

Later Life in the United Kingdom

April 2018

Note: this fact sheet is becoming out of date. We will endeavour a revamp of this document in the near future.

Wherever possible, figures for the whole UK are quoted. For ease of reading and unless otherwise stated, the term “older” is used here for people aged 65 and over.

If you have any queries or comments, please contact stats@ageuk.org.uk

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Overview

UK Population

- There are now 11.8 million people aged 65 or over in the UK.¹
- There are now over 15.3 million people in the UK aged 60 and above.²
- 1.6 million people are aged 85 or over.³
- There are over half a million people aged 90 and over in the UK. 70% of these are women.⁴
- There are 14,570 centenarians in the UK, a 65% increase over the last decade. Of these, an estimated 800 are aged 105 and over, double that of 2005.⁵

Population projections

- The number of people aged 60 or over is expected to pass the 20 million mark by 2030⁶
- The number of people aged 65+ is projected to rise by over 40 per cent (40.77%) in the next 17 years to over 16 million⁷.
- By 2040, nearly one in four people in the UK (24.2%) will be aged 65 or over.⁸
- The percentage of the total population who are over 60 is predicted to rise from 24.2% at present to over 29% in 2035.⁹
- The number of people over 85 in the UK is predicted to more than double in the next 23 years to over 3.4 million.¹⁰
- The population over 75 is projected to double in the next 30 years.¹¹
- Nearly one in five people currently in the UK will live to see their 100th birthday (see section on life expectancy below). This includes 29% of people born in 2011.¹²
- However, according to the ONS the UK's population is ageing more slowly than other EU countries, predicted to be one of the least aged countries in the EU-27 by 2035.¹³

Within the older population

- 3.64 million people in the UK aged 65+ live alone. This is 32% of all people aged 65+ in the UK.¹⁴
- Nearly 70% of these are women.¹⁵
- 2 million people over 75 live alone; 1.5 million of these are women.¹⁶
- 61% of widows (male and female) in England and Wales are aged 75 and over¹⁷
- Black and minority ethnic (BME) groups make up just under 20% of the population of England and Wales, but 8% of people in England and Wales aged 60 and over¹⁸
- The LGBT rights charity Stonewall estimates there are 1 million lesbian, gay and bisexual people aged over 55 in Britain¹⁹
- It is estimated that there are 14 million grandparents in the UK, 1.5 million of whom are under 50²⁰
- An estimated 80 per cent of people aged 65 and over in England and Wales give their religious affiliation as Christian, and 9% 'No religion'²¹
- In December 2015 there were 4,308 prisoners aged 60 and over in England and Wales, and increase of 11 per cent since December 2014.²²

Age discrimination

- In England, 36.8% of people aged 65 and over have experienced perceived age discrimination. For those aged between 70 and 79 this figure rises to 37.2%.²³
- 60% of older people in the UK agree that age discrimination exists in the daily lives of older people.²⁴
- 53% of adults agree that once you reach very old age, people tend to treat you as a child.²⁵

- 52% of older people agree that those who plan services do not pay enough attention to the needs of older people.²⁶
- 68% of older people agree that politicians see older people as a low priority.²⁷
- 76% of older people believe the country fails to make good use of the skills and talents of older people.²⁸
- 97% of annual travel insurance policies impose an upper age limit for new customers.²⁹

Older lesbian, gay, bisexual and transgender people

- The older LGBT community is not one easily defined, homogenous group.³⁰
- The existence of older non-heterosexuals is rarely acknowledged within society.³¹
- 'Coming out' is an on-going, dynamic process. Every unfamiliar person and place (such as a hospital or nursing home) demands yet another decision about disclosure.³²
- Older LGBT people have experienced prejudice, discrimination, and past criminalization of their sexual activities.³³
- 13% of older lesbian women want 'to be more visible as a lesbian than (they are) now'.³⁴
- Older lesbians are likely to live longer than (gay) men, to be less well off in later life and to make greater use of health and social care services.³⁵
- Studies of non-familial relationships – 'families of choice' (Weeks, Heaphy and Donovan 2001) or 'friendship families' (Dorfman et al. 1995) – and those roles of caregivers and care receivers may be fluid, interchangeable and context-dependent.³⁶
- Evidence suggests that older LGBTs are more likely to live alone in old age, with fewer links with younger generations, thereby increasing their risk of isolation.³⁷
- Due to a lack of awareness of trans health, there are particular concerns that older trans people's needs are not being met within health and social services.³⁸
- Trans people anticipate negative treatment within home and residential care services and have particular anxieties about undressing, hygiene tasks, single-sex placements and facilities, and the attitudes of staff.³⁹

Health and Wellbeing

Lifestyle

- Older adults eat on average 4.6 servings of fruit and vegetables daily; 41% in this age group meet the recommended 5 servings daily (compared with 30% under age 65).⁴⁰
- Older men and women have the lowest rates of current smoking: only 11% of those aged 65-74 and 5% of those 75+ are current smokers.⁴¹
- Women aged 65-74: 34% are of normal BMI, 35% 'overweight', and 30% 'obese', and 1% are underweight. Men this age tend to be more overweight and obese than women: 22% are of normal BMI, 44% 'overweight', and 33% 'obese', and only 0.2% are underweight.⁴²
- Women aged 75+: 31% are of normal BMI, 39% 'overweight', and 28% 'obese', and 1.4% are underweight. Men this age again tend to be more overweight: 23% are of normal BMI, 53% 'overweight', and 23% 'obese', and 1% are underweight.⁴³
- Total cost burden to the NHS for selected health risk factors (all ages):⁴⁴
 - Physical inactivity: £0.9-1.0 billion
 - Overweight and obesity: £5.1-5.2 billion
 - Smoking: £2.3-3.3 billion
 - Alcohol intake: £3.5 billion⁴⁵

Activities of Daily Living (ADL) and Instrumental Activities of Daily Living (IADL)

- 21% of men and 30% of women aged 65 and over needed help with at least one Activity of Daily Living (ADL), and 22% and 33% respectively needed help with at least one Instrumental Activity of Daily Living (IADL).⁴⁶
- Overall, 9% of men and 13% of women aged 65 and over had received help with at least one ADL in the last month, and 15% and 26% respectively had received help with at least one IADL.⁴⁷
- 17% of men and 26% of women aged 65 and over had some unmet need with at least one ADL, and 12% and 15% respectively had some unmet need with at least one IADL.⁴⁸

