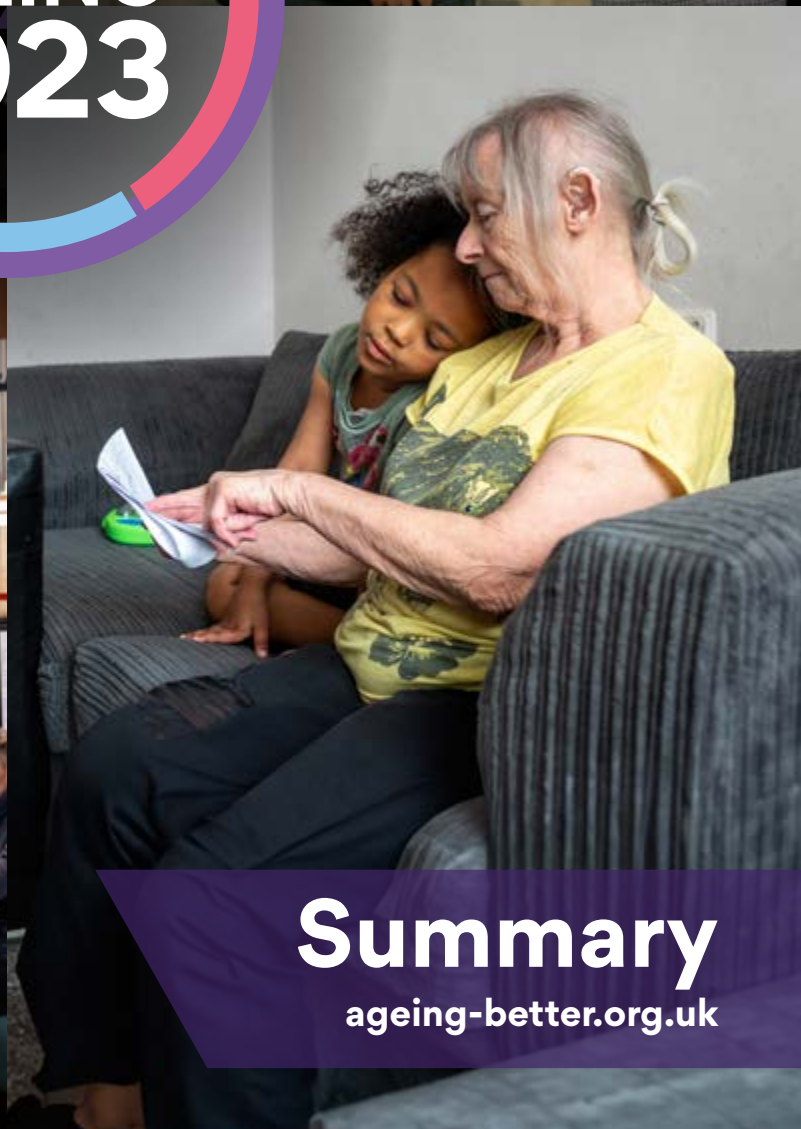




**STATE OF
AGEING
2023**





The State of Ageing in 2023



For many people today, living longer is not just a hope but an expectation. Gains in life expectancy in past decades mean that millions more of us are living into our 70s, 80s, 90s and beyond, with record numbers of centenarians recorded this year.

But at the same time, there is a growing divide in experiences of ageing, with the poorest people living shorter lives and spending many more years in bad health. People from minority ethnic backgrounds experience some of the greatest inequalities.

And with increasing diversity among our older population, we are likely to see inequality grow. Disadvantage accumulates across the life course. The gaps in health and wealth between the richest and poorest become greater with age and are actually larger *within* older age groups than they are *between* generations.

Since 2012-13, the number of pensioners living in poverty has steadily increased. But the situation is even worse for those just below state pension age. Contrary to stereotypes about ‘wealthy baby boomers’, people aged 60-64 have the highest poverty rates among adults of any age. Even when this group reaches state pension age, several trends explored in this report suggest that millions will continue to struggle:

- More people are living with major illnesses and disabilities as they get older. For many, especially the poorest people, this is exacerbated by living in homes that pose a serious threat to their health and wellbeing.

- The number of older private renters is at an all-time high, meaning more people will need to cover the cost of rent while living on fixed – and often meagre – incomes.
- Workers in their 50s and 60s are struggling to stay in or return to work, resulting in pensioner poverty and financial insecurity in old age.

