

Centre for Policy on Ageing
Information Service

Selected Readings

Pensioner Poverty

January 2012

The Centre for Policy on Ageing's selected readings are drawn from material held on the CPA Ageinfo database of ageing and older age.

All items are held by the CPA library and information service, which is open to the public by appointment.

Photocopies may be ordered where copyright laws permit.

Centre for Policy on Ageing

28 Great Tower Street London EC3R 5AT
Telephone +44 (0)20 7553 6500 Facsimile +44 (0)20 7553 6501
Email cpa@cpa.org.uk Website www.cpa.org.uk

2011

The continuing importance of children in relieving elder poverty: evidence from Korea; by Erin Hye-Won Kim, Philip J Cook.

Ageing and Society, vol 31, part 6, August 2011, pp 953-976.

The population of South Korea is ageing rapidly and government provision for older people is meagre, yet little is known about the actual financial status of older Koreans or the amount of economic support they receive from children. This paper addresses these issues using data from the 2006 Korean Longitudinal Study of Ageing. The study found that almost 70% of Koreans aged 65 or more receive financial transfers from children and that the transfers account for about a quarter of an average older person's income. While over 60% of older people would be poor without private transfers, children's transfers substantially mitigate elder poverty. Furthermore, children's transfers tend to be proportionally larger to low-income parents, so elder income inequality is reduced by the transfers. Over 40% of older people live with a child and co-residence helps reduce elder poverty. In conclusion, Korean children still play a crucial role in providing financial old-age security. So it is highly important for the Korean government to design old-age policies that preserve the incentives for private assistance. (JL)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/aso>

Correlates of limitations in activities of daily living and mobility among community-dwelling older Singaporeans; by Angelique Chan, Chetna Malhotra, Truls Ostbye.

Ageing and Society, vol 31, part 4, May 2011, pp 663-682.

The study looked at the correlates of limitations in the activities of daily living (ADL) and mobility among older Singaporeans (aged 55 or more years), based on the 'disability frameworks' or pathways proposed by the International Classification of Functioning, Disability and Health. Data from the 2005 National Survey of Senior Citizens in Singapore was used. The weighted prevalence of ADL and mobility limitations was calculated, overall and in subgroups. Logistic regression models were used to assess predictors of ADL and mobility limitations and variation in involvement with family, society, work, use of services and perceived financial adequacy, by ADL and mobility status was studied. The overall weighted prevalence of ADL and mobility limitation was found to be 5 and 8 per cent, respectively. Significant risk factors for ADL and mobility limitation were being older (aged 75 or more years), widowed, having diabetes, joint/bone problems, stroke, cancer and low income. Individuals with ADL and mobility limitations had lower involvement with family, society and work, and perceived financial adequacy, while use of services was higher. The findings underline the importance of improving elderly services for sustained integration of disabled elderly within the community. (JL)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/aso>

Depressive symptoms in old age: relations among sociodemographic and self-reported health variables; by Gloria Teixeira Nicolosi, Deusivania Vieira da Silva Falcao, Samila Satler Tavares Batistoni ... (et al).

International Psychogeriatrics, vol 23, no 6, August 2011, pp 941-949.

Population-based cross-sectional research was undertaken using data from a study conducted in a poor area of Sao Paulo, Brazil. The participants were 303 older adults aged 65 years and over who attended a single-session data collection effort carried out at community centres. The protocol comprised sociodemographic and self-reported health variables, and the Geriatric Depression Scale. Most subjects reported five or fewer symptoms of depression (79.21%), reported one or two self-reported chronic diseases (56.86%), declared themselves to have one or two self-reported health problems (46.15%), and had good perceived health assessment (40.27%). The presence of depressive symptoms was associated with a higher number of self-reported health problems, poor perceived health assessment, and lower schooling levels, in the total sample and in analyses including men only. For women, depressive symptoms were associated with the number of self-reported health problems and family income. The presence of health problems, such as falls and memory problems, lower perceived health, and low education (and low family income for women) were associated with a higher presence of depressive symptoms. (JL)

ISSN: 10416102

From : <http://www.journals.cambridge.org/ipg>

Disability-free life expectancy: comparison of sources and small area estimates in England, 2006-08; by Michael P Smith, Olugbenga Olatunde, Chris White.

Health Services Quarterly, no 50, Summer 2011, pp 40-78.

The study aimed to explore the potential of the Annual Population Survey (APS) to provide robust estimates of disability-free life expectancy (DFLE) for men and women by clusters of area deprivation, English regions and local authority districts (LAs) in the period 2006-08. DFLE estimates for the UK were compared using the prevalence of limiting long-standing illness (LLSI) calculated using data from the APS and from the General Lifestyle Survey (GLF) covering Great Britain and equivalent data from the Continuous Household Survey (CHS) covering Northern Ireland, aggregated over the period 2006-08. The further use of APS data for England enabled the calculation of estimates of DFLE at age 16 and at age 65 for men and women by area deprivation quintiles (each quintile comprising a fifth of areas ranked according to their relative deprivation), English regions and LAs in order to measure inequality in DFLE between these population groupings. The prevalence of LLSI and estimates of DFLE at national level were broadly comparable using APS and GLF/CHS data. Substantial inequality in DFLE was present between clusters of areas defined by relative deprivation and between English regions and LAs. The scale of inequality increased markedly with each finer geographical scale analysed. The authors conclude that the APS is a viable data source to provide LLSI data for use in DFLE estimation across a range of areas and clusters of area deprivation. (JL)

ISSN: 14651645

From : <http://www.palgrave-journals.com/hsq/index.html>

Helping the poorest help themselves?: encouraging employment past 65 in England and the USA; by David Lain.

Journal of Social Policy, vol 40, part 3, July 2011, pp 493-512.

In the context of population ageing and low retirement incomes, the UK government has increasingly sought to encourage people to work longer. However UK means-tested benefits, that are lost as a result of working, mean that delaying retirement is a less attractive option for the poorest. In addition UK employees may have limited opportunity to delay retirement as line management decide whether individuals are allowed to work beyond the age of 65. In contrast in the US, benefits are meagre and difficult to access and age discrimination legislation protects individuals from forced retirement. This paper examines whether adopting a US policy approach in the UK would increase employment of the poorest over 65s and enhance their financial position. The study uses data from the English Longitudinal Study of Ageing and the US Health and Retirement Study to examine how wealth influences employment and how this is mediated by differences in health and education. It suggests that extending UK age discrimination legislation and restricting benefits would increase overall employment past 65, although not necessarily to US levels. The poorest over 65s are more likely to work in the USA than in England, but employment amongst the poorest is still low, especially compared with wealthier groups. A US policy approach would most likely damage the financial position of the poorest in the UK, with increased employment not sufficiently compensating for lost benefits. (JL)

ISSN: 00472794

From : <http://journals.cambridge.org/action/displayJournal?jid=JSP>

Leisure activities and retirement: do structures of inequality change in old age?; by Simone Scherger, James Nazroo, Paul Higgs.

Ageing and Society, vol 31, part 1, January 2011, pp 146-172.

This study highlighted the relationship between old age, retirement and social inequalities, as represented by participation in leisure activities. It considered whether old age, and particularly the transition into retirement, have an effect on participation in three selected activities, namely: having a hobby, being a member of a club, and an index of participation in cultural events. It also looked at whether the social inequalities underlying these activities change with older age and retirement. The empirical investigation used data from the first two waves of the English Longitudinal Study of Ageing (ELSA). Findings suggested that different socio-economic backgrounds of different age groups explained a considerable part of the observed age differences in these activities. Respondents tended to continue their activities regardless of changes in work and age, with two exceptions: (a) retirement was positively related to having a hobby; and (b) those who stopped working because of an illness experienced a significant decline in all three of the examined categories of activity. (JL)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/aso>

No way out but working?: income dynamics of young retirees in Korea; by Yunjeong Yang.

Ageing and Society, vol 31, part 2, February 2011, pp 265-287.

Older people in Korea have a higher risk of poverty than younger adults. This paper attempts to examine changes in the level and sources of income around the time of retirement, with retirement being defined as

separation from one's main lifetime employment. It uses longitudinal data from the Korean Labour and Income Panel Study's Waves 1-9, and follows 580 younger retirees aged at least 50 years who retired during 1998-2005. The paper demonstrates that the prevalence of low income across the retirement transition was related to gender, previous career status and current working status. In particular, there was a noticeable increase in the prevalence of low income among permanent retirees compared to those who continued working in retirement. Examines different factors associated with the individuals' economic wellbeing after retirement, and finds that working status in retirement is indeed the factor that most influences the probability of low-income entry among male retirees, while for women, the nature of co-residence with working household member(s) and household assets most mattered. Concludes that being in paid work after retirement remains an important substitute for the immature old-age safety-net in Korea. (JL)

From : <http://www.journals.cambridge.org/aso>

Social inequalities in alcohol-related adult mortality by national statistics socio-economic classification, England and Wales, 2001-03; by Veronique Siegler, Alaa Al-Hamad, Brian Johnson ... (et al).

Health Services Quarterly, no 50, Summer 2011, pp 4-39.

This article is the first analysis of the social inequalities in adult alcohol-related mortality in England and Wales at the start of the 21st century. It presents the socio-economic patterns of alcohol-related mortality by gender, age and region, for England and Wales as a whole, Wales and the regions of England. Death registrations provided the number of deaths for working age adults, using the National Statistics definition of alcohol-related mortality. Population estimates for England and Wales in 2001-03 were used to estimate alcohol-related mortality rates by sex, age group and region. Inequalities were measured using ratios of alcohol-related mortality rates between the least and most advantaged classes. Results showed that there were substantial socio-economic variations in adult alcohol-related mortality, with the inequalities being greater for women than for men. The mortality rate of men in the routine class was 3.5 times those of men in higher and managerial occupations, while for women the corresponding figure was 5.7 times. Greater socio-economic inequalities in mortality were observed for men aged 25-49 than for men aged 50-64; however the highest mortality rate of men occurred for routine workers aged 50-54. Women in the routine class experienced mortality rates markedly higher than other classes. The highest mortality rate of women also occurred for routine workers, but at a younger age than for men (45-49). Within England, the North-West showed the largest inequalities, with particularly high rates in the routine class for both sexes. In general, there was no association between levels of mortality and socio-economic gradients in mortality across the English regions and Wales. Rates of alcohol-related mortality in England and Wales increased significantly for people between the early 1990s and early 21st century, and were substantially greater for those in more disadvantaged socio-economic classes. There is also evidence that these socio-economic differences were greater at younger ages, especially for men at ages 25-49. (JL)

ISSN: 14651645

From : <http://www.palgrave-journals.com/hsq/index.html>

Subjective well-being poverty of the elderly population in China; by Xiaolin Wang, Xiaoyuan Shang, Liping Xu.

Social Policy & Administration, vol 45, no 6, December 2011, pp 714-731.

Poverty is represented not only by objective well-being indicators which include income and consumption levels, but also by subjective indicators which reflect what a person feels. It is estimated that the incidence of subjective well-being poverty (SWP) among the Chinese rural elderly population in 2006 was 9.7 per cent, about 4.2 times as much as that of the country's total rural population in the same year, which was 2.3 per cent. Over 16 per cent of the rural elderly population and 11.5 per cent of the urban elderly population rated their life satisfaction as poor or very poor. In terms of SWP, senior citizens, especially those who live in rural areas or who are women or very aged, have become a special group among the poor in China. This article suggests that China's social policies for the new stage take into account the issue of absolute poverty and also that of SWP. A multi-dimensional strategy system targeting the issue of poverty needs to be established, and a policy system to address poverty reduction as well as old age security and care should be implemented. (JL)

ISSN: 01445596

From : <http://www.wiley.com/bw/journal.asp?ref=0144-5596&site=1>

2010

Ageing, poverty and neoliberalism in urban South India; by Penny Vera-Sanso, V Suresh, M Hussain (et al), New Dynamics of Ageing Programme - NDA. Sheffield: New Dynamics of Ageing - NDA, 2010, 8 pp (NDA Findings 5).

Using the example of the metropolitan city of Chennai, India, the research examined the forces and processes shaping poverty and ageing in developing country cities under neoliberal policy regimes. Comparing the circumstances of Chennai's poor in 2007-2010 with that in 1990-1991, the research suggests that the neoliberal policy context exacerbated the difficulties of the poor and of the older poor in particular. It found that older people play a significant productive role in the urban economy but that this role is unrecognised by the state. Instead of facilitating work in old age, or providing pensions for anything more than a minority of the older urban poor, state policies reflect the assumptions that older people are dependent and that families provide for their aged. This approach does not take into account the impact of poverty, neoliberal policies and economic planning in constraining younger people's capacity to provide or care for the aged; instead of 'retiring' from work, the urban poor are forced to work deep into old age, both to support themselves and to help out younger relatives. They may do this through paid work or through unpaid work in a family business or by taking on the domestic and childcare work of younger women, thereby releasing younger women into the labour market. The state's failure to recognise older people's contribution to the economy, their needs as workers and their rights as citizens constrains their productivity and well-being and has a knock-on effect on their families and the economy. (KJ/RH)

From : NDA Research Programme, Department of Sociological Studies, University of Sheffield, Elmfield, Northumberland Road, Sheffield S10 2TU. <http://www.newdynamics.group.shef.ac.uk>

Assessing the sustainability of pension reforms in Europe; by Aaron George Grech, ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, 2010, 36 pp (CASEpaper 140).

Spurred by the ageing transition, many governments have made wide-ranging reforms, dramatically changing Europe's pensions landscape. Nevertheless, there remain concerns about future costs, while unease about adequacy is growing. This study develops a comprehensive framework to assess pension system sustainability. It captures the effects of reforms on the ability of systems to alleviate poverty and maintain living standards, while setting out how reforms change future costs and relative entitlements for different generations. This framework differs from others, which just look at generosity at the point of retirement, as it uses pension wealth - the value of all transfers during retirement. This captures the impact of both longevity and changes in the value of pensions during retirement. Moreover, rather than focusing only on average earners with full careers, this framework examines individuals at different wage levels, taking account of actual labour market participation. The countries analysed cover 70% of the European Union's population and include examples of all system types. This study's estimates indicate that while reforms have decreased generosity significantly in most but not all countries, the poverty alleviation function remains strong, particularly where minimum pensions have improved. However, moves to link benefits to contributions have made some systems less progressive, raising adequacy concerns for women and those on low incomes. The consumption smoothing function of state pensions has declined noticeably, suggesting the need for longer working lives or additional private saving for individuals to maintain pre-reform living standards. Despite the reforms, the size of entitlements of future generations should remain similar to that of current generations, in most cases, as the effect of lower annual benefits should be offset by longer retirement. Though reforms have helped to alleviate the financial challenge faced by pension systems, the pressures remain strong in many countries and further reforms are likely. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

Behind the balance sheet: the financial health of low earning households; by Resolution Foundation. London: The Resolution Foundation (electronic format only), March 2010, 42 pp.

This report offers a fresh set of findings about how low earning households think about their money and make financial decisions. It uses current statistics, to find for example, that for the 14 million low earning adults living in 7.2 million households in the UK, housing, fuel, power and food account for around 26% of disposable income compared to 15% for high earners. However, the figures do not elaborate on the factors that drove financial decisions in these households. The report presents a statistical overview of the current financial health of low earners. It uses qualitative research to offer individual case studies, which highlight themes that cut across all the households met, one such being that small changes in circumstances can be very destabilising. It goes "behind the balance sheet" to capture the sometimes invisible factors that affect how people think about

their money and manage their finances, such as hidden assets and liabilities, and participation in the informal economy. Three foundations are suggested for improving financial health and bringing about financial inclusion: resilience, behavioural economics, and financial capability. A short briefing, 'Financial health' outlines the work of the Financial Health Forum. (RH)

From : The Resolution Foundation, 2 Broomhouse Lane, London, SW6 3RD. Download at: <http://www.resolutionfoundation.org>

Contrasting approaches to old-age income protection in Korea and Taiwan; by Young Jun Choi, Jin Wook Kim. *Ageing and Society*, vol 30, part 7, October 2010, pp 1135-1152.

Old-age income security has become one of the most important social policy issues in two East Asian emerging welfare states, South Korea and Taiwan, as they transform at a remarkable pace into societies with a representation of older people approaching that of western countries. During the last two decades, the two countries have developed different forms of social protection for older people. South Korea has expanded social insurance pensions with means-tested benefits, whereas Taiwan has introduced flat-rate old-age allowance programmes that exclude the rich rather than target the poor. Much has been written about these programmes, but their actual performance in reducing old-age poverty has not been thoroughly examined. This paper analyses the anti-poverty effect of these programmes, firstly by describing recent developments in the two countries, and secondly by examining headcount poverty rates and the size and incidence of the 'poverty gap' using nationally-representative micro-household datasets. It is argued that while the programmes have increasingly reduced old-age income security, the different policy choices have resulted in distinctive welfare outcomes in the two countries. In the final section of the article, the researchers discuss the long-term implications of the recent policy reforms. (KJ)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/asodoi:10.1017/S0144686X10000413>

Coronary heart disease from a life-course approach: findings from the Health and Retirement Study, 1998-2004; by Mary Elizabeth Bowen.

Journal of Aging and Health, vol 22, no 2, March 2010, pp 219-241.