Effects of winter cold

- Over the winter of 2016-17 there were 31,800 excess winter deaths among the over 65s from cold-related illness such as heart attacks and strokes. One third of all the excess winter deaths reported were caused by respiratory diseases – with this figure rising to four-fifths of those over 75.⁴⁹
- Based on the ten-year average, this winter 28,600 older people could die prematurely from the cold. That's over 230 preventable deaths a day.⁵⁰
- The average daily excess winter deaths for people aged 65+ in England and Wales is 234 people per day (over 9 per hour, or 1 person every 6 minutes).⁵¹
- Other much colder countries have much lower death rates in winter than the UK. For instance, in the coldest city in the world (Yakutsk in Siberia), there are generally no excess winter deaths⁵²
- It has been estimated that for every degree colder than 20C outdoor temperature, mortality rises by one to two per cent.⁵³
- In the UK, this means that there are about 5,000 deaths a year in the UK for every degree Celsius of winter cold below average.⁵⁴
- There is a strong relationship between poor insulation and heating of houses, low indoor temperature and excess winter deaths of older people.⁵⁵
- There are 15 times more excess winter deaths each year than road traffic fatalities.⁵⁶
- Hypothermia is rare, but heart and circulatory diseases are the largest causes of mortality in adults over 65 (England and Wales)⁵⁷ and are particularly affected by winter temperature.⁵⁸

- Age UK has calculated that cold homes cost the NHS in England more than £1.36 billion every year⁵⁹
- Nearly 1 million people aged 65 and over have had to cut back on food shopping over recent years to cover the cost of utility bills.⁶⁰

See the extent of fuel poverty and non-decent homes below in the **Fuel Poverty** section

Life expectancy

- Current UK estimates from the Office for National Statistics for female life expectancy **at birth** are 82.8 years and 79.1 years for men.⁶¹
- UK life expectancy estimates **at the age of 65** are 85.9 for women and 83.4 for men.⁶²
- In England, men can now expect to live for a further 19 years at age 65, 12 years at 75, 6 years at 85 and 3 years at 95. Women can expect to live for a further 21 years at age 65, 13 years at 75, 7 years at 85, and 3 years at 95.⁶³
- On average, life expectancy at birth increased across all local areas in England and Wales by 1.5 years for males and 1.1 year for females between 2006–08 and 2011–13.⁶⁴
- Life expectancy at age 65 was highest for men in Harrow, where they could expect to live for a further 21.1 years compared with 16.0 years for men in Manchester.⁶⁵
- For women at age 65, life expectancy was highest in Camden (24.0 years) and lowest in Halton (18.8 years).⁶⁶
- In 2010, people aged 75 could expect to live an average of 13.0 years (for women) and 11.2 years for men⁶⁷
- A baby born in 2011 is almost eight times more likely to reach 100 than one born in 1931.⁶⁸
- A baby girl born in 2011 has a one in three chance of living to 100 and a baby boy has a one in four chance⁶⁹
- The number of centenarians living in the UK rose by 73% to 13,350 between 2002 and 2012.⁷⁰
- The life-expectancy of babies born in the UK is slightly higher than the EU average at 81.4 years. The EU average is 80.9 years.⁷¹
- Of the 28 EU countries, Spain holds the highest life expectancy for women at 86.2 years, whilst women in Bulgaria have the lowest, at 78.0 years (a difference of 8.2 years). For men, life expectancy is highest in Cyprus, at 80.9 years, and lowest in Lithuania, at 69.1 years (a difference of 11.8 years).⁷²

Healthy life expectancy

- The **healthy life expectancy** of people living in England is 64.0 years for women and 63.4 years for men.⁷³
- At age 65, men in England can expect to live on average another 10.6 years **in good health**. Women can expect to live 11.5 years **in good health**. For both sexes, this constitutes just under 60% of their expected remaining life span.⁷⁴
- However, there is a large disparity between HLE and area. At birth, males in Wokingham could expect to live 15.5 years longer in “Good” health than males in Blackpool (70.5 years compared with 55.0 years).⁷⁵
- At birth, females in Richmond upon Thames could expect to live 17.8 years longer in “Good” health than females in Manchester (72.2 years compared with 54.4 years).⁷⁶
- Over the last decade disability free life expectancy (DFLE) increased significantly between 2005-07 and 2010-12. However, since then DFLE has declined for both sexes. Men have lost a shocking 75 per cent of the gains made in the earlier part of the decade, with women close behind losing 60 per cent. In 2005-07 a woman could expect to live another 10.7 years free from disability at 65, this peaked in 2010-12 at 11.2 and has now fallen back to just 10.9. Meanwhile men could have expected 10.2 years free from disability in 2005-07, peaking at 10.6 before declining to 10.3.⁷⁷

- Across the EU 28, the range for healthy life years at birth for men was between 51.7 years in Latvia and 71.6 years in Malta (19.9 years difference), while that for women was from 54.2 years in Latvia to 72.7 years in Malta (18.5 years).⁷⁸

Long-term illness

- An estimated 4 million older people in the UK (36% of people aged 65-74 and 47% of those aged 75+) have a limiting longstanding illness. This equates to 40% of all people aged 65+.⁷⁹
- The aging population and increased prevalence of long term conditions have a significant impact on health and social care and may require £5 billion additional expenditure by 2018.⁸⁰
- If nothing is done about age-related disease, there will be over 6.25 million older people with a long-term limiting illness or disability by 2030: nearly 9% of the total population.⁸¹
- Almost two thirds (59%) of people aged 80 and over in the UK have a disability.⁸²
- In the UK, females born in 2009–11 are estimated to live 66.1 years in 'Good' health (80.2% of their life) and 64.7 years free from disability (78.5%), and males 64.2 years in 'Good' health (81.9% of their life) and 63.9 years free from disability (81.5%).⁸³
- Life expectancy for women in the EU-28 is expected to be over 5 years longer than for men in 2013, at 83.3 years for women and 77.8 years for men. However, on average men spend a greater proportion of their shorter lives free of activity limitation.⁸⁴

Hospital care

- Of the 18.7 million adult admissions to hospital last year, around 7.6 million (41%) were aged 65+.⁸⁵
- People aged 65+ make up 42% of elective admissions and 43% of emergency admissions to hospital.⁸⁶
- People aged 65+ make up 23% of all A&E attendances and 47% of admissions to hospital from A&E.⁸⁷
- Average length of stay for emergency admissions increases with age, from an average of 5.2 days for all admissions to 6.5 days for those aged 65-74, 8.3 days for those aged 75-84, to 10.1 days for those aged 85+.⁸⁸

Frailty

- Frailty in later life is characterised by a progressive decline in physical, mental and social functions⁸⁹, increased vulnerability to sudden deterioration^{90 91}, and reduced ability to recover from health setbacks⁹².
- While most older people do not become frail, frailty becomes more prevalent with age, affecting around 10% of those over 65⁹³ increasing to around 65% of those 90 and above⁹⁴.
- Compared to fit older people, those with frailty are at greater risk of disability, care home admission, hospitalisation, and death^{95 96}.
- Those with mild frailty have almost twice the mortality risk of a fit older person; for those severely frail, the risk is quadrupled⁹⁷.
- For older people, frailty is the most commonly reported health condition leading to death⁹⁸.
- Older people with frailty account for 4,000 daily hospital admissions and over one million hospital deaths between April 2006 and December 2012⁹⁹.