There’s no doubt that the pandemic and the cost-of-living crisis have exacerbated inequality, but the roots of this crisis are much deeper and stretch back decades. As a society, we have been far too slow to adapt to our ageing population, and now we are playing catch-up. This has manifested in huge inequalities and worsening circumstances for millions of older people.

Everyone loses out when older people are prevented from bringing their talents, expertise and experience to workplaces and communities because of avoidable ill health, poverty and discrimination.

We need a clear government plan, backed up by concrete policies, to reduce disparities in ageing. Inaction is ruining lives, putting pressure on public services, and damaging our economy.

We also need a shift in social attitudes so that negative and distorted views of ageing do not undermine efforts to reduce stark inequalities, and to ensure we properly value the contributions of older people to our society.



About this report

This year's State of Ageing report paints the most detailed picture yet of the older population in England, using data from a variety of sources, including Census 2021. We have also spoken to older people about their lives and seen our analysis of the data reflected in their experiences of ageing.

This summary report and [accompanying chapters](#) shine a light on the growth in size and diversity of older age groups and the many ways in which the older population is changing. It highlights stark inequalities, and the need for urgent action to stop them growing rapidly over the coming decades. Such action would enable millions more of us to age well – rather than facing a retirement of financial insecurity and poor health.

Census 2021 provides new insights into the enormous variation in how people from different minority ethnic backgrounds experience ageing. Throughout this report we will highlight the challenges faced by specific ethnic groups. Our accompanying reports published next year will examine other areas of diversity, such as disability and sexual orientation.

Over
21 million
people are aged 50
and over in England –
nearly 2 in 5 people

“I’m struggling now trying to keep my head above water. If it gets worse, I don’t know what to do. I have to limit the time with my grandchildren as it’s too expensive to feed them now and I can no longer give them what they want.”

53 year old Black British woman¹





Our ageing population

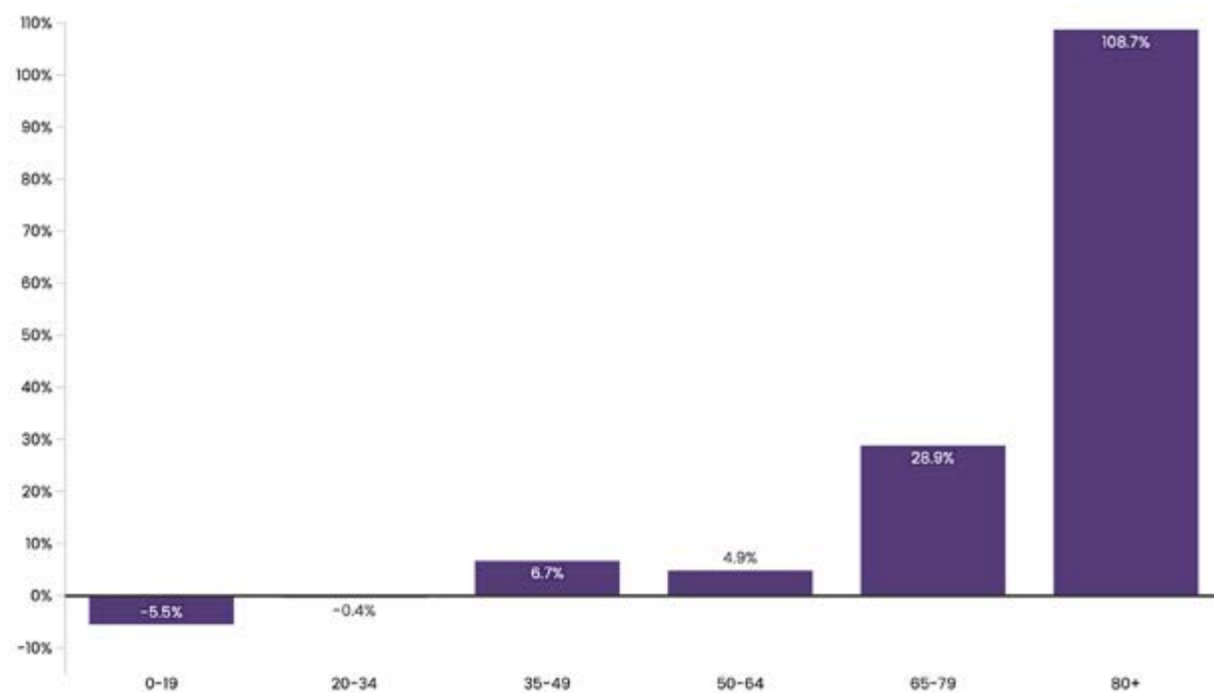
England has an ageing population, with more of us living longer than ever before. Our society and our policies need to change now to keep up with this radical shift.