Guided by a life-course approach to chronic disease, this study examined the ways in which childhood deprivation (low parental education and father's manual occupation) may be associated with coronary heart disease (CHD). Multilevel modelling techniques and a nationally representative sample of 18,465 Americans aged 50+ from the Health and Retirement Study (HRS) were used to examine childhood and CHD relationships over the course of 6 years (1998-2004). Having a father who had less than 8 years of education was associated with 11% higher odds of CHD, accounting for demographic characteristics, adult socioeconomic status (SES; education, income and wealth), CHD risks (diabetes, hypertension, cigarette smoking and obesity), and other factors (childhood health, exercise, stroke and marital status). Policies and programmes aimed at improving the conditions of poor children and their families may effectively reduce the prevalence of CHD in later life. (KJ/RH)

ISSN: 08982643

From : <http://jah.sagepub.com/doi:10.1177/0898264309355981>

Fair society, healthy lives: the Marmot Review; by Michael Marmot (Chair), Strategic Review of Health Inequalities in England post-2010; Commission on Social Determinants of Health (CSDH), World Health Organization - WHO; Department of Health - DH. London: The Marmot Review, 2010, 242 pp.

In November 2008, Professor Sir Michael Marmot was asked by the Secretary of State for Health to chair an independent review to propose the most effective evidence-based strategies for reducing health inequalities in England from 2010. The strategy will include policies and interventions that address the social determinants of health inequalities. The Review reports on its main tasks: identifying for the health inequalities challenge facing England, the evidence most relevant to underpinning future policy and action; showing how this evidence could be translated into practice; and advising on possible objectives and measures, building on the experience of the current public service agreement (PSA) target on infant mortality and life expectancy. The review concludes that health inequalities result from social inequalities. Action on health inequalities requires action across all the social determinants of health. Therefore, reducing health inequalities will require action by central and local government, the NHS, the third and private sectors and community groups. National policies will not work without effective local delivery systems focused on health equity in all policies. The Review will be relevant for other countries developing strategies aimed at tackling health inequalities, following the recommendations of the Commission on Social Determinants of Health (CSDH), which was established to support countries and global health partners to address the social factors leading to ill health and inequities. (KJ/RH)

From : Download from : <http://www.ucl.ac.uk/marmotreview>

The forgotten age: understanding poverty and social exclusion in later life: an interim report by the Older Age Working Group; by Sara McKee (chair), Older Age Working Group, Centre for Social Justice - CSJ. London: Centre for Social Justice, November 2010, 252 pp (Breakthrough Britain).

'The forgotten age' has been compiled by the Older Age Working Group comprising 15 experts and chaired by Sara McKee of Anchor Trust. This interim report attempts to serve two purposes: to celebrate, respect and champion older age; and to set out the reality of life for some of the UK's poorest older people. It outlines how loneliness, isolation and social breakdown have fuelled poverty in later life for millions of Britain's pensioners for too long. The core themes examined are money, community and lifestyle, housing, and care. The Centre for Social Justice (CSJ) is also highly critical of the way that the ageing debate - particularly in terms of social care - has descended into "undignified political squabbling" by political parties. It cites the anger and disappointment voiced by many older people consulted for the review. The report identifies unevenness of planning in all the themes that were considered. It notes that its next report will examine provision of public and core services within communities - such as welfare benefits, health and social care, transport and social housing - as well as use of the voluntary sector in meeting the needs of individuals and communities. (RH)

From : http://www.centreforsocialjustice.org.uk/client/downloads/20101122_Publications_Older%20Age.pdf
Centre for Social Justice, 1 Westminster Palace Gardens, Artillery Row, SW1P 1RL.

Gender differences in subjective well-being in Central and Eastern Europe; by Sylke Viola Schnepf.
Journal of European Social Policy, vol 20, no 1, February 2010, pp 74-86.

The literature suggests that the transition process from centrally planned to market economies in Central and Eastern Europe increased the gender gap in poverty. Evidence for women's higher poverty risk is scarce, given that most analyses use household-level data and assume equal sharing of income within households, an assumption that has been questioned in recent literature. This article uses individual data on subjective well-being to examine the extent of gender differences in welfare in transition countries. OECD countries serve for benchmarking results. Findings show that the gender gap in subjective well-being is more predominant in post-communist than in OECD countries. Relatively little of the gender gap can be attributed to gender differences in socio-economic position in transition countries, but certain attributes, such as higher education and unemployment, impact differently on reported well-being for women and men. (KJ/RH)

ISSN: 09589287

From : <http://esp.sagepub.com/doi:10.1177/0958928709352542>

How can we make the housing market more stable for vulnerable households?; by Matthew Taylor, Philippa Stroud, JRF Housing Market Taskforce, Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, March 2010, 8 pp (Ref: 2481).

Viewpoint, 2481, March 2010, 8 pp (Ref: 2481).

In July 2009, the Joseph Rowntree Foundation (JRF) established a taskforce to address the root causes of instability in the UK housing market. Whether in a boom or a downturn, the shortage of affordable housing hits the most vulnerable households first and worst. These Viewpoints - commissioned as part of a programme and aimed at stimulating debate - provide two different perspectives on the kinds of reforms needed to provide long-term, secure housing for those least able to afford it. First, Matthew Taylor, Chief Executive of the Royal Society for the Improvement of Arts, Manufactures and Commerce (RSA) argues that the UK's "obsession with home ownership" creates social and economic divisions and instability. We need a more balanced approach to different types of tenure. To meet demand, this will mean revamping the private rented sector. Philippa Stroud, co-founder and Executive Director of the Centre for Social Justice, believes that life tenancies and the benefits system have combined to create social immobility, worklessness and dependency. Social housing should be the first step on the ladder to home ownership, and housing and other benefits should be reformed to encourage claimants back to work. (RH)

ISSN: 09583084

From : <http://www.jrf.org.uk/publications/housing-market-stability>

Inequalities in cancer survival: Spearhead Primary Care Trusts are appropriate geographic units of analyses; by Libby Ellis, Michael P Coleman.

Health Statistics Quarterly, no 48, Winter 2010, pp 81-90.

'Spearhead' local authorities (LAs) and primary care trusts (PCTs) are those identified by the Department of Health as facing the greatest health challenges in England on the grounds of inequality and deprivation. The study looked at cancer survival rates in Spearhead LAs and PCTs, lower than the rest of England. (JL)

ISSN: 14651645

From : <http://www.statistics.gov.uk/hsq/>

Inequalities in disability-free life expectancy by area deprivation: England, 2001-04 and 2005-08; by Michael P Smith, Olugbenga Olatunde, Chris White.

Health Statistics Quarterly, no 48, Winter 2010, pp 36-57.

Life expectancy (LE) and disability-free life expectancy (DFLE) for males and females at birth and at age 65 were estimated using a combination of survey, mortality and population data. Survey data provided an estimate of the prevalence of limiting long-standing illness or disability (LLSI) used in the DFLE metric. The prevalence of LLSI among males and females rose incrementally with increasing levels of deprivation in both periods. Males and females at birth and at age 65 in the less deprived areas could expect longer, healthier lives than their counterparts in more deprived areas in both 2001-04 and 2005-08. This analysis suggests that the inequality in DFLE between deprived and affluent area clusters has increased during the first decade of the 21st century. (JL)

ISSN: 14651645

From : <http://www.statistics.gov.uk/hsq/>

Inequalities in disability-free life expectancy by social class and area type: England, 2001-03; by Chris White, Grace Edgar.

Health Statistics Quarterly, no 45, Spring 2010, pp 57-80.

Disability-free life expectancy (DFLE) is an important indicator which combines longevity with functional health status. This article examines inequalities in DFLE by socio-economic position in England, and between Local Authorities (LAs) in the deprived 'Spearhead group' and other LAs. Census and vital event data available from the ONS Longitudinal Study were used to calculate estimates of DFLE based on limiting long-term illness or disability status for each Registrar General's Social Class (RGSC) in 2001-03, in England as a whole and within the 'Spearhead group' and non-Spearhead LAs. A predominantly linear relationship was present, with DFLE increasing with rising social class, and the differences observed between people assigned to the professional and unskilled manual social classes were statistically significant and substantial, showing clear social inequality in amount of life, functional health status during those years lived, absolute number, and relative proportion of life spent free from limiting long-term illness or disability. (KJ/RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

Inequalities in healthy life expectancy by social class and area type: England, 2001-03; by Chris White, Grace Edgar.

Health Statistics Quarterly, no 45, Spring 2010, pp 28-56.

Healthy life expectancy (HLE) is an important indicator which combines longevity with health status. This article examines inequalities in HLE by socio-economic position in England, and between Local Authorities (LAs) in the deprived 'Spearhead group' and other LAs. (Department of Health's Spearhead Group of local authorities consists of those identified as the most deprived in England). Census and vital event data available from the ONS Longitudinal Study were used to calculate estimates of HLE based on general health status for each Registrar General's Social Class (RGSC) in 2001-03, in England as a whole and within the 'Spearhead group' and non-Spearhead LAs. The differences observed in HLE at birth and at age 65 between people assigned to the professional and unskilled manual social classes were statistically significant and substantial, demonstrating a clear social inequality in the amount of life, the quality of those years lived, the absolute number of healthy life years, and thus the relative proportion of life spent in 'Good' or 'Fairly Good' health. (KJ/RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk/doi:10.1057/hsq.2010.3>

Inequalities in premature mortality in Britain: observational study from 1921 to 2007; by Bethan Thomas, Danny Dorling, George Davey Smith.

British Medical Journal, vol 341, no 7767, 7 August 2010, p 291.

Inequality in premature mortality has persisted and continues to increase, both for mortality under the age of 75 since 1990 and for mortality under the age of 65 since the 1920s, with geographical inequalities in mortality highest in the most recent time period. The authors did not examine migration; they only considered all-cause mortality; nor did they look at changes in the underlying causes of death. The results of this study apply only to the population of Great Britain. (KJ/RH)

ISSN: 09598138

From : www.bmj.comBMJ2010;341:c3639

Intelligence, education, and mortality; by G David Batty, Mika Kivimäki, Ian J Deary. British Medical Journal, vol 340, no 7754, 8 May 2010, pp 989-990.

Intelligence, education and mortality are linked in several ways; so strategies to reduce inequalities should be broadly based. In 2005, the World Health Organization (WHO) took a lead on this with the launch of the Global Commission on Social Determinants of Health. This editorial notes two studies in the British Medical Journal. Strand and colleagues in Norway assessed the relation between educational equalities and mortality 1960 to 2000. Lager and colleagues investigated the association between early IQ, educational attainment and mortality in Sweden; they found a higher risk of mortality in older women with higher rather than lower intelligence in childhood. A 2004 study by Linda Gottfredson has proposed that intelligence might be "the epidemiologists' elusive 'fundamental cause' of social class inequalities in health". (RH)

ISSN: 09598138

From : [www.bmj.com/doi: 10.1136/bmj.c563](http://www.bmj.com/doi/10.1136/bmj.c563)

The long cold winter: beating fuel poverty; by Jenny Bird, Ron Campbell, Kayte Lawton, Institute for Public Policy Research - IPPR; NEA - National Energy Action. London: Institute for Public Policy Research - IPPR, March 2010, 36 pp.

The winter of 2009/10 has been one of the coldest the UK has experienced for decades. This cold weather will have caused much misery for people living in "fuel poverty", defined as an individual or household needing to spend more than 10% of income on fuel to maintain an adequate level of warmth (21 degrees Celsius for main living areas, 18 degrees for other unoccupied rooms). Indeed, more and more people are being affected by fuel poverty as energy prices rise. This report highlights trends in fuel poverty and its underlying causes, the main factors being low household incomes, high energy prices, and poor energy efficiency. It outlines the various policy measures that comprise the Government's current fuel poverty strategy; and examines the scale of the challenge if fuel poverty is to be eradicated permanently. It argues that a radical review of the entire fuel policy strategy is needed, with steps being taken for interim measures pending more lasting solutions. (RH)

From : Download from website: <http://www.ippr.org.uk>

The low earners audit: March 2010 update: low earners' finances March; by Resolution Foundation. London: The Resolution Foundation (electronic format only), March 2010, 175 pp.

The Resolution Foundation defines low earners to include all those with below median income (from all sources) who are not dependent on state support. This report considers the low earning group to comprise those households in income deciles 3, 4 and 5; that is, with equivalised gross annual income between £13,500 and £25,800. Around 7.2 million households fall into this category in the UK, accounting for around 14 million adults. The audit attempts to present a broad description of some of the pressures faced by those who are disadvantaged by the mixed economy, an experience which has been heightened by the recession. This update considers low earners' household finances during an economic downturn. Appendices provide economic indicators, a range of low earner data, the various technical definitions of low earners used, and brief details of a low earner focus group commissioned by the Foundation in June 2009. (RH)

From : The Resolution Foundation, 2 Broomhouse Lane, London, SW6 3RD. Download at: <http://www.resolutionfoundation.org>

Minimum income standards and household budgets: (Social Policy Association prize-winning paper); by Chris Deeming, Social Policy Association. Bristol: Policy Press, 2010, pp 97-117.

IN: Social Policy Review, 22, Chapter 5, 2010, pp 97-117.

This inquiry attempts to determine food poverty lines for an older population. The author uses data on household expenditure and food consumption from the Office for National Statistics' (ONS) Expenditure and Food Survey (EFS), a particularly useful source as each member of households participating uses 2-week diaries to record all food spending. 3 years of EFS data (2002-2005) provide a sample of 5,500 households aged 60+ (3,000 older singles and 2,500 older couples). The author aims to determine budget adequacy by considering the total level of household expenditure required to meet minimum dietary standards for good health. Using a logistic regression model, he finds that the budget line of £110 per week for singles corresponds to the point where 90% are expected to meet the minimum dietary standard; and for couples, £170 per week corresponds to nearly 80% predicted to meet the standard. Further modelling with discriminant function analysis (DFA) helped to confirm these findings. It is suggested that the Pension Credit guarantee could be sufficient to keep most pensioners with low incomes out of "absolute" poverty. The author concludes by noting that ONS is integrating a number of national surveys including the EFS into a single household survey. This new Integrated Household Survey (IHS) should allow us to examine aspects of poor nutrition and other forms of material deprivation in more detail. (RH)

From : The Policy Press, University of Bristol, Fourth Floor, Beacon House, Queen's Road, Bristol BS8 1QU.<http://www.policypress.org.uk>

The Peter Townsend reader: edited by the Policy Press; by Alan Walker, David Gordon, Ruth Levitas (eds)(et al). Bristol: The Policy Press, 2010, 696 pp.

Peter Townsend, who died in June 2009, had a long career researching an exceptional range of topics within the social sciences and campaigning against social inequalities. This reader brings together for the first time a collection of his most distinctive work, allowing readers to review changes and continuities over the past six decades, and to reflect on social issues that have returned to the fore today. Seven editors edit eight themed sections: Sociology and social policy; From welfare state to international welfare; Poverty; Inequality and social exclusion; Health inequalities and health policy; Older people; Disability; and Social justice and human rights. A particular feature of the volume is in tracing the links between empirical evidence and both social theory and social policy, and how those disciplines intersect. This reader will provide a teaching and learning resource for students in different disciplines of the social sciences, and will also provide an insight into the development of one social scientist's entire intellectual approach. It is hoped it will be a fitting memorial to Peter Townsend's life and work. (KJ/RH)

Price: £24.99 (pbk); (hdbk £70)

From : The Policy Press, University of Bristol, Fourth Floor, Beacon House, Queen's Road, Bristol BS8 1QU.<http://www.policypress.co.uk>

Protect, support, provide: examining the role of grandparents in families at risk of poverty; prepared for Grandparents Plus and the Equality and Human Rights Commission (EHRC) ...; by Julia Griggs, Grandparents Plus; Equality and Human Rights Commission - EHRC; Department for Social Work, University of Oxford. London: Grandparents Plus, March 2010, 69 pp.

The Equality and Human Rights Commission (EHRC) and Grandparents Plus are working in partnership to examine the relationship between older and younger people's poverty through the grandparent-grandchild relationship. This report focuses on several groups particularly vulnerable to poverty (single parent families, families where a child or parent has a disability, black and minority ethnic families, and family and friend carers). It explores the shape and nature of deprivation for those grandparents and grandchildren. In particular, it considers the scale of grandparents' childcare contribution, and how the childcare they provide may increase the risk of poverty for themselves, given the evidence on intergenerational patterns of poverty (e.g. the higher incidence of lone motherhood from those who grew up in low income households). The report draws on analysis of British Social Attitudes (BSA) Survey data and other existing data. The remainder of the findings section comprises a synthesis of research evidence uncovered during the literature review. It therefore starts to fill in the gaps in our knowledge; priority areas for future research and policy making are highlighted. (RH)

From : Download (3/3/10):

http://www.grandparentsplus.org.uk/publications_files/Protect%20Support%20Provide%20Report.pdf

Shaping equality and fairness after the recession: a report of the Equality and Diversity Forum Seminar Series; by Equality and Diversity Forum; ORC Worldwide; Equality and Human Rights Commission - EHRC. London: Equality and Diversity Forum (electronic format), March 2010, 36 pp.

