
Grey Power: The Changing Face

Help the Aged Seminar

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GREY POWER

Robert M Worcester¹

INTRODUCTION

Society has a preoccupation with youth. Perhaps understandably the young are treasured and nurtured as 'our future', parents put the needs of their children before their own, voters and governments demand education, education, education - it is the age 'to be' and 'to look'.

But change is afoot. People are living longer and birth rates are declining, so much so that soon - within the next three/four decades - older people will outnumber the young for the first time. As has been widely predicted, the numerical superiority of older people may bring social issues such as the resourcing of pensions, housing and healthcare to the top of the agenda. But we shouldn't forget that larger numbers of older people are richer, healthier and more socially active than ever before. As well as having needs to be met, older people also have increasing power and influence to wield.

This paper explores the demographic and economic profile of older people - highlighting trends and some projections for the future. It looks at their lifestyles, opinion, attitudes and values, given that these may have more social, cultural, and political significance in the future.

Segmenting the older population

'Older people' are far from a homogenous group. Analysis of the over 55's as a single entity is as inappropriate as analysis of 18-54 year olds as a whole. As such, social analysts have tended to stratify into three distinct groups: the 'young old' (55-64) who tend to be active and powerful, the 'old old' (aged 75+) who tend to be less socially and economically active, and the 'mature old' (65-74) who are somewhere in between and in transition. Some marketing professionals refer to similar age bandings as the 'thrivers', the 'elders' and the 'seniors' respectively. This paper focuses on the distinctive characteristics of older people, most notable in the youngest and oldest of the older population - referred to here as 'young older people' and 'older old people'.

¹ Thanks to Bobby Duffy and Emma Wallace, colleagues at MORI, for their help in preparing the slide presentation for the Seminar, and for developing it into this monograph.

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SUMMARY AND OVERVIEW

- Britain's population is ageing at an increasing rate. The proportion of the population of pensionable age rose from 14% in 1951, to 19% in 1991 and is set to reach over a quarter of all adults by 2031. Currently the total population is fairly balanced between the under 25s, those aged 25-49 and those aged 50+ (around a third each). [The adult population/electorate is also segmented into thirds: a third 18-34, a third 35-54, and a third 55+.] The predicted growth of the older population will mean that by the year 2051 the total population will be significantly top-heavy: 43% aged 50+, 30% aged 25-49, and just 27% under 25.
- "Young older people" (those aged 55-64, who were once the 'baby boomers'), tend already to be pensioner couples. This group are among the most economically powerful and socially important of any age group, and have high levels of income, savings, expenditure, and political activism.
- "Old older" people (aged 75+), tend to be women and living alone. They are among the most economically and socially vulnerable of all in society. They have the lowest household incomes and levels of expenditure, and the highest instance of poor health and physical immobility.
- There have been changes in the economic status of the young older population, which will have implications for the future prospects of older people. The economic power of the young older population has been based on their continued employment; this level of economic activity has decreased, but their income as a whole has not. This appears to be related to increased access to private pensions and savings, which raises the possibility of pensions allowing the wealth of young older people to be sustained to an older age than currently seen.
- However, this is clearly not the case for a large proportion of older people. Indications are that many young older people are being forced unwillingly out of the labour market. This not only has a negative impact on current income - it may also have negative implications for future wealth, through reduced pension contributions.
- Declining work activity means that now, more than ever, leisure is key in older peoples' lifestyles. However, the richer and healthier group of young older people seem to enjoy it the most. They are busy with gardening, DIY, activities in the community, and also spend more

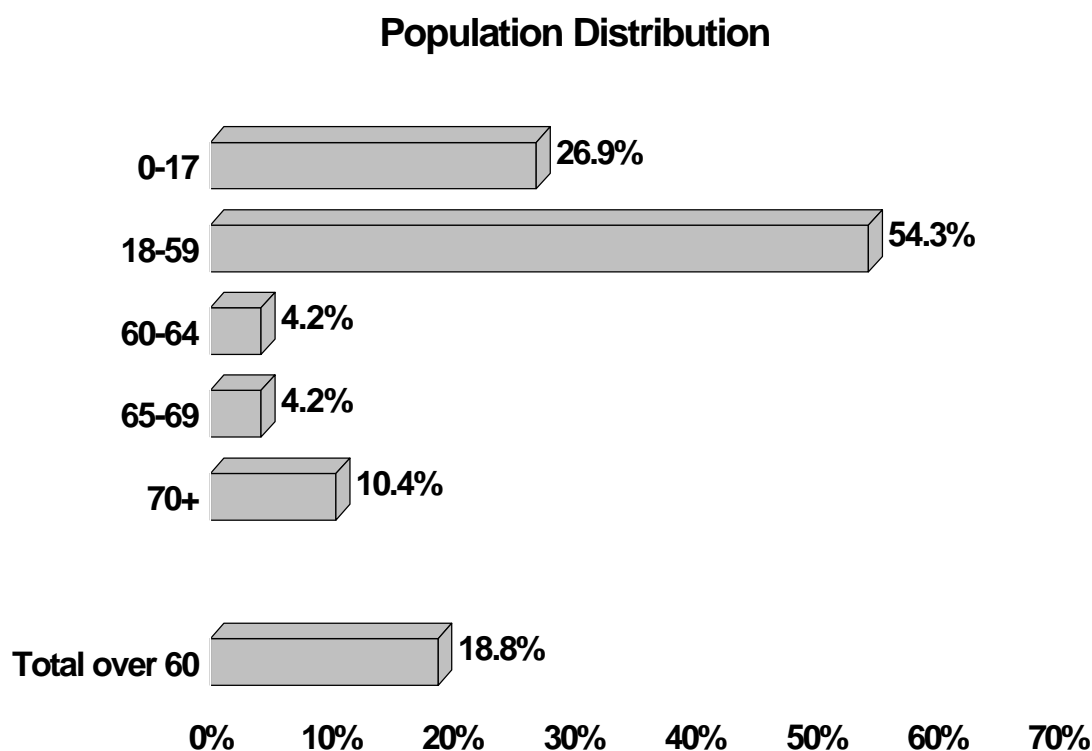
than any other age group on alcohol and leisure services. They are also more inclined to be positive about being the age they are than old older people.

- Reflecting their lower levels of health, mobility and income, old older people lead less active lives. They spend significant amounts of time watching television and significant proportions of their moderate incomes on more sedate leisure services such as theatre and cinema.
- Older people tend to hold attitudes and values which differ from the population as a whole, and the older they are the more they differ. Given that older people are numerically increasing and they are more politically active than younger people, these differing views will have increasing significance.
- Older people place particular importance on community, spirituality and pleasure, but find risk taking, immediate gratification and pleasure from violence very weak attractions.
- They also tend to support traditional patterns of social and political order - including class, hierarchy, monarchy and British independence from Europe. As such they have a greater tendency to vote Conservative than the general population.
- Political parties hedging for the vote of the older population should also note that older peoples' greatest concerns in life relate to health services. Unlike younger people, they are also more concerned about crime than education and employment, and, when considering policies for the older population specifically, their top priorities are financial support for people needing long term care, increased local services for older people and increases in state pensions.

1. DEMOGRAPHICS

Population size - current, past and predictions

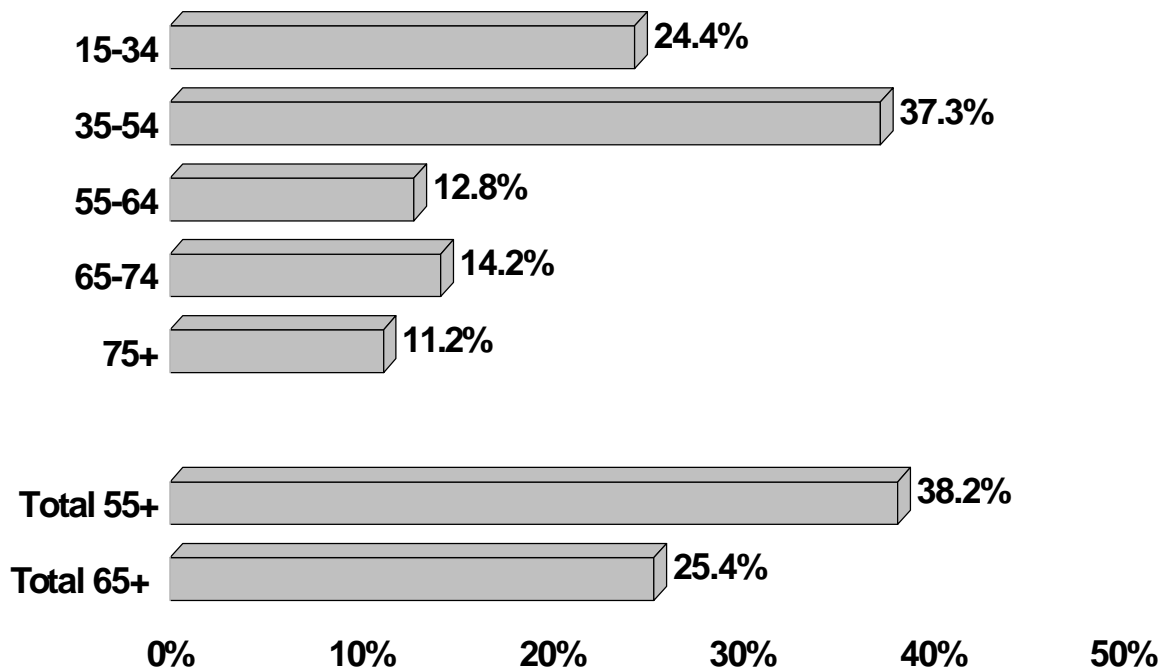
Older people already make up a significant proportion of the population. Almost 19% are of pensionable age (60 for women, 65 for men) - the equivalent of around 9 million people.



