Poverty and Social Exclusion Amongst the Elderly

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PREFACE

This Working Paper arose from the 1999 Poverty and Social Exclusion Survey of Britain funded by the Joseph Rowntree Foundation. The 1999 PSE Survey of Britain is the most comprehensive and scientifically rigorous survey of its kind ever undertaken. It provides unparalleled detail about deprivation and exclusion among the British population at the close of the twentieth century. It uses a particularly powerful scientific approach to measuring poverty which:

- incorporates the views of members of the public, rather than judgments by social scientists, about what are the necessities of life in modern Britain
- calculates the levels of deprivation that constitutes poverty using scientific methods rather than arbitrary decisions.

The 1999 PSE Survey of Britain is also the first national study to attempt to measure social exclusion, and to introduce a methodology for poverty and social exclusion which is internationally comparable. Three data sets were used:

- The 1998-9 General Household Survey (GHS) provided data on the socio-economic circumstances of the respondents, including their incomes
- The June 1999 ONS Omnibus Survey included questions designed to establish from a sample of the general population what items and activities they consider to be necessities.
- A follow-up survey of a sub-sample of respondents to the 1998-9 GHS were interviewed in late 1999 to establish how many lacked items identified as necessities, and also to collect other information on poverty and social exclusion.

Further details about the 1999 Poverty and Social Exclusion Survey of Britain are available at: http://www.bris.ac.uk/poverty/pse/
1. **INTRODUCTION**

Tackling poverty and social exclusion has become a major policy initiative for government in Britain over the past 5 years (DSS, 1999). Until very recently, however, the emphasis has been on children and young families, and those detached from the labour market. Little attention has been paid to the plight of those in retirement or at the latter stages of the life course. Today, there are around 11 million pensioners in the UK: 4 million men and 7 million women. Pensioners make up around 18 per cent of the population. The pensioner population is rising, mainly because people are living longer. Not only are older people living longer and healthier, the position of pensioners, on average, has been improving relative to the rest of society. Pensioner incomes grew by two-thirds in real terms in the 1980s and 1990s (DSS, 2000).

These changes have resulted in improvements in the economic status of a number of elderly persons, enabling many more of them to lead lives of greater independence. Not all pensioners, however, have benefited equally from these real rises in pensioner income. Those better-off pensioners benefited more than the more worse-off pensioners in terms of real income (DSS, 1999). Real average earnings grew by only two-fifths in the 1980s and 1990s (House of Commons, Select Committee on Social Security, 2000). Thus, the stereotype that most pensioners are living on low incomes and struggling to make ends meet is only at best partially true (House of Commons, Select Committee on Social Security, 2000). Nevertheless, many pensioners continue to live at or near poverty levels. This is particularly true for the widowed and single pensioners.

Much of the literature on social exclusion, particularly at the European level, focuses on labour market attachment. Because most older persons reaching a certain age in Britain are forced to withdraw from paid employment, they are more susceptible to both poverty and social exclusion. Focusing on employment does not adequately address the social processes of exclusion of older persons because of their potential
to be socially excluded (Walker, 2000). Social exclusion should be seen in terms of a loss of access to all life chances society has to offer. It should be understood in respect of one's ability to participate in the mainstream life of society.

The relative merits of and different approaches to understanding and measuring poverty and social exclusion are extensively and thoroughly addressed in earlier chapters. This chapter focuses specifically on the prevalence and incidence of poverty and social exclusion among persons of pensionable age and pensioner households in the UK using the framework laid out by Gordon, Levitas and Bradshaw (forthcoming). To reiterate the 1999 PSE Survey employs three different poverty measures representing three distinct traditions of poverty research, income poverty, lack of socially perceived necessities and subjective poverty. Social exclusion is measured in terms of impoverishment, or exclusion from adequate income or resources (income poverty); labour market exclusion; service exclusion; and exclusion from social relations. In the sections which follow, a general description of the findings is presented along with additional commentary on significant differences between pensioners living in different household types and between those who are living in poverty or not according to the PSE index.

1.1 Sample characteristics

Table 1 provides some information on the PSE sample. As the table shows, women make up a larger proportion of older cohorts, as do the widowed. Not all people of pensionable age were retired. In fact, findings show that 15 per cent of younger pensioner still work, whilst only 75 per cent were retired. Among older pensioners, 90 per cent were retired and none reported working. Not surprisingly, pensioner couples and single pensioners households were the most common for older people, especially for respondents 75 years of age and older.
Table 1 Background characteristics

<table>
<thead>
<tr>
<th></th>
<th>Non-pensioners</th>
<th>Younger pensioners</th>
<th>Older pensioners</th>
<th>All persons</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
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<td>Female</td>
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<td>56</td>
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<td>Married/Living with Spouse</td>
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<tr>
<td>Separated</td>
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<td>1</td>
<td>1</td>
<td>2</td>
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<td>Divorced</td>
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<td>7</td>
<td>2</td>
<td>10</td>
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<td>Widowed</td>
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<td>9</td>
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<tr>
<td><strong>Household type</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
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<td>Pensioner couple</td>
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<td>12</td>
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<tr>
<td>Single pensioner</td>
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<td>28</td>
<td>52</td>
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</tr>
<tr>
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<td>0</td>
<td>0</td>
<td>21</td>
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<td>Couple without children</td>
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<td>24</td>
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<td>Single with children</td>
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<td>3</td>
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<tr>
<td>Single without children</td>
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<td>0</td>
<td>0</td>
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<td>Other family type</td>
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<td>13</td>
<td>0</td>
<td>23</td>
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<td>Unemployed</td>
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<td>0</td>
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<td>Permanently unable to work</td>
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<td>2</td>
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<tr>
<td>Retired</td>
<td>3</td>
<td>75</td>
<td>90</td>
<td>24</td>
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<tr>
<td>Keeping house</td>
<td>7</td>
<td>7</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Student</td>
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<td>3</td>
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<tr>
<td>Other inactive</td>
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<td>1</td>
<td>3</td>
<td>2</td>
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<td>251</td>
<td>154</td>
<td>1534</td>
</tr>
</tbody>
</table>

Note: Numbers represent column percentages

Non-pensioners = Females less than 60 years of age, Males less than 65 years of age
Younger pensioners = Females 60 to 75 years of age, Males 65 to 74 years of age
Older pensioners = Males and females 75 years of age and older.