The Equality and Diversity Forum (EDF) held two seminars in late 2008 looking at how we deal with the current financial crisis; this report outlines the proceedings. The first seminar, 'Redefining equality and fairness', introduced a Joseph Rowntree Trust (JRF) report, 'Understanding attitudes to tackling economic inequality' by Tim Horton and Louise Bamfield. The report examined attitudes to welfare in the UK and the effect of inequality on society. The second seminar, 'Vision of the future: polity, economy and inequality', bears in mind that a General Election will take place within 6 months. Three speakers from groups aligned respectively with a Labour, Liberal Democrat and Conservative outlook - Compass, Centre Forum, and Demos - each took a distinctive politic perspective. Debate at the seminars identified seven key issues: importance of awareness of the facts about inequality and poverty; whether equality, fairness, social mobility and diversity are the same or different; the lack of transparency and consensus on fairness; whether there is a long term global trend to increasing economic inequality; whether or not social hierarchies and segregation are growing; that it is vital to make equality legislation work effectively; and the relationship between the benefits system and inequality. (RH)

From : Equality and Diversity Forum, 207-221 Pentonville Road, London N1 9UZ.

Social inequalities in facing old age dependency: a bi-generational perspective; by Chiara Saraceno.

Journal of European Social Policy, vol 20, no 1, February 2010, pp 32-44.

Population ageing implies the ageing of family and kinship networks. Because the absolute number of the frail older people is set to increase, notwithstanding the increase in life expectancy in good health, a top-heavy

intergenerational chain is likely both to put stress on the middle generation, and result in the older and younger generations competing for their support. Thus, issues of the redistribution of financial and time resources become relevant in the middle and younger generations when frailty emerges in the older generation. This article adopts a bi-generational perspective in order to examine not only whether social inequality affects resources available to the dependent elderly, but also whether and how a frail older person's demands impact differently on children's resources and life chances across gender and social classes, as well as what the impact of specific patterns of public care provision (other than healthcare) is on these inequalities. (KJ/RH)

ISSN: 09589287

From : [http://esp.sagepub.comdoi: 10.1177/0958928709352540](http://esp.sagepub.comdoi:10.1177/0958928709352540)

Towards a new political economy of pensions?: the implications for women; by Liam Foster.

Critical Social Policy, vol 30, no 1, issue 102, February 2010, pp 27-47.

This article employs a political economy approach to assess the changing nature of women's pension provision. Initially it provides an overview of the current context showing that many female pensioners are without access to significant pension entitlements in their own right. Then it examines the history of women's pensions over the last 30 years with reference to both state and private forms of provision. It considers the pension strategies of the Thatcher and New Labour governments and their impact on women's pension situation. This includes an evaluation of recent New Labour proposals, such as Personal Accounts, a raise in the basic State Pension age (SPA) and reintroduction of the link to earnings. Finally, the paper concludes that these proposals do not represent the emergence of a new political economy of pensions which better reflects the needs of female pensioners; rather, they are a response to the challenges of an ageing population. (KJ/RH)

ISSN: 02610183

From : [http://csp.sagepub.comdoi: 10.1177/0261018309350807](http://csp.sagepub.comdoi:10.1177/0261018309350807)

Work and mental health: the case of older men living in underprivileged communities in Lebanon; by Monique Chaaya, Abla Mehio Sibai, Nabil Tabbal (et al).

Ageing and Society, vol 30, part 1, January 2010, pp 25-40.

This paper examines the association between being in paid work and depression among older adults in three poor urban communities in Beirut, Lebanon. In view of the rapid ageing of Lebanon's population and the growing number of older persons, the deteriorating economic conditions and the lack of pension systems, paid work is an important source of income for older people and deserves special attention. The sample was 328 men aged 65 or more years. Depression was assessed using the 15-item Geriatric Depression Scale (GDS-15). The exposure variable was working for pay at the time of the survey, and the covariates included socio-demographic measures, health characteristics, financial resources and social capital. Around one-third of the men were working, and approximately the same fraction were depressed. Adjusted data showed a protective effect of work on depression (odds ratio 0.50, 95 per cent confidence interval 0.25-0.96). This study is an eye opener on the circumstances of disadvantaged older people in a relatively low-income Eastern Mediterranean Region country, a topic rarely addressed in this area of the world. Old age is viewed as a decline in abilities, while in reality many older adults are still able and ready to work. Social policies for older people should promote opportunities to work, not only pension schemes. (KJ/RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/asodoi:10.1017/S0144686X09990171>

Would action on inequality have saved Labour?; by Gerry McCartney, Chik Collins, Danny Dorling.

British Medical Journal, vol 340, no 7761, 26 June 2010, p 1388 (Observations).

Had Labour narrowed rather than widened the mortality gap in the UK during its term of government, the balance of the current parliament might have been a bit different - possibly enough to have facilitated a coalition that would have seen Labour remain in power. The authors ponder the role of older voters in the 1997, 2001 and 2005 elections, and how many were still around to vote in 2010. One of New Labour's manifesto commitments in 1997 was to tackle the underlying causes of bad health and reduce health inequalities. However, national statistics show an increasing gap in life expectancy between the worst and best local authorities, from under 9 years in 1997 to almost 13 years by 2007. (RH)

ISSN: 09598138

From : www.bmj.comBMJ2010;340:c3294

2009

Ageing, income and living standards: evidence from the British Household Panel Survey; by Richard Berthoud, Morten Blekesaune, Ruth Hancock.

Ageing and Society, vol 29, part 7, October 2009, pp 1104-1122.

In Britain, older people have lower average incomes and a higher risk of income poverty than the general population. Older pensioners are more likely to be in poverty than younger ones. Yet certain indicators of their living standards suggest that older people experience less hardship than expected, given their incomes. A possible explanation is that older people convert income into basic living standards at a higher rate than younger people, implying that as people age, they need less income to achieve a given standard of living. Much existing evidence has been based on cross-sectional data and therefore may not be a good guide to the consequences of ageing. The authors use longitudinal data on people aged at least 50 years from the British Household Panel Survey (BHPS) to investigate the effects of ageing on the relationship between standard of living, as measured by various deprivation indices, and income. They find that for most indices, ageing increases deprivation and controlling for income and other factors. The exception is a subjective index of "financial strain", which appears to fall as people age. Evidence of cohort effects are also found. At any given age and income, more-recently-born older people in general experience more deprivation than those born longer ago. To some extent, these ageing and cohort effects balance out, which suggests that pensions do not need to change with age. (RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/aso>

Can financial incentives improve health equity?; by Adam Oliver.

British Medical Journal, vol 339, no 7723, 26 September 2009, pp 705-706.

Evidence shows that, if targeted appropriately, financial incentives might improve health equity. Two centres have been studying this subject: the Centre for the Study of Incentives in Health (CSI Health; website www.kcl.ac.uk/schools/biohealth/research/csinentiveshealth), a collaboration between King's College London, Queen Mary University of London and the London School of Economics; and the Center for Health Incentives at the University of Pennsylvania (www.med.upenn.edu/ldichi/). Appropriately targeted incentives could reduce inequalities in health outcomes for poorer people. (RH)

ISSN: 09598138

From : www.bmj.com

Closer to crisis?: How low earners are coping in the recession; by Resolution Foundation. London: The Resolution Foundation, 2009, 37 pp.

This report contains in-depth analysis about how the economic downturn is affecting low earning households - that is, the 14.3 million adults living in 7.2 million households on below median income, who remain broadly independent of state support. Low earners are more at risk of being hit by the effects of recession than other groups, by virtue of the industries and occupations in which they work, and the areas that they live in. The Resolution Foundation's analysis indicates that despite a swift response by government, further action is both necessary and feasible, so as to prevent a more stratified labour market and greater polarisation of income within society. (KJ/RH)

From : The Resolution Foundation, 2 Broomhouse Lane, London, SW6 3RD. Download at: <http://www.resolutionfoundation.org>

Comparisons between geographies of mortality and deprivation from the 1900s and 2001: spatial analysis of census and mortality statistics; by Ian N Gregory.

British Medical Journal, vol 339, no 7722, 19 September 2009, pp 676-679.

The geographical relation between mortality and deprivation in England and Wales at the start of the 20th and 21 centuries is examined. The evidence for a strengthening or weakening of this relation over the century, and the relation between the mortality and deprivation patterns of a century ago and modern mortality and causes of death are also explored. Census and mortality data for 634 districts from the 1900s were directly compared with interpolated ward level data from 2001. There was no evidence of a significant change in the strength of the relation between mortality and deprivation between the start and end of the 20th century. Modern patterns of mortality and deprivation remain closely related to the patterns of a century ago. Even after adjustment for modern deprivation, standardised mortality ratios for the 1900s show a significant correlation with modern mortality and most causes of death. Conversely, however, there was no significant relation between deprivation in the 1900s and modern mortality for most causes of death after adjustment for modern deprivation. Despite all the medical, public health, social, economic and political changes over the 20th century, patterns of poverty and mortality and the relations between these remain firmly entrenched. There is a strong relation between the mortality levels of a century ago and those of today. This goes beyond what would have been expected from the

continuing relation between deprivation and mortality, and holds true for most major modern causes of death. (RH)

ISSN: 09598138

From : www.bmj.com

Coping with the crunch: the consequences for older people; by Age Concern and Help the Aged. London: Age Concern and Help the Aged, July 2009, 8 pp (Economy in crisis).

The effects of the recession are as important to older people as other age groups. Evidence in this research review is based on unpublished surveys for Age Concern and Help the Aged by ICM Research. It finds that 60% of older workers say that the economic downturn means they may need to work for longer than they had originally planned. However, more than one in five fear that the recession could force them to stop work sooner than they expected. As for people in retirement, 59% of those aged 60+ are not confident that the Government will help older people cope during the recession. This review cites examples from other research sources and newspapers concerning older workers in the recession; declining pensions and assets; older savers; the changing face of pensioner poverty; financial education and debt; struggling local economies; and crime and scams. Age Concern and Help the Aged believe that these challenges must be tackled urgently, before a short-term crisis leads to disadvantage for vulnerable older people. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. www.ageconcern.org.uk
Help the Aged, 207-221 Pentonville Road, London N1 9UZ. www.helptheaged.org.uk

Coronary heart disease mortality among young adults in Scotland in relation to social inequalities: time trend study; by Martin O'Flaherty, Jennifer Bishop, Adam Redpath (et al).

British Medical Journal, vol 339, no 7714, 25 July 2009, p 219.

Does the overall decline in coronary heart disease (CHD) mortality rates in Scotland between 1986 and 2006 differ by age and socioeconomic status? Overall (age-adjusted) coronary heart disease mortality rates have continued to decline in Scotland. However, this conceals a flattening in younger age groups, particularly the most deprived people. This is a summary of a paper that was published on bmj.com as BMJ 2009: 339:b2613, which used population data from Scotland for 1986-2006, and used the Scottish Index of Multiple Deprivation (SIMD) for 1986-2006 to categorise area level socioeconomic status. (RH)

ISSN: 09598138

From : www.bmj.com

Cultural preferences and economic constraints: the living arrangements of elderly Canadians; by Lisa Kaida, Melissa Moyser, Stella Y Park.

Canadian Journal on Aging, vol 28, no 4, December 2009, pp 303-314.

Using data from the 2001 Census Public Use Microdata Files on Individuals, the authors examine the role of cultural preferences and economic constraints in older Canadians' choice of living arrangements (living with one's children and/or other relatives versus living independently). They find that members of ethnic groups holding familistic cultural values (Italian, Chinese, South Asian, and East Indian) are more likely than their individualistic counterparts (British, German, and Dutch) to live with kin. Economic disadvantage also entails a greater likelihood of living with kin. However, the relative importance of cultural preferences and economic constraints as determinants of living arrangements depends on marital status. Among the married, cultural preferences explain a greater proportion of the variation in living arrangements; among the non-married, economic constraints do. This research contributes a more nuanced understanding of living arrangements among older Canadians than its predecessors, which neglected the role of marital status. (KJ/RH)

ISSN: 07149808

From : <http://www.journals.cambridge.org/cjg>

Economic inequality and population health: looking beyond aggregate indicators; by Petri Böckerman, Edvard Johansson, Satu Helakorpi (et al).

Sociology of Health & Illness, vol 31, no 3, April 2009, pp 422-440.

The sensitivity of various health indicators to income inequality as measured by regional Gini coefficients was studied, using individual microdata from Finland over the period 1993-2005. There is no overall association between income and health at the regional level. The authors discovered that, among men, there are no significant associations between income inequality and several measures of health status. Among women or among both sexes combined, there are some indications of associations in the predicted direction between income inequality and physical health, disability retirement, sick leave, and consumption of medicines, but none are robust to different model specifications. Only among populations aged under 30 is some indication that mental health is associated with inequality. These findings confirm that income inequality in small populations

(not large enough to measure the overall class pyramid of the society) is often immaterial for health outcomes. (RH)

ISSN: 01419889

From : <http://www.blackwellpublishing.com>

Embodying social class: the link between poverty, income inequality and health; by Stephen M Rose, Stephanie Hatzenbuehler.

International Social Work, July 2009, pp 459-472.

Poverty, income inequality and the inequitable distribution of health invariably co-occur. The strength of the relationship between wealth and health holds, even in countries with universal health care. A systematic literature review describes pathways from inequality of wealth to embodied diseases. The significance for social policy and social work practice is developed. (KJ/RH)

ISSN: 00208728

From : <http://isw.sagepub.com>

Engaging policy makers in action on socially determined health inequities: developing evidence-informed cameos; by Naomi Priest, Elizabeth Waters, Nicole Valentine (et al).

Evidence & Policy, vol 5, no 1, January 2009, pp 53-70.

This article describes an innovative translation project involving researchers and key stakeholders commissioned by the World Health Organization (WHO) for the Commission on Social Determinants of Health (CSDH). The project aimed to develop "cameo" reports of evidence-based policies and interventions, addressing social determinants of health intended for use by leaders and advocates as well as policy and programme decision makers, to advance global action. The iterative process of developing the framework and content of the cameos, in the context of a limited evidence base, is described; and a number of issues related to the integration of multiple sources of evidence for knowledge translation action are identified. (RH)

ISSN: 17442648

From : <http://www.policypress.org.uk>

Extending social security to the excluded: are social cash transfers to the poor an appropriate way of fighting poverty in developing countries?; by Lutz Leisering.

Global Social Policy, vol 9, no 2, August 2009, pp 246-272.

Formal social security in developing countries has long been centred on employees in the formal sector of the economy, and the majority of the population has been excluded. Since the turn of the 21st century, international organisations have called for extending the coverage of social social security. This article analyses a recent strategy of extending social security, social cash transfers (SCT) to the poor. The article traces the rise of SCT as a global issue; describes and classifies SCT in the global South; and inquires into the "appropriateness" of SCT in a development context (J Midgley, 2008). SCT is found to have spread to all world regions, and that SCT covers a highly diverse institutional landscape. Evidence on appropriateness is inconclusive at this early stage of SCT. As yet, the call for social security for all is largely "decoupled" (J W Meyer et al, 1997) from the realities of developing countries. But the semantics of "SCT" has opened up a new arena of consensus and conflict in global social policy. (RH)

ISSN: 14680181

From : <http://www.sagepublications.com>

Focus group study of ethnically diverse low-income uses of paid personal assistance services; by Joseph T Mullan, Brian R Grossman, Mauro Hernandez (et al).

Home Health Care Services Quarterly, vol 28, no 1, 2009, pp 24-44.

This study examined the experiences of ethnically diverse, low-income consumers of paid personal assistance services (PAS) to understand the successes and problems they faced setting up and maintaining their assistance. A thematic analysis was conducted with transcripts from eight focus groups of 67 ethnically homogeneous consumers: African American, Latino, Chinese, Native American, and non-Hispanic white. These experienced consumers were generally satisfied with their current PAS but noted significant difficulties: getting access to appropriate care; obtaining enough paid care to avoid unmet need; and dealing with confusing bureaucracies and cultural differences between them and agency staff or attendants. They desired more control over their care, including the use of paid family attendants when possible. Respondents recommended improved screening and training of attendants, more attendant time, higher wages for attendants, improved cultural sensitivity of attendants and agency staff, and greater consumer control over PAS. Although these low-income PAS consumers are ethnically and geographically diverse, the similarity of findings points to their ongoing struggle to access adequate high quality assistance. The burden they have in obtaining and maintaining services is substantial. (KJ/RH)

ISSN: 01621424

From : www.taylorandfrancis.com

Income, wealth and financial fragility in Europe; by Dimitrios Christelis, Tullio Jappelli, Omar Paccagnella (et al).

Journal of European Social Policy, vol 19, no 4, October 2009, pp 359-376.

The article examines the distribution of income and wealth among the generation of Europeans aged 65 and over, using data drawn from the first wave of the Survey of Health, Ageing and Retirement in Europe (SHARE). It looks at how cross-country comparisons of income, wealth and debt are affected by differences in purchasing power, household size and taxation, and shows that some seemingly wide international differences appear less so when the proper adjustments are made. The article reveals wide differences in income, wealth and indebtedness of older households in Europe, and provides background information on social issues such as the adequacy of savings at retirement, and older people's financial fragility. (KJ/RH)

ISSN: 09589287

From : <http://esp.sagepub.com>

Inequalities in health and community-oriented social work: lessons from Cuba?; by Dave Backwith, Greg Mantle.

