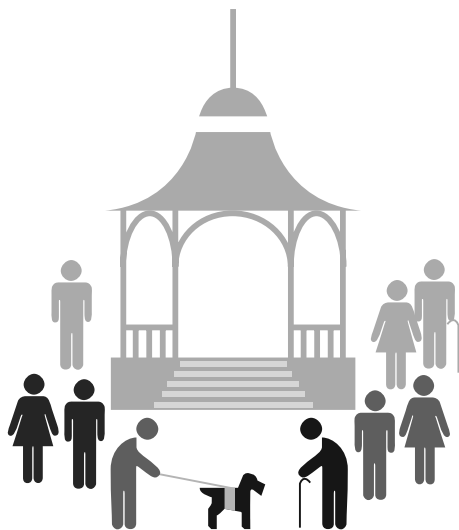


**FOCUS ON Older People**



**Focus on Older People** paints a picture of the people aged 50 and over in the UK today. It includes information on their characteristics, lifestyles and experiences, placing particular emphasis on changes with age.

Older people make up an increasing proportion of our population. The blurring of the various stages in our lifecycle mean that older people are as varied as any other group in our society. Many older people lead active and healthy lives for many years over the age of 50. Employment rates for people in their fifties have risen in the past decade, and it is this age group who are most likely to be providing unpaid care. However, for the very old, there may be barriers which prevent them from participating in a wide variety of activities. These may be financial, or related to health or lack of transport.

<b>Population .....</b>	<b>1</b>
<b>Living arrangements .....</b>	<b>2</b>
<b>Housing.....</b>	<b>3</b>
<b>Labour market.....</b>	<b>4</b>
<b>Health and well being .....</b>	<b>5</b>
<b>Health and social care.....</b>	<b>6</b>
<b>Income, wealth and expenditure.....</b>	<b>7</b>
<b>Lifestyles.....</b>	<b>8</b>
<b>Notes and definitions .....</b>	<b>9</b>



# Population

20.0 million aged 50 and over

There were 20.0 million people aged 50 and over in the UK in 2003. This was a 45 per cent increase over five decades, from 13.8 million in 1951. The number is projected to increase by a further 36 per cent by 2031, when there will be 27.2 million people aged 50 and over.

Over the last 50 years there has also been a substantial change in the age composition of older people. In 1951, those aged 50–59 represented 43.0 per cent, and those aged 85 and over made up just 1.6 per cent of the 50 and over population. In 2003 the two age groups represented 37.8 per cent and 5.5 cent respectively of the older population. Projections indicate these proportions will be respectively 28.6 and 7.9 per cent by 2031.

Projections for 2031 indicate a more rapid ageing of the population over the next 30 years. People aged 85 and over will then comprise 3.8 per cent of the UK population. Population ageing is primarily the result of sustained low fertility (a low number of births). Falling fertility leads to fewer young people in the population and hence a rise in the proportion of older people. Declines in mortality are also an important factor. In particular, falls in the death rates at older ages have contributed to the increase in the number of older people.

Older women outnumber older men, as death rates are higher among men than among women. The improvement in death rates among older men has led to a narrowing of the gap. There were 77 men in the UK aged 50 and over for every 100 women of the same age group in 1951. The sex ratio increased to 85 men per 100 women in 2003. Projections indicate that the sex ratio will further increase by 2031, when there are expected to be 90 men per 100 women over age 50.

The greater number of women than men is most pronounced among the very old, as women tend to live longer than men. The death of men in the World Wars has also had an impact. In 2003 there were 40 men per 100 women for those aged 85 and over. This compares with 45 men per 100 women in 1951, but is projected to rise to 65 per 100 by 2031.

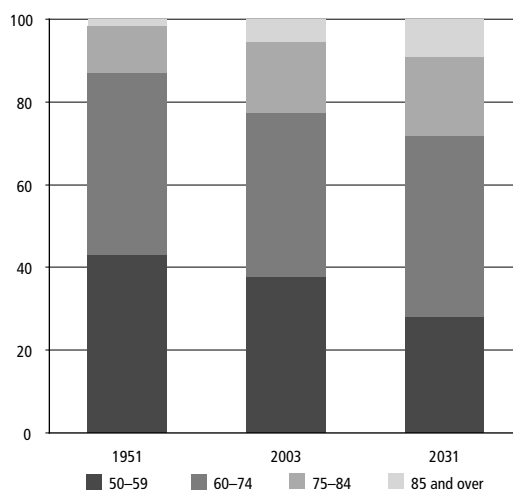
A very small proportion of older people in Great Britain (4 per cent) are from non-White ethnic minority groups. In 2001, 15 per cent of people from non-White ethnic minority groups were aged 50 and over (around 672,000 people). This compares with 33 per cent of the overall population.

The White Irish group had the oldest age structure in 2001, with one in four aged 65 and over. Among the non-White group, Black Caribbeans had the largest proportion aged 65 and over at 11 per cent, while the Mixed group had the youngest age structure – half were aged under 16 and just 4 per cent were aged 65 and over.