Our population is older than ever before. Almost 40% of people in England are currently over 50, and almost 20% are over 65².

Since the early 1980s we have seen a huge shift in the age profile of the country. The number of people aged 65 and over has increased by almost 50%, and there are almost three times as many people aged 85 and over as there were 40 years ago.

These trends look set to continue over the next 40 years, with the population aged 80 and over growing most rapidly³.

Percentage change in the population by age group between 2023 and 2063, England

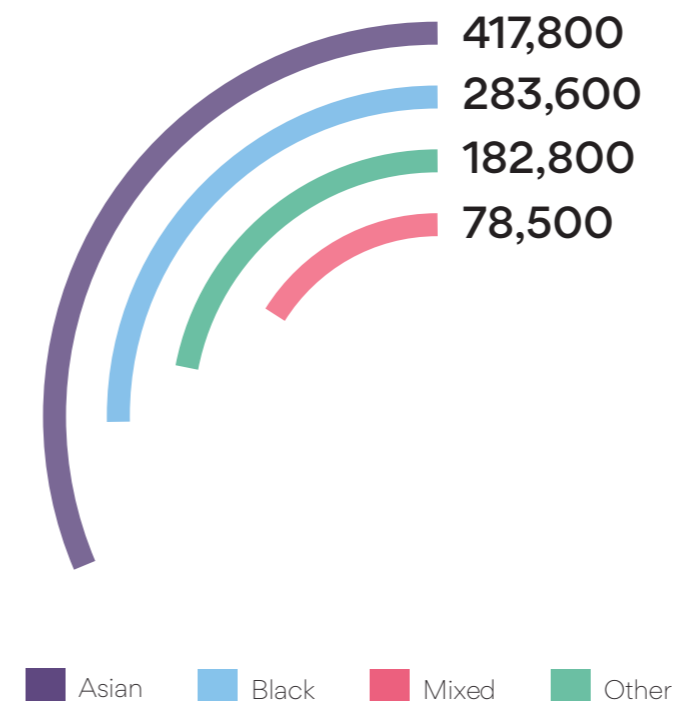


Our older population is more diverse than ever before – in terms of ethnicity, sexuality and the way we live our lives.

It is not just the age profile of our society that is different. Our older population is also much more diverse:

- The number of people aged 60 and over from Black, Asian and Minority Ethnic backgrounds⁴ has increased by 80% since the 2011 Census⁵ (from 0.6 million to 1.1 million). This proportion will increase further over the coming decades as people age. In England there are 2.5 times as many people from Black, Asian and Minority Ethnic backgrounds in their 40s (1.6 million) as in their 60s (0.6 million).
- Similarly, diversity in sexual orientation and gender identity among older people is set to increase significantly in the next few years. Among people aged 45-64, over four times as many identify as LGB+⁶, and over twice as many identify as trans⁷, as among those currently aged 65 and over.
- The way we are living and our family structures are also more varied. Since 2011, there has been a substantial increase in the number of people who are divorced or have never married, and in those living alone. For example, the number of people aged 50 and over who have never married has almost doubled in 10 years⁸. Changes to family structures will have implications for the future care and support needs of our population.

Increase in number of people aged 50 and over from Black, Asian and Minority Ethnic backgrounds between 2011 and 2021



The number of people aged 80 and over is set to more than double from 3 to 6 million in the next 40 years



Older people have never been a homogenous group – and this is the case now more than ever.

As our older population becomes more diverse, it is likely to become more unequal. The negative impact of structural inequalities accumulates throughout people's lives, meaning that gaps in wealth and health are greatest in later life.


Without drastic action, these inequalities look set to grow rapidly. And the gulf between those who are able to enjoy later life and those who struggle through it will widen.

In 2023, a significant percentage of the population face a bleak experience of ageing. But this is not inevitable. With a fundamental change in approach, we can enable millions more people to live a good later life.

The first step is for the UK government to appoint a Commissioner for Older People and Ageing for England. A Commissioner would act as an independent champion for ageing in policy-making and give a voice to the groups and issues currently neglected and marginalised.

Once appointed, a Commissioner should work with the government to develop an ageing society strategy that responds to the needs of older people and plans for the long-term implications of our ageing population.

This strategy must have a laser-like focus on the older people with the greatest need, be grounded in the data on different communities' experiences of old age, and set out a clear plan to level up the dramatic inequality in the way we experience later life.



