Managing resources in later life

An ageing population continues to be of policy concern, in relation to meeting the needs of older people now, and for future welfare provision. This study explores the changing lives of older people and shows how resources are used to manage change and maintain stability.

Key points

- Declining health, particularly mobility, had the most effect on older people's lives. Participants drew on family and friends, formal services, financial resources and personal strategies to cope.

- Moving to a more suitable property had made a positive difference to a few people. However, the process could take time, and practical and emotional obstacles could put people off moving.

- Changes in older people's social networks and the local environment were often felt to be beyond people's control. This included relationships with families and friends, neighbours and changes in the community.

- The introduction of free off-peak local bus travel for pensioners had encouraged older people (who could access it) to travel more widely, and, for some, had changed the way that they used buses.

- Where finances were restricted, large and unanticipated outlays could tip the balance. Maintaining financial stability, therefore, could require a lot of effort.

- Having a role, however small – in public or private – could add value, meaning and sense of purpose to older people's lives.

- The research highlights how older people draw on a wide range of resources in an effort to retain independence. These act as a 'managing mechanism' to help adapt to change, and as a 'protective force' to cushion the impact of change. A key issue is the difficulties faced by older people who do not have access to all the resources they need.

The research
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Background

As well as direct financial support through pensions and financial benefits, an ageing population increases the demands on services, health and care provision. This has implications for supporting the needs of current pensioners and raises concerns about the adequacy of future welfare provision. For example, debates and policy consultations have examined the extent of individual and state responsibilities in planning for and meeting the costs of care and saving for pensions.

In this study, two sets of in-depth interviews were conducted with older people, two years apart, to provide an understanding of how they plan, use and value the different resources available to them. Resources were broadly defined, to explore the relative value of different structural, social and individual resources and how they might interlink. This holistic overview highlights the complexity of older people's lives, the variety of resources that people drew on to help manage change and the work involved in maintaining continuity and preventing change.

Managing health decline

Most participants had experienced some form of ill-health between the two sets of interviews. These included falls, bouts of ill-health and an overall decline in health which was often the result of a combination of different conditions. Where poorer health affected people's mobility, this made it more difficult for them to get out and about – to access shops and services, to see other people – and to do things around the home.

How people managed when they faced deteriorating health and mobility depended on the presence of a range of resources. Families often stepped in to provide help in the home and transport, as well as emotional support. Formal services could make a huge difference, for example, through specialist health services, help and adaptations in the home. Having financial resources to pay for help, mobility aids, changes in the home or taxis, for example, could also lessen the impact of health change. This included drawing on savings and pensions, but also additional means-tested or health-related benefits. Older people's attitudes were also vital in managing a health decline. For example, a determination not to give in and 'getting on with it', as well as an acceptance of limitations and 'pacing oneself' helped people cope psychologically with their changing condition.

> I've slowed down a lot. I don't do nowhere near half of what I used to do two years ago. It isn't because I want it to, it's just that I know that I can't, I know how far I can go, I know what I can do, and I'm not going to push myself anymore, I'm just going to take things as they come … You don't get frustrated; you think, well I know I can't do it, so too bad.
> (Single female, aged 81)

The benefits and barriers to moving

A few participants had moved over the two-year period, most from owner-occupier to rented warden-controlled properties. People felt the positive benefits of:

- living in a more manageable property;
- being in a more convenient location;
- having the security of a warden; and
- enjoying social activities where there was a community centre.

The fact that all of these participants had been considering moving at the time of the first interview, but others who had wanted to move had not done so two years later, shows that it can take some time. Moving tended to be a developmental process, and a combination of factors often contributed to people's decisions and the practicalities of moving. Moving was seen as a stressful and daunting experience and emotional ties to a home, anxiety about the upheaval and uncertainty about the practicalities (especially for those living alone or in poor health) could mean that it was a decision people put off until 'it came to it'. Even if a decision was made, moving was not necessarily straightforward due to the availability of bungalows, waiting lists for warden accommodation and selling their own property. The issue is that older people may end up making decisions to move in response to immediate need, which could cause problems if delays occur.

Changes beyond people's control

Changes in older people's social worlds were often felt to be beyond their control and difficult to anticipate or prepare for. Changes in social networks illustrated how the circumstances of others affect older people's lives. Where social circles had diminished as family or friends had moved or become ill or died, people missed the emotional and social support as well as practical help. The impact was most noticeable for those who lived alone and had limited mobility or money.

Problems with neighbours or more generally with people in the area could cause anxiety for older people and even affect their health. Some participants felt that their community was changing and expressed a sense of loss, especially where they had lived in the area for some time. People often felt powerless in the face of changes around them, and moving was not a straightforward option. Redevelopments, reductions in services such as local Post Offices and cutbacks in warden cover could lead older people to feel that their needs were not recognised or considered.

