inequality in the UK analyses average income growth across the population. Incomes at either end of the scale show a growing inequality, with the highest incomes growing at the highest rate, and the lowest incomes actually falling.

One of the focuses of ELSA from the start has been economic inequality: ‘The economic situations for individuals over 50 vary from rich, through comfortable, to parlous.’

The ELSA Wave 1 report finds that the over-50s then had mean financial assets, not counting pensions, of £43,400. However, this figure is heavily skewed by the savings of those with the very highest incomes, and the report found that inequality of wealth is higher than inequality of incomes: half of over-50s had savings of less than £12,000, and a quarter had less than £1,500. It also found that a quarter of single over-50s had almost no wealth at all. The report further found that, on average, those without housing or pension wealth also had the lowest levels of financial savings.

The 2008 report from the National Child Development Study shows us that, over the past fifty years in Britain, there has been a decline in social mobility and, at the same time, ‘an enormous increase in the standard of living that the population enjoys – but also a substantial rise in inequality’.
Next steps

Several themes emerge in the context of the above which have either not been adequately researched or which would seem to merit further exploration. These include:

- the newly poor: what is the effect on those whose material resources have dwindled to the extent that they first enter poverty in old age?
- coping strategies: are there lessons to be learned from those older people who have been in poverty for much or all of their lives?
- can we combat the self-imposed poverty of those not spending despite current deprivation because of fears for the future?
- the extent and depth of poverty at local level. The DCLG (Income Deprivation Affecting Older People’s Index 2004 and 2007)79 and the Pension Service are currently undertaking work to map poverty at a local level, but there is still a long way to go before services and assistance can be targeted effectively to help those lower-level areas of greatest deprivation
- poverty at an individual level: can enough evidence on individuals be gathered, without resorting to the bureaucracy and ineffectiveness of means-testing, to make the targeting of assistance to individuals a viable proposition?

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Fighting for disadvantaged older people in the UK and overseas, **WE WILL:**

**COMBAT POVERTY** wherever older people’s lives are blighted by lack of money, and cut the number of preventable deaths from hunger, cold and disease

**REDUCE ISOLATION** so that older people no longer feel confined to their own home, forgotten or cut off from society

**CHALLENGE NEGLECT** to ensure that older people do not suffer inadequate health and social care, or the threat of abuse

**DEFEAT AGEISM** to ensure that older people are not ignored or denied the dignity and equality that are theirs by right

**PREVENT FUTURE DEPRIVATION** by improving prospects for employment, health and well-being so that dependence in later life is reduced