2. **POVERTY**

2.1 **Income poverty**

A variety of poverty measures is available to choose from. Typically these involved net equivalent income (before housing costs) below a particular threshold (eg. percentage below 50 per cent or 60 per cent of mean or median). Table 2 presents a summary of four different measures of income poverty: percentage below 50 per
cent mean of McClements (HBAI) net weekly equivalised income, percentage below 60 per cent median of modified OECD net weekly equivalised income, percentage below Minimum Income Guarantee level (April 2000 level). The PSE poverty index has also been included for comparative purposes. It can be seen that the prevalence of income poverty depends very much on the measurement used. For older pensioners, estimates of income poverty range from 30 per cent to 57 per cent, whereas for younger pensioners they range from 10 per cent to 30 per cent. The table also reveals that those falling below the poverty lines varied by household type. A larger percentage of single pensioners than pensioner couples were income (or financially) poor.

Table 2 Selected measures of income poverty and the PSE poverty index: by pension age group and pensioner household type

<table>
<thead>
<tr>
<th>Measure of income poverty</th>
<th>Pension age group</th>
<th>Household type</th>
<th>Non-pensioners</th>
<th>Younger pensioners</th>
<th>Older pensioners</th>
<th>Pensioner couple</th>
<th>Single pensioner</th>
<th>All persons</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(per cent)</td>
<td>(per cent)</td>
<td>(per cent)</td>
<td>(per cent)</td>
<td>(per cent)</td>
<td>(per cent)</td>
<td>(per cent)</td>
<td>(per cent)</td>
</tr>
<tr>
<td>Below 50% mean HBAI</td>
<td>19</td>
<td>30</td>
<td>57</td>
<td>42</td>
<td>50</td>
<td>24</td>
<td>24</td>
<td>24</td>
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<tr>
<td>Below 60% median OECD</td>
<td>18</td>
<td>28</td>
<td>56</td>
<td>35</td>
<td>52</td>
<td>24</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>Below MIG threshold*</td>
<td>--</td>
<td>10</td>
<td>30</td>
<td>12</td>
<td>27</td>
<td>19</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td>PSE poverty index (%)</td>
<td>26</td>
<td>21</td>
<td>21</td>
<td>17</td>
<td>28</td>
<td>25</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: *MIG threshold calculated using April 2001 level (£78.45 a week for a single person, £86.05 for those aged 80 or over, £121.95 for a couple, £131.05 for those aged 80 or over). Non-pensioners = Females less than 60 years of age, Males less than 65 years of age. Younger pensioners = Females 60 to 75 years of age, Males 65 to 74 years of age. Older pensioners = Males and females 75 years of age and older.

More strikingly, findings revealed that poverty was distributed unequally between older men and women, particularly older men and women. As Figure 1 shows, women were more likely than men in both pension age groups as well as across all measurements to be poor.
As we would expect, the prevalence of income poverty rates vary by whether or not respondents receive state benefits. With the exception of the OECD measure, younger pensioners and non-pensioners in receipt of state benefits were far less likely than their counterparts who do not receive any state benefits to be poor according to each measure of poverty. We were unable to ascertain any further group differences because all older respondents were in receipt of at least one state benefit.

2.2 Lack of socially perceived necessities (The PSE poverty index)

Unlike measures of income poverty which rely solely on net equivalised household income, the PSE index establishes the proportion of respondents who were not able to afford two or more items and/ or activities which 50 per cent or more of the general population considered were necessities along with net equivalised income (see Gordon, Levitas and Bradshaw [forthcoming] for a full account of the PSE methodology). Results indicated that a similar percentage of younger and older pensioners were poor using the PSE index (21 per cent each, compared to 26 per cent
of non-pensioners) (see Table 2 and Figure 1). This result should come as little surprise given improvements in the economic status of a number of elderly persons. As was stated in the introduction, though, not all pensioners have benefited equally from real rises in pensioner income. When pensioners living in different types of households were compared, we found that pensioner couples, on average, fell well below the poverty index (17 per cent), whereas single pensioners were above it (28 per cent) (the PSE poverty rate for the entire sample was 25 per cent).

Subsequent analyses revealed that poverty (using the PSE index) varied according to type of state benefit received. Pensioners who were in receipt of Income Support, any Other state benefit or Housing Benefit were more likely than those not in receipt of these specific benefits to be poor. In contrast, pensioners receiving a Job Pension were much more likely not to be poor than those who do not receive an employment-related pension. We also found that whereas younger pensioners receiving a National Insurance Pension were more likely than younger pensioners who do not receive one to be poor, whereas the inverse is true for older pensioners, ie. older pensioners who receive a NI Pension were less likely to be poor. In addition, poor pensioners were as likely as not poor pensioners to be receiving at least one state benefit (such as State Pension) (roughly 5 per cent each). When receipt of means-tested benefits were examined we found that, we found that poor pensioners were much more likely than not poor pensioners to be in receipt (54 per cent versus 24 per cent).

2.3 **Subjective Poverty**

Previous research has shown estimates of subjective poverty vary with people's circumstances, eg. people on low incomes make lower estimates. Establishing subjective poverty was done by simply asking respondents whether they were poor or not using Absolute and Overall definitions of poverty adopted by the UN World Summit on Social Development in Copenhagen in 1995. In addition, respondents
were asked to estimate the average weekly income needed to keep a household like theirs out of each of the subjective measures of poverty.

Table 3 summarises respondent's views on the level of income which is needed to keep people above each of the poverty lines and the extent to which they fall below or above these estimates. As the table shows, 21 per cent of both younger and older pensioners said that they had less income than the level they identified as being enough to keep a household like theirs out of 'general' poverty. This compares to 19 per cent of non-pensioners. The estimated income needed, after tax, to escape 'general' poverty averaged £224. Older pensioners estimated the average income needed at a much lower level (£90 less), as did younger pensioners (£50 less).