Malnutrition

All figures using accepted BAPEN/NICE/WHO definitions "under 20 BMI, loss of appetite and/or unexplained weight loss".

- Malnutrition affects body functions, leading to health problems, complications after surgery, delayed recovery from illness, impaired ability to carry out activities of daily living, poor quality of life and wellbeing, and even early death.¹⁰⁰

- People can become malnourished if they don't eat enough for two to three days.¹⁰¹
- Older malnourished people are twice as likely to visit their GP, have more hospital admissions, stay in hospital longer, and have more ill health.¹⁰²
- Latest estimates suggest 1.3 million people over 65 (almost 1 in 10) suffer from malnutrition or are at risk of malnutrition, but this number could be much higher.¹⁰³
- Nearly one third of all older people admitted to hospital are at risk of malnutrition.¹⁰⁴
- 50% of older people admitted to hospital from care homes were found to be at risk of malnutrition.¹⁰⁵
- In hospital, screening in winter in 2010 found that the risk of malnutrition was 28% in patients under 60 years old, 32% in those aged 60-79 years and 44% in those 80 years and over.¹⁰⁶
- Women have a higher prevalence of malnutrition than men in all age groups.¹⁰⁷
- Of patients in hospital who said they needed help to eat their meals, 17% said that they did not get enough help from staff and 19% only 'sometimes' got enough help.¹⁰⁸
- Malnutrition increases healthcare use, including hospital admissions, increased length of hospital stay, and risk of becoming a permanent resident of a care home.¹⁰⁹
- The cost of malnutrition in England in 2011-12 was estimated to be £19.6 billion per year, or more than 15% of the total public expenditure on health and social care. About half of this cost was due to people aged 65+.¹¹⁰
- The treatment cost per patient with malnutrition or risk of malnutrition (£7,408 per person per year) is two to three times greater than that for a non-malnourished patient (£2,155 per person per year).¹¹¹

Falls

- Falls are the largest cause of emergency hospital admissions for older people, and significantly impact on long term outcomes, e.g. being a major precipitant of people moving from their own home to long-term nursing or residential care.¹¹²
- There are around 220,000 falls-related emergency hospital admissions in England among patients aged 65 and older.¹¹³
- Unaddressed falls hazards in the home are estimated to cost the NHS in England £435m.¹¹⁴
- The total cost of fragility fractures to the UK has been estimated at £4.4bn which includes £1.1bn for social care. Hip fractures account for around £2bn of this sum.¹¹⁵
- Falls in hospitals are the most commonly reported patient safety incident with more than 240,000 reported in acute hospitals and mental health trusts in England and Wales (that is more than 600 per day).¹¹⁶
- 4,984 people aged 65+ died from having a fall in 2016 (E&W, latest available data), equating to 13 people every day. Of these 2,550 were women and 2,334 were men.¹¹⁷

Hip fractures

- For older people, hip fracture is the most common serious injury, reason for them to need emergency anaesthesia and surgery, and cause of accidental death.¹¹⁸
- Only a minority of patients will completely regain their previous abilities, and increased dependency and difficulty walking means that a quarter will need long-term care.¹¹⁹
- Nearly 65,000 people aged 60+ in England, Wales, and NI had a hip fracture in 2015.¹²⁰
- About 7% of these people died within 30 days, and one third after 12 months.¹²¹
- Hip fractures cost the NHS over £1 billion per year.¹²²
- Hip fracture patients occupy over 4,000 hospital beds at any one time, totalling 1.5 million bed days each year.¹²³
- In England, the mean length of stay was 19 days in 2015; Wales was 35 days and NI 22 days.¹²⁴
- 1 in 3 people who have long-term pain from fractures describe it as severe or unbearable.¹²⁵

Sensory loss

- 14% people aged 65+ have **sight loss** which affects their day to day living; this increases to 35% for those aged 75+ and 50% for 90+. ¹²⁶ This equates to just over 2 million people aged 65+
- People with sight loss are much more likely to have problems with day to day living, feel their quality of life is lower, feel less satisfied with life, have lower confidence, lower levels of wellbeing, and higher levels of depression. ¹²⁷
- More than 70% of over 70 year olds and 40% of over 50 years-old have some form of hearing loss. ¹²⁸

Incontinence

- There are around 3.2 million people over 65 suffering from urinary incontinence in the UK, and the majority are women. ¹²⁹
- It has been estimated that more than 50% of care home residents have urinary incontinence. ¹³⁰
- Estimates suggest 1 in 10 people will be affected by faecal incontinence. ¹³¹
- Faecal incontinence is more common in women than in men. ¹³²
- Incontinence can also be associated with falls ¹³³ and strokes. ¹³⁴

Heart Disease and Strokes

- In the UK, more than 25% of all deaths of people aged 65 and over are caused by cardiovascular disease. ¹³⁵ In Great Britain, estimates suggest that 34.1% of men 65-74 and 28.5% aged 75-plus report having had cardiovascular disease. For women, the figures are 22.5% and 29.8%. ¹³⁶
- A person's risk of stroke doubles every decade after the age of 55. ¹³⁷
- By age 75 1 in 5 women and 1 in 6 men will have had a stroke. ¹³⁸
- Strokes are estimated to cost society over £8.9 billion in care and lost productivity. ¹³⁹
- Stroke occurs around 152,000 times per year in the UK. 74% of strokes occur in people aged 65 and over. ¹⁴⁰

Arthritis

- There are an estimated 10 million people in the UK suffering from arthritis. ¹⁴¹

Dying

- Of the 525,043 people who died in England and Wales in 2016, 85 per cent were aged 65 or over; over two thirds were age 75+. ¹⁴²
- Although over one third of all deaths are people aged 85 and over ¹⁴³, only about 15 per cent of people gaining access to specialist palliative care are in this age group ¹⁴⁴
- Research suggests that the most preferred place to die is at home; hospital is the least preferred place. ¹⁴⁵
- According to Dying Matters, around half of people die in hospital each year, despite 70% of people preferring to die at home. ¹⁴⁶
- Of people receiving hospice care that have engaged in advance care planning (ACP), 10% die in hospital compared to 26% of those who have not engaged in ACP. ¹⁴⁷
- A home death rate for people receiving hospice care with ACP is 40% compared to 23% for those who have not engaged in ACP. ¹⁴⁸