Source: ONS Family Expenditure
Survey 1996-1997, Base: 6,291

The proportion of households headed by someone of pensionable age is even larger. In over a quarter of households, the head of household is 65 years or older, rising to almost two in five when we include those aged 55+ years.

Households by age of Head of Household

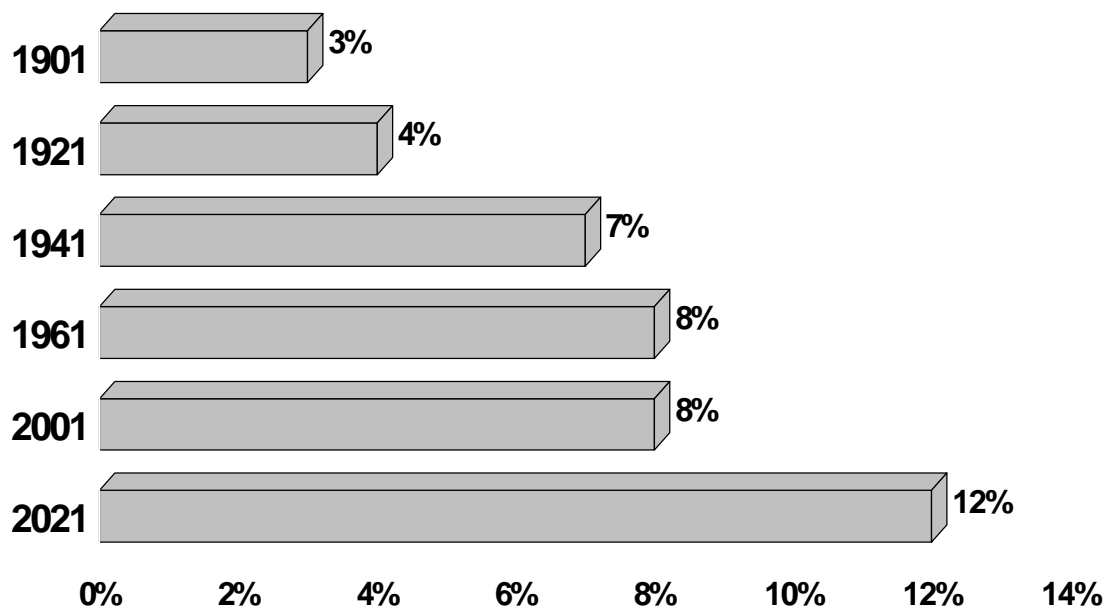


Source: ONS Family Expenditure
Survey 1996-1997, Base: 6,291

At the turn of the century, the proportion of people over pensionable age was just 6%. It rose to 10% in 1931, 15% in 1961 and 19% by 1991. Given continuing advances in healthcare and growing levels of affluence, projections are that this segment of the population will continue to grow, so that by 2031 older people will make up over a quarter of the population - the equivalent of 14.3 million people.

The increasing numbers of older people will signify a shift in the age profile of the overall population. Currently the population is fairly balanced between the under 25s, those aged 25-49 and those aged 50+ (around a third each). But the predicted growth of the older population will mean that by the year 2051, the population will be significantly top heavy: 43% aged 50+, 30% aged 25-49, and just 27% under 25.

Percentage rise in the proportion of the population aged 75+



Source: Research into Ageing Annual Report 1994/1995

Trends in population of those of pensionable age

Pensionable age as proportion of total adult population

%

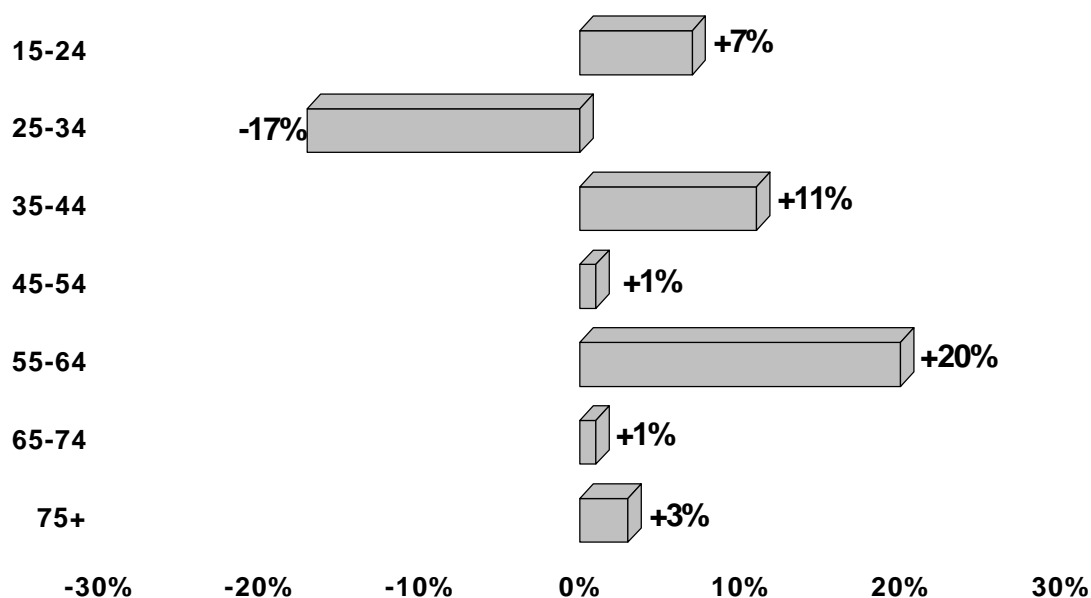
1901	6
1911	7
1921	8
1931	10
1951	14
1961	15
1971	16
1981	18
1991	19
2011 - prediction	20
2021 - prediction	23
2031 - prediction	26
2051 - prediction	27

Source: Govt Actuary 1996, quoted in Anchor Trust Age File '98

Initial growth is expected to be particularly dramatic, due to the ageing of the large “baby boomer” cohort. Growth is expected to be sustained after the effects of this cohort subside albeit at a slower rate. The proportion of the population of pensionable age is predicted to rise by 30% between 2011 and 2031 - greater than any previous rise - and then continue to grow at a much reduced rate between 2031 and 2051.

The effects of the baby boomer cohort can be clearly seen in the differing rates of growth expected among different age subgroups at different times. Dramatic growth rates are predicted initially among the 55-64 age group, as the baby boomers move from their forties to their fifties and sixties: a rise of 20% between 1996 and 2005, compared a rise of just 2% among those 65 and over. This will then, transfer to rises in the older age groups in the second and third decades of the new millennium, seen in a dramatic jump in the predicted growth rate for the 75+ group by 2021.

Projections for change 1996 - 2005



Source: OPCS
Demographic trends from
1996 to 2005

Who are these older people?

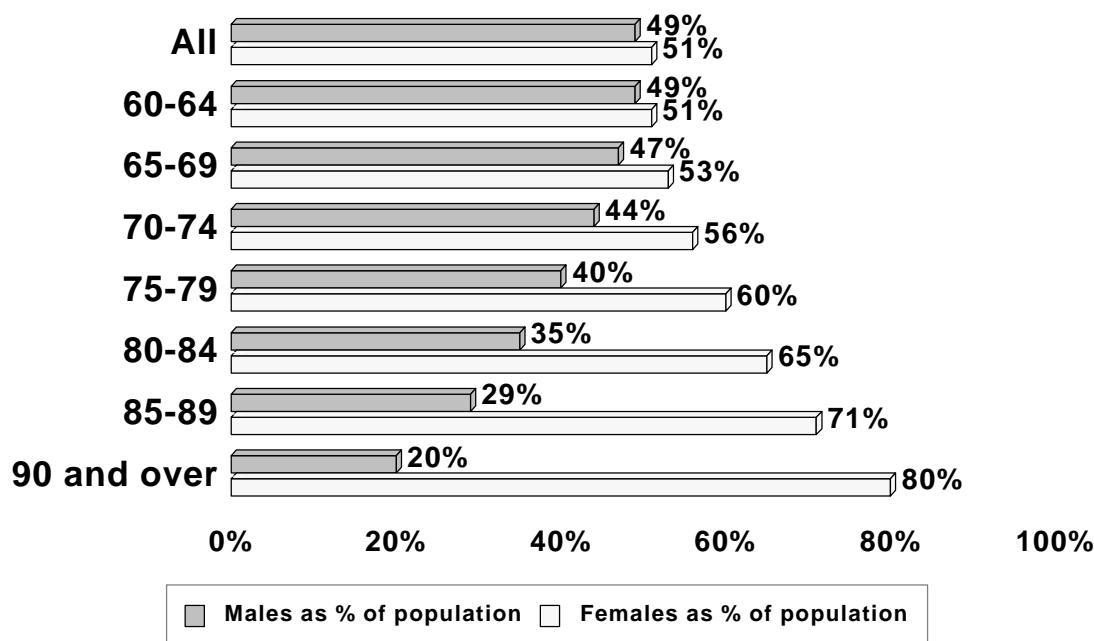
“Older people”, like any other age group, are clearly not a homogenous mass. They face a myriad of situations, but there seems to be a particularly striking distinction between age groups. ‘Old older people’ (particularly those aged 75+) are likely to be among the most ‘in need’ in the population, whilst ‘young older people’ (those aged 55-64), are among the most economically powerful.