International Social Work, July 2009, pp 499-512.

This article argues that, in tackling health inequalities, lessons can be learned from the community-oriented social work which has helped Cuba to maintain population health comparable with that of much wealthier countries. This is in contrast to the UK, where efforts to reduce the health gap between rich and poor have enjoyed limited success. (KJ/RH)

ISSN: 00208728

From : <http://isw.sagepub.com>

Inequalities in health at older ages: a longitudinal investigation of the onset of illness and survival effects in England; by Anne McMunn, James Nazroo, Elizabeth Breeze.

Age and Ageing, vol 38, no 2, March 2009, pp 181-187.

Previous studies have suggested a decline in the relationship between socioeconomic circumstances and health or functioning in later life, but this may be due to survival effects. The present study examined whether wealth gradients in the incidence of illness decline with old age, and, if so, whether the decline is explained by differential mortality. The study included participants from the first two waves of the English Longitudinal Study of Ageing (ELSA), a large national longitudinal study of the population aged 50+ in England, who reported good health, no functional impairment, or no heart disease at baseline. Wealth inequalities in onset of illness over 2 years were examined across age groups, with and without the inclusion of mortality. The study found that wealth predicted onset of functional impairment equally across age groups. For self-reported health and heart disease, wealth gradients in the onset of illness declined with age. Selective mortality contributed to this decline in the oldest age groups. Socioeconomic inequality in developing new health problems persists into old age for certain illnesses, particularly functional impairment, but not for heart disease. Selective mortality explains only some of the decline in health inequalities with age. (RH)

ISSN: 00020729

From : <http://www.ageing.oxfordjournals.org>

Just ageing? Fairness, equality and the life course: final report; by Michele Lee, Equality and Human Rights Commission - EHRC; Age Concern and Help the Aged. London: Equality and Human Rights Commission - EHRC; Age Concern and Help the Aged, December 2009, 32 pp (Just Ageing?: fairness, equality and the life course).

In 2009, the Equality and Human Rights Commission (EHRC), and the newly merged charity Age Concern and Help the Aged (Age UK from Spring 2010) jointly established a programme of research and policy seminars called 'Just Ageing?: Fairness, equality and the life course'. The aim was to create a deeper understanding of equality over the life course, and to build momentum for action on the disadvantage that accumulates at different stages of the life and results in inequality in old age. This report builds on the Equality Bill published in 2009. It presents key findings, drawing on new research commissioned by the programme and five seminars held in 2009. It provides background on why questions about ageing, equality and the life course are important and outlines different ways of thinking about these issues. It presents new findings relating to early, mid and late life course factors that affect equality in later life. It offers eight key insights from the research and the seminars, for example the need to increase the voices of older and younger people, and to pay more attention to unpaid carers. The weblink www.equalityhumanrights.com/justageing provides further information. (RH)

From : Age Concern and Help the Aged, 207-221 Pentonville Road, London N1 9UZ. Equality and Human Rights Commission, Arndale House, The Arndale Centre, Manchester M4 3AQ. Weblink: www.equalityhumanrights.com/justageing

Life regrets and pride among low-income older adults: relationships with depressive symptoms, current life stressors and coping resources; by Namkee G Choi, Jina Jun.: Taylor & Francis, March 2009, pp 213-225. *Aging & Mental Health*, vol 13, no 2, March 2009, pp 213-225.

The authors examined the contents and intensities of both life regrets and pride in a convenience sample of 213 low-income older Americans and the association between the contents and intensities of life regrets and pride on the one hand, and the older adults' current life stressors, coping resources and depressive symptoms on the other. Regrets about education, career and marriage were common, but intensities of regret were higher for issues related to finance or money, family conflict and children's problems, loss and grief, and health. Common sources of pride were related to children and parenting, career, volunteering or informal caregiving, long or strong marriage, and personal growth or self. Controlling for current life stressors of disability, money worries, loneliness and overdependence on others for management of daily life and coping resources for social support and religiosity, the intensities of loss- and grief-related regrets, and the pride in long or strong marriage were significant predictors of the Geriatric Depression Scale (GDS) scores. However, the regrets and pride explained a small amount of the variance in the GDS scores, while the current life stressors explained a large portion of the variance. (RH)

ISSN: 13607863

From : <http://www.informaworld.com/CAMH>

London : capital of debt: reducing the health consequences of personal debt; by London Health Forum. London: Electronic format - London Health Forum, 2009, 36 pp.

London has been particularly vulnerable to the rise in indebtedness since the mid-1990s, given the highest house prices and living costs in the UK. It is now widely accepted that the stress and anxiety associated with indebtedness lead to and accentuate health problems, both mental and physical. Further, early help in dealing with people's debt problems is often the most effective way of preventing and mitigating associated health problems. This report is part of a project initiated by the London Health Forum to ameliorate the health burden arising from the recession through early debt advice and other preventive measures. It highlights the scale of indebtedness in London and its consequences for health, so encouraging the Primary Care Trusts (PCTs) to work with London's boroughs to support early use of debt advice as soon as people have worries. (RH)

From : Download from website (17/09/09): <http://www.london-health.org/PDF/Debt%20and%20health%20report%20-%20FINAL.pdf>

Marmot review - Health inequalities strategy in England post 2010: consultation response; by Margit Physant, Age Concern and Help the Aged. London: Age Concern and Help the Aged, August 2009, 5 pp (Consultation response, Ref: 4509).

Professor Sir Michael Marmot has been asked to advise the Secretary of State for Health on the future development of a health inequalities strategy in England post 2010. Age Concern and Help the Aged comment on issues raised in the consultation document on the first phase of the Strategic Review. First, it is suggested that the Review should consider 'financial capability' in order to reduce 'material inequalities. Second, implementing the Lifetime Neighbourhood strategy will contribute to reducing health inequalities. Third, older people should be considered as a vulnerable group. Fourth, equality legislation is essential to reduce health inequalities. Fifth, an ageing society should be considered as one of the cross-cutting challenges. The organisation has considered age discrimination in health and social care in more detail in its Response to the National Review of Age Discrimination in Health and Social Care call for evidence. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. www.ageconcern.org.uk Help the Aged, 207-221 Pentonville Road, London N1 9UZ. www.helptheaged.org.uk

Measuring and tackling health inequalities across Europe; by David McDaid (ed).

Eurohealth, vol 15, no 3, 2009, pp 1-35 (whole issue).

This issue of *Eurohealth* is largely devoted to health inequalities, drawing on discussions of a seminar held in May 2009 at the London School of Economics and Political Science, and organised in conjunction with the EU Directorate General for Employment, Social Affairs and Equal Opportunities. Many concerns over the extent and consequences of health inequalities between and within Member States have been raised by EU institutions, national governments and other stakeholders. These 12 articles look at a variety of health inequality issues across the EU and in the Netherlands, France, England, Sweden, Hungary, Germany and New Zealand. (KJ/RH)

ISSN: 13561030

From : Website: <http://www2.lse.ac.uk/LSEHealthAndSocialCare/LSEHealth/Home.aspxeurohealth@lse.ac.uk>

Monitoring poverty and social exclusion in Wales 2009; by New Policy Institute; Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, June 2009, 6 pp.

Findings, 2366, June 2009, 6 pp.

This is the second update of Monitoring poverty and social exclusion in Wales, following the original report in 2005, but is the first to be published in a recession. After reviewing ten-year trends in low income statistics, its focus shifts to unemployment and problem debt. The study looks at progress on low income since the mid-1990s; examines unemployment and problem debt in the current recession; considers what action government could take to lessen the recession's impact on people in poverty. Among the statistical findings is that, single pensioners accounted for three-quarters of the reduction in the number of low-income pensioners over a ten year period from the mid-1990s. (KJ)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk/publications/monitoring-poverty-wales-2009>

Nutritional parameters and chronic energy deficiency in older adults of desert areas of Western Rajasthan, India; by N Arlappa, K Mallikarjuna Rao, K Venkaiah (et al.): Routledge, 2009, pp 61-71.

Journal of Nutrition for the Elderly, vol 28, no 1, 2009, pp 61-71.

Nutritional status was assessed in 212 older individuals (60+ years of age) in a cross-sectional study carried out in desert areas of western Rajasthan during 2003. Heights and weights were recorded and a family diet survey (one-day, 24-hour recall) was carried out in 200 households (HHs) from 20 villages. Body Mass Index (BMI) was used to classify nutritional status. The prevalence of Chronic Energy Deficiency (CED = BMI < 18.5) was less than 40% in desert areas of India, indicating a "very high" public health problem. It was higher among older women (52%) compared with men (42.4%) and higher in those belonging to Scheduled Caste and Scheduled Tribes and in HHs of labourers, artisans, landless individuals, marginal farmers, and below poverty line families. CED did not differ (statistically) between the desert and plain areas of Rajasthan. CED prevalence among older adults in desert areas was actually lower ($p < 0.001$) than that found in their rural and tribal counterparts. Intervention programmes initiated by the government may explain this finding. The findings support the conclusion that regular nutritional monitoring of older adults in desert and drought prone areas is needed and can help to appropriately target the need for intervention measures. (KJ/RH)

ISSN: 01639366

From : Taylor & Francis Group, 325 Chestnut Street, Philadelphia, PA 19106, USA.

<http://www.informaworld.com/smpp/title~content=t792306906~db=all>

Older women and poverty transition: consequences of income source changes from widowhood; by Martie Gillen, Hyungsoo Kim.

Journal of Applied Gerontology, vol 28, no 3, June 2009, pp 320-341.

Older single women are disproportionately vulnerable to poverty. Using data from the 2002 and 2004 waves of the US Health and Retirement Study (HRS) of 5,799 women age 65 or older, this study investigated the effect of change in income sources by recent spousal loss on poverty transition. The focus is on the effect of widowhood on income source change, and how such change affects poverty transition of recently widowed older women. Findings indicate that widowhood greatly decreases income from every source. Specifically, a \$10 increase in social security benefits decreased the probability of poverty transition for recently widowed older women by 67.2%. These findings call for reconsidering social security survivor benefit rules and women's education with regard to financial security in retirement. (KJ/RH)

ISSN: 07334648

From : <http://jag.sagepub.com>

Our right to heat and eat: a huge and growing problem; by Age Concern London. London: Age Concern London, November 2009, 8 pp.

Many older people in London face increasing difficulty in heating their homes. This pamphlet presents facts and figures on the extent of fuel poverty (defined as needing to spend more than 10% of income after housing costs on heating). Although a wide variety of advice and support is available to older people locally and through grant schemes, many older people do not claim benefits to which they are entitled that would help them pay their bills. Age Concern London calls on all London local authorities to raise older people's awareness of energy efficiency advice and help with welfare benefits. The Government's Warm Front scheme needs to be targeted more effectively to older people on lower incomes; and utility companies should publicise social tariffs more prominently. (RH)

From : Age Concern London, 1st Floor, 21 St George's Road, London SE1 6ES. www.aclondon.org.uk

The poor relation?: grandparental care: where older people's poverty and child poverty meet: interim report; by Julia Griggs, Grandparents Plus; Equality and Human Rights Commission (EHRC); Department for Social Policy and Social Work, University of Oxford. London: Grandparents Plus - electronic download, June 2009, 22 pp.

The author has used data from the British Social Attitudes (BSA) survey for 2007 to build a more comprehensive picture of Britain's grandparent population and the significant role played by grandparents in providing support for their children and care for their grandchildren. This interim report looks at changes in the last ten years in the socio-economic and income aspects of being a grandparent. It notes that working class grandparents are more likely than middle class grandparents to belong to four-generation families, and that working age grandmothers on low incomes are most likely to be providing the childcare. There is also a direct correlation between a mother's employment and whether her own mother is still alive. Overall, the grandparental contribution is being shaped by an ageing population, increased family diversification, and increased participation by mothers in the workforce. In turn, these changes affect grandparents own (financial) well-being. (RH)

From : Download (29/6/09): <http://www.grandparentsplus.org.uk/>

Population ageing: the implications for society: the living tapestry; by Paul Cann.

Quality in Ageing, vol 10, issue 2, June 2009, pp 39-46.

The dramatic ageing of societies will not be addressed successfully by generalised policies for all older people, but by concerted action to tackle major inequalities in income, health and well-being and social inclusion. Such approaches must form part of a life course strategy which deals with disadvantages owing to gender, ethnicity and socio-economic origins, and uses mid-life and retirement as windows of opportunity. Paradoxically, the current economic difficulties cause the right conditions for a new drive to reduce unequal ageing. A concordat is needed across state, business, voluntary sector and media if it is to be a realistic possibility. (KJ/RH)

ISSN: 14717794

Reducing the risks to health: the role of social protection; by Howard Glennerster, Jonathan Bradshaw, Ruth Lister (et al), Social Protection Task Force for the Strategic Review of Health Inequalities in England Post 2010; ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, June 2009, 46 pp (CASEpaper 139).

At the end of 2008, the Government set in motion a Strategic Review of Health Inequalities in England, chaired by Sir Michael Marmot, which will report in December 2009. As part of its work, Task Groups have been set up to collect evidence and suggest policy options. Howard Glennerster chaired this Social Protection Task Force, whose report will be considered as part of the evidence for the review. As a way of reaching a wider audience, it was decided to make this report available as a CASEpaper. The findings demonstrate that the introduction of social protection systems as well as their generosity and coverage have significant impacts on health. The eligibility for and administration of benefits matters: the growth of means testing in the UK and its recent modifications are examined. The Task Group find serious difficulties facing those with long term medical conditions who are on the margins of the labour force; collaboration between health and social protection systems is poor. The causes of health inequalities are varied and complex and go far beyond the consequences of financial insecurity. The UK's social protection system is seriously deficient in many respects. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

Self-neglect and neglect of vulnerable older adults: re-examination of etiology; by Namkee G Choi, Jinseok Kim, Joan Asseff.: The Haworth Press, Inc., 2009, pp 171-187.

Journal of Gerontological Social Work, vol 52, issue 2, 2009, pp 171-187.

Using assessment and investigation data from the reported APS (Adult Protective Services) in Texas, this study examines the types of elder self-neglect and neglect, including medical neglect. It then examines the association between self-neglect and neglect and individual economic resources as well as health care and social service provision for the poor. The findings show that older self-neglect or neglect is, in large part, attributable to frail older adults' and their families' lack of resources to pay for essential goods and services and the inadequate healthcare and other formal support programmes for the older adults and their caregivers. This inadequate public policy coverage, rather than individual and intra-family risk factors per se needs to be considered as a significant cause of elder self-neglect or neglect. (RH)

ISSN: 01634372

From : Taylor & Francis Group, 325 Chestnut Street, Philadelphia, PA 19106, USA. email: haworthpress@taylorandfrancis.com(www.taylorandfrancis.com)

Shelter homes for the elderly in Malaysia; by A Zaiton, S G Sazlina, V Renuka.: International Institute on Ageing (United Nations - Malta), November 2009, pp 12-18.

BOLD, vol 20, no 1, November 2009, pp 12-18.

A cross-sectional study of 1681 residents for all nine shelter homes were interviewed from March to September 2003 for this study, which for the first time describes the residents of publicly-funded shelter homes in Peninsular Malaysia. The mean age of residents was 71.8. The majority were male (58.6%), had no formal education (64.1%), were from rural areas (81.1%), had no family members (61.7%), and received no visits at all (85.5%) from either friends or relatives. 295 (27.3%) had mild to severe disability, 226 (20.9%) had poor vision and 47 (4.3%) had reduced hearing. Only 447 (41.4%) of these older people were well-nourished, 707 (78.9%) were at risk of depression and 817 (75.6%) had probable cognitive impairment. 143 (14.1%) and 88 (8.1%) self-reported to have hypertension and coronary heart disease (CHD) respectively. It is clear that these residents have multiple co-morbidities. Effective management strategies are required to ensure maintenance if not improved quality of life. (The same article appeared in BOLD, vol 18, no 3, May 2008.) (RH)

ISSN: 10165177

From : <http://www.inia.org.mt>

Social inequalities in adult female mortality by the National Statistics Socio-economic Classification, England and Wales, 2001-2003; by Ann Langford, Brian Johnson.

Health Statistics Quarterly, no 42, Summer 2009, pp 6-21.

This analysis of mortality in women aged 25-59 in 2001-03 found that those in the least advantaged social economic class had a mortality rate around twice that of women in the most advantaged class. This article uses the National Statistics Socio-economic Classification (NS-SEC), and examines the relative merits of classification based on a woman's 'own' occupation as opposed to a 'combined' classification which also takes into account the husband's NS-SEC class, where available. The results demonstrate a strong socio-economic gradient in mortality for adult women under both classification methods. Under the 'combined' classification, women in the least advantaged NS-SEC class had a mortality rate 2.6 times that of those in the most advantaged class. Based on the women's 'own' occupation, the comparable ratio was 1.9. These results set a benchmark for the future monitoring of socio-economic mortality inequalities in women, and also provide a comparison between inequalities affecting women and men. (KJ/RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

Social inequalities in female mortality by region and by selected causes of death, England and Wales, 2001-03; by Ann Langford, Brian Johnson, Alaa Al-Hamad.

Health Statistics Quarterly, no 44, Winter 2009, pp 7-26.