Turning now to 'absolute' poverty, we find that fewer persons respondents ranked themselves in absolute poverty (17 per cent). Younger pensioners were slightly more likely fall below the absolute poverty line (19 per cent), the average for all respondents being £187. Older pensioners estimated the average income needed to avoid absolute poverty at a far lower level than either younger pensioners and non-pensioners (£117 compared with £144 and £204). Lastly, a larger proportion of respondents ranked themselves in 'overall' poverty (26 per cent). More younger pensioners (29 per cent) and older pensioners (28 per cent) than non-pensioners (24 per cent) said they had an income below that needed to keep out of overall poverty, the average of which was £253.
Table 3 Subjective assessments of general, absolute and overall poverty and income needed each week to keep people above the poverty lines: by pension age group and pensioner household type

<table>
<thead>
<tr>
<th>General poverty threshold</th>
<th>Pension age group</th>
<th>Type of household</th>
<th>Non-pensioners</th>
<th>Younger pensioners</th>
<th>Older pensioners</th>
<th>Pensioner couples</th>
<th>Single pensioners</th>
<th>All persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated income needed</td>
<td>£245</td>
<td>£176</td>
<td>£135</td>
<td>£185</td>
<td>£115</td>
<td>£224</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A lot above</td>
<td>39</td>
<td>26</td>
<td>19</td>
<td>24</td>
<td>20</td>
<td>35</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A little above</td>
<td>28</td>
<td>37</td>
<td>39</td>
<td>39</td>
<td>35</td>
<td>31</td>
<td></td>
<td></td>
</tr>
<tr>
<td>About the same</td>
<td>13</td>
<td>16</td>
<td>21</td>
<td>19</td>
<td>20</td>
<td>14</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>A lot below</td>
<td>10</td>
<td>10</td>
<td>7</td>
<td>8</td>
<td>10</td>
<td>10</td>
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<td>121</td>
<td>1332</td>
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<tr>
<td>Absolute poverty threshold</td>
<td>Estimated income needed</td>
<td>£204</td>
<td>£144</td>
<td>£117</td>
<td>£142</td>
<td>£107</td>
<td>£187</td>
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<tr>
<td>A lot above</td>
<td>57</td>
<td>41</td>
<td>38</td>
<td>50</td>
<td>28</td>
<td>53</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A little above</td>
<td>20</td>
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<td>32</td>
<td>30</td>
<td>35</td>
<td>23</td>
<td></td>
<td></td>
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<tr>
<td>About the same</td>
<td>7</td>
<td>8</td>
<td>14</td>
<td>5</td>
<td>15</td>
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<td></td>
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<tr>
<td>A little below</td>
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<td>8</td>
<td>10</td>
<td>7</td>
<td>11</td>
<td>8</td>
<td></td>
<td></td>
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<tr>
<td>A lot below</td>
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<td>7</td>
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<td>Overall poverty threshold</td>
<td>Estimated income needed</td>
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<td>£157</td>
<td>£191</td>
<td>£136</td>
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<tr>
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<td>43</td>
<td>33</td>
<td>27</td>
<td>40</td>
<td>22</td>
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<td></td>
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<td>27</td>
<td>29</td>
<td>26</td>
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<tr>
<td>About the same</td>
<td>7</td>
<td>12</td>
<td>15</td>
<td>12</td>
<td>15</td>
<td>8</td>
<td></td>
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<td>16</td>
<td>10</td>
<td>17</td>
<td>11</td>
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<tr>
<td>A lot below</td>
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<td>112</td>
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<td>111</td>
<td>1306</td>
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<td></td>
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</tbody>
</table>

Note: Numbers represent average pounds per week/column percentages, as applicable in each column. Missing values and Don’t knows excluded from calculation of percentages. Errors due to rounding.

- Non-pensioners = Females less than 60 years of age, Males less than 65 years of age
- Younger pensioners = Females 60 to 75 years of age, Males 65 to 74 years of age
- Older pensioners = Males and females 75 years of age and older.
- Outlier value of £996/week (n=1) excluded from calculation of mean estimated income to surmount 'absolute poverty'.
- Outlier value of £3000/week (n=1) excluded from calculation of mean estimated income to surmount 'overall poverty'.

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When the subjective poverty lines were compared to actual and equivalised income, we found that the gap between actual (mean income and equivalised income) and estimated income needed to stay out of poverty was narrowest for older pensioners, who also happened to have the lowest average incomes among all respondents.

Having respondents' estimates of the various poverty lines allowed us to calculate differences between these estimates and rates of Income Support. For example, when mean estimated income needed to keep a household similar to the one respondents live in out of 'absolute' poverty (using the UN definition) was compared to the Minimum Income Guarantee (MIG) rates, which came into effect shortly after the PSE survey, we found that roughly four out of ten pensioners (38 per cent) reported that the rate of Income Support is at a level above the estimated average income to surmount 'absolute' poverty. Interestingly, older pensioners were relatively more likely than younger pensioners to report that rates of Income Support above the 'absolute' poverty income level needed (46 per cent versus 33 per cent). On the other hand, single pensioners were far less likely than pensioner couples to report that rates of Income Support were above that level of income needed to avoid 'absolute' poverty (29 per cent versus 46 per cent). Finally, far fewer poor pensioners than not poor pensioners stated that the rates of Income Support were above the estimated level of 'absolute' poverty (24 per cent versus 43 per cent).

3. **SOCIAL EXCLUSION**

The PSE framework distinguishes four dimensions of exclusion: impoverishment, or exclusion from adequate income or resources; labour market exclusion; service exclusion; and exclusion from social relations. The first of these aspects, poverty itself, was covered in first section of this chapter. The following sections set out the main findings of the survey in relation to the other three dimensions, with particular emphasis on pensioner service exclusion and support networks.
3.1 EXCLUSION FROM THE LABOUR MARKET

In terms of labour market participation, results indicate that a vast majority of pensioners were labour market inactive (85 per cent of younger pensioners and 99 per cent of older pensioners) (refer to Table 1). Using most contemporary definitions of social exclusion which rely heavily on attachment to the labour market, these pensioners would be considered socially excluded. Living in a jobless household has also been used an indicator of social exclusion (Gordon et al., 2000). Overall, one in three respondents live in a retired (pensioner) or jobless household. Using this measure, 81 per cent of younger pensioners and 99 per cent of older pensioners were excluded. As has been stated elsewhere, we should be cautious about treating labour market inactivity in itself as social exclusion, since it affects a very high proportion of the population, especially pensioners (Gordon et al., 2000).

3.2 SERVICE EXCLUSION

Another key component of social exclusion is lack of access to basic services, whether in the home (basic domestic services such as power and water supplies) or outside the home (common public and private services such as transport, shopping facilities and financial services).