The older population has a very particular gender and household structure. The common perception seems to be that they are women, living alone. There is certainly some truth in this:

- 65% of those of pensionable age are women, while 52% of all adults are women
- among those aged 65+, 37% live alone, compared to 10% among those aged 16-64.

However, this is not the full picture. The perception that pensioners are women and live alone is far more true of the over 75s than younger groups. Gender ratios only begin to diverge significantly at 70, reaching a peak ratio of 4:1 among those aged 90+. Similarly, the proportion of those aged 75+ who live alone is almost double the proportion among the 65-74 age group.

Population by age and gender



Source: Govt Actuary 1996, quoted in
Anchor Trust Age File

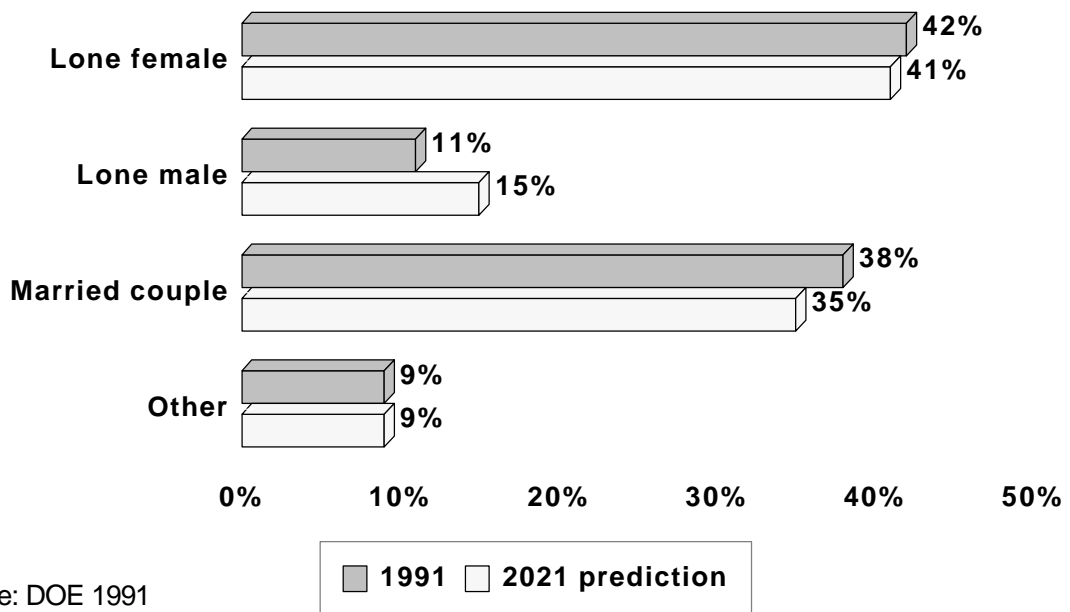
Population living alone by age

	% living alone
	%
16-24	5
25-44	9
45-64	12
65-74	27
75+	51

Source: ONS General Household Survey 1995, base 18,000 adults aged 16+

Reflecting this, households headed by someone of pensionable age are as likely to be pensioner couples as lone women (two-fifths each). There is a slight trend towards an increasing proportion of single male households, but the table below shows that the overall profile of pensioner households is set to remain fairly constant.

Pensioner households by household composition



Source: DOE 1991
quoted in Anchor Trust Age File 93

It may therefore be useful to recognise that there are at least two distinct types of household related to age:

- “young older” households mainly comprising pensioner couples (79% of the 55-64 age group are married or cohabiting compared to 37% of those aged 75+).
- “old older” households, tending to comprise of women, and those living alone. (70% of those aged 75+ are women, and 62% of women aged 75+ live alone.)

Household composition by age and gender

	All 16+ %	All 55-64 %	All 65-74 %	All 75+ %	Women 75+ %	Men 75+ %
Married/cohabiting	64	79	68	37	25	37
Widowed	8	8	22	52	65	52
Living alone	15	NA	27	51	62	33

Source: ONS General Household Survey 1995, base 18,000 adults aged 16+

NA = not available.

The class profile reinforces distinctions between younger and older people in general, and within the older population. Reflecting retirement from the labour force, older people tend to be in lower social classes than younger people, and the pattern is particularly marked among old older people. Among the population as a whole, 29% are in the DE categories (semi-skilled/unskilled manual workers, or those mainly dependent on state benefits). This rises to 38% among the 55-64 age group and to 49% among those 75+.

Class profile by age

	Adults aged 15+ %	All 55+ %	55-64 %	75+ %
AB	21	17	20	15
C1	27	24	19	21
C2	23	17	23	15
DE	29	42	38	49

Source: Older population figures: MORI/Anchor Trust July - August 1996 Base, 1000 aged 55+.

2. HEALTH AND HEALTHCARE

Health is clearly a significant limiting factor in the lives of older people. Among those aged 55+, 21% say they have been in bad health over the past year, compared to 14% across the population as a whole. More significantly, a third of people aged 55+ say that health problems actually limit their daily activities or work.

Health by age

	All ages %	All 55+ %
Self-reported health over past 12 months - Good	86	71
Self-reported health over past 12 months - Poor*	14	21
Self-reported limiting health problems	17	33

Health of “all ages” - Source: SEH 1995, base: all household members (23,000)

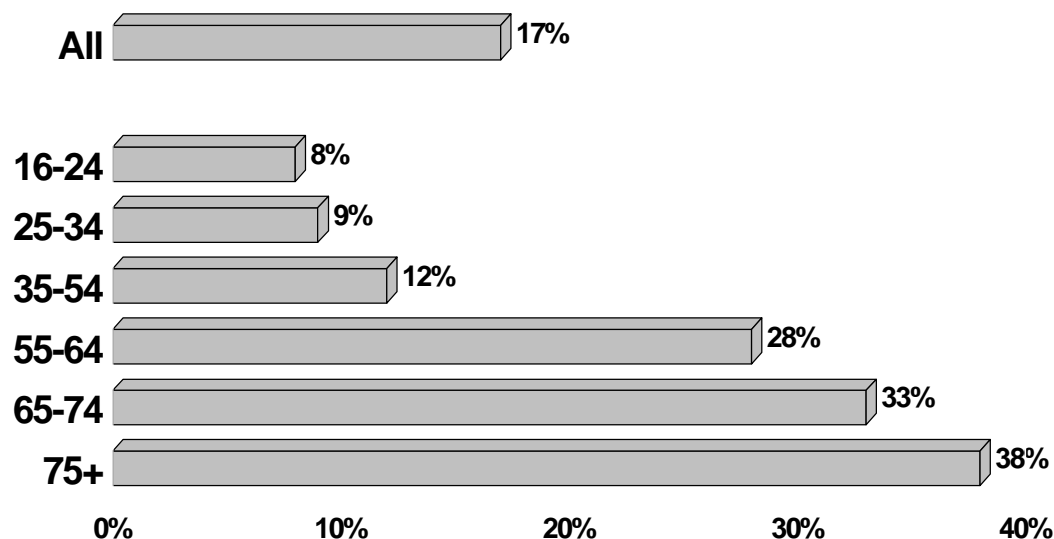
Health of “all 55+” - Source: MORI/Anchor Trust 1996, base: 1000 people aged 55+

Limiting health problems - Source: MORI/Government People’s Panel 1998, base: 5000 adults aged 16+

*Wording among survey of all ages of respondent was ‘not very/at all good, whilst the wording for the survey among those 55+ was fairly/very poor

Differences by age are considerable, however. Predictably, health problems become most acute among the 75+ age group: 26% of this “old older” group say their health has been poor over the past 12 months, and 38% say that their daily activities or work have been affected by long term illness, health problems or disability. Loss of mobility also increases with age, and again the greatest decline in mobility is among those aged 75.

Long-term illness, health problem or disability which limits daily activities or work



Base: 5,064 adults aged 16+
Source: MORI/People's Panel, conducted
for the Cabinet Office, 1998

Loss of mobility by age

	%
16-44	6
45-64	22
65-74	36
75+	55

Source: OPCS, Social Trends 1999

Healthcare Services

Older people do not feel they are given any priority over younger people in getting health services - in fact almost a third feel they are given lower priority than younger people. Despite this they are more positive about the national health services they receive than younger people. Satisfaction with both GPs and NHS hospitals is almost universal among those aged 65+, significantly higher

than among the 16-34 age group. Older people are also half as likely as those aged 18-34 to feel they or their family have been let down by the NHS.

