

# Older People

## Introduction

Improvements in the standard of living; advances in medical technology and progress in public health means that people are living longer. In 2004, there were over 11 million people aged 65 and over in the UK (19% of the total population). The section of the older population that has increased most rapidly, both in actual size and relation to the total population is that of people over 75, the proportion of people in the UK aged 85 and over increased from 0.7% in 1961 to 1.9% in 2004. The number of people aged 90 and over in Great Britain has tripled since 1971; in 2004 there were 409,000 people in this age group – four percent of the population aged 65 and over.

Older people are not a uniform group and have a wide range of needs. Some pensioners, particularly 'younger' pensioners enjoy comfortable incomes, live in good housing and keep 'good' health. Others, particularly those in the older age group can be socially isolated, living in poor standard housing on low incomes with their activities limited by disability and ill health.

Older people can be broadly defined as three groups:

- Entering old age – people who have completed their child rearing and/or career in paid employment. This can include people as young as 50, or from the official retirement age. These people are generally active and independent and may remain so into late old age.
- Transitional phase – between healthy active life and frailty. This often occurs in the seventh or eighth decades, but can occur at any stage of later life.
- Frail older people – these people are vulnerable as a result of health problems, for example – stroke or dementia. Frailty is often experienced only in late old age.

## Older people in Bradford

The 2001 Census found that, nearly 88,500 people, nearly one-fifth of the population of Bradford District was aged 60 or over; and 1.8% of the population were aged 85 or more, compared with 1.5% in 1991. The majority of older people are women, as female life expectancy is higher than that for men. Of the 76,000 people in the District receiving State Pensions in May 2006, 63% were women. (DWP).

As women's life expectancy is longer than men's they spend a greater proportion of their life post 65 in poor health or with a disability than men. Men's life expectancy rate is currently increasing at a higher rate than that of women, so that although women tend to live longer than men there is a narrowing of the gap in life expectancies between the two sexes.

Bradford is one of 19 local councils across England, which is taking part in the £60m Partnerships for Older People Programme. This funds community services that will allow people to live independently for as long as possible. The Older People's Partnership (OPP) Board have approved a strategy and Action Plan to inform their work over the next three years. Action groups have been formed for: Involving older people, transport, housing and community support, economy, employment and learning.

### • Population changes

Over the next 20 years demographic changes will alter the balance of the population, with increasing numbers of people living longer, and a larger proportion of people aged 85 or more. Based on data for the UK from the years 2003-2005, a man of 60 could expect to live for another 20.5 years and a woman of the same age could expect to live for another 23.6 years. Nationally, the 85+ age group is the fastest growing – between 1971 and 2004 the population has more than doubled. In Bradford, the number of people in this age group has followed national trends, and increased from 3,705 to 7,781.

The number of people aged 65+ is forecast to rise by 20,500 (30%) from 2010 to 2025, at the same time the number of people aged 85+ is expected to increase by 66%. The number of people from black and minority ethnic communities is also expected to rise steadily.

Population ageing can have major implications. In the economic area, there can be an impact on economic growth, savings, investment and consumption, labour markets and pensions. In the social sphere, population ageing can affect health and health care, family composition and living arrangements, housing and migration.

## National and Local Targets

The Government published "Opportunity Age" in March 2005 and committed themselves to developing a set of indicators to monitor older people's well-being and independence:

- Independence in supportive communities
- Healthy active living
- Fairness in work and later life
- Material well-being
- Support and care

Bradford's local targets are:

- To reduce health inequalities and increase life expectancy

- For all older people, promoting well-being in older people so that they can play a full part in the Civil society of Bradford
- For dependent older people, to improve the quality of life.

The NHS National Service Framework for Older People published in 2001 is a ten-year programme of improvement, which sets out national standards of care across health and social services for all older people, whether they live at home, in residential care or are being looked after in hospital.