Mental health

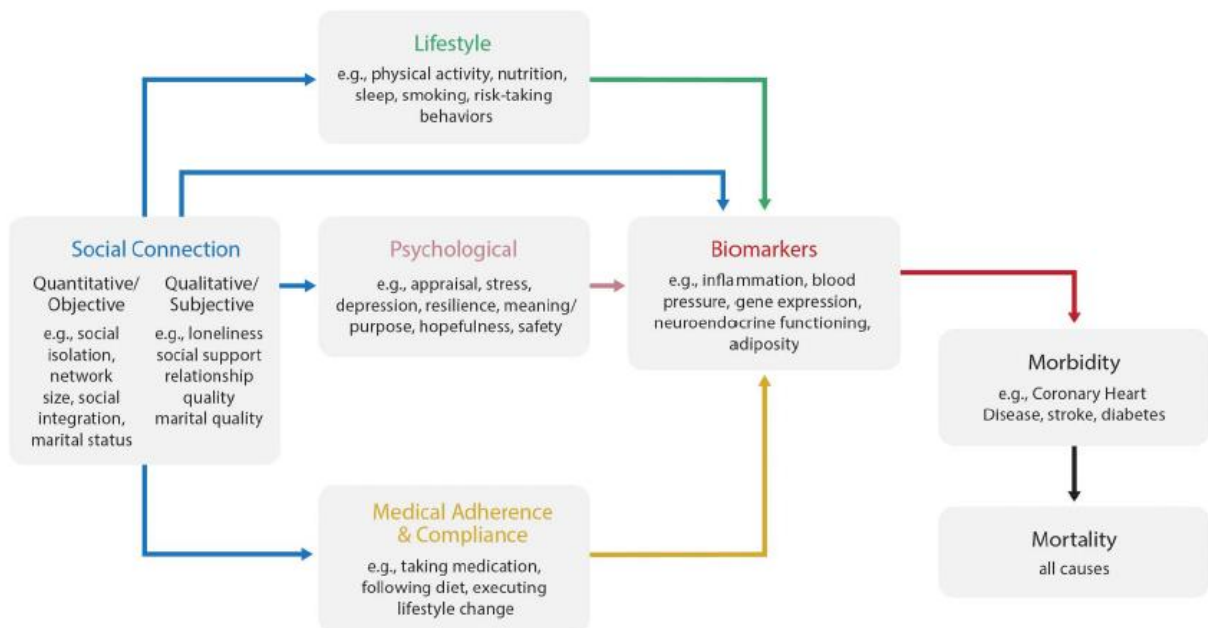
- In England depression affects 22% of men and 28% of women aged 65 or over.¹⁴⁹
- The Royal College of Psychiatrists estimates that 85% of older people with depression receive no help at all from the NHS¹⁵⁰
- Another study estimates that depression affects 40% of older people in care homes¹⁵¹
- Worse general health can be associated with depression among older adults¹⁵², and other risk factors include not living close to friends and family, poor satisfaction with accommodation, and poor satisfaction with finances¹⁵³

Dementia

- Dementia is one of the main causes of disability in later life, ahead of some cancers, cardiovascular disease and stroke¹⁵⁴ and is the leading cause of death for women in the UK.¹⁵⁵
- There are several types of dementia. The most common are Alzheimer's disease (62% of all cases of dementia) and vascular dementia (27%).¹⁵⁶
- 850,000 people are estimated to be living with dementia in the UK, of whom 808,000 are aged 65 years or over.¹⁵⁷
- By 2025, the number is expected to rise to 1.14 million. By 2051, it is projected to exceed 2 million.¹⁵⁸
- One in three people over 65 will die with a form of dementia.¹⁵⁹
- Only 1 person in 14 (7%) aged 65+ has dementia, however, this increases with age: it affects 1 person in 6 over 80 and one in three over 95.¹⁶⁰

Loneliness & isolation (Updated December 2017)

- Loneliness can increase your risk of premature death by up to a quarter.¹⁶¹
- Loneliness can be as harmful for our health as smoking 15 cigarettes a day.¹⁶²
- People with a high degree of loneliness are twice as likely to develop Alzheimer's as people with a low degree of loneliness.¹⁶³
- Deficiencies in social relationships are associated with an increased risk of developing Coronary Heart Disease and stroke.¹⁶⁴
- The ways that loneliness and social isolation can effect physical health are illustrated by this diagram¹⁶⁵



Care and support

- Only about a third (36%) of people aged 50+ are confident that older people who receive care services, such as help with getting dressed or washing, either at home or in a care home, are treated with dignity and respect.¹⁶⁶
- The combined care market value for care for older people, including local authority funded, voluntary and private expenditure, is estimated to be worth £22.2 billion, of which £13.4 billion is attributable to residential care and £8.8 billion to non-residential care.¹⁶⁷
- Approximately 30% of people use some form of local authority funded social care in the last year of life.¹⁶⁸
- Though hospital use climbs steeply in the last few months of life, social care use shows only a steady increase in the last 12 months.¹⁶⁹
- The use of social care also differed according to the presence of certain long-term conditions. For example people with mental health problems, falls and injury, stroke, diabetes and asthma tended to use more; those with cancer appeared to use relatively less local authority-funded social care.¹⁷⁰

Home care

- In total, by 2015/16 there has been a £160 million cut in total spending in real terms on older people's social care since 2010/11.¹⁷¹
- Nearly 1.2 million people older people (1,183,900) don't receive the help they need with essential activities.¹⁷² This means nearly 1 in 8 older people now live with some level of unmet need with vital everyday tasks. Furthermore, taking into account instrumental activities (such as shopping and managing medication) as well the figure rises to more than 1.5 million (1,527,300).
- There were 421,557 delayed discharge days attributable to a lack of social care in place (England, 2014/15).¹⁷³

Residential care

- There are an estimated 4,699 nursing homes and 6,023 residential homes without nursing in the UK.¹⁷⁴
- According to the latest Laing and Buisson survey, there are 421,100 people aged 65+ in residential care (including with nursing).¹⁷⁵
- Only 14.8% of people aged 85+ in the UK live in care homes.¹⁷⁶
- Most supported housing for older people is 'sheltered' housing (for social rent) and owner-occupied retirement housing (mainly for sale). Across the UK there are nearly 18,000 developments and around 550,000 dwellings (480,000 in England), housing around 5% of the older population.¹⁷⁷
- The median period from admission to the care home to death is 462 days. (15 months).¹⁷⁸
- Around 27% of people lived in care homes for more than three years.¹⁷⁹
- People had a 55% chance of living for the first year after admission, which increased to nearly 70% for the second year before falling back over subsequent years.¹⁸⁰
- A 2017 CQC¹⁸¹ report found:
 - Almost four out of five adult social care services in England were rated as good or outstanding overall. However, nearly a fifth of services were rated as requires improvement.
 - 37% of care homes failed on safety.
 - Just below a quarter of care homes and home helps were rated not safe enough, while in community support, including sheltered housing, 17% fell short.
 - Inspectors have successfully prosecuted five care providers and another 1,000 have had enforcement action taken against them, from being closed down to handed warning notices.