## Age composition of the older population

United Kingdom

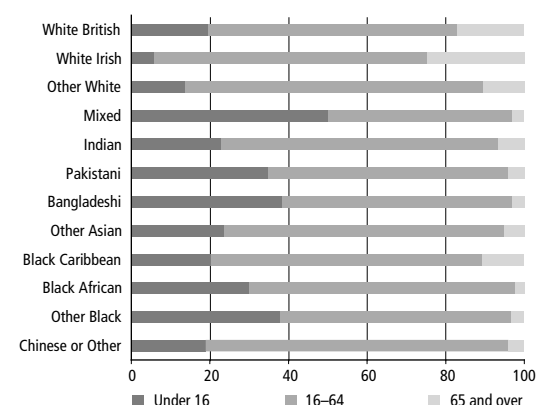
Percentages



## Age distribution: by ethnic group and sex, April 2001

Great Britain

Percentages



### Sources:

Population estimates, Office for National Statistics  
 Population projections, Government Actuary's Department  
 Census 2001, Office for National Statistics  
 Census 2001, General Register Office for Scotland

### Notes:

Unless otherwise stated, older people refers to those aged 50 years and over.



# Living arrangements

## 3 in 5 women aged 75 and over live alone

Older women are more likely than older men to live alone and the proportion increases with advancing age. Among women aged 75 and over who live in private households in Great Britain, 60 per cent lived alone in 2002 compared with 29 per cent of men of the same age.

The majority of older men live in a married or cohabiting couple family, though the proportion declines with age. Among men living in private households, the proportion fell from 78 per cent for men aged 50–59, to 65 per cent for those aged 75 and over. Among older women the proportion decreases more sharply with age. It fell from 75 per cent of women aged 50–59 to 63 per cent aged 60–74 and 32 per cent aged 75 and over.

Cohabitation is becoming more common among people in their 50s, and again the proportion declines with age. In 2002, 5 per cent of men and 4 per cent of women aged 50–59 lived with a partner without being married to them. This compares with 1 per cent of men and women aged 75 and over.

Widowhood is common among women at older ages: 6 per cent of women aged 50–59 are widowed compared with 79 per cent of those aged 85 and over.

Few older people live with other people (not including a spouse, cohabiting partner or child), though it too increases with advancing age. In 2002, 3 per cent of men and women aged 75 and over were living with others.

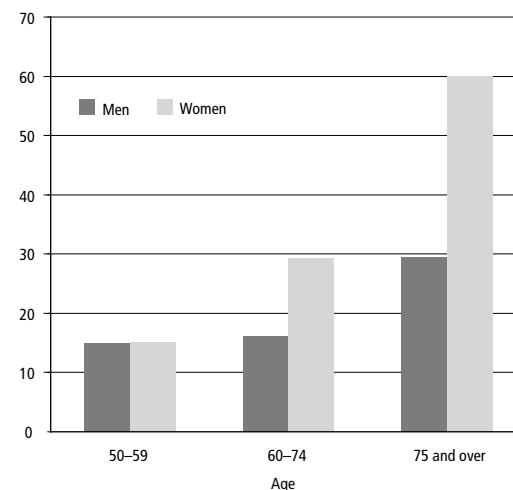
In 2001, 4.5 per cent of people aged 65 and over were resident in communal establishments in Great Britain. This proportion was greatest among people aged 90 and over at 20 per cent for men and 34 per cent for women in 2001. The proportion of people aged 90 and over decreased over the 1990s – 25 per cent of men and 38 per cent women were living in communal establishments in 1991.

Older women are more likely than older men to live in communal establishments. Among women aged 75–84, 5.2 per cent were living in communal establishments, compared with 3.2 per cent of men in the same age group.

One of the main reasons for the higher presence of women in communal establishments is the gender difference in marital status. Women are more likely than men to be widowed and so be without a spouse to care for them. In addition, at ages over 85, never-married people are even more likely than widowed people to live in a communal establishment. Another important factor is the higher level of disability reported by women than men at any given older age.

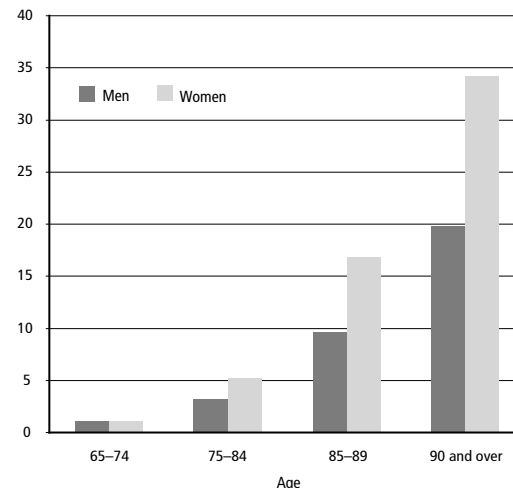
### People in private households who live alone: by age and sex, 2002

Great Britain  
Percentages



### Percentage of people who live in communal establishments: by age and sex, April 2001

Great Britain  
Percentages



#### Sources:

General Household Survey, Office for National Statistics  
Census, April 1991 and 2001, Office for National Statistics  
Census, April 1991 and 2001, General Register Office for Scotland.