Priority in Health Care Services

Q Do you think that older people are given higher, lower or about the same priority as younger people in getting healthcare?

	All 55+ %
Higher priority	7
Lower priority	31
About the same priority	44
Don't know	19

Source: MORI/Anchor Trust, July - August 1998, base 1000 aged 55+

Satisfaction with NHS services

	All adults 16+ %	16-34 %	65-74 %
Satisfied with GP	90	85	95
Satisfied with NHS hospitals	81	79	89

Source: MORI/Cabinet Office People's Panels June-September 1998, base: all users of healthcare services

Q Do you agree or disagree with the statement: 'the NHS has let me or my family down'?

	All adults aged 18+ %	18-34 %	55+ %
Agree	19	26	13
Disagree	78	73	82

Source: MORI On-Line/The Mail on Sunday, June 1998

3. ECONOMIC POWER

Marketers and advertisers tend to brand products and target advertising to appeal to young consumers, but it is increasingly accepted that the older population hold very significant purse-strings: estimates are that the over 45s control 80% of financial wealth.¹

Household disposable income among all households rose 266% between 1980 and 1996, but rose by 276% among those aged 50-64 and 299% among those aged 65+. 'Middle-aged' groups still have the highest incomes, but these differing rates of income growth have meant that the gap is gradually closing. In 1980 the 30-49 age group had a disposable income 13% higher than among the 50-64 age group, but by 1996/7 the gap had narrowed to 8%.

This overview of income change somewhat hides different fortunes between different types of older people, with age again a key factor:

- young older people - those aged 50-64 (who tend to be couple households) - have **substantial economic power**
- old older people - those aged 75+ (who tend to be lone women) - far from being a key consumer market, are among the **least well off of all age groups** in society.

Young Older People - Economic Power

High and relatively increasing incomes combine with other factors in young older peoples lives to make them even more powerful. They have greater access to income sources less subject to tax than younger people, such as pensions, and given that they tend to own their own homes, their housing costs are lower. As such they have a significantly larger amounts of disposable income than younger groups. Average disposable household income is £372 per week, 17% higher than the average among all households, whilst average weekly commodity expenditure **per person** is £154, higher than that of any other age group, and 22% higher than the average.

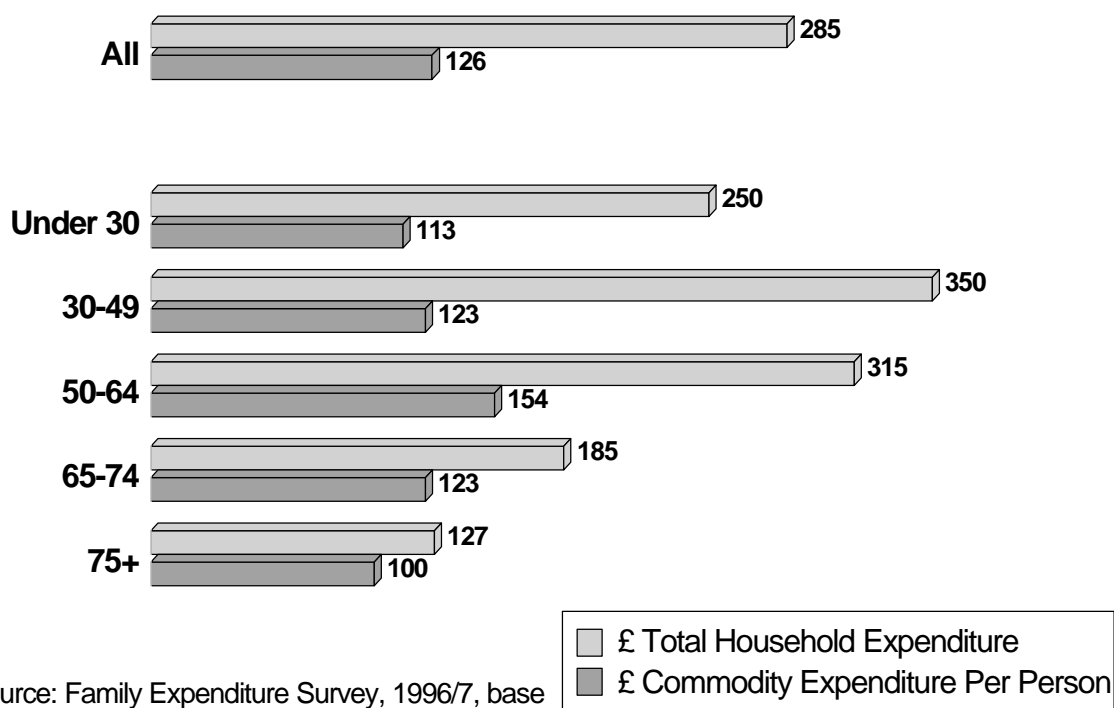
¹ Media magazine Feb 1999

Weekly household income by age of head of household

	£ Gross income 1996/7	£ Disposable income 1980	£ Disposable income 1996/7	% Change in disposable income 1980- 96/7
All	397	122	325	266
Under 30	315	117	257	220
30-48	503	153	400	261
50-64	457	135	372	276
65 -74	244	N/A	220	N/A
75 +	189	N/A	175	N/A
Total 65+	N/A	67	200	299

Source: Family Expenditure Survey 1980, 1996/97, base: 6000 adults aged 16+

Expenditure by Head of Household



This group are also significantly more likely than average to be among the top income decile of households - (they form 21% of households, yet make up 29% of this income group), and are less likely to be in the lowest earning decile (they form 15% of households earning under £85 per week). The implication is that young older people are economically **powerful**. More than any

other age group, they have the resources to purchase the products they desire, choose the lifestyles they prefer, and to exert the opinions they hold.

Old Older People - Economic Need

Around the age of statutory retirement economic wealth and power decrease rapidly, so that those aged 75+ tend to have lower incomes and commodity expenditure than those at any other age. Disposable household income is £175 among households headed by someone aged 75+, just 53% of the average among all households. This is partly balanced by the fact that older households tend to have less people in them, but resources are clearly less plentiful: commodity expenditure **per person** among this group is also lower than for any other age group, at an average of £100 per week, just 79% of the average.

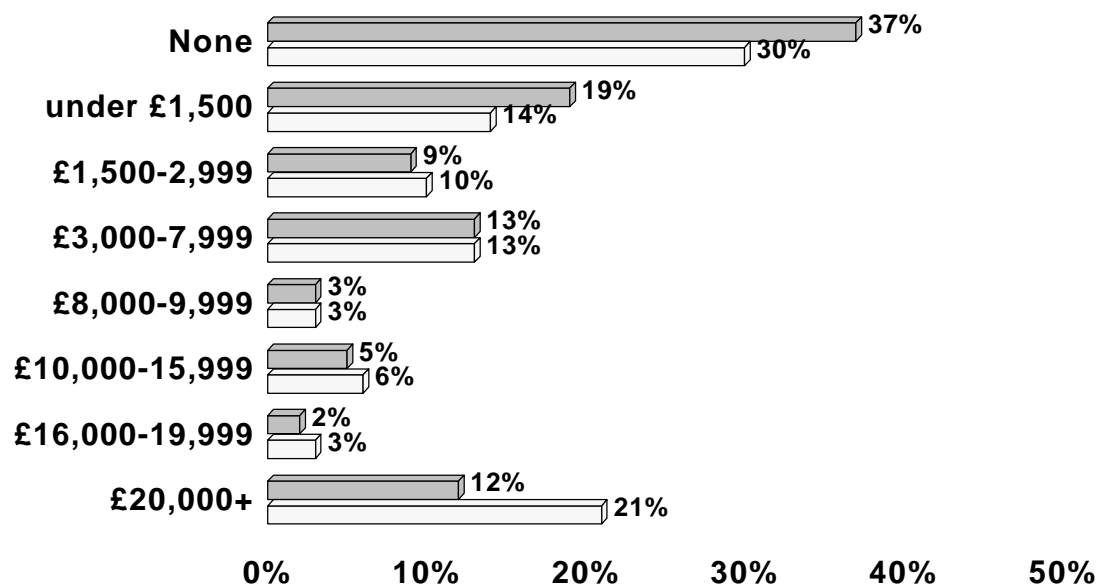
Old older people are also more likely than average to live in poverty. Households headed by those aged over 70 make up 21% of the population, yet constitute almost two fifths (38%) of households that live on an income under £85 per week.

Savings

Looking at savings adds further to the picture of economic power among the young older population, and diminishing wealth among the older group.

Overall, households headed by someone aged 60+ are more likely to have savings than the population in general, with 21% having £20,000 or more, compared to 12% among all households. But savings decline rapidly as age progresses, perhaps as pensioners draw on them as a source of income. Among those aged 55-64, 30% have savings of £16,000 or more, but this falls to 19% among those aged 75+.