Member states of the European Union have also agreed two targets to meet by 2010 :

- At least half the EU population aged between 55 and 64 should be in employment
- There should be a five year increase in the average age at which people withdraw from the labour force.

Many older people who want to work find it hard to get a job after the age of 50. The national employment rate (69.9%) for adults between 50 and the state pension age is lower than the employment rate for adults overall; and the rate in Bradford (62%) is lower for men and women aged 50-54, and this decreases to just over 50% for ages 54-59. People aged over 50 are also more likely not to have any formal qualifications.

An analysis of recipients of Jobs Seekers Allowance (JSA) in Bradford District found that in September 2006, 15% (1,371) of the 9,325 people claiming Job Seekers Allowance were over 50.

## **Carers and benefits**

A carer can be defined as “ a person of any age, and not employed to care, nor a member of any voluntary organisation providing care, whose life is in some way restricted because of the need to take responsibility for the care of a person who is mentally ill, has a learning or physical disability, or whose health is impaired by sickness or old age. The person being cared for may be any age”.

The 2001 Census asked a question about any voluntary care, 10% of the District’s population provided unpaid care, and of this figure, 22% gave 50 or more hours a week (similar proportions to the national figures). Each day, another 6,000 people take on a caring responsibility –this can lead to a financial cost (most carers become worse off) and a health cost (people with caring responsibilities of 50 hours or more a week, are twice as likely to be in poor health than someone with no caring responsibilities).

Most carers look after one person, but one-fifth look after more than one. 15% of all women and 12% of all men are carers, although women are significantly more likely to be looking after sick or disabled children. In May 2006, 5,000 people in Bradford claimed Carers’ Allowance (a means-tested benefit paid to full-time carers of people already receiving Disability Living Allowance or

Attendance Allowance), although nearly 7,500 people were entitled to this benefit. Nationally, 57% of carers claim their entitlement.

There are two major benefits associated with health that are paid to people who need help with personal care. They are the Disability Living Allowance and the Attendance Allowance.

Disability Living Allowance is a benefit paid to people under 65 who are disabled and need help with personal care and/or getting around. In May 2006, 25,200 people in Bradford District received this benefit – this represents 6.1% of all people aged less than 65 in the District, compared with 6.4% nationally.

Attendance Allowance is paid to people aged 65 or over who are disabled, either physically or mentally, and who need supervision or assistance with personal care over a prolonged period of time. In May 2006, 11,110 people in the District received this allowance which represented 16.4% of all people aged 65 and over in the District, compared with 19.8% nationally.

## **Income**

State Pensions are available for people who have reached the State Pension Age –currently 60 for women and 65 for men. Eligibility is based on National Insurance contributions accrued through a person's working life. Most people who have worked will be eligible, but some, mostly women who have not worked for many years are not. Eligibility criteria are less exclusive for people over 80. The basic state pension from April 2006 is £84.25 for a single pensioner. The means-tested pension credit takes this figure up to £114.05 for a single pension and £174.05 for a couple.

In May 2006, 11.6 million people in the UK claimed the basic state pension (62% of claimants were women), and 27 million people claimed pension credit. In Bradford District, 76 thousand people claimed the basic state pension (a similar proportion to the national figure women); and 26 thousand claimed pension credit.

Older people may also be eligible for other benefits like council tax benefit, carer's allowance or attendance allowance.

In May 2006, 69% of pensioner households were dependent on state benefits for at least 50% of their income. In May 2006, 2.72 million pensioner households were receiving pension credit, although an estimated 3.32 million households were eligible.

## Expenditure

The 2004-2005 Expenditure and Food Survey found that where the head of household is aged 65+, a higher proportion of money is spent on housing, fuel and food (28% of expenditure) than in other households (20%).

The most severe deprivation is experienced by pensioners living alone, who are mainly dependent on state pensions, 41.9% of their expenditure goes on housing, fuel and food.

The Government has promised to eliminate fuel poverty (where sufficient warmth for health and comfort should cost 10% or less of household income) by 2010.