Utility disconnection, restricted use and borrowing money

Respondents were asked if any of their utilities had ever been disconnected or if they had ever used less than needed. They were also asked if they ever had to borrow money in order to pay for their day-to-day needs. Compared to non-pensioners, very few pensioners have ever had their utilities disconnected. Non-pensioners and younger pensioners did, however, report previous phone disconnection (7 per cent and 1 per cent respectively). When asked if they had ever used less, fewer younger pensioners (8 per cent) and older pensioners (5 per cent) than non-pensioners (12 per cent) answered in the positive. In terms of specific utilities, restricted use of water was equal among between pensioners and non-pensioners (roughly 1 per cent each), whereas older pensioners were less likely than either younger pensioners and non-
pensioners to report using less gas, electricity or the phone (around 3 per cent for each utility). Finally, very few pensioners (2 per cent of younger pensioners and 1 per cent of older pensioners) have had to borrow money in the last year to pay for their day-to-day needs. This compares to 15 per cent of non-pensioners. In all instances where pensioners have had to borrow money, they did this through the family.

Very few differences emerged in relation to household type. Almost all (99 per cent) those respondents living in pensioner households have never had any utilities disconnected, compared to around 95 per cent of those living in non-pensioner households. However, in terms of using less, those living in single pensioner households (9 per cent) were more likely than those living in pensioner couple households (5 per cent) to report restricted use of any of the utilities, particularly gas and electric. With respect to borrowing money, none of those living in pensioner couple households had done so in the past year, compared to 5 per cent of those living in single pensioner households.

Poverty appears to effect pension age groups differently in terms of utilities disconnection, restricted use and borrowing money to pay for day-to-day needs. For example, poor pensioners were 4 per cent more likely than not poor pensioners to report a utility disconnection. The main 'utility' difference between poor and not poor pensioners is phone disconnection (3 per cent versus 0 per cent). Groups differences were more striking when we look at restricted use as opposed to a full disconnection of service. Close to 20 per cent of poor pensioners report using less than they needed, compared to only 3 per cent of not-poor pensioners. Finally, poor pensioners were much less likely than poor non-pensioners (6 per cent versus 42 per cent, compared to 1 per cent not poor pensioners) to have borrowed money in the last year to pay for day-to-day needs. Poor pensioners were more likely to borrow money from family, whereas poor non-pensioners were more likely money from various sources.
Public and private services

An older person’s ability to remain independent in the community depends on their access to a range of public and private services as well as those provided to meet personal care needs. Respondents were asked about access to a range of public services (libraries, hospitals), private services (places of worship, public transport) and services for the elderly and/or disabled (home help, meals on wheels). In each case, respondents were asked whether they: used the service; used it but considered it inadequate; did not use it and did not want to; did not use it because it was unavailable or unsuitable, or did not use it because they could not afford to. This enabled the difference between ‘collective exclusion’, (where services were simply not available or are unsuitable) and ‘individual exclusion’, (where they were priced out of individual reach) to be measured.

1 Questions about services for the elderly were only asked if the respondent was over 64 years of age or had a long-standing illness or disability.
Table 4 provides a summary of the three service areas (public, private and elderly/disabled services) plus a combined public/private service category in terms of their availability, affordability and both. Overall, 24 per cent of respondents were excluded from two or more public or private services (not including children’s services or those for the elderly) because they were unavailable and/or unaffordable. As the table shows, for both public and private services (separately considered or combined), lack of availability rather than lack of affordability is the
main barrier to use, particularly for younger pensioners and non-pensioners. Very few older pensioners cited affordability as a barrier in using public or private services. Older pensioners were also less likely than younger pensioners and non-pensioners to cite the availability of public services as the main barrier to use. Pensioners (younger and older) were, however, relatively more likely than non-pensioners to cite the availability of private services and public/private services combined as the main barrier to use. Taken together, pensioners (particularly younger ones) were excluded from private services more than non-pensioners (18 per cent each compared to 13 per cent). Only for elderly/disabled services does it appear that affordability is a greater barrier than availability. Here, lack of affordability or 'individual exclusion', affects older pensioners slightly more than other respondent.

Individual and collective exclusion from services varied by type of household. In terms of public services, single pensioners were slightly more likely than pensioner couples to be excluded due to affordability and/or availability. In contrast, pensioner couples were only slightly more likely than single pensioners to cite affordability as an issue in accessing private services. Again, single pensioners were more likely to state that private services were simply not available in the local area. Taken together those living in single pensioner households were more excluded from services than those living in pensioner couple households (32 per cent versus 24 per cent).

Further analyses reveals that poverty is integrally related to collective and individual service exclusion among pensioners. Poor pensioners were three times as likely as not poor pensioners to cite affordability and twice as likely to cite availability as the main problem in accessing 'public' services. Overall, 16 per cent of poor pensioners and 6 per cent of not poor pensioners were excluded from two or more public services. In terms of the affordability of 'private' services again we find that poor pensioners were much more likely than not poor pensioners to state that they cannot afford two or more private services (7 per cent versus 1 per cent). Poor pensioners
were more likely to be excluded due to the private services being unavailable as well. Taken together, 31 per cent of poor pensioners were excluded from two or more private services compared to 14 per cent of not poor pensioners. When public and private services were combined, poor pensioners were more likely than not poor pensioners to cite both affordability and availability as barriers to service use. Overall, 46 per cent of poor pensioners and 23 per cent of not poor pensioners were excluded from two or more public and/or private services. Lastly, in terms of services for elderly/disabled persons, findings suggest that affordability rather than availability is the main issue again for poor pensioners. Overall, 6 per cent of poor pensioners compared to only 1 per cent of not poor pensioners were excluded from elderly/disabled services.

Activity and service use restricted due to health or disability

It is important to note that factors other than affordability and availability result in exclusion from services. People, particularly older people, can feel that they were isolated from or prevented from engaging in the normal activities of society due to a health problem or disability. The survey looked at the presence and severity of pain, long-standing illness, disability or infirmity and the extent to which these health and disability conditions effect participation in activities or use of services (the range of activities and services differed from those presented in the previous section). A full discussion of health, disablement, poverty and social exclusion is provided elsewhere in this series. A summary is provided here for background purposes.

The proportion of respondents reporting pain or discomfort increases substantially with age. One quarter (25 per cent) of non-pensioners report pain or discomfort, compared to just over half (52 per cent) of younger pensioners and just under two thirds (61 per cent) of older pensioners. Those reporting extreme pain or discomfort were more likely to be pensioners rather than non-pensioners. Almost one-in-ten older pensioners reports having extreme pain or discomfort, compared to one-in-twenty non-pensioners. In addition, older persons were much more likely than
younger persons to report the presence of a long-standing illness or disability. Almost two thirds of older pensioners report a long-standing illness, compared to 57 per cent of younger pensioners and only 30 per cent of non-pensioners. Of those reporting a long-standing illness or disability, 73 per cent of older pensioners, compared to 67 per cent of younger pensioners and 57 per cent of non-pensioners reported that it limits their activities.