“All these challenges are since COVID and the cost-of-living increase. I never had lots of money but could make it stretch further. There’s absolutely no stretch now and my credit card is at maximum and not coming down because of the extra interest rates.”

57 year old Black British woman



Poverty

Millions of pensioners are living in poverty, but a number of trends suggest things could get even worse over the next decade.

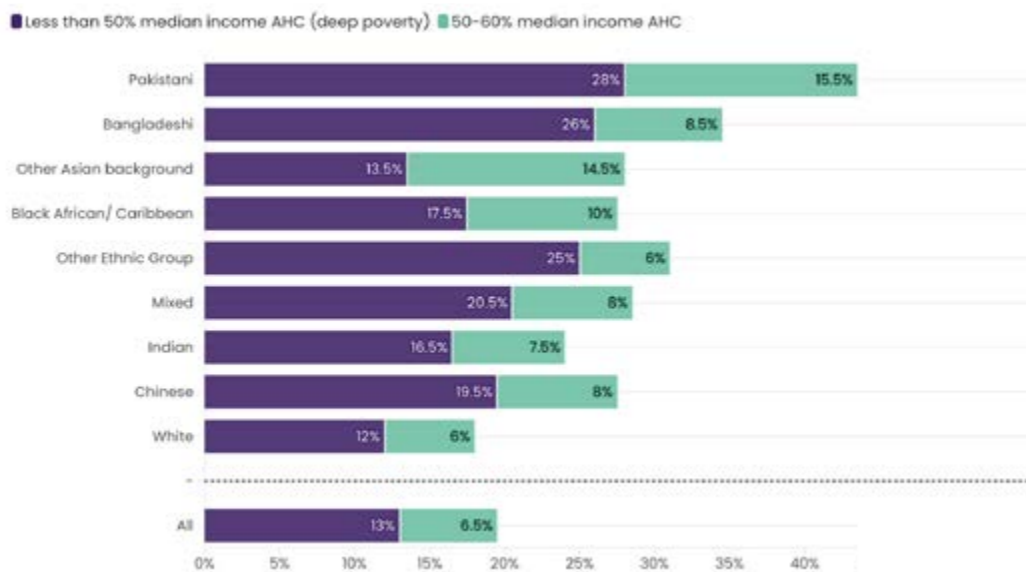
Contrary to the perception that all older people are well off and enjoy a comfortable retirement, the reality is that almost one in five⁹ pensioners are living in relative poverty.

Relative poverty among pensioners was at its lowest at 13% in 2012-13 but has been steadily increasing since then, reaching 18% in 2019-20 – about the same level as it is today.

Inequality arising from histories of low pay, part-time hours and time out of work¹⁰ means that women, Disabled people, carers, self-employed people, and people from some minority ethnic backgrounds¹¹ are more likely to be living in poverty.

People from Bangladeshi and Pakistani backgrounds experience the highest rates of poverty and are also most likely to be in deep poverty: around a quarter of people aged 50 and over from these ethnic backgrounds are living in deep poverty.

Rates of poverty and deep poverty after housing costs (AHC), among people aged 50 and over, by ethnicity of head of household and age group, UK, 2021/2022



“I’m living in a crisis. I’m in arrears with the mortgage and I’m worried about losing my home. My children help with the repayments, or else I would have lost the house some time ago. I’ve had to rent out two rooms so that there is some income coming in. The future feels really uncertain. I want to stay in my own home and feel secure.”