#### Notes

All data relate to Great Britain.  
See 'Communal establishments' in the Notes & definitions for details about changes in the classification of residents.



# Housing

## 1 in 2 aged 50 and over own home outright

Most older households in Great Britain (where the reference person was aged 50 or over) lived in owner-occupied homes in 2003/04. Over half owned their homes outright and just under a quarter were buying their home with a mortgage. The proportion of owner occupiers decreases with age from 79 per cent for the 50–64 age group to 63 per cent for those aged 85 and over.

One in five older households lived in social housing, rented from the social sector and one in twenty rented privately. The proportion of older households living in social rented accommodation increased with age. Among those where the household reference person was aged 50–64, 15 per cent were social renters. This proportion increased to 24 per cent of those aged 65–84 and 29 per cent of those 85 and over.

Marital status also has an impact on older peoples' housing circumstances. Widowed, married and single older households were most likely to live in homes owned outright (60 per cent, 55 per cent and 49 per cent respectively). Divorced or separated older households were most likely to live in social rented property.

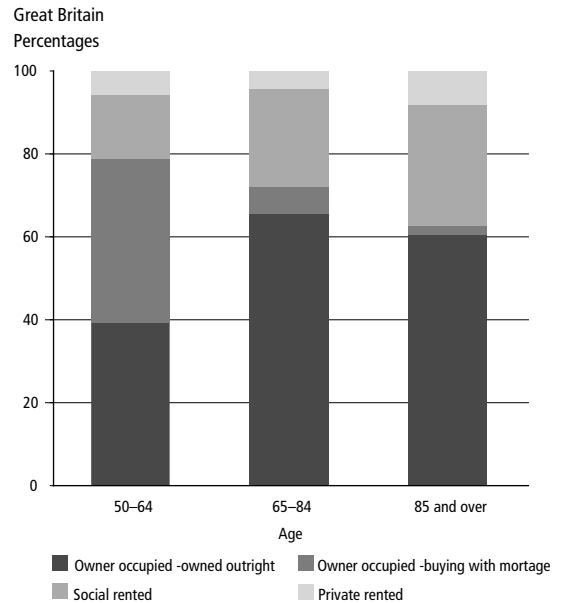
In 2001, there were 424,000 older people (aged 50 and over) in England and Wales living in communal establishments – almost half were aged 85 and over. Women living in communal establishments far outnumbered male residents (303,000 women compared with 121,000 men). Marital status accounted for much of this gender difference. The widowed and never married are more likely to live in institutional care in later life, and these groups are disproportionately women.

Generally older households are more likely than all households to live in under-occupied homes (that is, having two or more rooms above the bedroom standard). In 2003/04 around four fifths of older households lived in under-occupied homes compared with a third of all households. Married older households were the most likely to live in homes that were above the bedroom standard (90 per cent), compared with 77 per cent of widowed households, 75 per cent of single households and 69 per cent of divorced or separated households.

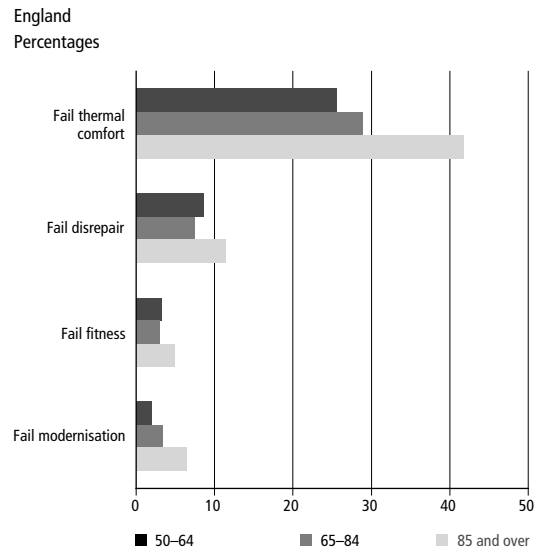
In 2001 a third of older households lived in non-decent housing and this proportion increased with age. Homes rented privately were most likely to be non-decent (54 per cent). Among owner occupiers, households headed by someone aged 85 and over were almost twice as likely as those aged 50–64 to live in non-decent housing (51 per cent compared with 28 per cent respectively). However for those renting in the social sector the reverse was true.

The most common reason for a dwelling to be declared non-decent was insufficient heating (a lack of a reasonable degree of thermal comfort). This was reported for almost three in ten (28 per cent) of older households (aged 50 and over). Where the household head was aged 85 or over, this proportion rose to 42 per cent.