> The new centre is for young people. It's got all the shops in, and it's got a pizza bar and it's a young person's place now. There's cinemas and I think they're going to build a casino. It's not an old people's town anymore, no, they've not thought about older people at all.
> (Single female, aged 78)

Changes in bus use

Free off-peak local bus travel for pensioners was introduced between the two sets of interviews. Not only did older people feel the financial benefit (especially regular bus users with lower incomes), but many were travelling further, more frequently, going to new places that they would not have visited otherwise and changing their use of buses from functional to more leisurely purposes. Some car drivers also used the buses more often because of the free pass. While their motivation was mainly financial, they appreciated not having the hassle of driving and parking in town and city centres. Free bus travel also helped people whose health or confidence had affected their desire or ability to drive, potentially easing a transition to using public transport for car drivers. However, the benefits of the bus pass were not felt by those who were unable to access the bus due to being less mobile or not living near convenient bus routes. Where these people did not drive, the alternative was to pay for taxis or rely on others for lifts which could compromise people's independence.

Managing in constrained financial circumstances

For older people in constrained circumstances, even fairly small differences in income or outgoings could make a difference to their financial well-being. Some had spare income from additional benefits or fewer outgoings, which provided a little 'back-up' and 'peace of mind'. However, people whose finances were restricted found it more difficult to deal with increased household bills and large or unanticipated outlays could tip the balance as they had nothing to fall back on. People spoke of cutting back or going without, using and not being able to replace their savings, and they were concerned about their financial security.

Compared to other groups, older people have relatively fixed incomes and more limited ways to improve their finances. Those without good incomes and savings used considerable effort and drew on a range of personal strategies to help manage their finances and maintain stability. Families were a source of direct and indirect financial support through paying for items and providing practical help and advice, such as how to apply for benefits. Older people's individual budgeting skills and attitudes were also essential to managing in constrained circumstances. 'Living within your means' and keenness for value for money were often influenced by past experiences and lifetime values.

> We're so used to scraping and scrapping that it's very hard to go out and spend money although we've got it ...
> (Female, aged 71, in a couple household)

The importance of having a role and sense of purpose

Making a contribution was important to older people's sense of purpose and quality of life, and people feared becoming dependent on others, losing their role in society or involvement in their families' lives. This research shows that this 'contribution' can take many forms, from paid employment to voluntary activities, helping others and donating money, or giving advice or knowledge. It is important to recognise the importance of private roles and the value that having a voice and being listened to brings to older people, who may not be in a position to participate more fully in society.

The importance of access to a range of resources

This research illustrates the complex interaction between resources and change, and the efforts older people make to retain independence and adapt to changing situations by drawing on a range of personal, social, structural and economic resources. Where available, these resources can act in two interlinked ways:

- They act as a 'managing mechanism' to be drawn on and used to help people adjust to, and cope with, change.
- The presence of resources can act as a 'protective force' which can prevent change or lessen the impact of it.

A key issue is the difficulty that certain older people face when they do not have access to the resources they need to help manage changes in later life. Certain factors can make it more difficult to maintain independence:

- living alone;
- not having family or others nearby to draw on for help;
- declining health and mobility;
- limited finances; and
- lack of knowledge about how to get help.

People are most vulnerable when these factors combine.

Conclusion and policy implications

How people navigate the ageing process depends upon the resources that they have available when they enter later life and often relates to their past experiences. It is important, therefore, that people reach later life with enough social, economic and psychological resources to counter the negative impact of change. This research highlights the importance of policies to help people build resources throughout their lives, as well as having sufficient support in place to meet the needs of those who find themselves in a vulnerable position in later life.

Services, adaptations, grants and benefits could make a huge difference to older people's lives. However, the use of and access to these often depends on having the right knowledge and support. Awareness of what is available, entitlements and how to apply is crucial to meeting people's changing needs. This study concludes that there is a need for clear and reliable information about a range of issues affecting older people, from benefits, services and support in the home through to future needs, including care. A key issue for policy-makers is finding the best way to deliver information and support to those in most need, and to some who may resist admitting that need.

The study demonstrates how old age can be stigmatised and older people may be reluctant to admit to needing help. Furthermore, older people sometimes felt excluded in the face of the changing world around them. This highlights the importance of extending the policy of bringing older people's needs into the mainstream, so that they are seen as part of the norm rather than as problematic. Explicit indications that their needs are taken into account, or clearer frameworks for doing so, could help older people feel more valued and included.

About the project

This research by the Centre for Research in Social Policy involved two waves of in-depth interviews. The first interview took place in 2005 with 91 households. Participants were spread across age (65–84), gender, household type (single and couples), income and urban/rural areas. 78 of the original 91 households took part in a second interview in 2007, which focused on their experiences over the intervening two years.

For further information

The full report, **Managing resources in later life: Older people's experience of change and continuity** by Katherine Hill, Liz Sutton and Lynne Cox, is published by the Joseph Rowntree Foundation. It is available as a free download from www.jrf.org.uk.

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