57 year old Bangladeshi woman

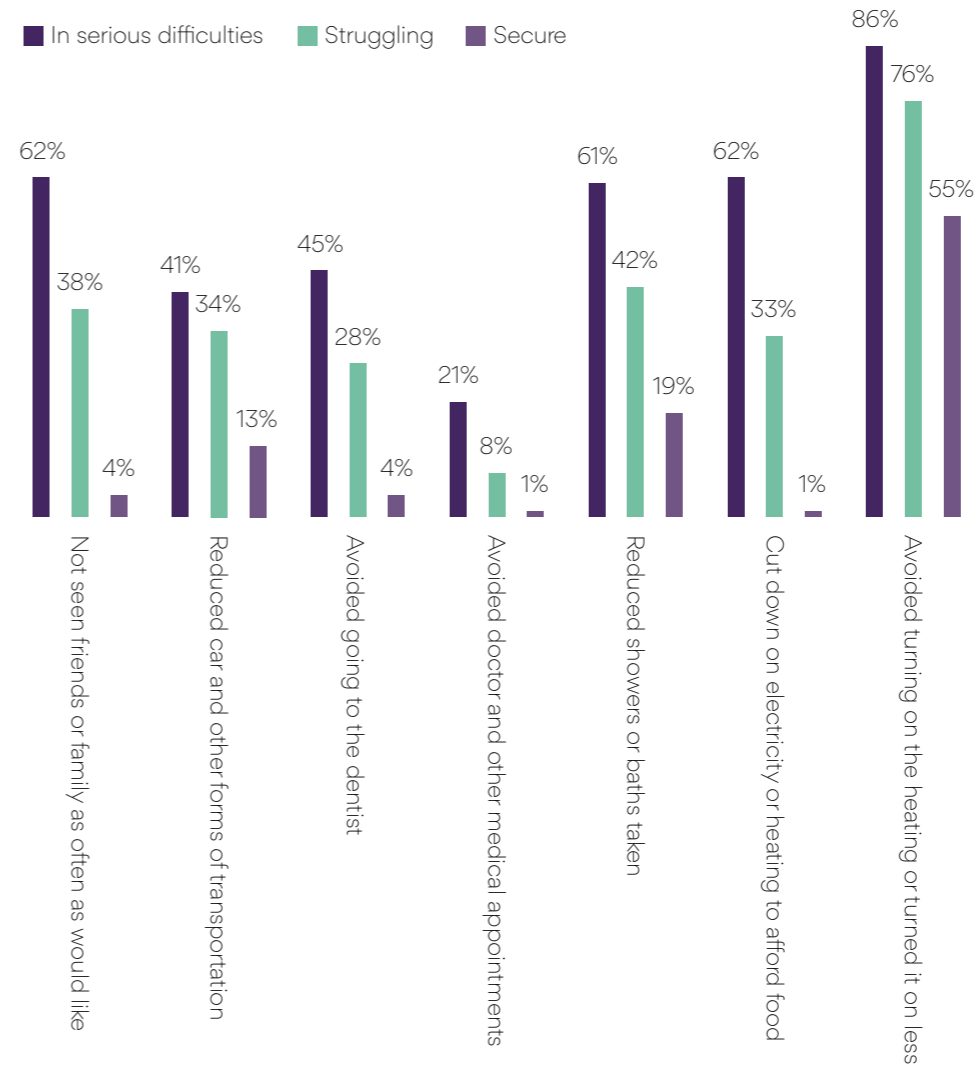
The situation is even worse for those just below state pension age. Among all adults, the highest poverty rates for any age group are for people aged 60-64¹² – a quarter of whom are living in poverty. This is especially worrying because changes to the state pension age mean that these people still have some time to wait before they receive their state pension.

Even when this group reach state pension age, they are still likely to face higher levels of poverty, due to growing numbers privately renting their homes, more people living with major illnesses, and many struggling to stay in or return to work in their 50s and 60s – all of which are explored in more detail below. They are also likely to be more at risk of poverty than younger generations as they have only had a limited number of years to build up workplace pensions through auto-enrolment¹³.

Added to this, the cost-of-living crisis is significantly compounding the financial vulnerability¹⁴ of the poorest in society. A large proportion have cut back, but the least well-off have been hardest hit. For example, almost nine in ten people aged 50-69 who are in serious financial difficulties have avoided turning on the heating. Two-thirds have taken fewer baths or showers. And a similar proportion haven’t seen family and friends as often.

The current crisis is also likely to exacerbate the pension gap by affecting younger individuals’ ability to save into a pension. This will have repercussions for their financial wellbeing as pensioners and will lead to greater financial inequalities over the long-term.

Percentage of households headed by someone aged 50 to 69 who have taken the actions shown because of concerns about cost, by financial wellbeing category, UK, April to May 2023



People aged 60-64 experience the highest poverty rates of any adults – 1 in 4 live in poverty



Wealth and health

There are shocking health inequalities relating to our ethnicity, our wealth and where we live.

Our analysis of self-reported health data from Census 2021 reveals huge health inequalities by wealth, ethnicity and geography.

The best health is seen in the South East¹⁵ and the worst in the North East. But there are huge variations even within the same city. In London, for example, rates of bad or very bad health among people aged 65 and over range from just 7% in the City of London to 35% in the neighbouring borough of Tower Hamlets – a difference of 28 percentage points.

Much health inequality is linked to ethnicity and levels of wealth. Differences between ethnic groups¹⁶ in self-rated health can be seen as early as age 25. And because the negative impact of disadvantage accumulates with age, these disparities become larger as people grow older. For example, the proportion of Bangladeshi women aged 50-64 who report being in poor health (22%) is the same as for White British women aged 85 and over – a gap of 30 to 35 years.