Overall, older pensioners (41 per cent) were more likely than younger pensioners (30 per cent) and non-pensioners (25 per cent) to report that their health problem or disability restricted participation in the listed activities. However, overall activity restriction did not appear to differ between pensioners and non-pensioners living in different household types. Roughly two thirds of persons living in pensioner couple, single pensioner, couple without children and single without children households report that their health problem or disability did not prevent participation in at least one of the listed activities, i.e., they had no great difficulty in doing these things. When pensioner households were compared on specific activities, it appears that pensioner couple households were relatively more likely than single pensioner households to report problems going out to eat or for a drink and going to a football match or other sporting event. Lastly, the impact of a health problem or disability on activity participation is greater for poorer pensioners. Overall, poor pensioners were far more likely than not poor pensioners to report an activity limitation (51 per cent versus 29 per cent). Poorer pensioners were also many times more likely than not poor pensioners to report restrictions with: going to the cinema, theatre or concerts; going to the library, art galleries or museum; going shopping and eating out in a restaurant or having a drink in a pub.

Additionally, respondents were asked also if their health affected use of certain services. Overall, similar proportions (roughly 15 per cent) of pensioners (younger and older) and non-pensioners reported difficulty in using the services listed. There were, however, service specific differences within pensioners. For example, those reporting problems arranging insurance were more likely to be younger pensioners,
those reporting 'other' service restrictions were more likely to be older pensioners. The type of household in which one lives does not appear to be significantly associated with overall difficulty in using these services. Unlike was found in activity restrictions, restricted service use due to health problems or disabilities do not appear to be statistically different between poor and not poor pensioners, albeit poor pensioners appeared slightly more likely than poor non-pensioners to report problems using all the services listed.

3.3 Specific difficulties with activity/service use

Those persons reporting a long-standing illness, disability or infirmity and at least one problem with using the activities and/or services were then asked about the specific nature of the problem. Overall, 66 per cent of older pensioners, 45 per cent of younger pensioners and 51 per cent of non-pensioners reported none of difficulties listed. Group differences appeared in terms of specific difficulties. For example, older pensioners were much more likely than younger pensioners and non-pensioners to report difficulty getting to the activity or service. They also report greater difficulty in getting into the place and getting around inside once there. In addition, those living in pensioner households were more likely to report at least some difficulty using the activities or services. When the influence of poverty is examined, we find that poor pensioners were most likely to report difficulty getting there (67 per cent), getting into the place (36 per cent) and getting around inside (40 per cent).

4. Exclusion from social relations

Exclusion from social relations can be looked at in different ways: through non-participation in common social activities; isolation; lack of support; disengagement; and confinement.
4.1 NON-PARTICIPATION IN COMMON SOCIAL ACTIVITIES

The survey allowed us to calculate the extent to which people participate in a range of common social activities and the proportion excluded due to lack of money. Overall, only 78 per cent of the population can afford the full range of social activities (this figure excludes activities which were not considered necessities by the majority). Older pensioners (16 per cent) were less likely than either younger pensioners (18 per cent) and non-pensioners (23 per cent) to state that they were not able to afford the full range of common social activities. In terms of specific social activities, pensioners reported not being able to afford a visit to family and friends. Differences were found also with respect to type of household. Respondents living in single households (single pensioner and single without children) were more likely than those in couple households (pensioner couple and couple without children) to report lack of money as the reason for not being able to participate (15 per cent versus 22 per cent). When specific activities were considered, we find that single pensioners were more likely than pensioner couples to report not being able to afford a holiday away from home for one week a year (not with relatives) and to have friends or family around for a snack or meal. The major differences between pensioners were found when poverty was examined. Overall, only 33 per cent of poor pensioners compared to 96 per cent of not poor pensioners could afford to participate in all common social activities. It comes as little surprise then, that poor pensioners were more likely than not poor pensioners to report lack of money as the main problem for not participating in each of the activities.

4.2 SOCIAL ISOLATION

In addition to being important to elderly persons themselves, contact with social networks were important to the health and well-being among older people and protect them against the negative consequences which can result from social isolation (Rubinstein et al., 1994). However as persons get older their support networks change, which may result in adverse consequences on their health and well-being (Choi & Wodarski, 1996).
Respondents were asked about the frequency with which they saw or spoke to family and friends or neighbours (other than those they lived with). Table 5 summarises daily and weekly contact with respondents' social network. Some notable pension age group differences were found. Pensioners (younger and older) were less likely than non-pensioners to both have daily and weekly contact with friends and neighbours. In addition, pensioners were less likely than non-pensioners to have at least weekly contact with a family member, friend or neighbour. In terms of household type, single pensioners were much more likely than pensioners couples to have daily contact with friends/neighbours. Additionally, poor pensioners were relatively less likely to have daily and/or weekly contact with family and friends.

| Table 5 Contact with social network: by pension age group and pensioner household type |
|---|---|---|---|---|---|---|
| Pension age group | Type of household | Non-pensioners | Younger pensioners | Older pensioners | Pensioner couples | Single pensioners | All persons |
| Contact with family members | | | | | | | |
| Family members daily | | 60 | 64 | 52 | 58 | 60 | 59 |
| Family members weekly | | 91 | 91 | 91 | 91 | 91 | 91 |
| Valid N | | 1044 | 237 | 141 | 174 | 138 | 1422 |
| Contact with friends/neighbours | | | | | | | |
| Friends/neighbours daily | | 76 | 63 | 64 | 55 | 75 | 72 |
| Friends/neighbours weekly | | 94 | 89 | 89 | 88 | 92 | 93 |
| Valid N | | 1128 | 251 | 154 | 184 | 150 | 1533 |
| Contact with family and friends | | | | | | | |
| Family/friends daily | | 88 | 82 | 77 | 75 | 87 | 86 |
| Family/friends weekly | | 99 | 98 | 97 | 100 | 97 | 98 |
| Valid N | | 1128 | 251 | 154 | 184 | 151 | 1534 |