Savings



Source: DSS 1997,
'...quoted in Anchor Trust
Age File, '98'

■ ALL □ 60+

Savings by age group

	All aged 55+	55-64	65-74	75+
£16,000+	25	30	23	19

Source: MORI/Anchor Trust 1996, base 714 aged 55+

4. WORK

Predictably, attachment to the labour market declines with age. The proportion working drops dramatically after the male retirement age, from 53% among the 55-64 age group to 9% among 65-74s, and then trails off to 1% among the over 75s. This is almost as true for men as for women over 65 - economic activity is 9% for men and 6% for women. Additionally, the ratio of part-time to full-time working increases with age so that the numbers of hours worked, as well as proportion working, decreases.

Work status by age 1994/5

	Full-time	Part-time	Unemployed	Retired	Other inactive
	%	%	%	%	%
16-29	66	4	13	0	17
30-44	78	4	9	*	9
45-54	76	5	7	1	11
55-64	45	8	6	20	21
65-74	3	6	*	89	2
75-84	1	1	*	98	0
85+	*	*	0	99	0

Source: ONS 1996, quoted in Anchor Trust Age File '98

Change in economic activity among young older people

Over the past two decades all older age groups have seen an overall reduction in economic activity (among those aged 55+ it fell from 32% to 24% between 1975 and 1995). By far the greatest drop, however has been among young older people aged 60-64, from 55% to 38%. This trend is particularly widespread among men: economic activity among men aged 60-64 has declined from 84% in 1975 to 50% in 1995 - half of men are now economically inactive before the statutory retirement age.

Economic activity among older people by age and sex

	% economically active	
	1975	1995
All aged 55+	32	24
55-59	73	63
60-64	55	38
65+	10	6
Men 55+	48	32
Women 55+	19	17

Source: ONS General Household Survey 1995

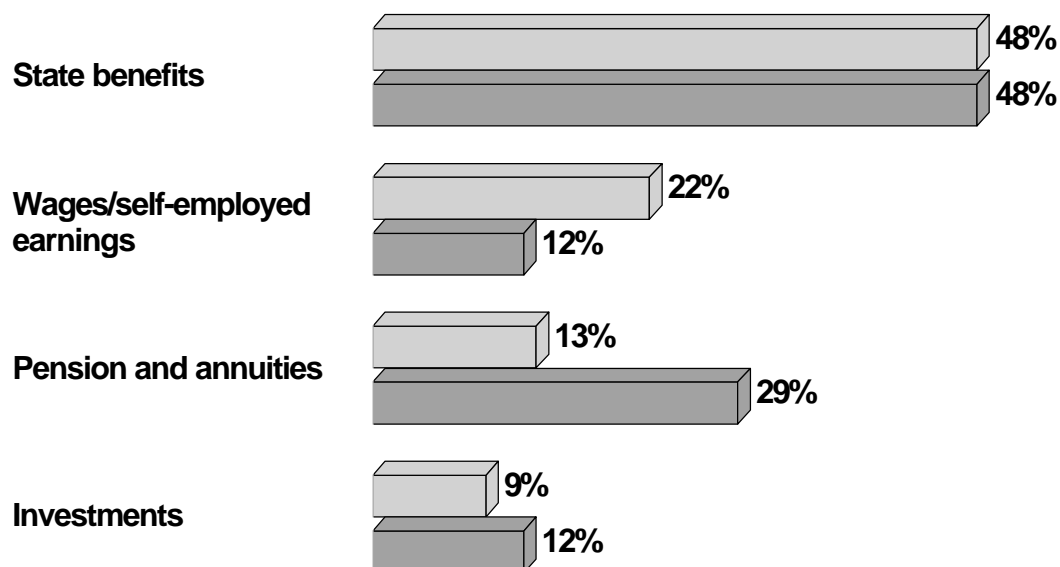
The implication of this trend is that there is a growing group of leisured 'young older people' in society. Given that in the past, non-workers among this age group were mainly women, the trend is also away from a predominantly female non-working population of younger old people, to a more gender balanced population of leisured younger old people.

Declining work - desired or enforced?

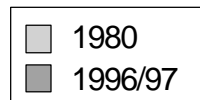
Is this decline in work activity desired or forced upon older people? As may have been expected, there is no single answer which applies to all older people.

Some older people are increasingly able to access reasonable incomes without working, due to the rise in personal and occupational pensions. As we have seen, incomes of older people as a group are growing - and this pattern of growth has occurred alongside a shift in the sources of older peoples' incomes from wages and self employed earnings to private pensions and annuities. Among households headed by someone aged 65+ income from private pensions and annuities has risen from 13% of total household income in 1980 to 29% in 1996/7, whilst income from wages and self-employed earnings has fallen.

Gross household income by source of income among households headed by someone 65+



Source: ONS Family Expenditure Survey, 1996/7, base 6000 adults aged 16+



Indications that early retirement may be a positive choice can also be found in the fact that people over 60 years say that the aspects they most enjoy about being their age are freedom, time to pursue leisure activities, free time and not having to work.

Q Now that you are aged sixty or over, what would you say is the best thing about being your age? - Spontaneous

	%
Top Answers:	
Freedom/no commitments	33
More time for leisure activities	14
More free time in general	12
Not having to work	11
Less stress/relaxation/easier life	8
Being retired	7

Source: MORI/PPP Healthcare, base 1000 ABC1s aged 60-80

However, research recently published² suggests that this rosy view is far from a complete picture, and that the decline in economic activity is so great that it can not solely be attributed to choice. Decline of work activity has negative implications for many people, such as loss of pension contributions. It is likely that for some, early retirement is at best a reluctant choice in constrained circumstances, and at worst an unwelcome end to working life.

A key contributing factor to enforced ‘early retirement’ is increasing constraints faced by older men on accessing new employment after losing a job. Half who lose their jobs between the age of 45-49 never re-enter the labour market, and it has been suggested that this reflects a shift in labour demand against older men. Factors such as age discrimination, and also the lower prevalence of modern hi-tech skills among older people may be at work. Older peoples’ choices when considering re-entrance into the labour market are also constrained by prospects of a substantial drop in pay from previous earnings. All ages of people tend to face a drop in pay from previous earnings when taking on new work after losing a job, but among older people the drop tends to be far higher than for younger people, and is often 25%-30%.

Some older people also appear to be forcibly driven out of the labour market. For example, there is an apparent tendency for higher earners with occupational pensions to be pushed into early retirement by companies wishing to avoid the expense of the pension contributions. Men in their early 50s in the top quartile of the wage distribution with occupational pensions are 50% more likely to be displaced from their jobs than men of the same age and income with no occupational pension.

Future economic prospects

The trends of increasing access to private pensions and increasing exclusion from the labour market have competing implications for wealth, and raise questions about the future economic prospects of older people.

Given that incomes among the young older population are rising it is clear that currently the positive effects of increasing access to private pensions and annuities are outweighing the effects of exclusion from the labour market. Only time will tell whether this pattern will be sustained among young older people.

² CASE Paper 19 ‘The decline of employment among older people in Britain’, Nigel Campbell, LSE, January 1999

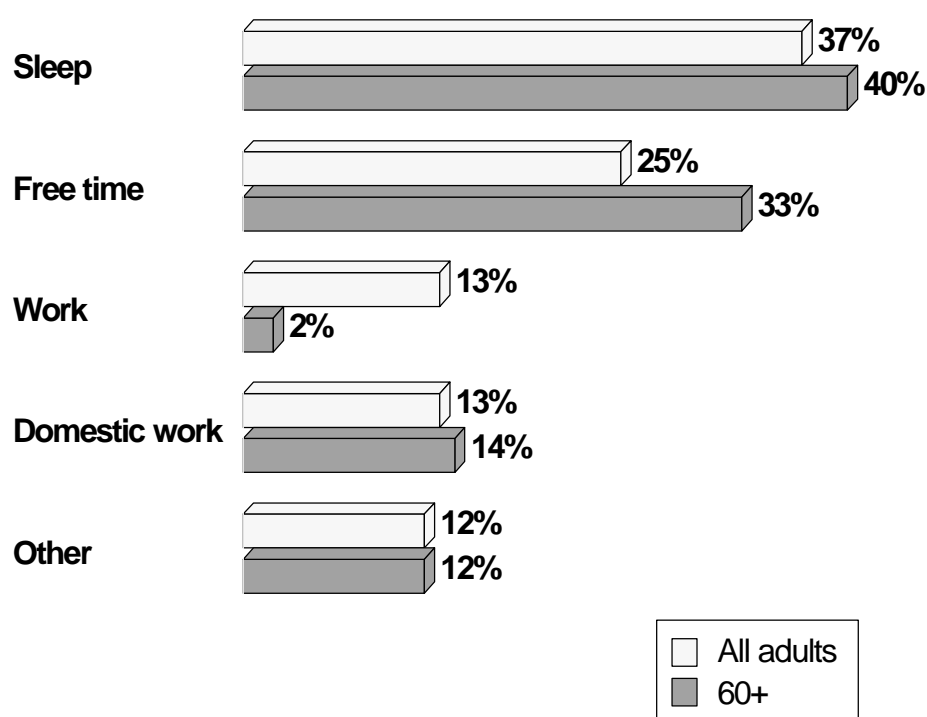
And what are the implications for this particular cohort of older people as they become the next old older group? A pattern of economic power in early old age, followed by declining wealth in later years has been apparent for some time. This has largely related to declining economic activity with age, but increasing access to private pensions and annuities could allow increasing numbers of old older people to sustain their wealth to an older age than previously possible. Again, the outcome is far from clear.