The picture is similar for disability, with levels of disability among people in their 50s in the poorest areas¹⁷ of the country similar to those of people in their early 80s in the most well-off parts.

Not only are the poorest people the most likely to have a disability, they are also more likely to experience wider challenges such as living in a poor-quality home. This means their disability will often have a more profound effect on their daily lives. The percentage of Disabled people aged 50-69 who are limited a lot by their disability is twice as high in the poorest areas¹⁸ as in the most well-off areas. The poorest are also twice as likely to need help with daily activities because of their disability, and the least likely to receive it.

“The cost of living has affected us in so many ways, that is, we can no longer afford a balanced diet.... We’re not managing at all. We’ve already reduced our budget sticking to the very basic: rice, to keep us going. We feel this difference in our bodies more than anywhere else. People will notice we’re no longer as healthy as we used to be.”

73 year old Black African man





Homes

Millions of older people are living in homes that pose a serious threat to their health and wellbeing.

The social determinants of health – non-medical factors that influence health outcomes – are well documented. But despite the strong association with health and wellbeing, the condition of our homes is largely absent from policy-making on housing or health.

For many older people, especially those already in bad health, the combination of poverty, rising energy prices and living in a poor-quality home creates a fine line between life and death.

Overall, half of the 3.5 million non-decent homes in England¹⁹ – those that fail to meet basic decency criteria as defined by the government – are headed by someone aged 55 and over (49%). A third are headed by someone aged 65 and over.

Most (76%) of the unsafe homes headed by someone aged 55 and over are owner-occupied – that is, approximately 1.3 million. Despite owning their home, many older people are unable to make vital repairs as they have low incomes and little to no savings.



49%

of non-decent homes are headed by someone aged 55 and over

“In the winter, when it was extremely cold, my husband said don’t put the heating on and that was a shock. It was like ice cold in the house....and it was like you’d frozen on one place on the sofa and you don’t feel like doing anything. I told my husband, I said it, I can’t deal with that, I can’t live without heating.”

59 year old Pakistani woman

Although smaller in overall numbers, the private rented sector has the highest proportion of non-decent homes. This means older private renters are likely to live in poor-quality homes, often at the mercy of an underregulated rental sector and without the ability to repair their homes or find more suitable accommodation.

While most people aged 50 and over live in owner-occupied homes²⁰ (16 million people), the number of older private renters is at an all-time high. The number of people aged 50 and over who privately rent their homes has doubled in the past 20 years – from one to two million.

This is crucial, as those who rent privately are much more likely to live in poverty and struggle with debt and money worries. In fact, almost 40% of pension-age people living in the private rented sector are living in relative poverty²¹.

This is compounded by the fact that many of these people will be on fixed low incomes, unable to pay rent hikes, and unlikely to be in a position to negotiate the changes to their homes that they need to live safely and comfortably.

Once again, there are stark disparities between ethnic groups. People aged 50 and over from Black, Asian and Minority Ethnic backgrounds are more likely to be private renters²² than the national average. And while only 3.5% of White British people aged 50 and over are living somewhere that’s overcrowded, has no central heating or is in shared accommodation²³, this is the case for 36% of Bangladeshi, 29% of Black African and 27% of Pakistani people in this age group.

57% of White British people and

50% of Indian people aged 50 and over own their own home outright compared with

8% of Black African and

19% of Bangladeshi people in this age group.



Work

Older workers are being shut out of the labour market, driving pensioner poverty and financial insecurity in old age.

The workplace does not look the same as it did 20 years ago – and neither does the workforce. Today, there are almost 11 million workers aged 50 and over²⁴ in the UK. That's a third of all workers and four million more than 20 years ago.

However, progress on increasing employment rates for older age groups, which were steadily on the rise in the two decades before the pandemic, has now stalled. Despite a complete recovery in employment rates for those aged 35-49, recovery for 50-64 year olds has been slower and the employment rate is still below its pre-pandemic peak.

The stalling of employment rates for people aged 50 and over is partly the result of the pronounced increase in the number who have become economically inactive due to long-term sickness since the pandemic. Those with higher incomes are much more likely to leave paid work early by choice; those on lower incomes are more often forced to leave due to health issues.

But this is not the whole picture. Many of those who fall out of the labour market in their 50s and 60s would like to return, but struggle to do so because of caring responsibilities, a lack of flexibility in the workplace, age discrimination in hiring practices, and employment support services that do not meet their needs.