Note: Numbers represent column percentages.
Non-pensioners = Females less than 60 years of age, Males less than 65 years of age
Younger pensioners = Females 60 to 75 years of age, Males 65 to 74 years of age
Older pensioners = Males and females 75 years of age and older.
Respondents were asked why they were not able to contact or see their family members and friends more often. Overall, older pensioners (49 per cent) were less likely than younger pensioners (58 per cent) and non-pensioners (64 per cent) to state that they cannot see their family and friends as often as they wish. Taking a closer look at the specific reasons given for not being able to see family and friends revealed some interesting group differences. Pensioners (younger and older) were half as likely as non-pensioners to state that they could not afford to meet up with family and friends. Not surprisingly, non-pensioners were far more likely than pensioners to site a lack of time due to paid work or childcare responsibilities. Younger pensioners were more likely than either older pensioners or non-pensioners to report that their family or friends were too far away. Transport is a related key factor in preventing respondents - particularly older ones - from meeting up with their social network. Older pensioners were far more likely than either younger pensioners and non-pensioners to cite no vehicle as a reason. In addition, older pensioners were much more likely than either younger pensioners and non-pensioners to cite problems with physical access (eg, wheelchair). Pensioners (younger and older) were more likely than non-pensioners to cite being too ill, sick or disabled or too old as the main reason for not meeting up with family and friends.

The reasons respondents gave for not meeting with family members and friends varied according to household type. Those living in pensioner households (pensioner couple and single pensioner households) were significantly more likely than those persons living in couple without children and single without children households to state that they see family and friends as often as they would like. Single pensioners were more likely than pensioner couples to report that they can’t afford to visit their family or friends. Again, the impact of lack of time due to paid employment effects those in younger households much more so than those living in pensioner households. Lack of a vehicle effects those living in single pensioner households more so than it does those living in pensioner couple households. Lastly, illness, sickness, or disability and being too old were much more likely to be cited as the main reasons for not seeing family and friends by those living in single
pensioner households compared to those living in other household types (including pensioner couples).

Reasons as to why pensioners do not see their family and friends more were also related to living in poverty. Poor pensioners were less likely than not poor pensioners to claim that they were able to see their social network as often as they like. Moreover, poor pensioners were more likely than not poor pensioners to cite affordability as a key reason for not seeing family or friends. In addition, poor pensioners were relatively more likely than not poor pensioners to report being too ill, sick or disabled and being too old.

4.3 Lack of Social Support

For many people, when times were hard or when help is needed, family and friends will be the first line of help and support (Shanas, 1979; Wenger, 1994). One indicator of a properly functioning social network is the amount of practical and emotional care and support available in times of need. In the survey, respondents were asked how much support they would 'expect' to get in seven situations, including support from members of the household, other family and friends and any other means of support.

Figure 2 presents the proportion of respondents reporting 'poor' levels of practical, emotional and combined areas of support. As the figure shows, older pensioners

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2 Four items related to practical support: needing help around the home when in bed with flu; help with heavy household or gardening jobs; help with caring responsibilities for children or elderly or disabled adults; someone to look after the home or possessions when away. Three related to emotional support: needing advice about an important life change; someone to talk to if depressed; someone to talk to about problems with a spouse or partner. Practical support was calculated by adding up the number of items respondents answered 'not much' or 'not at all' (maximum = 4), which was then divided into good support ('some' or 'a lot' of support in all four situations), reasonable support (lacking good support in one or two situations) and poor support (lacking good support in three or four situations). Emotional support was calculated by adding up the number of items respondents answered 'not much' or 'not at all' (maximum = 3), which was then divided into good support ('some' or 'a lot' of support in all three situations), reasonable support (lacking good support
were most likely and non-pensioners least likely to report 'poor' levels of potential support in all the three categories.

Levels of potential support also varied by household composition. As we would expect, those respondents living with others were more likely to report higher levels of potential support than those living alone as these support was based on all potential sources, including that from people respondents live with. In addition, findings showed that single pensioners reported higher levels of 'poor' potential support than pensioner couples. Moreover, single pensioners have the poorest levels of potential support. Poor pensioners were roughly three times as likely as not poor pensioners to report ‘poor’ levels of practical support, emotional support in one or two situations) and poor support (lacking good support in all three situations). Practical/emotional support was calculated by adding together both areas of support to give an index of overall potential support. These data were then divided into those with good support (‘some’ or ‘a lot’ of support in all seven situations), reasonable support (lacking good support in one to three situations) and poor support (lacking good support in four or more situations).
and combined support. In short, poor pensioners have the poorest potential support networks.

4.4 Disengagement

An important indicator of social exclusion is engagement in civic affairs (such as voting). Respondents were asked about a range of civic activities done in the last three years as well as any current involvement. Overall, younger pensioners were most likely to have engaged in some form of civic activity in the last three years (89 per cent compared to fewer than 80 per cent of older pensioners and non-pensioners). Other group differences emerged as well. Older pensioners were less likely than younger pensioners and non-pensioners to urge someone outside their family to vote, to urge someone to get in touch with their local councillor, to have been an officer of an organisation or help on a fund raising drive. Younger pensioners on the other hand were more likely to report having taken an active part in a political camp, as well as voted in the last general and local election.

Civic engagement varied by type of household. A larger percentage of respondents living in a pensioner couple household than those in single pensioner household reported being civically engaged in the last three years. Pensioner couples were more likely to have made a speech before an organised group, been an officer in an organisation, helped on a fund raising drive, or voted in an election (general and local). Furthermore, pensioners who have not been engagement in a civic activity in the last three years were slightly more likely to be poor. Poor pensioners were also less likely to have made a speech before an organised group, or to have voted in the last election (general and local).

Older pensioners (51 per cent) were least likely to be currently involved in civic affairs, compared to younger pensioners (44 per cent) and non-pensioners (43 per cent). Pensioners (younger and older) were most likely to be part of tenants or
residents' association, a religious group or church organisation, whereas younger pensioners were more likely to be in a voluntary service group.

In addition, there were differences between pensioner households in terms of current civic engagement. Pensioner couples were more likely to be in a sports club and single pensioners in a women's group or organisation. Lastly, there appears to be association between civic engagement and poverty among pensioners. Compared to 56 per cent of not poor pensioners, only 41 per cent of poor pensioners were currently engagement in some form of civic affair. Furthermore, pensioners less likely to be in a political party, a tenants or residents association, a voluntary service group, a sports club or any other group or organisation were more likely to live in poverty. On the other hand, those pensioners less likely to be in a social club or working men's club were less likely to live in poverty.