5. LIFESTYLES

Time

Older peoples' low level of economic activity means that they have more time to devote to other aspects of life. The main shift in time usage occurring with old age is, predictably, an increase in time available for leisure pursuits. Older people have 32% more 'free time' available than all adults in general.

Weekly distribution of time



Source: ONS 1997, quoted in Anchor Trust Age File '98

Leisure Activities

What do older people do with their large amount of free time? They tend to participate in more relaxed activities, and this tendency increases with age. By far the most significant of these activities is watching television - the 65+ age group actually spends around the same number of hours watching television as the average full-time working week.

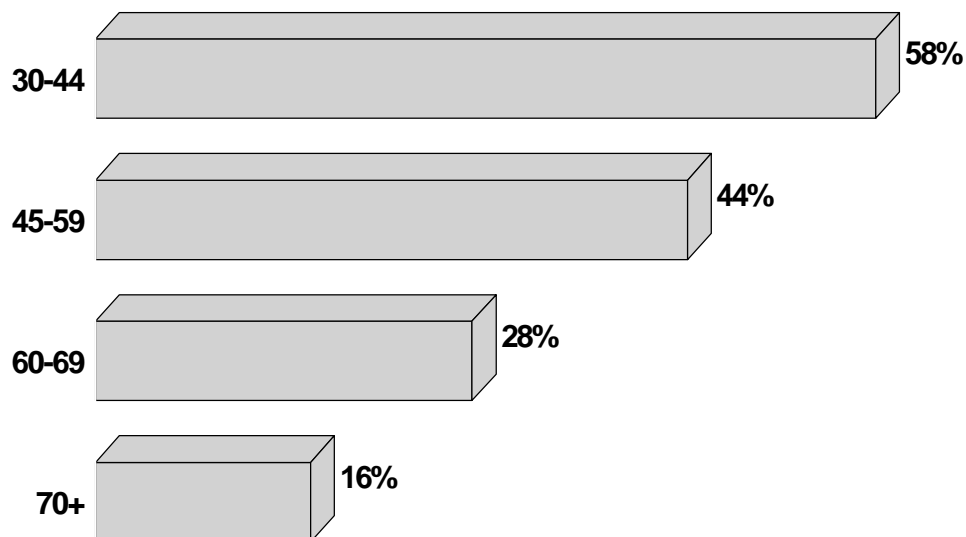
Average time spent watching television by age

	Hours per week %
All aged 4+	25
4-15	17
16-24	19
25-34	24
35-44	24
45-54	25
55-64	29
65+	36

Source: OPCS 1995, quoted in Anchor Trust Age File '98

Older people are less likely to be involved in sport or physical leisure activities than the general population, and participation declines substantially with age. Three in five 30-44 year olds regularly participate in physical activity, but this falls to 28% among those aged 60-69, and to 16% among those aged 70 or more.

Proportions participating in at least one physical activity in last four weeks (excluding walking) by age group



Source: OPCS 1995, quoted in Age File '98

Needlework has a higher take-up rate among older people, particularly among women; participation is 26% among those aged 60+, compared to 20% among the population as a whole. Reading books is also popular, but the take-up rate remains at a similar rate as for the population as a whole (two-thirds).

Again, distinctions must be made between young older and old older people. Although participation in physical activities falls among the young older population compared to younger groups in general, a substantial proportion of this latter group continue to participate in moderate physical activities. The most popular is gardening, where participation among the 60-69 age group is actually higher than among the under 60s (59% compared to 47%). Participation then declines rapidly after 70 to 44%. DIY also remains popular among 60-69 year olds, but tails off among the over 70s.

Participation in activities over a four week period

	All under 60	60-69 years	70+ years
Needlework	20	28	24
Gardening	47	59	44
DIY	49	39	20
Reading books	66	68	65

Source: OPCS 1995, quoted in Anchor Trust Age File '98

A similar picture emerges in relation to activities within the local community. Young older people continue to participate in these activities at the same rate as among the population as a whole, but again, activity drops off after 75. However, types of community activity undertaken are somewhat different among older people. They are less likely to be involved in activities with children or young people, or arts and sport, but more likely to be involved in church activities, charity work, residents organisations and voluntary work with older people.

Participation in community activities by age

	All aged 16+	55-64	65-74	75+
	%	%	%	%
At least one activity	48	47	47	33
Church activities	12	16	19	17
Arts/sports activities	18	13	10	4
Charity work	15	20	17	12
Children's activities/playgroups	9	4	3	0
Voluntary work with young people	7	5	3	1
Voluntary work with elderly people	5	8	10	5

Source: MORI/Govt People's Panel July - Sept. 1998, Base 5000 adults aged 15+

Holidays

An increasing number of those aged 65+ go on holiday. Proportions have risen from 30% in 1982 to 36% in 1992. However, they still go on holiday less than the population as a whole: 56% of the population holidays in 1992.³

Older people have a much higher tendency to holiday in Britain rather than abroad. Among the over 65s, three-quarters holiday in Britain and just one-quarter abroad, compared with 43% holidaying abroad among the 16-64 age group.⁴

Differences are again considerable between younger old people and older old people. Those aged 50-65 spend far more money on holidays than those over 75 (average of £663 and £303 per year respectively).

Commodity and Service Expenditure

We have already seen that older people aged 50-64 have most money to spend on commodities and services, and that those aged over 75 have least money to spend. Examining the types of commodities purchased by the elderly sheds further light on the lifestyles of older people.

³ Anchor Trust Age File '93

⁴ ONS Family Expenditure Survey 1996/97

Young older people - pleasure spenders?

The young older group spend more than the rest of the population on most categories of goods in absolute terms, but in particular, spend considerably more than average on: food and non-alcoholic drinks, alcoholic drinks, motoring, leisure goods and leisure services. It is interesting that these commodities are among those that are most clearly targeted at young people in advertising.

Average weekly household commodity expenditure by age of head of household

	All households	50-64	65-74	75+
	£	£	£	£
Housing	49	44	28	23
Fuel & power	13	15	12	11
Food & non-alcoholic drinks	55	61	42	32
Alcoholic drinks	12	16	8	4
Tobacco	6	7	4	2
Clothing & footwear	18	20	10	6
Household goods	27	30	18	11
Household services	16	16	12	9
Personal goods & services	12	13	8	7
Motoring	41	53	26	10
Fares & other travel	8	8	3	4
Leisure goods	15	19	11	6
Leisure services	34	43	27	20

Source: ONS Family Expenditure Survey 1996/7, base 6000 adults

Old older people - subsistence spenders?

Looking at the **relative** spend on different items shows the high proportion of incomes that old older people spend on basic necessities, such as food and non-alcoholic drink (22%), fuel and power (8%), and housing (16%). The main area of saving they make compared to young older people is motoring. They also spend less than the population as a whole on clothing and footwear, alcohol, tobacco and leisure goods.

However, this group still prioritise leisure services - the proportion of expenditure spent on this actually increases from 12% among the 50-64 age group to 14% among the over 75s.

Proportion of weekly household expenditure spent on different items, by age of head of household

	All	50-64	65-74	75+
	%	%	%	%
Food & non alcoholic drinks	18	18	20	22
Housing	16	13	13	16
Motoring	13	15	12	7
Leisure service	11	12	13	14
Household goods	9	9	9	8
Clothing & footwear	6	6	5	4
Leisure goods	5	6	5	4
Household services	5	5	6	6
Fuel and power	4	4	6	8
Alcoholic drinks	4	5	4	3
Personal good & services	4	4	4	5
Tobacco	2	2	2	1
Fares & travel	2	2	2	2

Source: ONS Family Expenditure Survey 1996/97, base: 6000 adults

6. ATTITUDES, VALUES AND POLITICAL PRIORITIES

Attitudes to life and growing old

Older people tend to be more content with their lives than younger people. Two in five are ‘very happy’ compared to a third among the population as a whole

Proportion of the population who say they are “very happy”

	%
All	32
15-24	24
25-34	37
35-44	27
45-54	26
55+	40

Source: World Values Survey/MORI 1998

Health is overwhelming felt to be the most important determinant of happiness among the over 55s (73%). A third of older people also find family life and standard of living important, although they are less concerned with family and marriage, and employment and money than others. District of residence is also significantly more important to older people than younger.

Q Which two or three items on this list do you think are the most important for you personally in determining how happy or unhappy you are?