Tenure: by age of household reference person, 2003/04



Non-decent homes: by reason for non-decency and age, 2001



Sources:

General Household Survey, Office for National Statistics  
English House Condition Survey, Office of the Deputy Prime Minister

Notes:

Non-decent homes is an indicator combining unfit, substantial disrepair and where essential modernisation is needed. See 'Communal establishments' in the Notes & Definitions for details about changes in the classification of residents.



# Labour market

## 1 in 5 older workers self-employed

The employment rates of men and women aged between 50 and state pension age (SPA) in Great Britain were 72 per cent and 68 per cent respectively in spring 2004, compared with 64 per cent and 60 per cent in 1994. The employment rate of older men started to recover during the 1990s after years of decline. The steady rise in employment for older women began in the early 1980s and reflects wider social changes.

Most workers, irrespective of their age, are employees. However, self-employment is more common among older workers than among those under 50. In spring 2004, 19 per cent of people aged 50 and over were self-employed compared with 14 per cent of people aged 25–49. Self-employment was also more common in older men than older women (26 per cent compared with 11 per cent respectively).

Men in their 50s who were self-employed were much more likely than those who were employees to still be working ten years later. In addition, workers over SPA were more likely to be employed in small companies with 1 to 10 staff and far less likely to be employed in larger organisations with over 50 staff.

Both men and women who have been economically active seem to leave the labour market at an earlier age than 25 years ago (when the series first began in 1979). Part-time work may act as a bridge between full-time work and retirement. For both men and women working after SPA, working part time was more common than working full time.

Both age and health status have an impact on labour market participation. Overall employment levels for those with a long-standing illness and disability are substantially lower at each age than for those without. The decline with age was similar irrespective of health status.

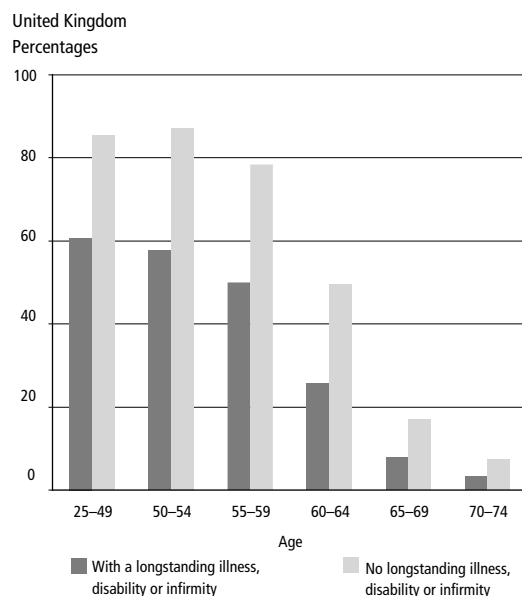
Over nine-tenths of older people who were out of work were economically inactive rather than unemployed. Sickness, injury or disability was more commonly given as a reason for not seeking work than retirement. About 1.2 million Incapacity Benefit claimants in the UK, almost half the total, were aged between 50 and SPA in February 2005. Nearly four in ten of the older Incapacity Benefit recipients in 2002 were not seeking work but would have liked to work at some point in the future, but just over one in ten expected to work again.

Over a third of people aged 50–69 in Great Britain who have retired considered that they were forced into retirement. Health problems were the most common reason for those forced to retire before SPA. People in this group were more likely to have no formal qualifications and much less likely to have an income from a private pension, compared with those who retired voluntarily.

**Employment in older people: by sex and age, 1979 to 2004**



**Employment rate: by health status and age, 2003/04**



**Sources:**

Labour Force Survey, Office for National Statistics  
Family Resources Survey, Department for Work and Pensions

**Notes:**

Employed: people with a job working at least one hour per week.  
Inactive: people without a job and are not available to start work within 2 weeks.  
Unemployed: ILO definition: people without a job who are available to start work within 2 weeks and who had either looked for work in the past 4 weeks or are waiting to start a job they had already obtained.



# Health and well being

## More years in poor health for women

Women can expect to live longer than men, with life expectancy at birth in the UK being 75.9 years for men and 80.5 years for women in 2002. However, women are also more likely to have more years in poor health. In 2001, the expected years lived in poor health from age 65 onwards was 4.3 years for men and 5.8 years for women.

The proportion of older people with a long-term illness or disability (LLTI) that restricts their daily activities increases with age. Just over a quarter of men and women aged 50–64 in Great Britain reported such a disability compared with two thirds of men and three quarters of women aged 85 and over in 2001.

Many people in the older age groups still consider themselves to be in good health, even if they have a long-term illness which restricts their daily activities. In 2001, of all men and women aged 65 and over reporting a limiting long-term illness, just over 10 per cent considered themselves in 'good health' over the year and around 45 per cent reported being in 'fairly good health'.