<b>Number of fuel poverty households in West Yorkshire (2005)</b>		
	<b>Number of households in fuel poverty</b>	<b>Percentage of local authority's population</b>
<b>Bradford</b>	33,464	17.8%
<b>Calderdale</b>	11,562	14.1%
<b>Kirklees</b>	24,287	14.9%
<b>Leeds</b>	47,432	15.4%
<b>Wakefield</b>	21,812	16.4%

*Source: NEA September 2005*

The five main causes identified as leading to fuel poverty are:

- Low income
- Poor quality, energy inefficient homes
- Small or single person households living in larger properties
- Inefficient or expensive heating systems
- Expensive fuel

## Housing

The Government has made a commitment to making all social housing decent and increasing to 70% the proportion of vulnerable people in decent housing by 2010.

Bradford's Joint Housing Strategy found that approximately 90% of older people live in mainstream housing, 5% live in sheltered housing and 5% live in care homes.

Older people spend between 70-90% of their time in their own home, so the design and standard to which it is maintained are important. Significant numbers of older people live in non-decent or poor quality accommodation – this is particularly true where occupants are:

- Aged 75+
- Have lived in the same house for over 30 years
- Are from black and ethnic minority communities

## Health

As people age, their health can often affect how active they are. A British Household Panel Survey carried out in 2001 found that 20% of those aged 65 - 79 and 42% of those aged 80+ stated that their age affected their activities often (compared to 3% of those aged 16 – 49, and 8% of those aged 50 – 64).

Life expectancy at birth has risen by five years for men and almost three years for women in the last 20 years and most people now live to ages at which they are more likely to experience chronic disease and disability. In 2001, the national healthy life expectancy for women averaged 68.8 years, compared with 67 years for men.

### Trends in life expectancy and healthy life expectancy at birth 1981 to 2001

Year	Women		Men	
	1981	2001	1981	2001
Life expectancy	76.8	80.4	70.9	75.7
General HLE	66.7	68.8	64.4	67.0
% life in 'good' or 'fairly good' health	86.9%	85.6%	90.0%	88.5%

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

The proportion of people with a long-term limiting illness or disability which restricts their daily activities increases with age. Nearly three quarters (74%) of women aged 85 and over reported such a disability in 2001- almost tripled that for women aged 50 to 64 (26%). The increase with age is not so marked in the male population, with 27% of 50 to 64 year olds, and 67% of those aged 85 and over.

The types of chronic illness suffered by older people can be wide ranging. The most commonly reported conditions in 2001/2 were heart and circulatory diseases and musculoskeletal ailments. Women over 75 were more likely to suffer from arthritis and rheumatism, whereas men were more likely to report respiratory diseases such as bronchitis and emphysema. Older people form the majority of those registered as blind or partially sighted and of those with hearing impairments.

The Alzheimer's Society estimates that there are currently over 750,000 people in the UK with dementia – of which only 18,000 people are aged under 65. Dementia affects one person in 20 over 65, and one person in five over 80. It is estimated that by 2010 there will be about 870,000 people with dementia in the UK, and that this will rise to over 1.8 million by 2050.

## Community Care

In Bradford in 2005/6 11.2 householders per 1,000 people aged 65+ received intensive home care; and 88.5 per 1,000 people aged 65+ were helped to live

at home. These are lower than the national rates of 13.9 and 88.1 respectively. (Source: BVPI).

## **More information**

For more information from the 2001 Census results for Bradford:

[www.bradfordinfo.com/census/Census.cfm](http://www.bradfordinfo.com/census/Census.cfm)

Social Services

[http://www.bradford.gov.uk/health\\_well-being\\_and\\_care/care/](http://www.bradford.gov.uk/health_well-being_and_care/care/)

Department for Work and Pensions

[www.dwp.gov.uk](http://www.dwp.gov.uk)

Department of Health

[www.dh.gov.uk](http://www.dh.gov.uk)

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