4.5 Confinement

Some people were prevented from participating in common social activities because they were either unable to get out of the home, they lack transport or they have other problem which prevent them from going out. Respondents were also asked to provide factors for not participating in each of the fifteen common social activities. For the purposes of this section, all factors preventing participation have been combined. Several group differences among pension age groups emerged. First, pensioners (younger and older) were more likely than non-pensioners to state that they were not interested in participating in the listed activities (42 per cent each versus 37 per cent). Again, older pensioners were least likely to state that they could not afford to participate in activities and were most likely to state that they were too old, ill, sick or disabled to participate. In addition, younger and older pensioners were relatively more likely than non-pensioners to state that they have no one to go

\[3\] It is entirely possible, however, that group differences between poor and not poor pensioners have been masked by combining factors across all activities. Subsequent analyses will be carried out to confirm this.
out with. Older pensioners were more likely than younger pensioners and non-pensioners to cite problems with physical access or that they felt unwelcome.

Differences emerged in terms of household composition. Pensioner couple and single pensioner households were less likely than those in younger households to state that they could not afford to participate in the listed activities. Again, those living in pensioner households (couple pensioner and single pensioner) were more likely than those living in non-pensioner households to report being too old, ill, sick or disabled. Compared to all other household types, those living in single pensioner households were most likely to cite that they have no one to go out with (6 per cent compared to 2 per cent overall). In addition, those living in pensioner households were more likely than their non-pensioner counterparts to report problems with physical access.

Poverty has an effect on differences between poor and not poor pensioners in terms of combined reasons for not participating in activities. Poor pensioners were much more likely than not poor pensioners to report that they cannot afford the activity (29 per cent versus 7 per cent). Poor pensioners were slightly more likely than not poor pensioners to cite being too old, sick or disabled (13 per cent versus 10 per cent) or that they had problems with physical access (4 per cent versus 1 per cent). Taken together, poor pensioners were much less likely than not poor pensioners to cite 'none' of these factors.

Personal behaviour, for example whether people were willing to go out at night, may be influenced by their fear of crime. Past research suggests that elderly persons fear crime more than younger persons (Home Office, 1998). Whereas other chapters deal specifically with respondents' experience of crime (see Pantazis in Gordon, Bradshaw and Levitas, forthcoming), in this section we focus on pensioners' fear of crime (in the household and out of it) which has the potential to confine respondents.
Respondents were asked about their level of worry about several criminal events (e.g., having their home broken into). Results show younger pensioners were more concerned than older pensioners and non-pensioners in all areas covered, whereas older pensioners were least likely to be concerned about being physically attacked. However, older pensioners were as likely as non-pensioners to be concerned about their home being broken into or being mugged or robbed. In general, pensioners (younger and older) were most concerned about having their home broken into (21 per cent), being mugged or robbed (19 per cent), and having their car or something stolen out of it (16 per cent).

Fear of crime varies by type of household. Those living in single pensioner households were more likely than those living in pensioner couple households to be afraid about their home being broken into (22 per cent versus 19 per cent) or being mugged or robbed (19 per cent versus 17 per cent). Both types of pensioner households were as likely to be concerned about having their car stolen (or having something stolen from their car) (roughly 14 per cent). More group differences in fears about crime emerged when poverty was considered along with pension age group. Poor pensioners were more likely than not poor pensioners to be ‘very worried’ about all areas of crime, particularly having their home broken into (24 per cent) or being mugged or robbed (25 per cent).

5. SUMMARY AND CONCLUSION

5.1 POVERTY

Three measures of poverty were used: income poverty, lack of socially perceived necessities and subjective poverty. According to each measure of income poverty, older pensioners and those living in single pensioner households were the poorest. This confirms past findings that pensioners lower down on the income distribution
have gained less in terms of average income growth over the past two decades (DSS, 2000).

The PSE Index, which identified a threshold of lacking two or more necessities, showed that approximately 21 per cent of pensioners in Britain were living in poverty. Single pensioner households (28 per cent) and older women (28 per cent) are the most likely to live in poverty. Although fewer pensioners now need to claim income-related benefits because they were poor (DSS, 2000), pensioners who have to rely on State Benefits (such as Income Support, Housing Benefit) for all or most of their income were still much likely to be living in poverty according to the PSE survey.

It is interesting to note that a similar proportion of pensioners reported that they had income less than that needed to keep out of ‘General’ poverty as were found to be living in poverty according to the PSE survey (21 per cent). Using ‘Absolute’ and ‘Overall’ definitions of poverty adopted by the UN World Summit on Social Development in Copenhagen in 1995, approximately 21 per cent of pensioners and 25 per cent of single pensioners were living in ‘Absolute’ poverty, whereas 28 per cent of older pensioners and 35 per cent of single were living in ‘Overall’ poverty.

The gap between actual (mean income and equivalised income) and estimated income needed to stay out of subjective poverty was narrowest for older pensioners. Older pensioners also had the lowest average incomes among all respondents, providing further evidence that people with lower incomes have a tendency to make lower poverty line estimates. A comparison of the ‘absolute’ poverty estimates to the rates of Income Support (MIG)4 confirms that many older pensioners, especially poor pensioners (76 per cent), believed that the rates of Income Support were below a level estimated to be ‘absolute’ poverty. It appears that the Minimum Income

4 In April 1999 the government introduced the Minimum Income Guarantee (MIG), which was an above inflation boost to Income Support rates for pensioners.
Guarantee was not at a level which would move pensioners, particularly older pensioners, above even an absolute poverty threshold.

5.2 Social Exclusion

Four dimensions of social exclusion were distinguished: impoverishment or exclusion from adequate income or resources; labour market exclusion; service exclusion; and exclusion from social relations. The review of first of these aspects - poverty itself - has been presented.

In terms of exclusion from the labour market, a vast majority of pensioners were labour market inactive. Similar proportions of pensioners also live in a jobless household. These pensioners would be considered socially excluded from society using most contemporary definitions. Neither of these operationalisations adequately address the social processes of exclusion of older persons because their potential to be socially excluded is far greater due to the growth of retirement - particularly early retirement in the past century (Walker, 2000).

Many pensioners were found to excluded because they lacked access to basic services to basic domestic services (such as power and water supplies). In general, disconnection of or restricted use of utilities (such as the phone and power) is not a widespread phenomenon among pensioners (younger or older). Nor is borrowing money to pay for day-to-day needs. However, there was clear indication that single pensioners (9 per cent) and poorer pensioners (19 per cent) had restricted their use of utilities, in particular, gas and electric.