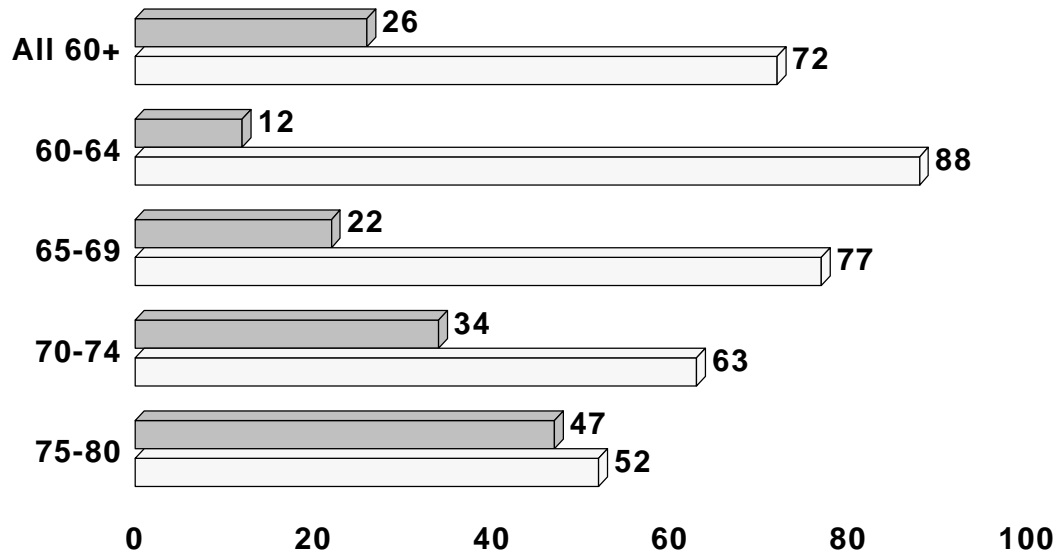
	All	15-34	35-54	55+
Health	59	48	57	73
Family life	41	44	46	35
Marriage/partner	35	34	43	29
Job/employment	31	43	40	10
Standard of living	30	30	27	33
Financial investments/money	25	27	26	21
District you live in	15	13	12	22
Use of spare time	14	15	9	15
Weight	13	10	14	15

Source: 'Typically British' - Bloomsbury Press, May 1991,
MORI Base 1230 British adults aged 15+

Reflecting their contentment, older people are generally positive about being or becoming old. A large majority ABC1s aged 60-80 (the better off and more powerful of older people) feel that the description 'elderly' does not apply to them, although the proportions saying it does increase considerably with age.

Proportions feeling "elderly"

Q When people refer to "the elderly" would you say this description includes you?



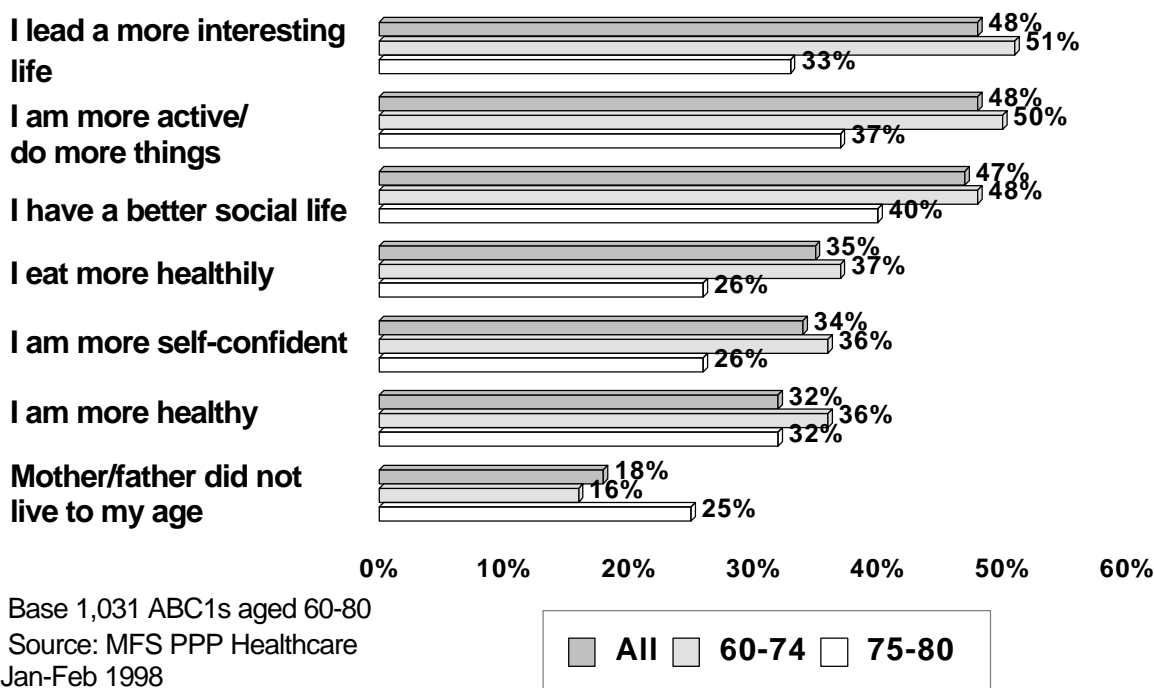
Base 1,031 ABC1s aged 60-80
Source: MFS PPP Healthcare
Jan-Feb 1998

■ Yes % ■ No %

Many feel that their life is positively better than their parents at the same lifestage, in terms of leading a more interesting life, being more active and have a better social life. Among the 75-80 age group things are felt to have improved less, however.

Comparison to previous generations

Q In which ways would you say that your life now is different from that of your mother/father when they were the age that you are now?



ABC1s aged 60-80 also feel young at heart and believe that growing older does not mean people have to give up the things they enjoy. They are also fairly confident that other people do not stigmatise them because of their age: they disagree that people tend to treat them as having nothing to offer just because they are old, and disagree that people tend to see them as old people, rather than as individuals. Again, old older people are less positive than young older people.

Agreement with statements about growing older

		All 60-80	60-64	75-80
Feel young at heart	(% agree)	96	96	82
Getting older does not mean giving up things you enjoy	(% agree)	88	92	81
People treat me as having nothing to offer because I am old	(% disagree)	84	84	86
People tend to see me more as an old person than an individual	(% disagree)	78	77	81

Source: MORI Financial Services (MFS)/PPP Healthcare

Base 1000 ABC1s aged 60-80, Jan-Feb 1998

However older people do worry about getting older. Reflecting aspects felt to be important to their lives in general, health and independence (financial or otherwise) top the list of concerns.

Q What are your main concerns about growing older? - spontaneous

Top answers	%
Losing physical health	47
Losing independence	32
Losing mental health	18
Loneliness	6
Lack of money/finances	5
Lack of adequate healthcare	4
Nothing/not worried	7

Source: MORI/Anchor Trust July- August 1996

They also have a tendency to feel more pessimistic about their future personal financial situation than younger people.

	Personal economic optimism				
	All	18-34	35-54	55-64	65+
	%	%	%	%	%
Improve	37	56	37	21	10
Stay the same	48	31	50	63	70
Get worse	11	10	10	13	14
Don't know	4	3	3	4	5

Source: MORI, Mood of the Nation Study, January 1999,

Base 2,089 adults aged 18+

Values

Socioconsult is an international study using an approach which places peoples' opinions into the context of their social and cultural values. It attempts to draw a link between peoples attitudes and values on the one hand and their lifestyle and behaviour on the other. In a nutshell, it probes beneath the surface of response into the moving forces that account for why we think and act the way we do.

The study reveals substantial differences in values and attitudes by age. For older people, risk taking, immediate gratification and pleasure from violence are very weak attractions. Instead, reflecting their more sedate lifestyles, they are more likely than average to emphasise the importance of pleasure and aesthetic beauty, and to have hedonistic tendencies. Older people also have a very strong attachment to the community and neighbourhood, and a higher tendency than young people to regard religion as important. They are more likely to focus on personal religious experience over organised religion offered by churches, however, and those who do go to church tend to see it as providing an environment for personal experience rather than as a source of comfort.

Prevalence of various cultural values by age

	All	55-64	65+
	%	%	%
High affinity among the elderly			
Neo-spirituality	31	31	41
Neighbourhood focus	28	38	49
Value aesthetics and pleasure	19	24	26
Hedonistic tendencies	19	25	24
Low affinity among the elderly			
Pleasure in violence	29	18	21
Risk taking	26	12	15
Excitement/immediate gratification	23	9	14
Mixed affinity among the elderly			
Respect for authority	31	42	57
Belief in rules/reference points	36	42	46
Identification with the class system	27	23	44
Hierarchy	27	28	35

Source: MORI/Socio-consult April - June 1997, base: 1700

Traditional views about the political order are also prevalent. Older people are much more likely than younger people to favour the continuance of the monarchy. They are also more likely to feel positive about individual members of the Royal family. Two-thirds of those aged 55+ feel Charles would make a good king, compared with around half of those 18-24.

Views on the political system				
	All	18-34	35-54	55+
Republic	18	24	19	13
Monarchy	73	66	72	80

Source: MORI/GMTV/The Daily Mail November 1998,

Base: 1,000 adults aged 15+

Q On balance, do you think that prince Charles will make a good king or a bad king when he comes to the throne in the future?

	All	18-34	55+
	%	%	%
Good	63	52	66
Bad	20	28	17

Source: MORI/GMTV/The Daily Mail, November 1998,

Base: 1,000 adults aged 15+

The over 65s are more concerned about national cultural identity than other age group. They are proud of Britain's heritage and think we should preserve it and believe that the British are different and should remain that way. Reflecting this, they identify more strongly with Britain and less strongly with Europe than younger people, and have a higher tendency to oppose Britain's involvement in the European Union.