There are
11 million
workers aged 50 and over
4 million
more than 20 years ago

This risks pushing people into poverty, both during their working lives and in retirement, as they are unable to build up financial resources and save into a workplace pension. It also undermines the government's ambitions to extend working lives, raise the state pension age, grow the economy and boost productivity. None of this will be possible until the labour market works for older workers.

There's a 15 percentage point gap²⁵ between the employment rate of 35-49 year olds (86%) and 50-64 year olds (71%). But, due to factors including discrimination and poor health, there is also significant variation in employment rate by ethnic group²⁶. Among men aged 50-64, the ethnic groups with the lowest employment rates are Bangladeshi (65%) and Black Caribbean (68%), while the lowest rates for women are seen in Pakistani (29%) and Bangladeshi (20%) ethnic groups.

There's a
15
percentage point
gap between the
employment rate of 35-
49 year olds and 50-64
year olds.

“When you're working, but on a low income, no one is helping you. Sometimes it's so hard and you want to cry out in despair, as people don't understand.”

57 year old Black British woman





Attitudes to ageing

Older people's value and contributions to society are undermined by ageism.

People aged 50 and over are most likely to volunteer, vote and provide unpaid care, alongside the contributions they make to the economy through working and as consumers.

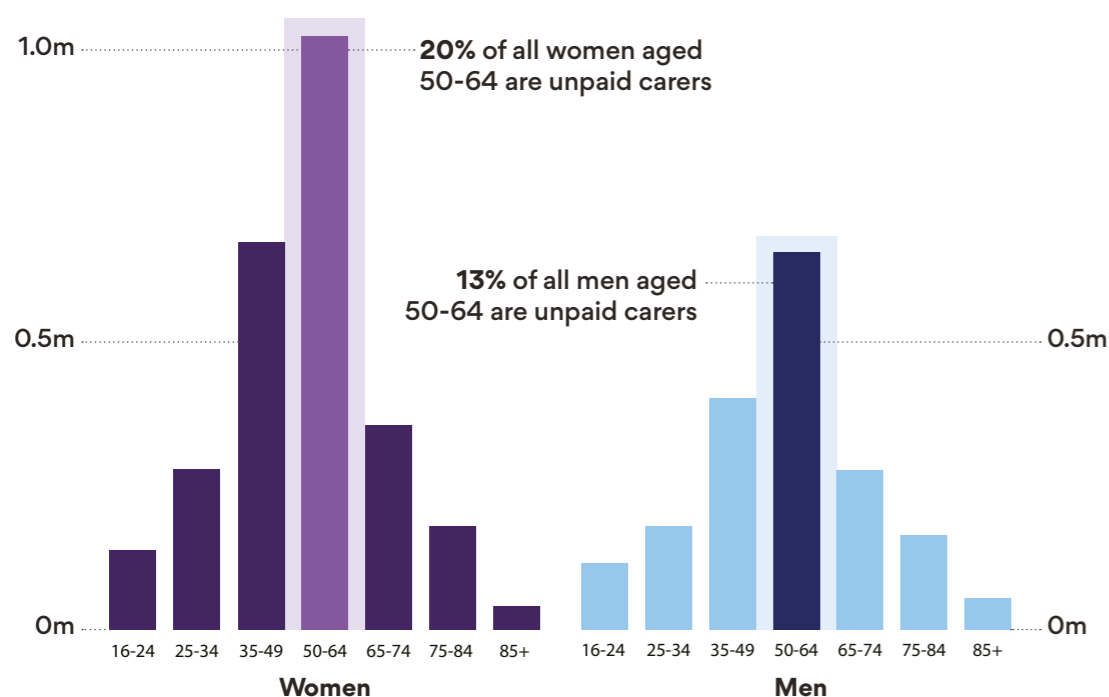
Despite this, negative attitudes towards older people remain rife in the UK. One in three people has experienced ageism²⁷ and the UK media has been found to be the most ageist²⁸ of the 20 English-speaking countries analysed.

Older people contribute hugely to society, in many different ways. People aged 50 and over, and particularly those aged 65-74, are the most likely to volunteer²⁹, whether formally or informally. Almost three million people aged 50 and over are unpaid carers³⁰, with women in their 50s most likely to be providing unpaid care.

Older people who already face challenges because they live in poorer areas, or are disabled, are more likely to be unpaid carers. And older women from Bangladeshi and Pakistani backgrounds³¹ – the ethnic groups that report the worst health – are particularly likely to provide high levels of unpaid care.

