December 2015

Later life in 2015: An analysis of the views and experiences of people aged 50 and over
Background

The Centre for Ageing Better commissioned Ipsos MORI to investigate happiness in later life and identify the factors that make for a good later life in 2015. A mixed methods approach was used, involving analysis of existing data to identify groups of people with similar experiences of later life, in-depth interviews and visits with people in each group, and a survey of people aged 50 and over in England. To read the full report and see more details on our research approach in a separate methodology paper, go here: http://www.ageing-better.org.uk/our-work/other-activities/later-life-2015/

What do people say is important to a good later life?

- **The research identified three key dimensions of a good later life - health, financial security and social connections.** These were consistent regardless of age, gender, ethnicity or other socio-demographic characteristics.
- **These dimensions are interrelated and all influence each other.** They also have an impact on the extent to which people feel happy, satisfied with their lives and that their life has meaning and they are in control.
- **People have modest expectations.** Most want their health to be good enough to enable them to maintain relationships and activities they value. Similarly with money, people want enough for the essentials, to afford to participate socially and culturally and to have a buffer to afford the unexpected.
- **Personal outlook is important to how people experience later life.** It is possible to enjoy a happy and fulfilled later life with some health and money problems. Likewise, it is possible to feel dissatisfied with later life despite having good health, a lack of money worries and good social networks.

Who is happy in later life?

**There is wide variation in how people experience later life.** We identified six groups of people aged 50 and over according to their experiences, circumstances and levels of wellbeing. These groups (or segments) are of broadly similar size and are distributed evenly across the country.

- **Thriving boomers** - typically in their 60s and early 70s and living with a partner. They are financially secure, in good health and have strong social connections. They feel fortunate and have the highest overall levels of happiness.
- **Downbeat boomers** – demographically similar to the thriving boomers. Despite being financially secure, having good health and a large number of social connections, their overall levels of happiness are only average. They tend to reflect on missed opportunities or things they could have done differently.
• **Can do and connected** - usually in their 70s or 80s and often widowed. Their health can be poor and they lack disposable income, but despite this they have higher than average levels of happiness. They have strong social connections, can rely on others for support and have a positive outlook on life.

• **Worried and disconnected** - typically aged 70 or over and retired. While financially stable they sometimes have poor health. They are more likely to be socially isolated, often due to bereavement or losing social connections that they had enjoyed through work. Many are apprehensive about later life and they have below average levels of happiness.

• **Squeezed middle aged** - predominantly in their 50s, in good health and still in work. They are squeezed for time, finances and in their homes. With caring responsibilities for both children and their own parents, they have less time for their social connections or preparations for later life. They already have low scores in terms of happiness and, with retirement still a long way off, there is real cause for concern about the future.

• **Struggling and alone** - distributed across all ages. They have long standing health conditions which affect their ability to work and impact their ability to have social connections. They are more likely to be living alone, have fewer people they can rely on for support and are more likely to experience financial insecurity. They have the lowest levels of happiness of all the groups and are finding life very difficult.

Further details about the people in these groups are here [http://laterlife.ageing-better.org.uk](http://laterlife.ageing-better.org.uk)

**Health**

• **Most people believe that it is important to take individual responsibility for their health.** Most people are clear on how they can help themselves to keep physically healthy, but they are less knowledgeable on how to do the same for their mental health.

• **Practical factors such as exercise, eating healthily and attending check-ups are seen as important in maintaining good health.** However, people also recognise that there are other social factors such as spending time with friends and remaining active that also have positive health benefits.

• **A sudden decline in health is a major concern for many people,** in particular the thought that their care needs may create a burden on others. The can do and connected feel more able to ask for help should they need it, largely because they have a wider social network.

• **Few people have actively planned for their need for care or assistance in later life.** Many do not want to put provision in place until they absolutely have to, although they recognise this lack of planning could make an already stressful time more difficult.
Financial security

- Most people understand financial security to mean having enough to cover essentials. What is considered essential varies according to people’s past lifestyles. Few people in the older age groups are comfortable with the idea of relying on credit to cover unanticipated costs. Their careful attitude to money is seen as something unique to their generation; having grown up without easy access to credit, they have had to save for what they want.

- The squeezed middle-aged face competing financial priorities and have little money to put aside for retirement. Along with having to pay for their children, some also provide care and financial support for their own parents. They feel pressured in terms of both time and money as a result of these dual responsibilities.

- Some people feel the need to work longer, or return to work, to protect their financial security in later life. This is dependent on being physically capable of work and being able to find employment to suit them in terms of hours, conditions and skills required. For those able to work longer, employment helps financially, provides social interaction and an opportunity to contribute usefully. The worried and disconnected, who have already stopped work, particularly miss the social aspects of working.

Social connections

- Strong social connections help some people to overcome disadvantages such as poor health or a lack of financial security. The struggling and alone, worried and disconnected, and squeezed middle-aged were all less likely to report that they could rely on family or friends should they have a problem.

- Those who are single, divorced or widowed are considerably more likely to feel they lack companionship as compared to those who are married or living with a partner. Wider family, such as siblings, children and grandchildren, are also important. Spending time with relatives gives people a chance to socialise with other generations and to understand different perspectives.

- The impact of losing a partner can have major impacts on all aspects of a person’s life; first and foremost the emotional and social impact. Losing a partner also means losing a set of skills and support. For example some women found having to be self-reliant in terms of financial planning for their future was a major challenge. The can do and connected have sufficient support networks to help them manage such changes. In contrast, the struggling and alone and the worried and disconnected found it more difficult to adapt.

- Social activities are important to a good later life too. Social interactions help people create purpose and meaning in their lives. Those who had coped with difficult life events in the past, or feel in control, also are more willing and able to participate and try new activities.

- People’s homes and local areas are a strong part of their identity. Having strong local social networks depends in part on how long people have lived in the area.
Conclusions

The fact that people are all living longer presents a tremendous opportunity for everyone to enjoy healthy, active and fulfilling later lives. However, at present too many people risk missing out.

Society needs to find ways to help people avoid poor health, financial insecurity and social isolation, leaving them struggling and alone, and unsure how to change their situation for the better.

There are also opportunities to learn from those groups which have higher levels of wellbeing than could be expected on the basis of their health, financial situation or social connections.