The prevalence of smoking among older people has shown no change over the period 1998 to 2003 in Great Britain. In 2003, just over a quarter (26 per cent) of men aged 50–59 were current smokers compared with 23 per cent of women. The likelihood of smoking falls with age, reflecting both a 'healthy survivor' effect as well as patterns of smoking cessation. Over half of all smokers aged 50 and over reported wanting to give up smoking altogether.

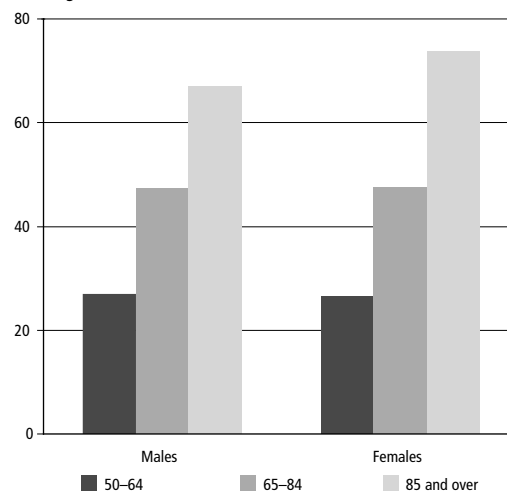
Older people were more likely to drink alcohol frequently than younger people: 30 per cent of men aged 75 and over compared with just 14 per cent of men aged 16–24. However, older people were less likely to have exceeded the recommended number of daily units in the last week. Around a quarter of men aged 65–74 had exceeded the daily benchmark compared with nearly half of young men aged 16–24. For women, around one in twenty aged 65–74 exceeded the benchmark, while around four in ten young women aged 16–24 did so.

Inequalities in health persist into later life. In the 2001 Census, 30 per cent of those aged 50 and over living in social rented accommodation in England and Wales reported a LLTI and 'not good' health over the last year, compared with 22 per cent of those residing in privately rented or rent free accommodation and just 14 per cent of owner occupiers.

Health of older people also varies by ethnicity. Of people aged 50–64, 27 per cent reported a LLTI. However this rose to 54 per cent among Bangladeshis and 49 per cent among Pakistanis, compared with just 20 per cent of Chinese origin.

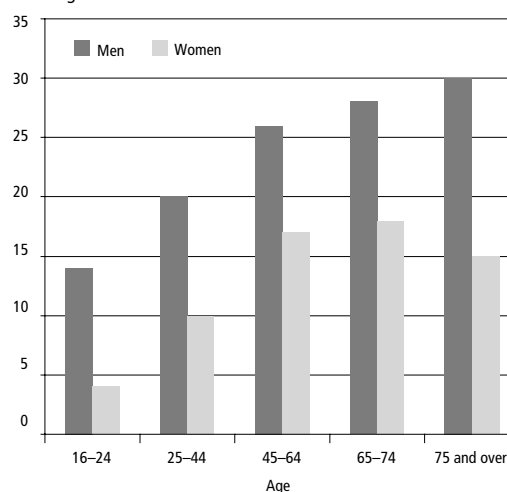
### Age-standardised rates of long-term illness or disability which restricts daily activities: by gender and age, April 2001

Great Britain  
Percentages



### Men and women who had drunk alcohol on 5 days or more in the week prior to interview: by age, 2003/04

Great Britain  
Percentages



**Sources:**

General Household Survey, Office for National Statistics  
Census, April 2001, Office for National Statistics; Census, April 2001, General Register Office for Scotland

**Notes:**

The term disability is used to refer to limiting long-term illness or disability which restricts daily activities. It is calculated from a 'Yes' response to the question in the 2001 Census: "Do you have any long-term illness, health problem or disability which limits your activities or the work you can do?" This includes problems due to old age.



# Health and social care

## 2.8m aged 50+ provide unpaid care

Over the last 30 years, there has been a slight rise in the proportions of older people who consulted an NHS GP in the previous two weeks. In 2003, 20 per cent of those aged 65–74 in Great Britain had consulted an NHS GP compared with 14 per cent in 1972. Among those aged 75 and over, the proportion has remained fairly stable at around one in five.

One in five older people (aged 50 and over) had attended an outpatient or casualty department in the three months prior to interview and one in ten had stayed in hospital as an inpatient in the previous 12 months.

Use of health care services varies by age, with individuals in older age groups being more likely to seek medical attention. Ill health also rises with age.

The majority of older people continue to live in the community well into later life; just under three quarters of people aged 90 and over were living in private households in 2001.

The volume of home help hours purchased or provided by councils in England has increased significantly over the past two decades. In 2004, an estimated 3.4 million contact hours were provided to around 355,600 households. In contrast 2.2 million hours were provided in 1994.

While the overall number of hours supplied has increased, the number of households receiving council funded home care services has fallen consistently since 1994. This suggests that councils are providing more intensive services for a smaller number of households.