Older people spend more time than other age groups in their immediate neighbourhoods. As we age, we need age-friendly environments – including accessible public spaces and transport – that enable us to remain active and maintain connections.

Number of unpaid carers aged 50 and over



Almost 3 million people aged 50 and over are unpaid carers

20%

of all women aged 50-64 are unpaid carers

While the digital world opens up new connections and possibilities for many, this is not the case for all. One in three people aged 65 and over³² either do not have, cannot afford, or do not use the internet at home, and many of these people are disabled, poorer or from minority ethnic backgrounds. Where possible, offline services need to be preserved – not just because many older and Disabled people face barriers to using digital services – but because they also maintain the human connection we all need.





What the government needs to do

1. Establish a Commissioner for Older People and Ageing to give a voice to the groups and issues currently marginalised, and ensure that policymaking across government considers the long-term needs of our ageing population.

2. Deliver an ageing society strategy that sets out a clear plan to reduce inequality in later life.

3. Tackle growing ethnic inequalities through a new race equality strategy that complements work on an ageing population with plans to reduce ethnic inequalities across the life course.



Financial Security:

- 4. Pause proposals to raise the state pension age** until there is a plan in place to ensure that any changes do not push significant numbers of people into poverty. For this to be the case, it must be matched with a considerable improvement in access to work for people in their 60s.
- 5. Increase the uptake of Pension Credit** and ensure the poorest pensioners are not missing out on benefits they're entitled to.



Health and wellbeing:

- 6. Reduce the huge gap in healthy life expectancy** through a Bill of Health. This should require building a healthier nation to be a priority across all policy areas and support the building blocks of health, like stable work and safe homes.
- 7. Invest in local public health services** that tackle health inequalities and reduce costs and pressures on the NHS. Reverse cuts that have seen the public health grant fall by 26% over the past eight years.



Homes:

- 8. Develop a national plan to fix cold and dangerous homes** that are damaging people's health.
- 9. Make all new homes accessible** so that Disabled and older people can live in a home that enables them to live independently and with dignity.



Communities:

- 13. Create local communities where people can age well** by empowering local government to respond to demographic change. Ensure that every local authority has the resources it needs to become an Age-friendly Community, and can appoint an elected councillor for ageing and older people.



Work:

- 10. Help older workers return to employment and boost labour supply** through a programme of employment support targeted at people aged 50 and over.
- 11. Enable people to plan for later life** through mid-life reviews that encourage them to evaluate their job, health and wealth in their mid-40s to 50s whether they are currently in work or not.
- 12. Support carers to stay in work** by giving them the legal right to at least ten days of paid carer's leave per year, and up to six months of unpaid carer's leave.



Data:

- 14. Close the ethnicity data gap** and develop data that improves our understanding of ethnic inequalities. Make ethnicity data reporting mandatory in all official and statutory statistics and data monitoring. Ensure the experiences of individual communities are made visible by reporting on specific ethnic groups rather than broad categories like BAME.



Acknowledgements



We would like to thank the following people and organisations for their contribution to this report:

- Jabeer Butt from Race Equality Foundation for his advice and support in the production of our analysis and report
- Members of the Centre for Ageing Better's Experts by Experience network for sharing their insights and experiences
- Staff and community members at Third Age Partnership in Camden, and Wai Yin Society in Manchester for their support in organising, hosting and participating in community conversations
- The Manchester BME Network and University of Manchester (MUARG) for a joint workshop exploring the impact of the cost-of-living crisis on older Black, Asian and Minority Ethnic people in Greater Manchester, and to all attendees who shared their insights, experiences and ideas
- Manchester Urban Ageing Research Group (MUARG), University of Manchester, for access to and use of qualitative data from their cost-of-living crisis research
- abrnn Financial Fairness Trust for permission to use data from the 8th wave of their Financial Fairness Tracker (see Technical Report for full reference)
- The team at the University of Bristol (Jamie Evans, Sharon Collard and David Collings) who conduct the analysis of the Financial Fairness Tracker data for the abrnn Financial Fairness Trust, for sharing the data for further analysis and for their advice as to its presentation
- The National Centre for Social Research for their insight and direction related to additional data analyses that they conducted of publicly available data sets and data from the Financial Fairness Tracker.



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Let's take action today for all our tomorrows.

Let's make ageing better.

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The Centre for Ageing Better is pioneering ways to make ageing better a reality for everyone, including challenging ageism and building an Age-friendly Movement, creating Age-friendly Employment and Age-friendly Homes.

Access the State of Ageing report here:

