



Older people in Scotland in 2005

There are over 1,097,026 people aged 60+ in Scotland today representing some 21.5% of the population of Scotland.¹ People often refer to 'the elderly' as if they were a single group of people, but their needs are as varied as those of any other group in our population.

Most older people cope with the ups and downs of their daily lives. But, as with others in society, there are times when extra help or advice is needed. Age Concern Scotland receives thousands of enquiries a year about many of the problems which older people face and the changes which they may have to cope with. Many of the enquiries focus on income; housing; heating; getting about; health and community services; or leisure opportunities. In this briefing paper we can only illustrate some of the needs which older people may have. Needs vary, as do expectations and demands made of available opportunities and services.

It is difficult to say that such a vast group of people has specific needs different to the rest of the population, and indeed many older people may prefer not to be separated out from the rest of the adult population. But 'old age' may bring disadvantages and less favourable social and economic circumstances. Like most people, older people want to have enough income for their needs and to live in homes which they can manage and keep warm. Where these opportunities are not as good as possible, we have tried to show some of the many ways in which they can be improved.

¹Mid 2004 population estimates, General Register for Scotland 2005

Income

Many people believe that pensioners are becoming increasingly better off financially. However, while some pensioners have sufficient money to take long holidays and enjoy a comfortable retirement, many find it difficult to manage on their weekly income.

It is clear that we are seeing a polarisation of the pensioner population. Much of the increase in pensioner income over the past 20 years is from an increase in occupational pension schemes and from second tier state pension schemes, and much of the increasing wealth has gone to the better off.

The weekly basic state pension from April 2005 is £82.05 for a single person and £131.20 for a married couple (claiming on the husband's contribution record).² To qualify for the full basic pension, someone would need to have paid national insurance contributions for most of their working life (usually 44 years for a man). The state pension is currently paid to men aged 65 and women of 60 but equal pension ages at 65 for both men and women is being introduced, phased in from 2010 onwards.

In addition to the state pension, people may receive a graduated pension based on their earnings between 1961 and 1975 and/or an additional state earnings related pension (SERPS) if they have worked after 1978.

In 1953, 28% of employees paid into an occupational pension. By the end of the 1960s, this figure had increased dramatically, and most male employees were members of occupational pension schemes. Most women were not covered however³.

As these workers have grown older and retired, we have therefore seen an increase in the numbers of pensioners who have an occupational pension. 59% of newly retired people in 1999 now have occupational pensions.

²Your Rights 2005-2006: a guide to money benefits for older people

³ The Changing Welfare State - Pensioner Incomers Series DSS Publications 2004

But only a limited number of pensioner households at present enjoy substantial occupational pensions; most pensioners still receive the largest proportion of their income from state benefits, particularly the basic pension. Certain groups, such as older single women, are less likely to have an occupational pension, and, if they do, the average amount is less.

For many older people, income is so low that they have to claim additional means-tested benefits like Pension Credit, or Housing Benefit and Council Tax Benefit. Research by the Family Budget Unit suggested that about half of all pensioners do not have adequate income⁴, and the Scottish Executive has found that almost a quarter of all older households have low incomes.

Pension Credit makes up a person's income to a level set by the government. For example, a 70 year old person with less than £6,000 in savings and living alone would have their income made up to £109.45 a week. They would also get help from Housing Benefit and Council Tax Benefit. Out of this money the older person must pay for their water rates, heating, food, clothing and all other essential spending. This clearly does not leave much money for other items such as a holiday or for things like house repairs.

About 276,000 Scottish pensioners claim Pension Credit.⁵ Many thousands more who do not get Pension Credit receive some help towards their rent and/or Council Tax. However many people do not claim their full entitlement to benefits - the Government estimates that from a quarter to a third of pensioners eligible for means tested benefits do not claim.⁶ There are many reasons why people do not claim; it may be because people are not aware that these benefits exist; they do not wish to ask for help, thinking it is like asking for charity, or they may be put off by the complicated forms.

⁴ Modest But Adequate – A reasonable living standard for people aged 65-74, Parker et al, Family Budget Unit and Age Concern England report May 2002

⁵DWP Analytical Services February 2005

⁶DSS Research quoted in Tackling Pensioner Poverty, Encouraging Take Up Of Entitlements, National Audit Office report, 2002

Although working people are now more likely to have an occupational or personal pension, not everyone will be able to provide for their retirement - for example those people who have periods of unemployment, illness or disability or are caring for relatives. Those in low paid work will also find providing for retirement difficult. Age Concern believes that the basic state pension set at a level which ensures that every older person can purchase the basics should form the basis of retirement income. It should be increased at a rate which ensures that older people continue to share in the prosperity of the country.

Home

The vast majority of older people in Scotland continue to live in their own home rather than in care homes or hospital. Figures for 2002 show that there are 660,000 pensioner households in Scotland, which is 30% of all households.⁷ Good quality housing is a fundamental requirement for quality of life, and the home is of particular importance to older people. Issues such as affordability, warmth, design and choice have a major impact on home life, particularly so for those spending more time at home than others. Yet many older people live in the poorest housing, which they struggle to maintain on low incomes.

Tenure patterns have changed significantly over the last thirty years. The Right to Buy has meant that many thousands of council tenants have bought their homes, with the consequence that owner occupation is now the main tenure. 58% of pensioners are owners, 28% rent from the public sector, 6% from housing associations and 5% from a private landlord.⁷

Older homeowners can find it particularly difficult to maintain their homes and the need for bigger repairs increases for homeowners the older they become. The impact of the Right to Buy scheme has resulted in many older former tenants now finding themselves unable to maintain their property. Elsewhere, in the private rented sector there is some of the worst housing, and many tenants are to be found in cold damp homes with no proper heating systems.

⁷Scottish House Condition Survey 2002 Communities Scotland

Care and Repair schemes exist to advise and offer practical assistance to older homeowners and private tenants whose homes are in need of repair. Age Concern Scotland continues to lobby government to prioritise care and repair services and to maintain the grants programme for those most in need.

Only a minority of people move in retirement - most stay where they have always lived. However some older people may want to move to obtain more suitable housing or to be nearer relatives. Increased frailty may suddenly make a house or flat, lived in for years, totally unsuitable - the garden is too big to manage, upstairs bedrooms become inaccessible, or getting to the local shops and local services may present difficulties.

Affordable housing is available for rent from councils and housing associations, but there are not enough for the people who require them. As well as fewer houses than numbers on waiting lists, it can be difficult to move to other areas of the country. Although priority may be given if the move is required to be near carers or relatives, there could be a long wait for an offer of housing.

Some older people consider moving to sheltered housing, mainly for reasons of personal safety and security, and more manageable housing. Sheltered Housing is accommodation in a group of self contained flats or houses normally with a warden or scheme manager, who may or may not be resident. There will be some shared facilities such as a resident's lounge, guest room or laundry. In very sheltered or extra care housing there is a higher level of support offered, such as the provision of meals or the services of a support worker. Amenity housing is designed to suit older people's physical needs, usually with an alarm system but no other support services. Only about 5.5% of older people in Scotland live in sheltered housing. There are 34,247 sheltered, 2023 very sheltered, and 16,451 amenity houses provided by local authorities and housing associations.⁸ There are about 5,656 private sheltered and retirement houses.⁹

⁸Housing Trends in Scotland, HSG/2002/5, Scottish Executive, 2002

⁹INNIS Retirement Housing Advice Service, Age Concern Scotland, 2003

Age Concern Scotland believes that the adoption of barrier free standards in housing would do much to prevent the need for moving to alternative accommodation, for all sectors of society. Essentially barrier free housing is designed to allow for greater mobility and safety within the home for people of all ages. Only 6.5% of dwellings in Scotland (143,000) could be termed barrier free, but these meet only the minimum standards; less than 4000 are suitable for people who require permanent use of a wheelchair. There are 184,000 pensioner households which contain someone with a mobility or physical impairment, but only 47,000 live in barrier free housing.

Keeping warm

A warm home is essential to the well-being of older people. It is not known exactly how many people die from hypothermia in the UK (i.e. die 'from cold', because their inner body temperature has become dangerously low), but thousands of older people do die each winter from cold-related conditions. Excess winter mortality in Scotland is up to three times greater than experienced in countries such as Germany and Sweden, where winters are much more severe, but the homes warmer. Cold-related illness can cause heart, circulation and breathing problems for older people.

Older people are more likely to experience the circumstances that cause **'fuel poverty'** - low income; poor quality housing with little or no insulation; and reliance on expensive and inefficient heating systems. Fuel poverty is caused by three main factors: the cost of domestic fuel, the level of disposable household income and the energy efficiency of the home.

- Fuel poverty is concentrated in the older smaller, single pensioner and single adult households
- Approximately 63% of fuel poverty households in receipt of benefits receive the state retirement pension

People over 60 account for over half of the fuel poor, although they account for fewer than one quarter of the population. They are also likely to have greater need for heating than other groups, because they spend more time at home. Poorer pensioners spend much more

of their weekly income on fuel than other households. Even people with adequate heating may not use it because of the cost. 21% of older smaller households (66,000 households), and 37% of single pensioner households (128,000 households) are classed as fuel poor. The old are also more likely to be only marginally above fuel poverty, where they should spend between 8-10% of income on fuel¹⁰

Age Concern believes that older peoples' homes should be energy efficient and that pensioners should be able to adequately heat their homes in winter to temperatures consistent with the maintenance of good health (18-21'C) at affordable cost (heating bills should be no more than 10% of income).

The government has recognized fuel poverty as being a problem. They have defined the issue as being where a household has to spend more than 10% of its income on fuel bills, and the Scottish Executive has committed itself to eradicating fuel poverty by 2015.

It is currently part way through the central heating programme, which aims to install free central heating in households with people aged 65 and over. In addition, the Westminster government is now making a yearly winter fuel payment which is designed to alleviate fuel poverty among older people. It is to be hoped that these initiatives will alleviate fuel poverty among older people.

Health and Community Services

Policies for 'care in the community' aim to encourage the development of services to help older people and others in need of care to remain in their own homes for as long as they wish, and for as long as is practical and enable them to live as independently as possible. 'Old age' is not a disease in itself, and it is not helpful to think of the problems which face older people as being caused 'by their age'. Older people are not necessarily ill or frail - many are fit and active.

As people grow older they are more likely to develop illnesses or conditions which make it more difficult for them to cope without some help or support. This is particularly true for people over the age of 80.

¹⁰ Scottish Household Conditions Survey 2002

A lot of the help that older people receive is provided by their family, neighbours and friends. Many carers are husbands and wives, but there are also children who look after their parents - these are mainly women, many of whom have work or other family commitments of their own. In recent years, attention has increasingly focused on the needs of these carers, who may want to care, but who may need practical help and advice as well as emotional support. Older people are far more likely to be involved in caring for a friend or neighbour than any other age group. 43% will be assisting a friend or neighbour, compared to 11% of those between 25-44.¹¹

During the course of a year, most older people will visit their doctor (GP). They may have a medical problem which the GP can help with, but the GP can also arrange other services such as chiropody, visits from a district nurse, physiotherapy to help regain mobility after an operation or an occupational therapist to recommend aids and adaptations to help with everyday activities. The doctor can refer the person to the social work department for an assessment for community care services such as a home help, or meals on wheels, or a place at a day centre. The availability of such services for older people and their carers varies considerably in different areas.

Only a small proportion of older people live in institutions (residential homes, nursing homes or long-stay hospitals). In 2003, only 4% (33,379) of older people aged 65+ lived in care homes. Of these, just over half are aged 85 and over. There has been a long term decline in the number of places available.¹²

Local authority social work departments are responsible for assessing the needs of and arranging care for, people who may need community care services. Such people are assessed for their ability to pay for services at home or in residential or nursing homes. People who wish to remain at home should get appropriate help to do so.

¹¹ Scottish Household Survey bulletin no 7 - Life cycles - Scottish Executive 2002

¹²Community Care Bulletin 2003 – Scottish Community Care Statistics

For older people at home, local voluntary organisations such as Age Concern may provide services and activities, both to help look after older people with care needs, and to provide day centres, for example, where people may meet others with similar needs or interests. Support groups for people with particular needs or conditions also play a vital part in helping some older people and their families to adapt to changes in their lives. These groups include Alzheimer Scotland Action On Dementia, Carers Scotland, the Princess Royal Carers Trust and others.

The expectations of older people, their families, and people who work with them, significantly affects the way they cope with illness or disability. A great deal can be done to improve the circumstances of people with care needs: new approaches to treatment of incontinence, for example, mean that many people can learn to cope with this problem; learning about how to communicate with deaf people can reduce the isolation of someone who has hearing loss; and modern drugs and careful monitoring by a general practitioner can reduce the effects of Parkinson's Disease.

Getting about

Maximum mobility is important for people of all ages. The mobility of older people, which affects their access to the facilities that they need to use, may decrease with age: roads have to be crossed with more care and bad road and pavement conditions are greater hazards. The mobility needs of older people therefore should be taken fully into account in transport and land-use planning. Both public and private services, such as hospitals and shopping centres, are increasingly concentrated in large, sometimes inaccessible sites. This has further increased the importance of enabling mobility.