Older people as carers

- There are over 2 million older people in the UK today who are providing unpaid care, and more than half of these older carers have a health condition or disability themselves.¹⁸²
- Of the two million older carers, more than 400,000 are over 80 years old, a third of whom are spending more than 35 hours a week providing care.¹⁸³
- There are nearly 500,000 more older carers than there were five years ago, and the number of Advice Line enquiries about care almost doubled in the last two years.¹⁸⁴
- Over a third of carers aged 65+ provide 50 or more hours of informal care each week.¹⁸⁵ Nearly 12% provide 100 hours or more.¹⁸⁶
- Older people provide informal care estimated to be worth about £11.4 billion per year.¹⁸⁷
- The value of informal care provided by people aged 80+ in England has been estimated by Age UK as £5.9bn.¹⁸⁸
- 45.4% of carers are 65 and over.¹⁸⁹
- 90.1 per cent of carers aged 85 and over have caring responsibilities for someone aged 75 or over.¹⁹⁰
- For all carers aged over 45, the highest percentage of the people they care for are aged 75 or over.¹⁹¹
- 16.2% of carers overall reported they have little social contact and feel socially isolated.¹⁹²
- Of carers who have had a lot of financial difficulties caused by their caring responsibilities, 38.7 per cent report having little social contact with people and feeling socially isolated.¹⁹³
- 58.5 per cent of carers spend more than 35 hours per week providing care. Over a third of carers (35.7 per cent) provide care for over 100 hours per week.¹⁹⁴
- Nearly two-thirds (65%) of carers have health problems or a disability.
- More than two thirds (69%) of carers say being a carer has damaged their psychological wellbeing.¹⁹⁵

Homes and housing

- Poor housing for older people costs NHS at least £634m every year¹⁹⁶
- Currently nearly 6 million households are headed by a person aged 65 or over in England. By 2021, this is expected to increase to over 7 million.¹⁹⁷
- Around one-third of all households are older households. This proportion applies across most regions except for the South West (40 per cent) and London (22 per cent).¹⁹⁸
- The specialist housing currently on offer does not reflect the choices that most older people make.¹⁹⁹
- While retirement properties make-up just 2 per cent of the UK housing stock, or 533,000 homes, with just over 100,000 to buy, one in four (25 per cent) over 60s would be interested in buying a retirement property – equating to 3.5 million people nationally.²⁰⁰
- If just half of the 58 per cent of over 60s interested in moving (downsizing and otherwise) were able to move, this would release around £356 billion worth of (mainly family-sized) property – with nearly half being three-bedroom and 20 per cent being four-bedroom homes.²⁰¹
- Most older people want a home with at least two bedrooms but most specialist provision has only one bedroom.²⁰²
- The official definition implies that any single or couple household with three or more bedrooms 'under-occupies'. Of the 8 million under-occupying households, there are nearly as many other (non-older) households as older ones.²⁰³
- Since 57 per cent of all older households (and 68 per cent of older home-owners) 'under-occupy', the official definition is at odds with older people's views and preferences.²⁰⁴
- Death is more important than downsizing in 'releasing' larger homes: 85 per cent of homes with three or more bedrooms are 'released' by older people due to death rather than a move to a smaller home.²⁰⁵
- An older person's health can benefit from a move to more suitable housing as long as it is an informed choice and they remain in control. 'Staying put' can also be the right choice.²⁰⁶

- 76 per cent of older households are owner-occupiers and most own outright; 18 per cent are housing association or council tenants, while 6 per cent are private sector tenants.²⁰⁷
- 42 per cent of older households aged 55 to 64 are single, and this proportion increases with age.²⁰⁸
- About 7 per cent of older households (530,000 people) live in specialist housing where a lease or tenancy restricts occupation to people aged over 55, 60 or 65. Most of these schemes are provided by housing associations and offer special facilities, design features and on-site staff. Around 10 per cent of specialist dwellings are in schemes offering care as well as support. 77% of these are rented.²⁰⁹
- 93 per cent of older people live in mainstream housing. As well as 'ordinary' housing, this includes housing considered especially suitable for older people due to dwelling type (e.g. bungalows), design features (including 'lifetime homes') or adaptations (e.g. stair lifts).²¹⁰
- Over two thirds (71%) of householders aged 65+ own homes outright without a mortgage²¹¹
- Over three quarters of a million people aged 65 and over need specially adapted accommodation because of a medical condition or disability and 145,000 of them report living in homes that do not meet their needs²¹²
- 300 older people can be helped by a handyperson for the same cost of one place in a care home for a year (30,000 vs £100)²¹³
- More than 20 per cent of individuals aged 50 or older in England, have no housing wealth at all.²¹⁴
- 67 per cent (1.1 m people) of older people living in poverty are owner occupiers.²¹⁵
- There is a strong relationship between poor insulation and heating of houses, low indoor temperature and excess winter deaths of older people.²¹⁶
- One in five homes (21%) occupied by older people in England fail the decent homes standard (2 million households)²¹⁷
- The UK has some of the worst levels of home energy efficiency in Europe.²¹⁸
- It is estimated that up to 42,000 older people are unofficially homeless in England and Wales²¹⁹

Money Matters (updated May 2017)

Overall incomes

- In the last reported year (2015/16), the average (median) net income for single pensioners in the UK was £250 a week before housing costs and £205 after housing costs. For couples the figures were £466 before housing costs and £436 after housing costs.²²⁰
- Averages don't tell the whole story. For example, the poorest fifth of single pensioners had median net incomes of £106 a week after meeting housing costs (2015/16 prices), while the richest fifth had £408. For couples the figures were £224 for the poorest fifth and £911 for the richest fifth.²²¹ On average younger pensioners have higher incomes than those aged 75+, single men have higher incomes than single women while the median income of couples after paying housing costs is over twice that of single people.²²²

Survey data shows that for some older people managing on their income is hard

- 29% of older people in GB say they are living comfortably, whereas 26% are 'just about getting by' or finding it difficult.²²³
- 74% of older people in GB say that compared to last year, they are doing the same financially; 7% are better off, but 19% are worse off.²²⁴
- Over one third of people aged 60+ are worried about the cost of living, 27% are worried about the cost of food, and 41% are worried about the cost of heating their homes in the winter.²²⁵
- 20% of people aged 50-64 are concerned about being made redundant or becoming unemployed in the next six months, and 26% are worried about the security of their income over the next six months.²²⁶

Pensions

- In Nov 2016, 12.9million people were receiving a state pension (7.3 million women and 5.6 million men). The figures include 1.2 million people living abroad).²²⁷
- On average people received £134.53 a week (around £7,000 a year).²²⁸
- 97% of all pensioners (single people or couples) have income from the state pension in 2015/165. Among recently retired pensioners, the proportion is 94%.²²⁹
- 46% of pensioner couples and 71% of single pensioners receive over half their income from state pensions and benefits.²³⁰
- 7% of pensioner couples and 24% of single pensioners have no source of income other than the state pension and benefits.²³¹
- 81% of pensioner couples and 61% of single pensioners have private pension income. For those with this type of income, the median amount received is £206 a week for couples and £103 for single people.²³²

Poverty

- 1.9 million (16%) pensioners in the UK live in poverty (that is with incomes below 60% of contemporary median household income after housing costs).²³³
- Of the 1.9 million, one million are in severe poverty (incomes less than 50% median income) and there are an additional 1.1 million with incomes just above the poverty line (above 60% but below 70% of median income).²³⁴
- Older pensioners (especially those aged 85+), single people living alone, private tenants, and pensioners from black and ethnic minorities are at particular risk of being in poverty.²³⁵
- 8% of pensioners aged 65+ (about 900,000) in the UK are materially deprived. That is, they do not have certain goods, services, or experiences because of financial, health-related, or social isolation barriers.²³⁶

- According to the latest DWP statistics, one in ten people aged 65+ (over a million) say they would not be able to pay an unexpected expense of £200. ²³⁷

Unclaimed benefits (updated November 2017)

- Nearly two out of five (39%) pensioners in Great Britain who are entitled to Pension Credit have not claimed it. ²³⁸
- Those who are entitled to, but not claiming, Pension Credit, are missing out on an average (mean) of £43 a week. ²³⁹
- Nearly one in five (19%) pensioners in Great Britain who are entitled to Housing Benefit to help pay their rent have not claimed it. ²⁴⁰
- Those who are entitled to, but are not claiming, Housing Benefit, are missing out on an average (mean) of £55 a week. ²⁴¹
- A total of £3.8 billion of Pension Credit and Housing Benefit went unclaimed in 2015/16. ²⁴²

Spending

- Older households (65+) contributed about £61 billion a year to the UK economy in 2013/14. The Age UK Chief Economist's report found that £37 billion of the total amount came from employment and £11.4 billion from informal caring. Child care contributed £6.6 billion. Nearly £6 billion came from volunteering. ²⁴³
- Average weekly expenditure for households headed by someone aged 65 - 74 is £453. This figure decreases for households headed by someone over the age of 75 to £288. ²⁴⁴
- On average 75+ households spend more of their total expenditure on fuel: 17% compared to an all age average of 14%. ²⁴⁵
- The average weekly expenditure for one-person households mainly dependent on state pensions is £168. ²⁴⁶
- The total spending by households headed by someone aged 65+ was £145 billion (2013). This can be compared to £128 bn (2012), £121bn (2011), £109 bn (2010) and £102 bn in 2009 - an increase of 33% in five years (not adjusted for inflation). ²⁴⁷

Fuel poverty

- According to official statistics (HBAI), about 700,000 pensioners (6%) say they do not have a damp-free house and about 350,000 (3%) do not think they keep their homes adequately warm ²⁴⁸
- Under the new fuel poverty definition, there are 542,000 older households (where the oldest person is aged 60+) in England in fuel poverty in the latest reported year (2013). This equates to about 1 million people aged 60+. ²⁴⁹
- In 2014, the average "Big Six" energy providers' standard tariff fuel bill was £1,265 compared to £472 in 2004, a rise of 168 per cent in ten years. ²⁵⁰
- Households where the oldest person was aged 75 or over are the most likely to be in homes with poor energy efficiency compared with other households. ²⁵¹
- Nearly one in three of the oldest households in England (where the oldest person is aged 75+) live in housing which has failed the official decent homes standard. ²⁵²
- One in eight of these 75+ households live in housing which fail the decent homes standard because of sub-standard heating and insulation. ²⁵³
- Older people in private rented housing are most at risk of living in non-decent homes. ²⁵⁴
- The UK has the highest rate of fuel poverty and highest rate of excess winter deaths in Europe, ²⁵⁵ and is near the bottom of the other league tables on affordability of space heating (14 out of 15), share of household expenditure spent on energy (11 out of 13), homes in poor state of repair (11 out of 15), thermal performance (6 out of 8), and the gap between current thermal performance and what the optimal level of insulation should be in each country (7 out of 8). Overall, no other country of the 16 assessed performs as poorly as the UK across the range of indicators. ²⁵⁶
- Over 6 million older people (55% of people aged 65+ in the UK) are concerned about the increasing cost of energy bills in the winter ²⁵⁷

- 28% of older people (3 million people aged 65+ in the UK) say they are worried about staying warm in their homes in the winter²⁵⁸
- Nearly 1 million people aged 65 and over have had to cut back on food shopping over recent years to cover the cost of utility bills.²⁵⁹
- 14% have gone to bed to keep warm and save heating costs, even though they weren't tired.²⁶⁰
- 12% have lived in just one room to save heating costs.²⁶¹
- Age UK has calculated that the cost of cold homes to the NHS in England arising from the increase in hospital admissions and additional GP consultations is around £1.36 billion per year.²⁶²

See more about the physical effects of the cold in the **Health and Wellbeing** section in the fact sheet