This article is the first official compilation of detailed mortality statistics for women, aged 25-59, based on the National Statistics Socio-economic Classification (NS-SEC). It is the fifth in a series reporting on social inequalities in the working age population in England and Wales in 2001-03. The results demonstrate a strong socio-economic effect on the mortality of women in all regions. There were marked differences between the least and most advantaged classes in all causes studied, except for breast cancer. The least advantaged had a mortality rate three times as high for lung cancer and cerebrovascular disease, and over five times as high for ischaemic heart disease, all digestive diseases, and respiratory diseases. (KJ/RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

Social security and the global socio-economic floor: towards a human rights-based approach; by Wouter van Ginneken.

Global Social Policy, vol 9, no 2, August 2009, pp 228-245.

This article shows that the commitment towards economic and social human rights (including the right to social security) will provide a strong force towards realising the global socio-economic floor. The right to social security has become realisable for a growing number of countries that have focused on the extension of social security coverage. This article shows that a global social security floor is affordable, including in low-income countries, with the initial support from the international community. This article explores how a global socio-economic floor could be better implemented through a human rights-based approach, and it reviews some of the recent initiatives undertaken by the United Nations' (UN) Human Rights Council. It suggests a number of steps to improve the effective implementation of its human rights-based approach. It concludes that such an approach

can help achieve the Millennium Development Goals, and provide the framework for global policies for development and poverty eradication beyond 2015. (RH)

ISSN: 14680181

From : <http://www.sagepublications.com>

The socially excluded adults public service agreement; by Naomi Eisenstadt.

Housing, Care and Support, vol 12, no 1, April 2009, pp 6-8.

The Social Exclusion Task Force is based in the Cabinet Office, and works across government departments to ensure that the opportunities enjoyed by the vast majority of people in the UK today are extended to those whose lives have been characterised by deprivation and exclusion. The Task Force recognises that much has already been achieved through investment in public services, tax and benefit changes, and the national minimum wage. However, intensive collaborative support is needed for the most vulnerable individuals and families whose difficulties are complex and persistent. The Director of the Task Force comments on how development of the first public service agreement (PSA) to very vulnerable adults is a major step forward in tackling the needs of some of our most disadvantaged citizens. (RH)

ISSN: 14608790

From : Website: <http://www.pavilionjournals.com>

Socio-economic inequalities in physical functioning: a comparative study of English and Greek elderly men; by Faiza Tabassum, Georgia Verropoulou, Cleon Tsimbos (et al).

Ageing and Society, vol 29, part 7, October 2009, pp 1123-1140.

The associations between socio-economic position (SEP) and physical functioning have frequently been investigated, but little is known about which measures of SEP are the best to use for older people. This study used data derived from Wave 1 of the English Longitudinal Study of Ageing (ELSA) and the Survey of Health, Ageing and Retirement in Europe (SHARE) study to examine how different SEP indicators relate to the physical functioning of men aged 50+ in England and Greece. Self-reported physical functioning limitations and mobility difficulties were combined and categorised into "no disability", "mild disability" and "severe disability". The SEP indicators studied were wealth, educational level and occupational class. The findings indicate that respondents with less wealth, fewer educational qualifications and lower occupational class were more likely to experience mild or severe physical disability than those of high SEP. When all three measures of SEP were adjusted for each other, in both samples wealth maintained a strong association with mild and severe disability, while education was associated with severe disability, but only among English men. Occupational class was not strongly associated with physical disability in either case. Hence, among English and Greek older men, wealth was a more important predictor of physical functioning difficulties than either occupational class or education. (RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/aso>

Tackling inequalities in health: a global challenge for social work; by Paul Bywaters.

British Journal of Social Work, vol 39, no 2, March 2009, pp 353-367.

This paper presents arguments for recognizing and tackling health inequalities as a major new challenge for social work. Four underpinning points provide the building blocks for this case: that health inequalities are a matter of social justice and human rights; that the causes of health inequalities are primarily social; that poverty and poor health are common characteristics of social work service users; and that, therefore, health inequalities are a vital issue for social workers in all settings. A number of implications for social work practice and policy are outlined. The paper concludes that addressing health inequalities implies that social work has to become more actively engaged with critical global social, economic, environmental and political issues. (KJ/RH)

ISSN: 00453102

From : <http://bjsw.oxfordjournals.org>

Unequal ageing: the untold story of exclusion in old age; by Paul Cann, Malcolm Dean (eds). Bristol: Policy Press, 2009, 179 pp.

Leading experts on social exclusion and poverty in old age provide strong evidence of the scale of current disadvantage in the UK, and suggest actions that could begin to change the picture of unequal ageing. They examine social class, followed by inequalities in income, health and well-being, and housing. Other contributors look at ageism and perceptions of age, quality of life in older age, and why ageing is so unequal. A concluding chapter suggests that although there has been progress in the last decade, major inequalities remain. The book is dedicated to Help the Aged and its work for older people over its lifetime from 1961 to 2009. (RH)

Price: £17.99 (pbk)

From : The Policy Press, University of Bristol, Fourth Floor, Beacon House, Queen's Road, Bristol BS8 1QU.<http://www.policypress.org.uk>

Unmet needs and depressive symptoms among low-income older adults; by Namkee G Choi, Graham McDougall.: The Haworth Press, Inc., 2009, pp 567-583.

Journal of Gerontological Social Work, vol 52, issue 6, 2009, pp 567-583.

Previous studies have found that declining health, decreased social interaction, and inadequate financial resources were significant risk factors for late-life depression, and social support from families and friends and religiosity were significant protective factors. In this study, the researchers examined if low-income older adults' perceived unmet need for home- and community-based services for many ageing-associated problems would be independently associated with their depressive symptoms, controlling for these known risk and protective factors. A total of 213 community-residing older adults were interviewed to assess their depressive symptoms, using the Geriatric Depression Scale (GDS). Respondents were asked about unmet needs in the areas of personal assistance, instrumental and environmental support, emotional support, and other facilitative/enabling services. It was found that the number of unmet needs was significantly positively associated with these older adults' depressive symptoms, although it explained only a small proportion of the variance of the GDS scores. Future research and practice implications are discussed. (KJ/RH)

ISSN: 01634372

From : Taylor & Francis Group, 325 Chestnut Street, Philadelphia, PA 19106, USA.
www.taylorandfrancis.com

The welfare of Sweden's old-age pensioners in times of bust and boom from 1990; by Björn Gustafsson, Mats Johansson, Edward Palmer.

Ageing and Society, vol 29, part 4, May 2009, pp 539-561.

Data from the Swedish Household Income Survey (HINK/HEK) was used to analyse the development of economic well-being of Swedes aged 65+ since 1990. This period was characterised by Sweden's deepest and most prolonged recession since the Great Depression, but was then followed by buoyant growth. In a series of interventions from 1991 until 1998, pensions were cut and their full price indexation abandoned. In spite of these dramatic measures, this study shows that pensioners fared better than the working age population, but also that poverty among older Swedes increased in absolute terms. In contrast, during the following years of rapid economic growth, the growth of pensioners' income fell behind that of workers and their relative poverty increased. The analysis shows that the limited resources of many older Swedes put them close to a social poverty line. The study also shows that income inequality among older Swedes has grown with the increasing importance of capital income for the better off. The authors conclude that the increasing gap between better-off and worse-off older people raises issues about the future provision of expenditures on public services for them. The paper concludes that, overall, poverty among older people in Sweden remains low by international standards and that the Swedish welfare state has maintained its resilience. (RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/aso>

2008

Affordable clustered housing-care: a category of long-term care options for the elderly poor; by Stephen M Golant.: The Haworth Press, Inc., 2008, pp 3-44.

Journal of Housing for the Elderly, vol 22, nos 1/2, 2008, pp 3-44.

What we label as affordable clustered housing care options are making it increasingly possible for poor and frail older Americans to age in place comfortably and securely in residential-like settings combining both affordable shelter and long-term care. The hallmark of these housing arrangements is their sizeable population clusters of low-income frail people in need of supportive services. Despite their greater availability and the competing factors underlying their growth, the diversity of their supportive services and operations cloud their identity, resulting in uncertainty as to whether they have a common mission. In response to the need for a more careful delineation of this ageing in place option, this paper describes the distinguishing features of these hybrid settings and constructs a typology of their representative exemplars or prototypes. (RH)

ISSN: 02763893

From : Taylor & Francis Group, 325 Chestnut Street, Philadelphia, PA 19106, USA.
(www.taylorandfrancis.com) email: haworthpress@taylorandfrancis.com

Can welfare-rights advice targeted at older people reduce social exclusion?; by Suzanne Moffatt, Graham Scambler.

Ageing and Society, vol 28, part 6, August 2008, pp 875-900.

It is known that in general people of pensionable age have gained in income compared to other age groups in the British population over the last two decades, but that a substantial minority still experience relative poverty. This paper reports a small qualitative study into the effectiveness of a welfare-rights advice and acquisition service for men and women aged 60 or more years that was provided through a local primary health-care service. Additional financial and non-financial resources were obtained by accessing previously unclaimed state-welfare benefits. It was found that these significantly improved the participants' quality of life. Fourteen of the 25 participants received some type of financial award as a result of the service offered, with the median income gain being £57 per week. The impact of additional resources was considerable and included: increased affordability of necessities and occasional expenses; increased capacity to cope with emergencies; and reduced stress related to financial worries. Knowledge of and access to welfare-rights services also appeared to have a positive effect. It is argued that a level of material resources about a basic level is necessary for social relations and for accessing services and civic activities, and can reduce social exclusion among older people. (KJ/RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/ASO>

The care crunch: [Low earners and social care]; by Resolution Foundation. London: The Resolution Foundation, 2008, 2 pp.

Research carried out by the Resolution Foundation demonstrates how low earners are caught in a "care crunch". This means that they are on "cliff edge" of care eligibility criteria, with around 70% of low earners likely to be ineligible for any state funding. Yet their low incomes (only just above those qualifying for free or subsidised care) mean privately purchased care can be unaffordable. Low earners are more likely to be informal carers of elderly relatives, with an increasing burden placed upon them due to local authority rationing. Cutting back or giving up work can have a huge impact on a low earning family's quality of life and future retirement prospects. This briefing is a summary of the Foundation's work to date. (KJ/RH)

From : The Resolution Foundation, 2 Broomhouse Lane, London, SW6 3RD. Download at:

<http://www.resolutionfoundation.org>

Changing UK : the way we live now: [A report commissioned by BBC regions and nations]; by Danny Dorling, Dan Vickers, Bethan Thomas (et al), Social and Spatial Inequalities (SASI) Group, Department of Geography, University of Sheffield.: Electronic format only, December 2008, 105 pp.

As people have moved about Britain, neighbourhoods have become more socially distinct in 2008 compared to the more mixed picture of 40 years ago. This report uses census and other data to look at Britain divided in five ways. First, simple "geographical inequalities" such as population change and house prices. Second, "demographic segregation": from 1971 to 2006, the population by age between areas has become more segregated, and happened most quickly from 2001 to 2006. Third, "economic polarisation": geographical polarisation between rich and poor has increased since 1968. Fourth, "social fragmentation" indicates an increase in the degree to which people appear to be socially isolated by area in Britain since 1971. Lastly, "political disaffection" notes an increase in the proportion of the population abstaining from voting in general elections since 1966. The authors report results for Britain as a whole, for the 14 BBC TV areas, for 45 BBC Radio station areas, and large cities or areas of Scotland and Wales which do not have radio stations. Where possible, Radio Ulster and Northern Ireland TV are included. Maps (or cartograms) and graphs are used throughout the report to help explain the underlying data. (RH)

From : Download report from website: <http://sasi.group.shef.ac.uk/research/changingUK.html> BBC website: <http://news.bbc.co.uk/1/hi/uk/7755641.stm>

Debt and older people: executive summary; by Help the Aged; Personal Finance Research Centre (PFRC). London: Help the Aged, 2008, 5 pp.

While the propensity to borrow money declines with age, there is increasing concern that problems arising from borrowing could have a negative impact on efforts to tackle pensioner poverty. Help the Aged, with financial support from Barclays, commissioned the Personal Finance Research Centre (PFRC) to undertake a detailed study of the extent and nature of borrowing and financial difficulties among people aged 50+. The research involved analysis of five nationally representative social survey datasets and a review of the existing research literature. This summary outlines findings on unsecured credit use, mortgage holding, and financial difficulties among older people. Help the Aged's recommendations include financial education for all; introducing age discrimination legislation covering goods and services; and efforts to tackle pensioner poverty through the Social Fund and the government's Public Service Agreement 17. This publication is part of the Help the Aged /

Barclays Your Money Matters Programme, which is designed to improve the skills, confidence and financial situation of older people, by providing basic money management and debt advice. (RH)

From : Help the Aged, 207-221 Pentonville Road, London N1 9UZ. E-mail: info@helptheaged.org.uk

Website: www.helptheaged.org.uk

Differences in mortality between rural and urban areas in England and Wales, 2002-04; by Andrea Gartner, Daniel Farewell, Frank Dunstan (et al).

Health Statistics Quarterly, no 39, Autumn 2008, pp 6-13.

This article examines differences in mortality between rural and urban areas in England and Wales in the years 2002-04 using the Rural and Urban Area Classification 2004. The analysis includes adjustment using the Index of Multiple Deprivation 2004 and Welsh Index of Multiple Deprivation 2005 to investigate whether mortality differences between rural and urban areas could be explained by differences in the distribution of deprivation. (KJ/RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

Doing a bit more for the poor?: social assistance in Latin America; by Peter Lloyd-Sherlock.

Journal of Social Policy, vol 37, part 4, October 2008, pp 621-639.

Social assistance programmes involving cash transfers to poor and vulnerable households have become a major focus of development policy in recent years. This article compares the experiences of three such programmes in Latin America: Oportunidades in Mexico, Jefes y Jefas de Hogares in Argentina, and Brazil's social pension. Particular attention is given to each programme's administrative effectiveness, as well as their impacts on poverty, human capital, and household and gender dynamics. More broadly, the article assesses whether these schemes live up to their billing as 'best practice' for developing countries, and how they relate to wider shifts in the political economy of welfare provision. It concludes that experiences have been mixed, that claims about positive outcomes are sometimes exaggerated, and that the potential of these programmes to substantially re-orientate welfare systems and promote equitable public policies remains limited. (KJ/RH)

ISSN: 00472794

From : <http://www.journals.cambridge.org>

Effect of financial strain on mortality on community-dwelling older women; by Sarah L Szanton, Jerilyn K Allen, Roland J Thorpe (et al).

Journals of Gerontology: Series B, Psychological Sciences and Social Sciences, vol 63B, no 6, November 2008, pp S369-S374.

It is well established that low socioeconomic status is related to mortality. The authors used the US Women's Health and Aging Studies I and II of community-dwelling older women aged 70 to 79, to examine the extent to which financial strain was associated with increased mortality risk in older women, and whether the relationship differed by race. Cox proportional hazards models were used to estimate the effect of financial strain on 5-year mortality rates. Women who reported financial strain were almost 60% more likely to die within 5 years independent of race, education, absolute income, health insurance status and comorbidities than their counterparts who did not. Although race was not a predictor of mortality, the association between financial strain and mortality was stronger for African Americans than for Caucasians. (RH)

ISSN: 10795014

From : <http://www.geron.org>

Effects of poverty and family stress over three decades on the functional status of older African American women; by Judith D Kasper, Margaret E Ensminger, Kerry M Green (et al).

Journals of Gerontology: Series B, Psychological Sciences and Social Sciences, vol 63B, no 4, July 2008, pp S201-S210.

The cumulative effects of poverty and family stressors to the later life functional status of African American women were investigated, using longitudinal data covering a 30-year period for a cohort of 553 African American women with common life experiences. Interviews were conducted with these women as young mothers, as mothers of adolescents, and in early old age (two thirds aged 60+). Women were classified as high, usual, or low functioning by using physical and mental health indicators. Both the timing and duration of poverty and family stressors were examined. Initially, these women were largely healthy, but health declines were steeper and occurred earlier for those who were low functioning in later life. Persistent poverty was detrimental to functioning at older ages, as was persistent family stress. Women who left poverty early did not differ in later life functioning from women who were never poor. Despite similar earlier life circumstances and health, there was substantial heterogeneity in functioning in early old age. Long-term poverty and family stress were strongly associated with being low functioning. Early poverty and transient family problems did not have

lasting health effects, underscoring the plasticity of human development and the importance of interventions that can alter life course trajectories. (KJ/RH)

ISSN: 10795014

From : <http://www.geron.org>

Employment hardship among older workers: does residential and gender inequality extend into older age?; by Tim Slack, Leif Jensen.

Journals of Gerontology: Series B, Psychological Sciences and Social Sciences, vol 63B, no 1, January 2008, pp S15-S24.

The realities of a rapidly ageing society make the employment circumstances of older workers an increasingly important social issue. The authors examine the prevalence and correlates of underemployment among older Americans, with a special focus on residence and gender, to provide an assessment of the labour market challenges facing older workers. Data was analysed from the (US) March Current Population Surveys for the years 2003, 2004 and 2005. Descriptive statistics were used to explore the prevalence of underemployment among older workers and developed multivariate models to assess the impact of age, residence, and gender on the likelihood of underemployment, net of other predictors. Results found clear disadvantages for older workers relative to their middle-aged counterparts, and particular disadvantages for older rural residents and women. Multivariate models showed that the disadvantages of older age held net of other predictors. The results also indicated that much of the disadvantage faced by older rural workers and women was explained by factors other than age, particularly education. In an ageing society, underemployment among older workers comes at an increasing social cost. Policies aimed at supporting older workers and alleviating employment hardship among them are increasingly in the public interest. (KJ/RH)

ISSN: 10795014

From : <http://www.geron.org>

Engaging and empowering women in poverty; by Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, July 2008, 2 pp.