Other pensioners were excluded because they lacked access to public, private and community services (such as transport, shopping facilities or home help). Older people were more dependent on public services, so if services such as public transport were poor, they were more likely to be effected (DSS, 1999). Collective (unavailability) rather individual exclusion (affordability) was the main barrier in
using public and/or private services for pensioners. The effects of exclusion were particularly acute for single pensioners and poorer pensioners. Pensioners living in poverty were excluded from services for elderly/disabled persons more than those not living in poverty (6 per cent). In addition to affordability and availability, pensioners' exclusion was affected by their health and disability. Poorer pensioners reported higher levels of activity restriction than, but similar levels of service restriction. The most common problems for poor pensioners were getting there, getting into the place and around inside once. There have been considerable improvements in disability-free life expectancy between 1980 and 1994/5 for both men and women aged 65 and over (ONS, 1999). However, as Acheson (1998) correctly pointed out, poorer pensioners do not appear to have shared equally in improvements in health.

Pensioners were found to be excluded from social relations, which was operationalised in terms of non-participation in common social activities, social isolation, lack of support, civic disengagement and confinement. Firstly, many were not able to afford the full range of common social activities (16 per cent of older pensioners and 18 per cent of younger pensioners). Many pensioners reported not being able to afford a visit to family and friends. Only 33 per cent of pensioners living in poverty can afford to participate in all common social activities (compared to 96 per cent of not poor pensioners). The poorest pensioners reported lack of money as the main problem for not participating in each of the common activities.

Secondly, some pensioners (3 per cent) do not have at least weekly contact with a family member, friend or neighbour. Single pensioners tended to have less frequent contact did pensioner couples, but had more frequent contact with friends/neighbours. Pensioners living in poverty do not see their family and friends as often as those not living in poverty. Contact with family and friends/neighbours is essential in protecting older people against the negative consequences which can result from social isolation (Rubinstein et al., 1994). In addition, pensioners had several barriers in meeting up with their social network more often. The main
reasons were that family and friends were too far away (younger pensioners, in particular), lack of a vehicle, problems with physical access (eg. no wheelchair ramp), and that they were too ill, sick or disabled or too old. Affordability was a problem for single pensioners and those living in poverty.

Thirdly, older pensioners, single pensioners and those living in poverty have the poorest potential support networks (in terms of practical and emotional support). Past research has shown the beneficial effects of a supportive network on older people's physical and mental well-being (Choi & Wodarski, 1996). Older persons without supportive networks are at risk of personal injury and social isolation.

Fourthly, the survey revealed that older pensioners tended to be more civically disengaged than younger pensioners. Single pensioners were more disengaged than pensioner couples in the three years before the survey (with and without voting included). However, pensioners living in poverty tended have similar rates of civic engagement as those not living in poverty in the three years before the survey. Older pensioners were more disengaged than younger pensioners at the time of the survey. Single pensioners were more disengaged as were those living in poverty.

Lastly, some pensioners were prevented from participating in common social activities. Some pensioners did not participate because they simply were not interested, but others did not participate because they could not afford to or they felt too old, sick or disabled (16 per cent of older pensioners and 6 per cent of younger pensioners). Physical access was a problem for a number of older pensioners (3 per cent). Many more single pensioners were confined because they were not able to afford the activity (17 per cent), they felt they were too old, sick or disabled to take part (14 per cent) and because they had no one to go out with (6 per cent). Pensioners living in poverty were confined because they could not afford the activity (29 per cent), they felt too old, sick or disabled (13 per cent) or they had problems with physical access (4 per cent). In addition, a significant number of pensioners - particularly younger pensioners and single pensioners - were confined by their fear
of crime more than non-pensioners. These findings confirm that elderly persons fear crime more than younger persons (Home Office, 1998), but also that pensioners living in poverty were confined by their fears of crime.

5.3 Conclusions

This chapter has focused on the prevalence of poverty and social exclusion among older people in Britain. A fuller picture of the extent to which income, deprivation and social exclusion affect pensioners has been provided using the PSE framework. The preceding analyses have shown not only many pensioners clearly suffer from poverty and were excluded from society in a number of ways but also that poverty, deprivation and social exclusion are inextricably linked.

The picture which emerges from the preceding analyses is of two very distinct groups of pensioners, each varying in the degree to which they experience poverty and social exclusion. The 'better-off', made up mostly of younger pensioners living in pensioner couple households experience low levels of poverty and social exclusion, whereas as the second the 'worse-off', are made up of mostly older, female pensioners living in single pensioner households who experience much higher levels of poverty and social exclusion. Given that many of these older single pensioners were likely in the better-off group at one point suggests that much more emphasis needs to be paid to the transition from becoming a better-off to a worse-pensioner and what can be done to maintain a good standard of living not only in the transition into retirement but also well into the end stages of the life course.

These analyses have provided only a 'snap-shot' of pensioner poverty and social exclusion at the close of the millennium. To get a clear picture of process versus state, particularly as regards poverty and social exclusion among pensioners, subsequent analyses will need to examine the extent to which there have been changes in each of the components of the main PSE framework and whether or not more pensioner-specific measures need to be incorporated.
With two appropriate revisions, the overall conclusion of this report would be in many ways similar to the one found in the Select Committee on Social Security’s report.

Whether in relative or absolute terms, too many of our older citizens were suffering from poverty [and social exclusion]. This is not acceptable in an affluent industrialised society and is a reflection of the extent to which social policy since the war has failed to address the problem of pensioner poverty [and social exclusion].

NOTES

Terms and definitions

For the purposes of this chapter a pensioner is defined as a person of state pension age or over (60 for women, 65 for men). Three distinct groups were used in this chapter:
1) non-pensioners (females under 60 males under 65)
2) younger pensioners (females 60 or over and less than 75, males 65 or over and less than 75) and,
3) older pensioners (females and males 75 or over).

For some analyses individuals were classified into type of household. Individuals were classified according to the status of the benefit unit in which they live. All individuals (adults and children) will be given the same classification, defined as:
Single pensioner - a single adult of pension age or over;
Pensioner couple- a couple, where the man of the benefit unit is of state pension age or over;
Couple with children - a non-pensioner couple with dependent children;
Couple without children- a non-pensioner couple without children;
Single with children- a non-pensioner single adult with dependent children;
Single without children- a non-pensioner adult with no dependent children;
Other family type-multiple adults with children.
REFERENCES