Communities

Transport and accessibility

- Between 1995/97 and 2013 the proportion of people in Great Britain aged 70+ holding a licence increased from 38% to 62%.²⁶³
- 40% of people aged 60 or over in GB use local bus services at least once a week.²⁶⁴
- In 2013 the take-up rate of concessionary fares by people aged 60+ in Great Britain was 76% (79% of females and 73% of males).²⁶⁵
- In 2013, the concessionary bus pass scheme delivered more than 1.2 billion trips to 12 million pass holders in Britain (both disabled and older people).²⁶⁶
- A cost-benefit analysis on the concessionary travel for older and disabled people shows that the scheme delivers excellent value for money with each £1 spent generating at least £2.87 in benefits. Half of the benefits accrue directly and immediately to concessionary travellers themselves, around 20% of the benefits to other bus passengers and other road users from transport network improvements, and the rest to the wider community from wider economic and social impacts and in particular from improvements in health and wellbeing.²⁶⁷
- Around 25% of bus journeys taken by people aged 65+ are for medical appointments.²⁶⁸
- 18% of adults aged 60-69 have a mobility difficulty, and 38% of adults aged 70+ do. This is compared to 12% of everyone aged 16 and over.²⁶⁹
- In the UK, 11% of those aged 65+ say they find it difficult to access a corner shop; 12% find it difficult to get to their local supermarket; 14% to a post office; 12% to their doctor's surgery; and 25% to their local hospital²⁷⁰
- 57% of rural households are within 13 minutes' walk of an hourly or better bus service²⁷¹
- 28% of rural households do not have access to a supermarket within 4km²⁷²

Community and citizenship

- 29.0% of people aged 65-74 and 17.6% of 75+ in England have participated in volunteering in the 12 months to June 2012. The average for all ages is 23.9%²⁷³
- This equates to just over 2.5 million volunteers aged 65+ in England²⁷⁴
- Nearly 4.9 million people aged 65 and over in England (58%) take part in volunteering or civic engagement²⁷⁵
- People aged 65+ say that the top benefits of volunteering are 'meeting people and making friends' (91%), 'gets me out of myself' (82%), 'makes me feel needed' (76%), and 'gives me more confidence' (68%)²⁷⁶
- Other benefits of volunteering are:
 - gives a role in life and a sense of being needed and respected,^{277, 278, 279, 280, 281}
 - decreases mortality and improves self-rated health,^{282, 283, 284, 285, 286, 287}

- increases mental health and decreases depression,^{288, 289, 290, 291, 292, 293, 294}
- reduces stress and increases life satisfaction,^{295, 296}
- provides social support and interaction,²⁹⁷
- healthy behaviours and the ability to cope with one's own illness,²⁹⁸
- provides a positive transition from work to retirement.²⁹⁹

Work and Learning

Employment

- During Sept-Nov 2014, there were 8.42 million people aged 50-64 and 1.13 million people aged 65 and over in employment; together, this was 29% of 'economically active' people aged 16+.³⁰⁰
- Out of 10.2 million people aged between 50 and the state pension age, 2.9 million (28%) are out of work.³⁰¹
- Of the 2.9 million, only 0.7 million see themselves as "retired", yet 1.7 million think it is unlikely that they will ever work again.³⁰²
- Over half of men and women have already stopped working by the year before they reach state pension age.³⁰³
- On average, men leave the labour market earlier now than they did in the 1950s and 1960s, and often this is not a planned early retirement, but people forced out of work by circumstances beyond their control.³⁰⁴
- 47% of unemployed older people have been out of work for a year or more compared to only 33% of unemployed 18-24 year olds.³⁰⁵
- Median hourly pay for workers in their 50s is £12.00 and £10.00 for workers aged 60+, as opposed to £13.03 for workers in their 30s.³⁰⁶
- There has been a trend of people leaving the workforce (presumably for retirement) later. For men, the estimate of average age of withdrawal increased from 63.8 years in 2004 to 64.5 in 2009. For women, it increased from 61.2 years in 2004 to 62.0 years in 2009.³⁰⁷
- 65% of older people believe age discrimination still exists in the workplace.³⁰⁸
- 18.1% of employees in the UK aged between 50 and retirement age have received job-related training in the last four weeks, as opposed to 25.8% aged 25-34 and 38.7% aged 35-49.³⁰⁹
- Today, over 1.87 million people aged 50+ work for themselves.³¹⁰

Leisure and time use

- People aged 65 and over spend on average three and three quarters hours a day watching TV (or DVD/Video)³¹¹
- Over-65s are estimated to spend an average of 80% of their time in the home - 90% for people over 85.³¹²
- 73% of over-65s said they were involved in leisure activities and hobbies in the last 2 weeks.³¹³
- 76% of over-65s said they are satisfied with their leisure activities and hobbies; 34% were 'very satisfied', which was higher than any other age group except 16-24 year olds (35%).³¹⁴
- 48% of over-65s are active in social activities in their local area, though this is less than other age groups.³¹⁵

Digital inclusion

The issue of internet use is especially important for older people, because more and more services are moving online. For example, a report, "Online government services and the offline older generation,"³¹⁶ concludes that the direction of travel within government is, definitively, to move resources online.

This note sets out some statistics and information about internet use and older people drawing on national surveys.

Internet use and trends over time (Updated June 2017)

Internet use among older age groups has increased substantially over the last six years, but many are still non-users.

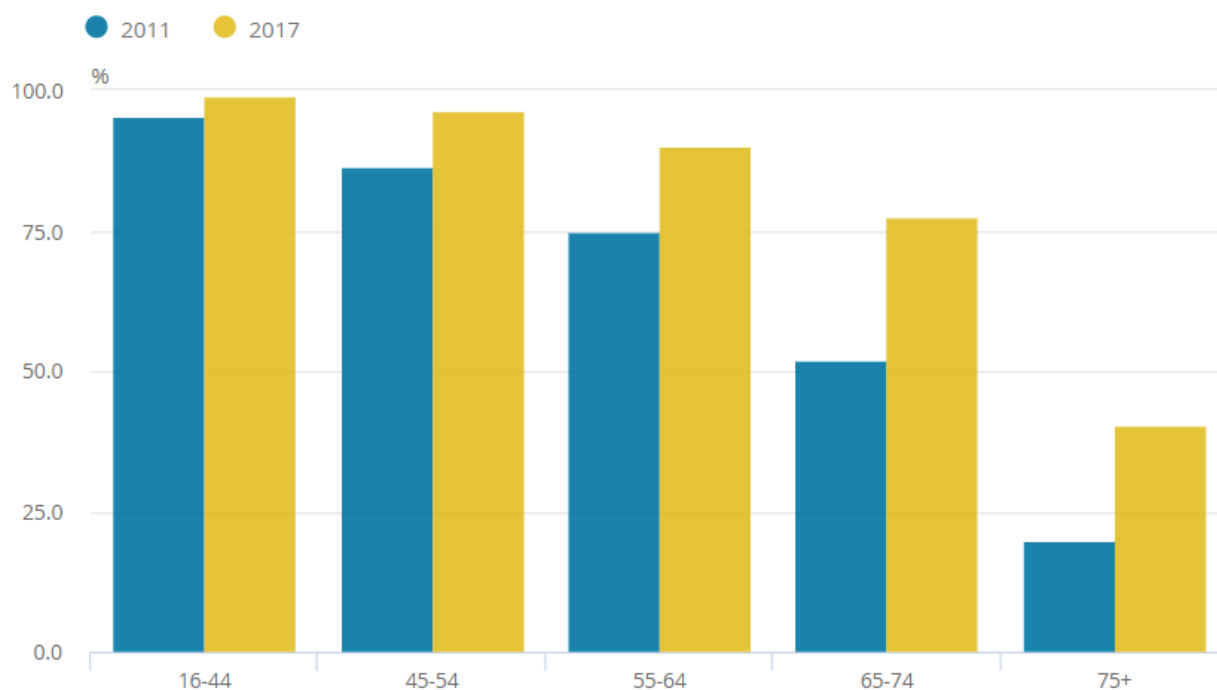
3.8 million people aged 65+ have never used the internet.