Family members supply the majority of social care provided in the community. In 2001, over three-quarters (78 per cent) of all older people who reported suffering from mobility problems were helped by their spouse or other household members.

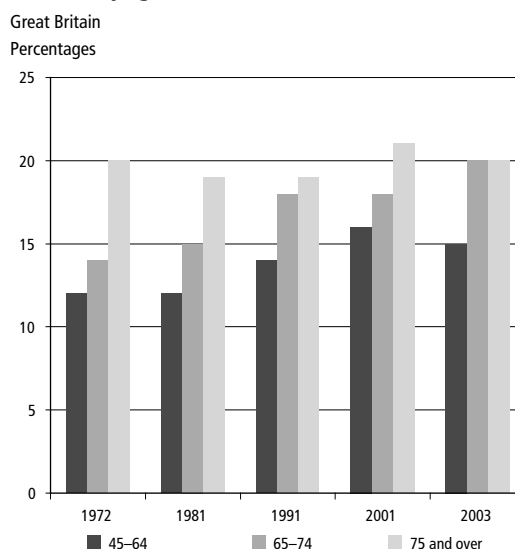
As well as receiving informal care, older people are also major providers of care. In 2001, 1.2 million men and 1.6 million women aged 50 and over in England and Wales were providing unpaid care to family members, neighbours or relatives. This represents 16 per cent and 17 per cent of older men and women respectively.

The proportion of older people providing care declines with age: 25 per cent of women aged 50–54 provided care compared with 20 per cent of those aged 60–64 and 3 per cent of women aged 85 and over.

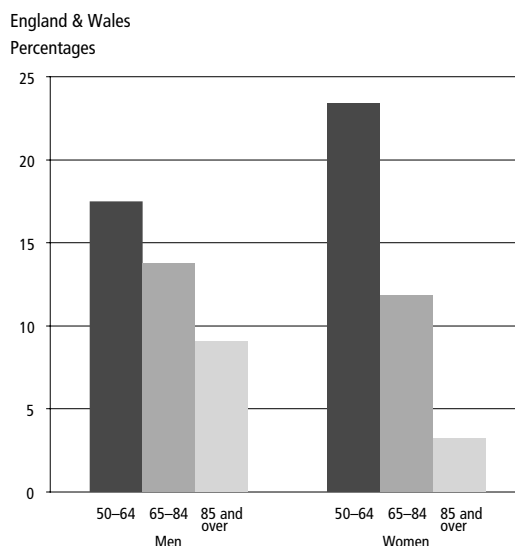
Among 50- to 64-year-olds, a greater proportion of women than men provide unpaid care, and a higher proportion provide intensive care (50 or more hours a week). However for the older age groups (75 and over), men are more likely to provide care than women.

Around a quarter of older informal carers are providing 50 or more hours of unpaid care a week. This proportion increases with age. For those aged 85 and over, around half of those providing care did so for 50 or more hours a week.

**NHS general practitioner consultations in previous 2 weeks: by age, 1972 to 2003**



**Percentage of people in households providing unpaid care: by sex and age, April 2001**



**Sources:**

General Household Survey, Office for National Statistics  
Census 2001, Office for National Statistics

**Notes:**

Data for 2001 onwards are weighted.



# Income, wealth and expenditure

## Incomes rose by 28 per cent in 8 years

Over the last 8 years pensioners' incomes in Great Britain have risen faster than average earnings. Net income rose by 28 per cent between 1995/96 and 2003/04. The increase was even sharper after deducting housing costs, rising by 38 per cent over the period. The growth in pensioner incomes over the period resulted from substantial increases in income from occupational pensions and benefits.

The levels of income older people receive falls with age. The median net household income for people aged 50–59 was £353 a week in 2003/04, compared with £232 for people over 80 (after housing costs and equivalised to adjust for household size).

The proportion of pensioners living on low incomes in Great Britain has fallen over the past decade, from 26 per cent in 1995/96 to 20 per cent in 2003/04. However, the proportion of working-age people on low incomes in 2003/04 was substantially lower at 14 per cent.

As people get older and retire from the labour market their sources of income change. People in their 50s get most of their income from employment and self-employment (80 per cent). This falls to just 10 per cent for those in their 70s. State benefits (which include the state retirement pension) are the main source of income for pensioners.

The majority of pensioners have additionally some form of private income. Pensioner couples on average have over twice as much investment and private pension income than single pensioners. Younger pensioners tend to have higher incomes than older pensioners because they are more likely to receive private pension and earnings income than older pensioners, and at a higher level.

Differences in pensioners' incomes can also be a reflection of their working lives. People with broken work records, such as women who have taken on caring responsibilities, are likely to have accrued lower levels of private or state pensions.