Findings, 2219, July 2008, 2 pp.

The Voices of Experience project consisted of a series of workshops where women living in poverty came together to express their experiences of poverty and learn more about the policy-making process. It also enabled them to develop policy proposals to improve their situations and present these to policy-makers. These findings outline the participatory research that was carried with women in poverty living in Birmingham, Cardiff and London. The full report, 'Women and poverty: experiences, empowerment and engagement' by the Women's Budget Group, is published by the Joseph Rowntree Foundation (JRF) and available as a free download on the JRF website. (RH)

ISSN: 09583084

Price: FOC

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk>

Financial inclusion in the UK: review of policy and practice; by Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, July 2008, 4 pp.

Findings, 2234, July 2008, 4 pp.

Financial inclusion is the inability, difficulty and reluctance to access appropriate, so-called mainstream, financial services. The reduction of financial inclusion is a priority for the present government, because it can lead to social exclusion. This study was a review of current policies and practices aimed at reducing financial inclusion. The financial services covered include money and debt advice, financial capability, banking, affordable credit and insurance. The study concluded that, overall, the number of those without access to banking services will continue to fall, while the need to have a bank account will increase. These findings outline the study's aims and methods, and indicate those groups particularly vulnerable to financial exclusion and the services available to them. The full report (same title), by Lavinia Mitton, is published by the Joseph Rowntree Foundation (JRF) and available as a free download on the JRF website. (RH)

ISSN: 09583084

Price: FOC

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk>

Financial strain, negative social interaction and self-rated health: evidence from two United States nationwide longitudinal surveys; by Neal Krause, Jason T Newsom, Karen S Rook.

Ageing and Society, vol 28, part 7, October 2008, pp 1001-1024.

Three hypotheses concerning negative social interaction in later life were evaluated in this study. First, it was predicted that greater personal economic difficulty is associated with more frequent negative social interaction

with social network members in general. Secondly, it was proposed that more frequent negative social interaction exacerbates the undesirable effect of personal financial strain on change in self-rated health during late life. Thirdly, an effort was made to see if some types of negative social interaction, but not others, accentuate the undesirable effects of personal economic problems on self-rated health. Data were from two nationwide US longitudinal surveys: the Late Life Study of Social Exchanges (LLSSE); and a study conducted by Krause in 1994. The data revealed that greater personal financial difficulty is associated with more interpersonal conflict. The findings further indicate that the undesirable effects of personal economic difficulty on change in self-rated health are more pronounced at progressively higher levels of negative social interaction. Finally, the data suggest that one form of negative social interaction (not getting help when it is expected) is more likely to intensify the unwanted effects of personal financial strain on self-rated health than other types of negative social interaction. (KJ/RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/ASO>

Five types of inequality; by Ferdinand Mount, Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, December 2008, 12 pp (Social evils series).

Viewpoint, 2289, December 2008, 12 pp (Social evils series).

Participants in the recent Joseph Rowntree Foundation (JRF) consultation 'What are today's social evils?' revealed a strong sense of unease about some of the changes shaping British society. This Viewpoint continues the discussion about modern "social evils" on the theme of "inequality". Ferdinand Mount takes a wide view of the causes and possible cures of injurious inequalities, looking at five overlapping types of inequalities and how to remedy them. These are: political equality (including civic equality and equality before the law); equality of outcome or result (meaning equality of income and wealth); equality of opportunity (equality of access or life chances); equality of treatment; and equality of membership in society. (RH)

ISSN: 09583084

Price: download

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk> (Also available at <http://www.socialevils.org.uk>)

The fortune teller: a life expectancy intervention tool is now available for all local planning; by Andy Cowper. Health Service Journal, vol 118, HSJ and LGC Supplement [insert in issue 6117], 31 July 2008, pp 12-13.

A new online life expectancy intervention tool has been developed by the Association of Public Health Observatories with and for the Department of Health (DH). The tool builds on the Health Inequalities Information Tool, and is designed to support primary care trusts (PCTs) with their local delivery planning and commissioning. Specifically, the tool will help local authorities to estimate the effect on life expectancies if certain interventions - such as smoking cessation, or anti-hyperintensive or statin prescribing for those previously with undiagnosed or uncontrolled hypertension - are increased. This article looks at the tool's potential for tackling health inequalities, and draws attention to the link on the London Health Observatory's website (www.lho.org.uk/health_inequalities/health_inequalities_tool.aspx). (RH)

ISSN: 09522271

From : <http://www.hsj.co.uk>

Globalization, women's migration, and the long-term-care workforce; by Colette V Browne, Kathryn L Braun. The Gerontologist, vol 48, no 1, February 2008, pp 16-24.

Developed nations are increasingly turning to immigrant women to fill the need for qualified direct long-term care (DLTC) workers (i.e., those who provide personal care to frail and disabled older people). The authors examine the impact of three global trends - population ageing, globalisation, and women's migration - on the supply and demand for DLTC workers in the United States. Following an overview of these trends, the authors identify three areas with embedded social justice issues that are shaping the DLTC workforce in the US, with a specific focus on immigrant workers in these settings. The three areas are: world poverty and economic inequalities; the feminisation and colonisation of labour (especially in LTC); and empowerment and women's rights. The contradictory effects that both population ageing and globalisation have on immigrant women, source countries (e.g. the Philippines) and the LTC workforce in the US are discussed; and policy, practice and research implications and questions are raised. For policy-makers and LTC administrators in receiver nations such as the US, the meeting of DLTC worker needs with immigrants may result in greater access to needed employees, but also in the continued devaluation of eldercare as a profession. Source (supply) nations must balance the real and potential economic benefits of remittances from women who migrate for work with the negative consequences of disrupting family care traditions and draining the LTC workforce of those countries. (RH)

ISSN: 00169013

From : <http://www.geron.org>

Identifying and supporting people most at risk of dying prematurely; by National Institute for Health and Clinical Excellence - NICE. London: NICE - National Institute for Health and Clinical Excellence, September 2008, 8 pp (Quick reference guide : NICE public health guidance, 15).

This quick reference guide presents the recommendations made in 'Reducing the rate of premature deaths from cardiovascular disease and other smoking-related diseases: finding and supporting those most at risk and improving access to services'. It identifies and makes recommendations regarding: adults who are disadvantaged or at risk; improving services for adults and retaining them; systems incentives; partnership working; and training issues. The recommendations have been developed for smoking cessation services and the provision of statins. (RH)

ISBN: 1846298008

From : National Institute for Health and Clinical Excellence, MidCity Place, 71 High Holborn, London WC1V 6NA. Website: <http://www.nice.org.uk/PH015>

The impact of benefit and tax uprating on incomes and poverty; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation - JRF, April 2008, 4 pp.

Findings, 2218, April 2008, 4 pp.

Each year, the government decides by how much to raise benefits and tax allowances. The basis for these upratings is rarely debated, yet has major long-term consequences for the relative living standards of different groups and for public finances. A team of researchers from the London School of Economics (LSE) and the Universities of Essex, Oxford and East London considers the implications of present uprating policies, with the aim of stimulating debate on this hidden area of policy-making. The impact of different uprating systems is outlined in respect of the effects on poverty and the public purse, and the distributional effects of fiscal drag and benefit erosion. The full report (same title), is by Holly Sutherland, Martin Evans, Ruth Hancock, John Hills and Francesca Zentornio, published by the Joseph Rowntree Foundation (JRF), and also available as a free download (from www.jrf.org.uk). (RH)

ISSN: 09583084

Price: FOC

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk>

Johnson keeps the faith on inequalities: [life expectancy]; by Rebecca Evans.

Health Service Journal, vol 118, no 6130, 30 October 2008, pp 12-13 (Health Inequalities).

Alan Johnson has made tackling health inequalities one of his priorities. Rebecca Evans reports on an interview with the Secretary of State for Health, in which he comments on the target to improve life expectancy at birth by 10% by 2010. He is also of the opinion that age discrimination in health care should not be tolerated: everyone should be entitled to the same treatment. The value of joint working involving primary care trusts (PCTs) is emphasised. As for any future focus, Sir Michael Marmot has been commissioned to consider what the focus should be after 2010. (RH)

ISSN: 09522271

From : <http://www.hsj.co.uk>

Life course social and health conditions linked to frailty in Latin American older men and women; by Beatriz E Alvarado, Maria-Victoria Zunzunegui, Francois Béland (et al).

Journals of Gerontology: Series A, Biological Sciences and Medical Sciences, vol 63A, no 12, December 2008, pp 1399-1406.

Gender, social conditions and health throughout the life course affect functional health in later life. This article tests two hypotheses: life course, social and health conditions are associated with frailty; and differential exposure and/or vulnerability of women and men to life course conditions may account for gender differences in frailty. Data originated from the SABE study (Salud, Bienestar y Envejecimiento - a study of health, well-being and ageing), a cross-national survey of older people living in five large Latin American cities (Bridgetown, Sao Paulo, Santiago and Havana). Frailty was defined as the presence of three or more of five criteria: unintentional weight loss (10 pounds during the past year); self-reported exhaustion or poor endurance; weakness (grip strength); function in lower extremities; and low physical activity. A pre-frail state was defined as the presence of one or two of the above criteria. Associations between frailty and social and health indicators were examined using a proportional odds ordinal logistic regression. Prevalence of frailty varied from 0.30 to 0.48 in women and from 0.21 to 0.35 in men. Childhood (hunger, poor health and poor socio-economic conditions), adulthood (little education and non white collar occupation), and current social conditions (insufficient income) were associated with higher odds of frailty in both men and women. Comorbidity and body mass index (BMI)

were related to frailty, but their effect differed in women and men. Male/female age-adjusted odds of frailty varied from 1.55 (Bridgetown) to 2.77 (Havana). Differential exposure and vulnerability partially explained differences between men and women. Theoretical models to explain gender and social differences in frailty should use a life course perspective. (RH)

ISSN: 10795006

From : <http://www.geron.org>

Livelihood Empowerment against Poverty programme in Ghana; by William Nyuni.: International Institute on Ageing (United Nations - Malta), August 2008, pp 27-29.

BOLD, vol 18, no 4, August 2008, pp 27-29.

The Livelihood Empowerment against Poverty (LEAP) programme in Ghana is a 5-year pilot programme begun in 2008 to provide social grants (direct cash transfer) to poor, vulnerable and excluded households. About one third of those benefiting are aged 65+, and this article looks at the initial impact of LEAP on those helped and their communities. (RH)

ISSN: 10165177

From : <http://www.inia.org.mt>

Lost in the money maze: how advice agencies and credit unions can help older people cope with today's financial systems; by Help the Aged; Citizens Advice Bureau; ABCUL - Association of British Credit Unions Ltd. London: Help the Aged, 2008, 20 pp.

Help the Aged has produced this toolkit as part of its "Now let's talk money" campaign, which is designed to increase awareness of the products and services available to financially excluded consumers. The campaign aims to encourage people to ask for help when they need it, as well as to inform and encourage advisers to work together to co-ordinate provision and raise awareness of such provision so that the needs of excluded people are met more effectively. This toolkit explores reasons why older people should be among the target groups for the work of advice agencies and credit unions; what barriers exist for older people accessing their services; and how service providers can break down these barriers. (RH)

Price: FOC

From : Help the Aged, 207-221 Pentonville Road, London N1 9UZ. www.helptheaged.org.uk Email: info@helptheaged.org.uk

Low income elderly homeowners in very old dwellings: the need for public policy debate; by Stephen M Golant.

Journal of Aging & Social Policy, vol 20, no 1, 2008, pp 1-28.

This paper assesses whether the usually favourable depictions of older homeowners in the United States can be generalised to those who have extremely low incomes and occupy the oldest housing stock. Analysing 1999 American Housing Survey data, this paper finds that poor older homeowners in such dwellings are more likely to be demographically disadvantaged and to occupy physically deficient dwellings. This paper calls for public debate on the comparative benefits and costs of US governmental programmes that help these vulnerable older people to age in place, as opposed to offering them alternative affordable housing options. (KJ/RH)

ISSN: 08959420

From : Haworth Document Delivery Service, The Haworth Press, Inc., 10 Alice Street, Binghamton, NY 13904-1580, USA. <http://www.HaworthPress.com>

The meaning and significance of self-management among socioeconomically vulnerable older adults; by Daniel O Clark, Richard M Frankel, David L Morgan (et al).

Journals of Gerontology: Series B, Psychological Sciences and Social Sciences, vol 63B, no 5, September 2008, pp S312-S319.

Improved understanding of the role of social context in expectations regarding ageing, and awareness of priorities for self-management could lead to improvement in self-management support and thus chronic care outcomes were this study's main findings. It was conducted using in-depth interviews in patients' homes, guided by identity theory. Analyses included reviewing audiotapes, creating and comparing field notes, coding transcripts, and identifying themes based on case summaries. Participants were 23 older vulnerable adults with incomes at or below 200% of the federal poverty level and no private insurance, and 12 older adults with private health insurance. The vulnerable sample had lower educational attainment and lower health literacy than the privately insured sample. Keeping doctor visits and taking prescription medication largely defined self-management for the vulnerable sample, but were just two of a number of roles noted by the privately insured group, who expressed health promotion as the key to healthy ageing. The vulnerable interviewees relayed few examples of healthy ageing and did not have expectations for healthful ageing. In contrast, the privately insured interviewees gave examples and had expectations of living long and healthfully into old age. (RH)

ISSN: 10795014

From : <http://www.geron.org>

Measuring poverty in Britain as a multi-dimensional concept, 1991 to 2003; by Mark Tomlinson, Robert Walker, Glenn Williams.

Journal of Social Policy, vol 37, part 4, October 2008, pp 597-620.

While poverty is widely accepted to be an inherently multi-dimensional concept, it has proved very difficult to develop measures that both capture this multi-dimensionality and facilitate comparison of trends over time. Structural equation modelling appears to offer a solution to this conundrum, and is used to exploit the British Household Panel Study (BHPS) to create a multi-dimensional measure of poverty. The analysis reveals that the decline in poverty in Britain between 1991 and 2003 was driven by falls in material deprivation, but more especially by reduced financial stress, particularly during the early 1990s. The limitations and potential of the new approach are critically discussed. (KJ/RH)

ISSN: 00472794

From : <http://www.journals.cambridge.org>

A minimum income standard for Britain: what people think; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation - JRF, July 2008, 6 pp.

Findings, 2244, July 2008, 6 pp.

For the first time, an income standard for Britain has been produced that is based on detailed research about what people said is needed to reach a socially acceptable standard of living and to participate in society. The study compiled household budgets to calculate the minimum income standard (MIS). Combining expert knowledge with in-depth consultation with members of the public, the MIS provides a new benchmark to inform future debates on poverty and public policy decisions affecting the incomes of those worst off. For almost all household types considered, the MIS is above the threshold used to measure relative poverty - 60% of average (median) income. The MIS budgets presented are based on detailed lists of what is required by different household types. For example, a pensioner couple needs £201 a week for a socially acceptable quality of life in 2008 (after tax and excluding housing costs). The research outlined in these findings was conducted by a team at the Centre for Research in Social Policy at Loughborough University, the University of York and the Family Budget Unit. (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk>

"Misunderstanding" chronic poverty?: exploring chronic poverty in developing countries using cross-sectional demographic and health data; by Shailen Nandy.

Global Social Policy, vol 8, no 1, April 2008, pp 45-79.

This article examines the issue of chronic (i.e long-term) poverty in developing countries. It presents a method for estimating chronic poverty that uses cross-sectional data for Uganda, and suggests that researchers need not rely solely on longitudinal or panel data. As such data are unavailable for most developing countries, the method outlined here provides an opportunity to expand our understanding of the distribution and pattern of chronic poverty in many more countries. The article also shows how the methods used to estimate the number of chronically poor in developing countries in the 2005 Chronic Poverty Report contain errors that render them serious underestimates. The problem of chronic poverty is therefore considerably more pressing and more widespread than is currently thought. (KJ/RH)

ISSN: 14680181

From : <http://www.sagepublications.com>

Monitoring poverty and social exclusion 2008; by Guy Palmer, Tom MacInnes, Peter Kenway, New Policy Institute; Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, December 2008, 6 pp.

Findings, 2338, December 2008, 6 pp.

This report marks the tenth anniversary of the first edition of 'Monitoring poverty and social exclusion'. Built around a set of indicators constructed using the latest government data, the report assesses the record across a wide range of subjects, from low income to exclusion from services. It effectively provides a picture of the state of poverty and social exclusion in the UK just before the onset of the recent economic downturn. The authors conclude that while several headline indicators show early momentum has not been sustained, this pattern is by no means the norm. Eight of the 56 statistics measured over the last 10 years relate to older people. While performance has improved in that time on the indicators "single income pensions in low income households" and "low income households without a bank account", performance has worsened on the indicators "pensioners not taking up benefits to which they are entitled", and "people aged 75+ being helped by social services to live at home". The full report on which these findings are based, is published by the Joseph Rowntree Foundation

(JRF), or available as a free download (at www.poverty.org.uk or www.jrf.org.uk). The first named website holds the latest data as well as detailed analyses for Scotland, Wales and Northern Ireland. (RH)

ISSN: 09583084

Price: FOC

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk>

Neighbourhood deprivation and incident mobility disability in older adults; by Iain A Lang, David J Llewellyn, Kenneth M Langa (et al).