Almost a quarter (22.5%) of people aged 65 to 74 and around three-fifths (59%) of people aged 75+ have not recently used the internet (in the last 3 months).

The Office for National Statistics (ONS) publishes information each year setting out the numbers and proportions of people who use the internet.³¹⁷

- In the UK, 4.8 million adults have never used the internet while a further 0.9 million have used it, but not in the last 3 months.³¹⁸
- Among people aged 65+, 3.8 million have never used the internet and a further 0.61 million who have used it, but not in the last 3 months.³¹⁹
- Most of these non-users are aged 75+. There are 2.6 million people aged 75+ who have never used the internet and a further 0.37 million who have used but not in the last 3 months.

The table below shows that the proportion of people aged 75+ who have used the internet in the last 3 months has doubled in the last six years (from 20 per cent to 40.5 per cent), and increased by around a half for those aged 65 to 74 (from 52 per cent to 77.5 per cent). However, among those aged 75+, around three-fifths (59%) are still non-users.



Source: *Internet Users in the UK 2017*, ONS (table 1B). Recent users are people who have used the internet in the last 3 months.

There are differences within, as well as between, age groups

*Older women are less likely to use the internet than older men. Among all age groups disabled people are less likely to use the internet than non-disabled people, and use is also linked to socio-economic factors.*³²⁰

Gender

Older women are less likely to be recent internet users than older men.³²¹

- Nearly a half (47.2%) of men aged 75+ have recently used the internet compared to a third (35%) of women 75+.
- There is a small difference among those aged 65-74 (79% of men compared to 76% of women).
- There are no gender differences among younger age groups.

Disability

Across all age groups disabled people are less likely to use the internet than those who are not disabled.³²² For example:

- Half of people (50%) aged 75+ who **are not** disabled have recently used the internet compared to (34%) who **are** disabled.
- Among those aged 65-74 the figures are 82% of non-disabled people compared to 69% of those who are disabled.

Socio-economic group

People in higher socio-economic groups are more likely to use the internet than those in lower groups.

- 95% of adults (all ages) in group AB and 92% in C1 use the internet, compared to 80% of those in group C2 and 78% of DEs.³²³
- Among those aged 75+, nearly two-thirds (65%) of those in group AB, and 42% of C1s, use the internet compared to just a fifth in the lower socio-economic groups (20% of C2s and 19% of DEs).³²⁴

Digital use is also linked to other forms of financial disadvantage. For example, analysis of the English Longitudinal Survey of Ageing (ELSA), which covers people aged 50 and over, shows that internet use increases with wealth, and that people living in the most deprived areas of the country are less likely to use the internet than those in less deprived areas³²⁵.

Some people give up using the internet as they get older

Around 1 in 20 people aged 75+ have used the internet in the past but not in the last 3 months.

While many people who start using the internet later in life continue to do so, a minority give up. The ONS finds that nearly 1 in 13 people aged 75+ (7.3%) and 1 in 26 aged 65 to 74 (3.8%) have used the internet but not in the last 3 months. So they have either stopped using it altogether or are infrequent users. This has increased for the 75+ group over last year.³²⁶

Evidence of falling use among the oldest age groups has been also found in analysis of ELSA which follows up the same individuals over time. Between 2002/03 and 2012/13 frequent internet use increased. However, for the groups aged 75+ when first interviewed, while there was an initial increase in internet use, this started to fall over time.³²⁷

Older internet users carry out a narrower range of activities online

Even if older people are using the internet, they are less likely to be taking part in a wide range of activities online.

As seen above internet use reduces with age. Furthermore, older age groups tend to use it for a more limited range of activities. Ofcom asked people about their weekly use of the internet in 12 categories including: communication, browsing, social media entertainment and transactions. Among internet users, those aged 65+ were less likely than younger age groups to do 11 of the 12 activities set out – the exception being ‘looking for health related activities’. The table below covers the five most commonly undertaken activities.³²⁸

Percentage of internet users who undertake certain activities each week by selected age groups

	All internet users	Age 16-24	Age 65-74	Age 75+
Communication	89%	97%	76%	63%
General surfing/browsing	86%	93%	65%	71%
Social media	71%	93%	37%	26%
Entertainment	67%	90%	45%	34%
Transactions	50%	42%	29%	29%

Older people who do not use the internet

People who are not online give a range of reasons for why they do not use the internet, but many feel it is not something that they need or want. For example around three out of five (61 per cent) of non-users aged 65+ in Great Britain said they did not have internet access because they did not

need it – for example because it was not useful or not something that interested them.³²⁹ Other reasons given include: lack of skills, cost, and concern about security. An Age UK report provides more information about the views and experiences of older people who do not use the internet, and the barriers they face to getting online.³³⁰

Internet ‘by proxy’

The Ofcom survey asked people who do not use the internet if anyone else used it on their behalf – for example, to send an email or purchase something over the internet. They found that a quarter (25%) of non-users over the age of 65, and two-fifths (41%) of those 16-64 did so.³³¹ There were no differences in proxy use by socio-economic group or by gender.

About these figures

Most of the information here comes from annual surveys carried out by the Office for National Statistics (ONS) and the communications regulator Ofcom. The different reports published by these organisations cover a wide range of information including: who is using the internet, where, and for what purposes.

ONS and Ofcom use slightly different questions on internet use. ONS asks if people have used the internet in the last 3 months, used over 3 months ago, or have never used it. Ofcom - asks if people access the internet at home or elsewhere.

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	2010	2011	2012	2013	Annual Average
TOTAL	1,850	1,901	1,754	1,713	1,805

Source: Annual Road Fatalities GB, Department for Transport <https://www.gov.uk/government/publications/annual-road-fatalities>

The EWD figure is almost exactly 15 times the number of RTFs: 27,085 EWD/1,805 RTA fatalities = 15.0055

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