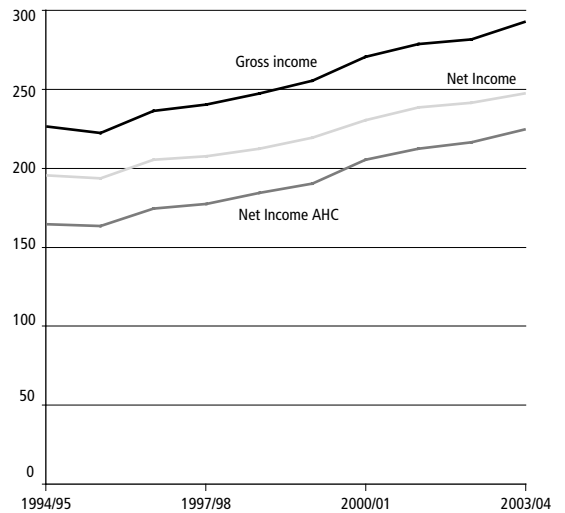
People accumulate wealth mainly during the course of their working lives. Older pensioners have less wealth than those around State Pension Age. Median net financial and physical wealth for those aged 60–64 was £26,000 and fell to £8,000 for those aged 80 and over in England.

Households headed by people in older age groups spend less than those in younger age groups. In 2003/04 households headed by someone aged 50–64 in the UK spent an average of £441 a week. For households headed by someone aged over 75, weekly spending was an average of £183. This reflects both decreasing household size and falling income in later ages.

Spending priorities change with age, with an increasing proportion of total spending going on food, housing and fuel. For households where the household reference person was aged in their 50s, 10 per cent of spending in 2003/04 was on food compared with 15 per cent for those aged 80 and over.

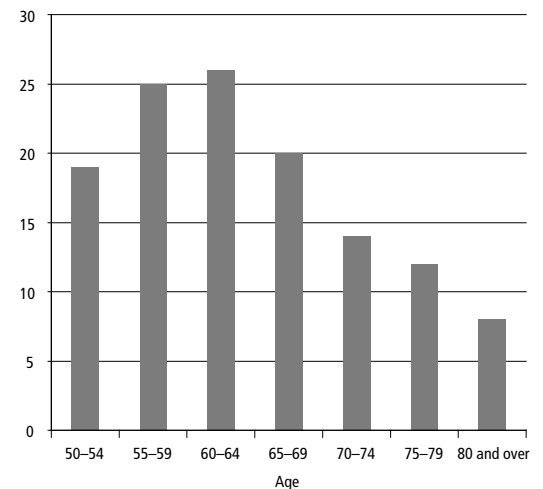
### Pensioners' incomes

Great Britain  
£ per week at 2003/04 prices



### Median net financial and physical wealth: by age, 2002

England  
Thousands



#### Sources:

Family Resources Survey, Department for Work and Pensions  
English Longitudinal Study of Ageing 2002, University College London

See Notes & Definitions.





# Lifestyles

## 3 in 10 men aged 80+ own a mobile phone

In 2002 around three in ten men aged 80 and over and nearly one in five women in England said they owned a mobile phone. Use of mobile phones and the Internet can help older people to remain independent by making it easier for them to communicate with their family and friends or to access public and commercial services. While Internet access is greater at younger ages, around one in ten men aged 80 and over and just over one in twenty women reported using the Internet in 2002.

As people age and their working lives end, they may have more free time available to spend on leisure activities. However, a variety of barriers to more active leisure pursuits may exist. These include health and mobility problems, poor transport and lack of finance.

People's ability to travel affects their quality of life. Older people's travelling patterns depend in a large measure on their health and general mobility which are likely to be lower as they get older.

Car usage declines with age and varies by sex. Fewer older women than men have access to a car: 77 per cent of men and 64 per cent of women aged 65–74 in 2001 in Great Britain. Among those aged 75 and over these proportions were far lower at 57 per cent and 34 per cent respectively.

People over 60 are more likely than those in their 50s to use public transport. In 2002, 23 per cent of women and 11 per cent of men aged 70–74 in England said they use public transport a lot, compared with 14 and 10 per cent of those aged 50–54.

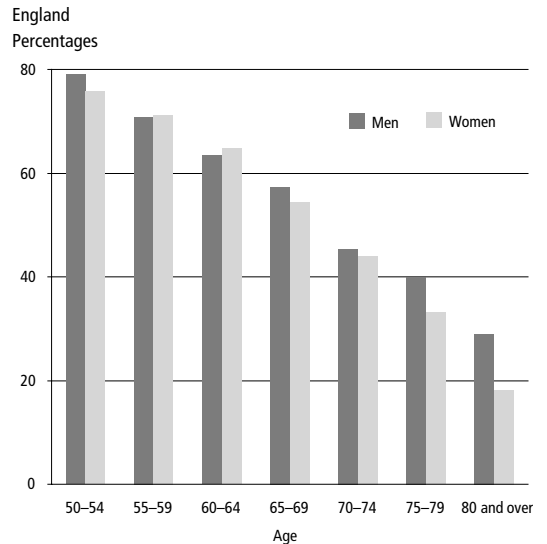
The likelihood of being a member of an organisation such as neighbourhood groups falls with age. In 2002, around two thirds of men and women aged 50–54 in England were a member of an organisation, compared with around half of people over 80.