Age and Ageing, vol 37, no 4, July 2008, pp 403-410.

Living in a deprived neighbourhood is known to have adverse effects on individual health and is associated with self-reported difficulties for older people. This study uses data for 4148 participants aged 60+ from the English Longitudinal Study of Ageing (ELSA); neighbourhood deprivation was measured using the Index of Multiple Deprivation (IMD), 2004. Neighbourhood deprivation had a statistically significant effect on physical function, following adjustment for individual socio-economic factors, health behaviours and health status. Compared to those living in the least deprived 20% of neighbourhoods, those in the most deprived neighbourhoods had a high risk ratio (RR) of incident self-reported mobility difficulties of 1.75 and RR of incident-impaired gait speed of 1.63. In adjusted models, 4% of older people in neighbourhoods in the least deprived 20% had incident mobility difficulties over a 2-year period, whereas 13.6% of older people had incident mobility difficulties in neighbourhoods in the most deprived 20%. Older people living in deprived neighbourhoods are significantly more likely to experience incident mobility difficulties than those in less-deprived neighbourhoods. The mechanisms underlying this relationship are unclear and research to identify mechanisms and appropriate interventions is needed. (RH)

ISSN: 00020729

From : <http://www.ageing.oupjournals.org>

Old age pensions, poverty and dignity: historical arguments for universal pensions; by Nanna Kildal, Stein Kuhnle.

Global Social Policy, vol 8, no 2, August 2008, pp 208-237.

The article refers to studies indicating that universal old age pension programmes alone or in combination with earnings-related schemes are conducive to poverty alleviation and less income inequality. Universalism matters, but few countries in the world have introduced universal old age pension programmes. This article does not research this apparent paradox, but asks the empirical question of whether poverty was a prime concern and reflected in arguments used in favour of universal old age pensions when such programmes were introduced historically. The article looks at the arguments for establishing universal old age pensions in three selected countries, all belonging to the group of pioneer countries in this respect: Canada, Mauritius and Norway, which introduced universal pensions in the 1950s. Historical arguments for universal pension systems in these countries are presented and compared. The ambition to reduce poverty was an important motivation in two of the countries, but the main consideration cutting across all three countries was the moral aversion to means testing and the desire to achieve fairness and respect to human dignity. Another argument found in all three countries was the pragmatic one that a universal scheme would lead to a reduction of the administrative cost of old age provision compared with a system based on means testing. (RH)

ISSN: 14680181

From : <http://www.sagepublications.com>

Old-age pensions in Spain: recent reforms and some of their consequences for the risk of poverty; by Sebastián Sarasa.

Social Policy & Administration, vol 42, no 2, April 2008, pp 197-210.

The starting point of this study is based on the supposition that the successive reforms carried out on the Spanish system of old-age pensions since the 1980s have altered both the intergenerational distribution of income and the risk of poverty for the older population group. The first part of this article outlines how demographic factors and personal incomes affect the risk of poverty. The second part focuses attention on the mediating role played by the social security system in the distribution of intergenerational income, and underlines how the adoption of a longitudinal viewpoint of the intergenerational positions helps to understand the development of the risk of poverty. The third part describes in brief the successive reforms that were carried out on the Spanish retirement pensions regime. Finally, an analysis of the evolution of the personal incomes of older and younger generations has been made, based on the data collected by the European Community Household Panel from 1994 to 2001. This analysis suggests that the reforms have increased the risk of poverty among the over 60s owing to a combination of two factors. Firstly, there has been an increasing tendency among the over 60s to stop working completely, which has reduced job earnings especially for men aged between 60 and 70. Secondly, of more importance, there has been the failure of public pensions to keep pace with the increase in the standard of living,

though it is true that they have helped maintain the average purchasing power of the less well-off old-age pensioners. (KJ/RH)
ISSN: 01445596

On eliminating social injustice: opinion; by Michael Marmot.
Health Service Journal, vol 118, no 6130, 30 October 2008, p 15 (Health Inequalities).
The author chaired the World Health Organization (WHO) Commission on the Social Determinants of Health (see www.who.int/social_determinants) which pointed to large disparities in life expectancy in Glasgow: there is a 28-year gap between the city's most and least salubrious areas. Although there have been improvements in health in the UK, a major challenge is to deal with persisting and increasing inequities. These should be tackled by universal access to high quality care; advocacy to promote health equity; and measurement, evidence and training. (RH)
ISSN: 09522271
From : <http://www.hsj.co.uk>

Opportunity and aspiration: two side of the same coin?; by Chris Creegan, Joseph Rowntree Foundation - JRF.
York: Joseph Rowntree Foundation - JRF, December 2008, 12 pp (Social evils series).
Viewpoint, 2285, December 2008, 12 pp (Social evils series).
Participants in the recent Joseph Rowntree Foundation (JRF) consultation 'What are today's social evils?' revealed a strong sense of unease about some of the changes shaping British society. This Viewpoint continues the discussion about modern "social evils" on the theme of "inequality". Chris Creegan is Deputy Director of the Qualitative Research Unit at the National Centre for Social Research (NatCen). He argues that until we can reconcile the problems of excessive individualism, consumerism and greed at the heart of contemporary society, life opportunities will continue to be lost, limited and wasted. Examples discussed include opportunities lost for older people, whose needs have become invisible compared to those at other stages of life; and the limited opportunities afforded to carers. (RH)
ISSN: 09583084
Price: download
From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk>
(Also available at <http://www.socialevils.org.uk>)

Out of sight, out of mind: social exclusion behind closed doors; by Miranda Yates, Andrew Harrop, Patrick South (et al), Age Concern England - ACE. London: Age Concern England, 2008, 41 pp.
Age Concern England (ACE) commissioned Dr Panayotes Demakakos of University College London (ULC) to analyse data from the English Longitudinal Study of Ageing (ELSA), a recently established survey designed to track the ageing process from age 50+. The statistics in this report use the definition of social exclusion developed in the study, 'The social exclusion of older people: evidence from the first wave of the the English Longitudinal Study of Ageing (ELSA) - final report' (Social Exclusion Unit, 2006). This report uses data mainly from the first wave of ELSA (2002), to look at the characteristics of the 7% of people aged 50+ who are severely excluded, in three or more of seven dimensions identified in that study. Case studies are presented for four at-risk groups: those aged 80+ and living alone; the recently bereaved; those living in unfit housing; and those with limited capacity to make their own decisions. ACE makes recommendations that relate to independent advocacy, social contact and independence, and comments on the lack of government progress since 'A sure start to later life' was published. (RH)
From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Website: <http://www.ageconcern.org.uk>

Poverty and social development: special issue; by Imelda Dodds (ed).
International Social Work, vol 51, number 4, July 2008, pp 435-572 (whole issue).
In this special issue of International Social Work, the guest editor comments on recent statistics that indicate the scale of poverty worldwide, given the price increases for key food staples since the beginning of 2008. Articles review the long term and recent history of poverty alleviation. Examples discussed include: micro credit and microfinancing; and the Basic Income Earth Network (BIEN) and the basic income guarantee. Some articles are country studies of poverty alleviation: Nigeria, India and South Africa. Other articles provide critiques of specific issues: the Millennium Development Goals; the effect of globalisation on the unemployed in South Africa; neo-liberalism; and challenges by the poor to corrupt governance. The role that social workers can and should play in bringing the voice of people living in poverty into policy, planning and interventions is also discussed. (RH)

ISSN: 00208728

From : <http://www.isw.sagepub.com>

Poverty dynamics and social exclusion: an analysis of Norwegian panel data; by Espen Dahl, Tone Flotten, Thomas Lorentzen.

Journal of Social Policy, vol 37, part 2, April 2008, pp 231-250.

This article aims to examine the relationship between poverty and social exclusion in a dynamic perspective. The authors look at two dimensions of social exclusion (lack of friendship relationships and lack of participation in civic organisations), and scrutinise two aspects of poverty: poverty duration (that is, "previously poor, recently poor, recurrent poor and permanently poor"); and poverty graduation (defined as 50, 60 and 70 per cent of median income). For income, panel data for four waves of Statistics Norway's surveys of living conditions panel study (1997-2000) are used. For the social exclusion indicators, data are available only for one wave, the year 2000. It was found that poor people are more likely to see friends regularly than non-poor, but this is primarily caused by some third factor such as work activity or ethnicity, and not by poverty per se. With respect to relationship to civic organisations, the poor are less likely to participate than the non-poor. This occurs regardless of where the poverty line is drawn and the duration of poverty. These results are discussed in light of current anti-poverty policies and recent theories and research on social exclusion and social capital. (KJ/RH)

ISSN: 00472794

From : <http://www.journals.cambridge.org>

Poverty indicators of the elderly in Russia; by Edward V Karyukhin.: International Institute on Ageing (United Nations - Malta), May 2008, pp 7-13.

BOLD, vol 18, no 3, May 2008, pp 7-13.

Various aspects of the social status of older people in Russia are presented: their financial condition, pension coverage, and ability to work. The article includes references to state sources of information and by commentators on poverty in Russia. (RH)

ISSN: 10165177

From : <http://www.inia.org.mt>

A qualitative perspective of family resources among low income, African American grandmother-caregivers; by Gaynell Marie Simpson.: The Haworth Press, Inc., 2008, pp 19-41.

Journal of Gerontological Social Work, vol 51, issue 1/2, 2008, pp 19-41.

This ethnographic study describes a group of 7 low-income, African American, grandmother-caregivers' perceptions of family resources. An ethnographic design, enhanced by a genogram, captured those who were available and unavailable to provide support to the grandmother. The analysis used a constant comparative method to thematically capture grandmothers' perceptions of family support resources as absent, unavailable, dependent, and reliable support, and the circumstances that led to that status. The findings reveal that many African American grandmothers are rearing children with little family support, owing mainly to the devastation of negative social and economic conditions. The results suggest areas for improvement in social work assessment and intervention. (KJ/RH)

ISSN: 01634372

From : Taylor & Francis Group, 325 Chestnut Street, Philadelphia, PA 19106, USA. email: haworthpress@taylorandfrancis.com(www.taylorandfrancis.com)

Race, socioeconomic status, and health in life-course perspective: special issue; by Scott M Lynch (ed).

Research on Aging, vol 30, no 2, March 2008, pp 127-273.

Research on racial inequalities in health has increasingly linked socioeconomic status (SES) and health. For a long time, it has also been assumed and now established that a large proportion of Black-White disparity in health is attributable to SES differences between races. The five articles in this special issue of Research on Aging apply statistical techniques to longitudinal data (cross-sectional or panel) in order to test the cumulative disadvantage hypothesis - the propensity for health inequalities to increase across the life course because of the double disadvantage of age and minority status. The first article, by Jason L Cummings and Pamela Braboy Jackson, describes results of a descriptive investigation of trends in self-rated health by sex, race and SES in the US General Social Survey (GSS). Next, Katrina L Walsemann et al used a longitudinal study investigating the relationship between educational advantage in youth and health in middle age. The third article (Kim M Shuey and Andrea E Willson) uses data from the US Panel Study of Income Dynamics (PSID) to examine cumulative disadvantage and Black-White SES disparities in health. Fourthly, Miles G Taylor uses the Duke Established Populations for Epidemiological Studies of the Elderly (EPESE) to focus on disability differentials by race and to some extent SES in later adulthood. Lastly, Li Yao and Stephanie A Robert use the Americans' Changing Lives Study (ACL) to examine the contributions of race, individual SES and neighbourhood socioeconomic

context on older people's self-rated health trajectories and mortality. Overall, the articles demonstrate that the relationship between race, SES and health are complex, and that this complexity is increased because the interrelationships are dynamic across age and time. (RH)
ISSN: 01640275

Regional differences in male mortality inequalities using the National Statistics Socio-economic Classification, England and Wales, 2001-03; by Veronique Siegler, Ann Langford, Brian Johnson.

Health Statistics Quarterly, no 40, Winter 2008, pp 6-17.

This article represents the first use by the Office for National Statistics of the National Statistics Socio-economic Classification (NS-SEC) to analyse regional variations in inequalities in male mortality. It is part of a series of articles on social inequalities in mortality by NS-SEC. Deaths in the years 2001-2003 among men aged 25 to 64, from all causes and selected major cause groups, are examined in each of the Government Office Regions of England and in Wales. The results provide insights into both social gradients in mortality for each NS-SEC class. The socio-economic differences in mortality were more marked for men in Wales, the North East and the North West. The regional differences in mortality were small for the most advantaged classes and greatest for the least advantaged classes. (KJ/RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

Shelter homes for the elderly in Malaysia; by A Zaiton, S G Sazlina, V Renuka.: International Institute on Ageing (United Nations - Malta), May 2008, pp 25-32.

BOLD, vol 18, no 3, May 2008, pp 25-32.

In Malaysia, "shelter homes" are considered a place of last resort for those who are destitute, lacking financial or family support. This study describes for the first time the residents of publicly-funded sheltered homes in Peninsular Malaysia. A cross-sectional study of 1081 residents (mean age 71.8) from all 9 shelter homes were interviewed from March to September 2003. The majority of residents were males (58.6%), had no formal education (64.1%), were from rural areas (81.1%), had no family members (61.7%), and received no visits at all (85.5%) from either friends or relatives. 295 (27.3%) had mild or severe disability, 226 (20.8%) had poor vision, and 47 (4.3%) had reduced hearing. Only 447 (41.4%) were well-nourished. 707 (78.9%) were at risk of depression, and 817 (75.6%) had probable cognitive impairment. 143 (14.5) and 88 (8.1%) self-reported to have hypertension and coronary disease respectively. It is clear that these residents have multiple co-morbidities; and effective management strategies are required to ensure maintenance if not improved quality of life. (RH)

ISSN: 10165177

From : <http://www.inia.org.mt>

The solution is welfare reform; by Clare Bamba.

Health Service Journal, vol 118, no 6130, 30 October 2008, p 16 (Health Inequalities).

England has the highest health inequalities in Europe, and income inequality is the major cause. Only reform of the welfare state can achieve a fairer distribution of well-being. The author comments on differences of emphasis between the government's commitment to reducing health inequalities and the fact that the class gap in life expectancy has increased in the last 10 years. She outlines findings of a study by her institution (the Wolfson Research Institute, University of Durham) on income-related inequalities in limiting long-term illness. (RH)

ISSN: 09522271

From : <http://www.hsj.co.uk>

Successful ageing among low-income older people in South Korea; by Soondool Chung, Soo-Jung Park.

Ageing and Society, vol 28, part 8, November 2008, pp 1061-1074.

The aim of this study was to investigate 'successful ageing' among low income elderly people in the Republic of Korea (South Korea). A sample of men and women aged 65+ who received welfare benefits and social welfare services from senior welfare centres and who had good cognition were identified and recruited by the staff of eight such centres in Seoul, the capital city of the country. Face-to-face interviews were conducted with a structured questionnaire using measures and instruments that were selected following a literature review and previous studies of low-income older people. The survey instrument was pre-tested with seven subjects to ensure the comprehensibility of the items, and 220 main interviews were conducted in the respondents' homes and at senior welfare centres during October and November 2006. Factor analysis identified three factors in successful ageing: 'a positive attitude towards life', 'success of adult children', and 'relationships with others'. Men reported higher scores on successful ageing than women. It was concluded that the concept of 'successful ageing' does apply to low-income older people in Korea, although its components have little to do with material

or social success as conceived by previous studies of the general older population in either western or Asian countries. (KJ/RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/ASO>

The time is now : towards a healthier London: London Health Commission seminar series 2007 : summary report; by Tracey Adamson, LHC Health Inequalities Forum, London Health Commission. London: London Health Commission, 2008, 6 pp (Briefing paper).

Timed to inform the London Health Commission's input to the Mayor of London's Health Inequalities Strategy, Health for London, a series of four seminars brought together academics, policy makers and practitioners to take a radical look at health inequalities, their underlying causes, and potential solutions. Themes examined by two of the seminars were: health inequalities and transport; and the measurement and promotion of well-being and evaluation of interventions designed to promote health and well-being in midlife. Full reports of the seminars and individual presentations are available on the LHC website (at <http://www.londonhealth.gov.uk/dhealth3.htm>). (RH)

ISBN: 1904340091

From : London Health Commission, City Hall, The Queen's Walk, London SE1 2AA. Email: health.commission@london.gov.uk

Towards world class commissioning?: new approaches to service delivery for people facing social exclusion; by Richard Kramer.

Journal of Integrated Care, vol 16, issue 3, 2008, pp 3-7.