Older people are less likely to have access to a car and they often rely on public transport. Of those over 65, 48% do not have access to a car at all. This compares to only 23% of those in the 45-64 age bracket.¹³ People aged 65+ are more likely to use a bus than anyone else over the age of 24, but only a quarter of buses and coaches in

¹³ Scottish Household Survey bulletin no 7 - Life cycles Scottish Executive 2002

Scotland have a low floor, powered lift or ramp, or a kneeling mechanism.¹⁴

The combination of lack of access to a car, difficulty in using public transport because of the increased likelihood of disability, inaccessible buses and trains (high steps, poor seating, poor positioning of grab rails etc.), and inaccessible location of necessary services means that older people are more likely to have difficulty walking **and** are more likely to depend on walking as a means of getting about.

Access to public transport depends upon the cost and availability of services, particularly in rural areas. Following the introduction of free local bus travel for those aged 60+, there has been an average growth of 20-30% in the numbers of people using buses in urban areas during off peak hours, due to an increase in the numbers of older people using the bus. Older people are generally very positive about the benefits that free local bus travel offers them.¹⁵

However, free travel is of no use when there are no regular bus services. Community transport organised by voluntary schemes can make a valuable contribution, particularly in areas where appropriate public transport is not easily available.

Some people who cannot walk, or have great difficulty walking or who need someone with them when walking outside can get help through a benefit called Disability Living Allowance. This can help with costs such as taxi fares. However, to qualify, someone must apply before they reach their 65th birthday. Age Concern Scotland believes this restriction is unfair and that this benefit should be extended to include those who become disabled after 65. We are currently participating in the **Mobilise** campaign, fighting against this form of discrimination and urging the government to extend Disability Living Allowance to those 65 and over.

Leisure

¹⁴ Statistical Bulletin transport series 2003-4

¹⁵ Monitoring free local off peak bus travel for older and disabled people – Scottish Executive Research findings no 179/2004

Retirement is a time of great change and can also be a time for development. Either from choice or because they are excluded from employment, people are retiring earlier. In Scotland, only 68% of men between 60-64 and women aged between 50-59 were employed.¹⁶ This has been a gradual increase in employment rates among older people since 2000.

Increased leisure time is a challenge for older people and, for some, the change will be welcome. There may be time for hobbies or interests, either life-long ones where skills can be renewed and activities expanded, or new ones where opportunities to learn can lead to great personal satisfaction. There may be more time available for voluntary work. Many voluntary organisations providing services are run by older people and rely heavily on older volunteers. 45% of those between 65-74 and 35% of those over 75 had volunteered. Some older people become involved in organisations that are concerned with the quality of their lives for example pressure groups or pensioners forums.

Some people are not as physically fit as they could be and this affects their ability to maintain an independent and healthy lifestyle. However through regular exercise improved levels of fitness are attainable even for people in their 80's or 90's. The barriers to greater activity include ageist stereotypes, finance, mobility and lack of knowledge about what is available.

The History of Age Concern Scotland

During the Second World War, particularly as a consequence of the Blitz, a number of problems affecting older people came to light and the National Council for Social Services decided to form a Committee specifically to "study the needs of older people and to encourage and promote measures for their well-being".

In Scotland the response was the setting up of the Scottish Old People's Welfare Committee in 1943 with the aim of promoting companionship and care, put simply "a friend for every old person in Scotland". The Committee planned to achieve this aim by setting up

¹⁶ Older Workers: Statistical Information booklet: DWP Autumn 2004

local committees which would run local services primarily visiting people in their own homes.

By 1957, Scotland had 100 Old People's Welfare Committees. These local groups provided services including visiting, clubs and social gatherings, lunch clubs, outings and holidays. Good neighbour schemes were formed, counselling services set up, along with practical services. Nationally at this time the organisation initiated the training of volunteers, and made grants available to get these services under way.

The Scottish Old People's Welfare Committee continued to flourish in this way for many years as a branch of the English organisation. Then in April 21st 1971 it became the Scottish Old People's Welfare Council, an autonomous body with the same rights as a national organisation. Three years later, in 1974, the new name, Age Concern Scotland, was adopted to more accurately reflect the nature and role of the organisation. The organisation's primary aim is to improve the quality of life for older people in Scotland.

Age Concern Scotland to date has nearly 230 older peoples groups in membership, their group names reflect the diversity of the services they provide. The groups provide social activities as well as services including day care, lunch clubs and information and advice.

Age Concern Scotland
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