Participation in volunteering, cultural and sporting activities also change as people get older. People aged 65–74 have the highest levels of volunteering of all older people. Those in higher age groups are more likely to have health problems or reduced mobility which could prevent them from volunteering.

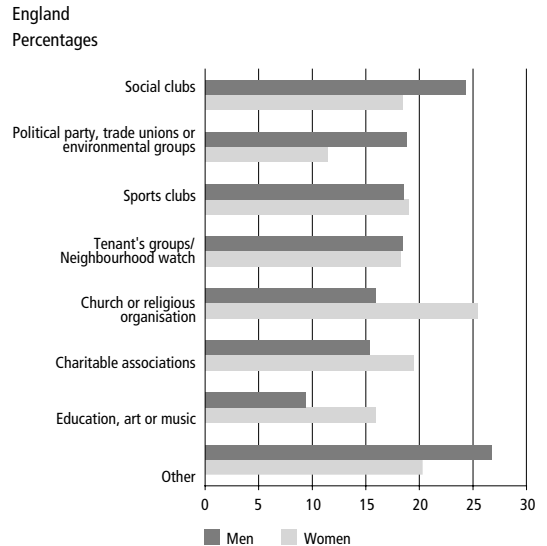
More older people are also choosing to participate in education and learn new skills including the use of computers and Internet. In 2002, 51 per cent of those aged 60–69 in England and Wales engaged in some form of learning as opposed to 47 per cent in 1997.

Older people's lifestyles can be affected by fear of crime. Although people aged 60 and over worry less about crime than those aged 16–59, the older people felt more afraid of walking alone after dark. Women aged 60 and over were more likely than men of the same age to feel unsafe: one in three women compared with one in ten men in England and Wales.

Mobile phone ownership: by age and sex, 2002



Involvement in organisations for people aged 50 and over: by sex, 2002



**Sources:**

English Longitudinal Study of Ageing 2002

**Notes:**

Respondents asked whether they owned a mobile phone. According to the National Travel Survey a trip is defined as a one-way course of travel having a single main purpose. A trip is taken as a basic unit of journey.



## Notes and definitions

### Communal establishments

In the 2001 Census, a resident in a communal establishment included any person who had been living, or intended to live, in the establishment for six months or more. Anyone staying in the establishment who did not have a usual address elsewhere was also classified as resident.

The figures presented above are for all communal establishment residents, including staff and their families living in the establishment. Statistics and counts previously published in the 'Focus on' series excluded staff and their families and were therefore lower than counts for 'all' residents. Recent analysis of the 2001 Census data has revealed that some residents of Medical and Care Establishments were misallocated as staff, particularly in older ages. This generally occurred where Census Individual forms were completed by proxy by a manager, who ticked 'Staff or owner' rather than 'Other resident'. While further quality assurance continues and the scale of the misallocation estimated, ONS's interim recommendation is to report on counts for 'all' residents.

### Income, wealth and expenditure

A pensioner unit is defined as a single (non-cohabiting) person over state pension age or a couple (married or cohabiting) where the man, defined as the head, has reached state pension age. State pension age is 65 years for men and 60 years for women.

FRS data used for pensioners incomes are unequivalised. Statistics on pensioners' positions in the overall distribution are based on equivalised data.

Net income (before housing costs): is equal to gross income less direct taxes, which include income tax, national insurance and council tax. Income is also net of contributions to private pensions,

maintenance and child support payments, and parental contributions to students living away from home.

Net income (after housing costs – AHC): is derived by deducting a measure of housing costs from before housing costs income. The housing costs deducted include:

- rent (gross of housing benefit);
- water rates, community water charges and council water charges;
- mortgage interest payments (net of tax relief);
- structural insurance premiums (for owner occupiers);
- ground rent and service charges.

Equivalisation: is a process by which household income is adjusted to account for variation in household size and composition.

Net financial wealth: is defined as savings (interest-bearing deposit accounts) plus investments (other savings products such as shares, unit trusts and PEPs but not including pensions or housing) minus debt (products such as outstanding balance on a

credit card after monthly payment, loans, overdrafts and mail-order borrowing but not including outstanding mortgages).

Net physical wealth: is defined as wealth held in second homes, farm or business property, other business wealth, other land and other assets such as jewellery or works of art or antiques.

Median – the value in a distribution which divides it into two halves, so for example half the population will have income above the median, and half below. The median is often more representative of the 'typical' income someone receives, where the mean may be skewed by a small number of people with very high incomes.

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Each overview in the *Focus On* series combines data from the 2001 Census and other sources to illustrate its subject. The online *Focus On* overviews are being accompanied with more detailed reports.

Links to further information can be found in the online overviews.

[www.statistics.gov.uk/focuson](http://www.statistics.gov.uk/focuson)

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