Proportion of the population who feel Britain is different from other nations and should stay that way

	All	55-64	65+
	%	%	%
National identity/ superiority	23	26	34

Source: MORI/Socio-consult April - June 1997, base: 1700

Identification with Britain and Europe by age

	All	15-44	45-54	55+
Britain	78	70	84	88
Europe	35	35	41	30

Source: MORI/Citizenship Foundation July 1998, base 900 adults aged 15+

Q If there were a referendum now on whether Britain should be part of a single European currency, how would you vote?

	All	55-64	65+
Favour	29	26	24
Oppose	53	61	58
Net	-24	-35	-37

Source: MORI Financial Services/Salomon Smith Barney, November 1998, base 1,900
British adults

Political priorities

As numbers of older people increase, their attitudes and concerns will have increasing political significance. This is particularly so given that they are more likely to act upon their views, seen in generally higher voting turn-out and levels of political activism. However, again it is the young older people who are most active, whilst those 75+ are actually less active than the population as a whole.

Political activism

	%
All	16
55-64	24
65-74	19
75+	10

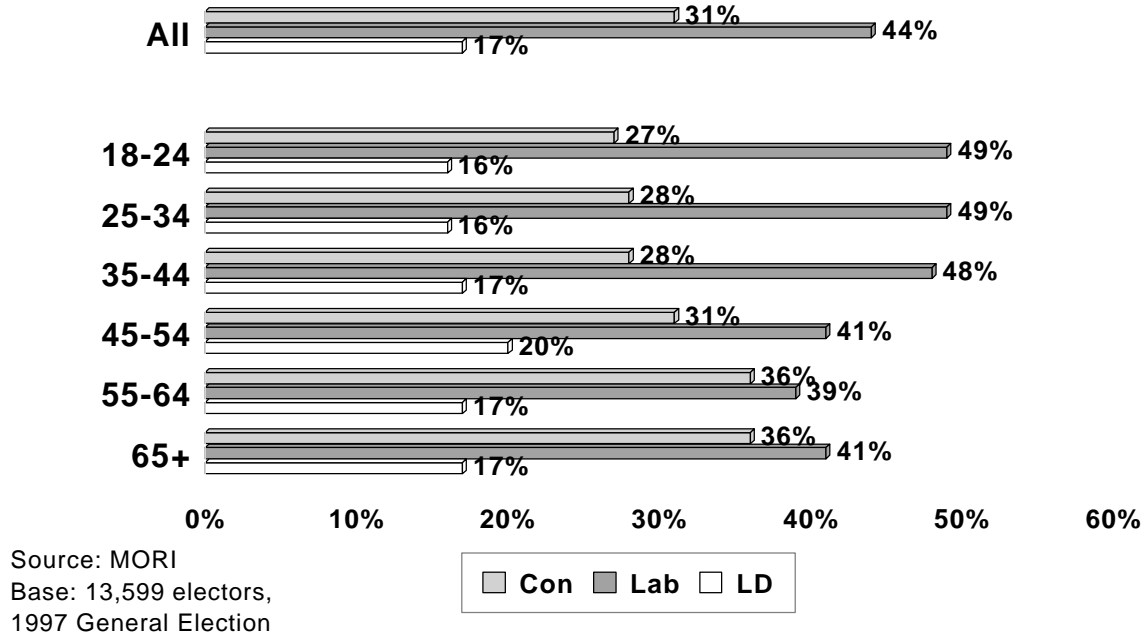
Source: MORI, Political Attitudes in Great Britain,
Fourth Quarter Omnibus Aggregate 1998,
Base: 11,000 adults aged 15+

Political Allegiances

Differing values among the older population translate into different voting patterns. Reflecting their emphasis on traditional patterns of order, class and hierarchy, older people are much more inclined to vote Conservative than younger groups.

In the 1997 general election, following the trend among the general population, more of the 65+ group did vote Labour than Conservative. However, among this older group Labour's lead was just 5% compared to a lead of 20% among 18-44 year olds.

Voting in the 1997 General Election



Reflecting this, the swing from Conservative to Labour since the previous election was much smaller among older groups: 27% among those aged 18-34, but just 12% among those aged 55 and over. It appears the Conservatives have more to gain from an older population than other parties.

Changes in voting patterns between the 1992 and 1997 general elections by age

	18-34	35-54	55+
	% change	% change	% change
Labour	+11	+9	+7
Conservative	-6	-5	-5
Liberal Democrats	-4	-3	-1
Swing from Conservative to Labour	+17	+14	+8

Source: MORI 1998 Forth Quarter Aggregate, Base 11,379

Key concerns

Attracting the votes of older people will mean addressing their needs and policy priorities. Currently, the perception exists that older peoples' human rights are less well protected than any other vulnerable group.

Q Which, if any, of these groups' human rights would you say are not sufficiently protected?

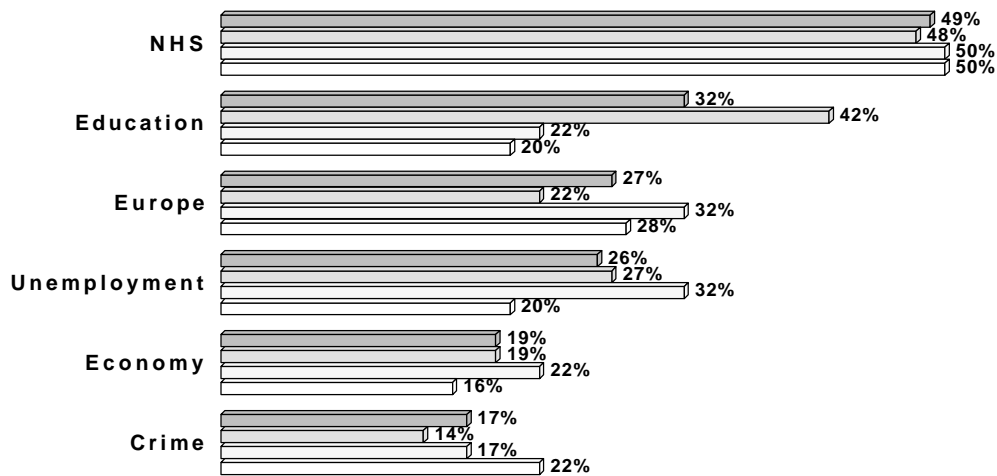
	All adults	55+
	%	%
Older people	47	53
Children	41	37
Part-time workers	34	37
Ethnic minorities	26	21
Young people	25	19
illiterates	23	23
Unemployed	23	23
Women	22	21
Gay and Lesbians	16	5

Source: MORI August 1997, Base 2,000 adults aged 15+

In terms of general issues facing Britain, older people have slightly different priorities to the rest of the population. When asked what are the most important issues facing the country today, the top three issues among those 55+ are NHS, Europe and crime. This prioritisation of the NHS is common to all age groups, but concern over crime in particular is higher. They also tend to show less concern for education and unemployment than the population as a whole.

Issues and Concerns - Britain

Q What do you think are the most important issues affecting Britain today?



Base: 967 British Adults,
22-25 Jan 1999

Source: MORI/The Times

■ ALL ■ 18-34 ■ 45-54 ■ 55+

When asked which issues are of most personal importance, the picture is even more focused. Top concerns are pensions/social security, followed by healthcare and crime.

Q And which of these, if any, are the most important issues affecting you personally?

	%
Pensions/social security	31
NHS/Hospitals	24
Crime/Law & Order	20
Inflation	11
Taxation	9
Paying for long term care	8
Morality/individual behaviour	7

Source: MORI/Anchor Trust, July - August 1996,

Base 1000 people aged 55+

Local services for the elderly, financial support for those requiring long term care, and increases in state pensions are potential vote winners with older people.

Q If a political party were to include the following policies in their manifestos, would each make you more or less likely to vote for that party at the general election?

	More likely	less likely	No difference
	%	%	%
More financial support for people in long term care	57	1	38
Increased local services for older people	57	1	38
Increase in state pension	54	*	43
Increasing suitable housing for older people	48	1	47
Increased bus and rail services	31	1	63
Abolition of inheritance tax	29	3	62

A final note: on the characteristics of survey research

The data explored in this paper include government statistics covering demographic and economic information, but mainly MORI's own survey research data. Survey research measures the behaviour, knowledge and/or views of a defined population and is used to find out *who*, *what*, *when* and *where*, people do, know and think, and to some degree, *why* they think and do what they think and do.

Survey research is a marriage of the science of sampling and the art of asking questions. A simple business, all that one needs do is ask the right sample, the right questions, and analyse the data correctly. As they are derived from samples of defined populations, survey research findings are subject to varying degrees of reliability, dependent on the size of the sample, the dispersion of those sampled, the sampling methodology, and the care with which the sample is conducted. Results will not then reflect precisely the attributes of the whole population, but with care, they can be taken as a picture closely approximating reality. For example with a randomly selected sample of 1,000 general public, there is a 95% certainty that findings would not vary more than $\pm 3\%$ from the results had the whole population been interviewed.