Persistent and particular health and social care challenges face socially excluded groups and communities in the more deprived areas of the country. Involvement of communities in design and delivery of services, including those whose voices have traditionally not been heard, will help to shape services to meet better their health and well-being needs. Effective community-led commissioning can empower individuals and communities by giving them the chance to voice their needs, while local ownership of the process will increase the relevance of services and improve their uptake and sustainability. For commissioners, the "world class" commissioning agenda is about connecting development of services with the real requirements of communities, and increasing engagement and satisfaction with services. (RH)

ISSN: 14769018

From : <http://www.pavpub.com>

The trade-off between home-ownership and pensions: individual and institutional determinants of old-age poverty; by Caroline Dewilde, Peter Raeymaeckers.

Ageing and Society, vol 28, part 6, August 2008, pp 805-830.

This article reports an analysis of European Community Household Panel (ECHP) data to test the hypothesis suggested by Kemeny (1981) and Castles (1998) of a trade-off between the extent of home-ownership and the generosity of old-age pensions. To this end, the impact is evaluated of a range of both pensions arrangements and housing policies on the risk of poverty in old age. The most important analytical innovation is the inclusion of social housing provision as an important policy alternative to the encouragement of home-ownership. Although substantial empirical support was found for the trade-off hypothesis, the findings raise several issues for discussion and further research. Firstly, it was found that neither generous pensions nor high ownership rates had the strongest poverty-reducing potential, for this was most strongly associated with the provision of social housing for older people. Furthermore, the analysis identified a group of older people who are faced with a double disadvantage, in the sense that in high home-ownership countries, those who did not possess their own homes also tended to receive low pension benefits. Although this effect arises at least partly as a result of selection - the larger the ownership sector, the more selective the group of people who do not own their homes - the high poverty risk among 'non-owners' was apparently not countered by the pension system. (KJ/RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/ASO>

Treasury Committee's inquiry into Budget measures and low-income households: summary [of Age Concern's response]; by Age Concern England - ACE. London: Age Concern England, May 2008, 2 pp (Policy response - ref: 1208(S)).

Age Concern England (ACE) comments on issues around the impact of tax changes (e.g. abolition of the 10p tax rate) and budget measures on fuel poverty. This response to the House of Commons Treasury Committee focuses on the impact of the Budget for people aged 60+. (RH)

Price: FOC

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Download document at <http://www.ageconcern.org.uk>

Why do people think inequality is getting worse?; by Jeremy Seabrook, Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, December 2008, 8 pp (Social evils series).

Viewpoint, 2288, December 2008, 8 pp (Social evils series).

Participants in the recent Joseph Rowntree Foundation (JRF) consultation 'What are today's social evils?' revealed a strong sense of unease about some of the changes shaping British society. This Viewpoint continues the discussion about modern "social evils" on the theme of "inequality". Jeremy Seabrook argues that, in the face of extraordinary imbalances in society, the myth that accumulating wealth is the supreme human purpose needs to be replaced before any improvement will occur. His paper asks how has less poverty led to more inequality; considers redefining wealth and poverty; looks at the ideology of consumerism; and asks if we can achieve sufficiency for all. (RH)

ISSN: 09583084

Price: download

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk> (Also available at <http://www.socialevils.org.uk>)

Widening gap in life expectancy; by David Gordon, Diane Gibbs.

Health Service Journal, vol 118, no 6128, 16 October 2008, p 17.

Area-based inequalities in mortality is the most commonly used indicator of progress in reducing inequalities. This short article illustrates the continuing inequalities in life expectancy between England, Wales, Northern Ireland, the Republic of Ireland and Scotland, and points to a widening gap in life expectancy at birth between England and Scotland, based on data for 1991-93 and 2004-06. (RH)

ISSN: 09522271

From : <http://www.hsj.co.uk>

2007

Action plan on adult learning: it is always a good time to learn: communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions; by Commission of the European Communities. Brussels: Commission of the European Communities, 27 September 2007, 11 pp (COM(2007) 558 final).

Previous reports from the Commission of the European Communities have highlighted the importance of lifelong learning. This Action Plan focuses on those who are disadvantaged because of their low literacy skills, inadequate work skills and/or other skills; these could include older people. It follows the consultation on the Communication, 'It is never too late to learn', the aim being to implement that Communication's key messages: to remove barriers to participation; to increase the quality and efficiency of the sector; to speed up the process of validation and recognition; to ensure sufficient investment; and to monitor the sector. Follow-up to this action plan is indicated. (RH)

Age, SES and health: a population level analysis of health inequalities over the lifecourse; by Steven G Prus.

Sociology of Health & Illness, vol 29, no 2, March 2007, pp 275-296.

Two competing hypotheses on the relationship between age, socio-economic status (SES) and health inequality at the cohort/population level are tested. The accumulation hypothesis predicts that the level of SES-based health inequality and consequently, the overall level of health inequality within a cohort progressively increases as it ages. The divergence-convergence hypothesis predicts that these inequalities increase only up to early old age and then decrease. Data from the 1994/1995 Canadian National Population Health Survey (NPHS) were used in this study, adjusted for SES biases in mortality. Bootstrap methods were employed to assess the statistical precision and significance of the results. The Gini coefficient was used to estimate change in the overall level of health inequality with age, and the Concentration coefficient estimated the contribution of SES-based health inequalities to this change. Health was measured using the Health Utilities Index, and income and education provided the measure of SES. First, the findings show that the Gini coefficient progressively increases from 0.048 at ages 15-29 to 0.147 at age 80+. Second, the data reveal that health inequalities between SRE groups (Concentration coefficients for income and education) tend to follow a similar pattern of divergence. Together, these findings provide support for the accumulation hypothesis. A notable implication of the study's findings is that the level of health inequality increases when compensating for age-specific socio-economic differences in mortality. These selective effects of mortality should be considered in future research on health inequalities and the lifecourse. (RH)

ISSN: 01419889

From : <http://www.blackwellpublishing.com>

The Bulgarian pension reform: post-accession issues and challenges; by Darinka Asenova, Roddy McKinnon.
Journal of European Social Policy, vol 17, no 4, November 2007, pp 380-389.

Focusing on the social impacts of the 2000-02 pension reform in Bulgaria, this article examines how Bulgarian pensioners cope with income risk in old age. Reporting that old age pensions are frequently inadequate to household consumption needs, the authors argue for more generous tax-financed social pensions alongside contributory pension provision, to combat old age poverty. As the poorest country to date to achieve European Union (EU) accession, this article concludes by suggesting that Bulgaria's pursuit of fuller integration and development within the EU cannot be divorced from better meeting the social security needs of its ageing population. (RH)

ISSN: 09589287

From : <http://esp.sagepub.com>

Charity or entitlement?: generational habitus and the welfare state among older people in north-east England; by Suzanne Moffatt, Paul Higgs.

Social Policy & Administration, vol 41, no 5, October 2007, pp 449-464.

Current UK policies aimed at reducing pensioner poverty involve targeting those in greatest need by supplementing their incomes with means-tested welfare benefits. It is believed that such policies provide more resources for those in greatest need. However, non-uptake of state welfare benefits by many older UK citizens exacerbates the widening income gap between the richest and poorest pensioners. The underlying beliefs and discourses are examined among those currently in retirement who lived through a time when welfare programmes had more a putative abstract universalism than is now the case. Based on the narratives of people aged over 60 in north-east England, the collective forces of structure and individual practice are shown in relation to welfare accumulate over a lifetime and influence the ways in which people interact with the welfare system in later life. It is found that the reasons for the apparent lack of agency among older people in relation to claiming benefit entitlements are linked to the particular social, economic and political circumstances which have prevailed at various points prior to and since the inception of the UK welfare state. It is argued that the failure of some older citizens to operate as citizen consumers can be conceptualised in terms of a generational welfare "habitus", the consequences of which are likely to exacerbate inequalities in later life. (KJ/RH)

ISSN: 01445596

Definition of equality and framework for measurement: final recommendations of the Equalities Review Steering Group on Measurement; by Tania Burchardt, Polly Vizard, ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, 2007, 42 pp (CASEpaper 120).

In October 2007, a unified Commission on Equality and Human Rights ((CEHR) begins operation in Britain. As a precursor to the Commission, the Prime Minister established the Equalities Review, an independent, high-level investigation of the causes of persistent inequality and disadvantage in British society. This paper and its companion, 'Developing a capability list : final recommendations of the Equalities Review Steering Group on Measurement', were prepared as background papers to assist the development of the measurement framework for the Equalities Review. It discusses the challenges in translating capability theory into a practical measurement tool in the context of measuring inequality in Britain in the 21st century. This includes the definition of equality, a procedure for generating and revising a list of central and valuable capabilities, a measurement framework for monitoring trends in inequality, exploring the causes of inequality, and identifying possible policy interventions, and the types of information and analysis which are required. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

Depression and socio-economic risk factors: 7-year longitudinal population study; by Vincent Lorant, Christophe Croux, Scott Weich (et al).

British Journal of Psychiatry, vol 190, April 2007, pp 293-298.

Low socio-economic status is associated with a higher prevalence of depression, but it is not yet known whether change in socio-economic status leads to a change in rates of depression. In a prospective study of the annual Belgian Household Panel Survey (1992-1999), depression was assessed using the Global Depression Scale. Socio-economic factors were assessed with regard to material standard of living, education, employment status and social relationships. A lowering of material standard of living between annual waves of the Survey was associated with increases in depressive symptoms and caseness of major depression. Ceasing to cohabit with a

partner increased depressive symptoms and caseness, and improvement in circumstances reduced them. The negative effects were stronger than the positive ones. The study showed a clear relationship between worsening socio-economic circumstance and depression. (RH)

ISSN: 00071250

From : <http://bjp.rcpsych.org>

Developing a capability list: final recommendations of the Equalities Review Steering Group on Measurement; by Tania Burchardt, Polly Vizard, ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, 2007, 84 pp (CASEpaper 121).

In October 2007, a unified Commission on Equality and Human Rights ((CEHR) begins operation in Britain. As a precursor to the Commission, the Prime Minister established the Equalities Review, an independent, high-level investigation of the causes of persistent inequality and disadvantage in British society. This paper and its companion, 'Definition of equality and framework for measurement: final recommendations of the Equalities Review Steering Group on Measurement', were prepared as background papers to assist the development of the measurement framework for the Equalities Review. The current paper focuses in more detail on the need for a list of central and valuable capabilities in terms of which inequality in Britain can be conceptualised and appraised (a 'capability list'). The paper sets out a methodological framework, which included a deliberative consultation with the general public and individuals and groups at risk of discrimination and disadvantage undertaken by Ipsos-MORI. The resulting list comprises ten domains of capability, to: be alive; live in physical security; be knowledgeable, understand and reason, and have the skills to participate in society; enjoy a comfortable standard of living with independence and security; engage in productive and valued activities; enjoy individual, family and social life; participate in decision-making, have a voice and influence; being and expressing yourself and having self-respect; and knowing you will be protected and treated fairly by the law. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

Does hospitalization make elderly households poor?: an examination of the case of Kerala, India; by Syam Prasad.

Social Policy & Administration, vol 41, no 4, August 2007, pp 355-371.

The process implications of population ageing for future levels of health and healthcare utilisation depend on whether increases in life expectancy experienced in general are accompanied by an increase or a decrease in health problems in later life. The health risks of the presence of an older person in a household can result in a catastrophic shock for the family and render such households more exposed to poverty. The increased cost of medical bills means that large numbers of older people in the developing world are deprived of access to health and to better health treatment. This article examines this question empirically, using the largest national survey in the Indian state of Kerala comparing older households with households of other age groups. The authors also attempt to find the impact of unhealthy lifestyles on the financial status of these households, due to hospitalisation as a result of an aged person's illness. (KJ/RH)

ISSN: 01445596

Equality; by Eithne McLaughlin (ed).

Social Policy & Society, vol 6, pt 1, January 2007, pp 49-126 (themed section).

While equality and inequality in the UK as a whole are discussed to some extent, the main focus is on Northern Ireland perspectives of equality and inequality. Most of the contributions are from the School of Sociology, Social Policy and Social Work at the Queen's University, Belfast. The themes and issues examined include: equality, social justice and social welfare; social identity; the Northern Ireland Standard of Living Index; measuring economic inequality and deprivation; and the development of equality in the UK. These themes and issues are further developed in the Working Paper Series produced by the Equality and Social Inclusion in Ireland Project, funded by the European Union (EU) Special Programmes Board in Ireland. The section ends with information on Books, papers reports and websites on equality and inequality. (RH)

ISSN: 14747464

From : <http://www.journals.cambridge.org>

Ethnicity, health and health care: understanding diversity, tackling disadvantage; by Waqar Ahmad, Hannah Bradby (eds).

Sociology of Health & Illness, vol 29, no 6, September 2007, pp 795-956 (whole issue).

As an area of study, the sociology of ethnicity and health has developed more rapidly in Europe than in the US. This issue of Sociology of Health & Illness presents papers which have ethnicity as a theme. The editors' introductory article discusses contexts of ethnicity, health and care. James Nazroo and colleagues' secondary analyses of data-sets for England and the US indicate that comparisons are possible between Black Caribbean and White people, and that there are similarities in the inequalities experienced in both countries. Other articles examine issues of health inequalities by ethnic group with regard to nutrition, depression, end-of-life care, diabetes, long-term health conditions and Disability Living Allowance, and routines observed in general practice. (RH)

ISSN: 01419889

From : <http://www.blackwellpublishing.com>

Financial distress and depressive symptoms: how do older women and men differ?; by Yoon G Lee, Susan Brown.

Hallym International Journal of Aging, vol 9, no 2, 2007, pp 125-144.

Using data from the US Health and Retirement Study (HRS) for 2000, this study attempted to look at the role of financial distress in perpetuating depression problems in older women and men. The study also investigates factors associated with the level of depressive symptoms for older women and men aged 65+. As expected, all else being equal, older women reported significantly higher levels of depressive symptoms than did older men. This study concludes that financial distress factors such as higher consumer debt and lower retirement wealth were the significant predictors of depressive symptoms for both older women and men. (RH)

ISSN: 15356523

From : <http://baywood.com>

The gender wealth gap: structural and material constraints and implications for later life; by Margaret Denton, Linda Boos.

Journal of Women & Aging, vol 19, nos 3/4, 2007, pp 105-120.

Wealth is an important measure of economic well-being, because while income captures the current state of inequality, wealth has the potential for examining accumulated and historically structured inequality. This presentation documents the extent of gender inequality in wealth for Canadian women and men aged 45 and older. The analysis uses data from the 1999 Canadian Survey of Financial Security, a large nationally representative survey of household wealth in Canada. Wealth is measured by total net worth as measured by total assets minus debt. The authors test two general hypotheses to account for gender differences in wealth. The differential exposure hypothesis suggests that women report less wealth accumulation because of their reduced access to the material and social conditions of life that foster economic security. The differential vulnerability hypothesis suggests that women report lower levels of wealth because they receive differential returns to the material and social conditions of their lives. Support is found for both hypotheses. Much of the gender differences in wealth can be explained by the gendering of work and family roles that restrict women's ability to build up assets over the life course. But beyond this, there are significant gender interaction effects that indicate that women are further penalised by their return to participation in family life, their health and where they live. When women do work, net of other factors, they are better able to accumulate wealth than their male counterparts. (RH)

ISSN: 08952841

From : Haworth Delivery Service Centre, The Haworth Press Inc., 10 Alice Street, Binghamton, NY 13904-1580, USA. <http://www.HaworthPress.com>

Give a voice to older people in poverty and social exclusion!; by Age/inc Project, AGE - The European Older People's Platform.: Electronic format only, September 2007, 24 pp.

The Age/inc Project (2005-2007) examined the role of older people confronted with poverty and social exclusion in the implementation of National Action Plans on social exclusion (NAPs). In order to facilitate older people'S participation in the process, Age/inc Project developed a workshop tool-kit as a methodology for organising participatory meetings. This report outlines the Age/inc Project in its European Union (EU) context and its main objectives: strengthening participation of older people; further policy development in the social inclusion process; and enhancing relations with other processes related to social exclusion. Older people's perceptions on specific social issues in the partner countries, and whether or not they have worked, are listed. Recommendations for older people's organisations from Age/inc transnational conferences are summarised. The project received funding from the European Community under the Community Action Programme to Combat Social Exclusion 2002-2006. (RH)

From : Download from website (30/10/07): www.age-platform.org

The global impact of income inequality on health by age: an observational study; by Danny Dorling, Richard Mitchell, Jamie Pearce.

British Medical Journal, vol 335 no 7625, 27 October 2007, pp 873-875.

The apparent impact of income inequality on health has been shown for wealthier nations, and is now explored as to whether this impact is replicated worldwide and varies by age. The authors outline an observational study of 126 countries for which complete data on income inequality and mortality by age and sex were available around the year 2002 (including 94.4% of the world population). Data on mortality were from the World Health Organization (WHO), and income data were taken from the annual reports of the United Nations Development Programme (UNDP). At ages 15-29 and 25-39, variations in income inequality seem more closely correlated with mortality worldwide than do variations in material wealth. This relation is especially strong among the poorest countries in Africa. Mortality is higher for a given level of overall income in more unequal nations. Income inequality seems to have an influence worldwide, especially for younger adults. Social inequality seems to have a universal negative impact on health. This article is an abridged version of a paper that was published on bmj.com on 22 October 2007. (RH)

ISSN: 09598138

From : <http://www.bmj.com>

Health in London [2006/07]: review of trends, progress and opportunities; by Gail Findley, Helen Roberts, Gus Wilson (et al), London Health Commission; Greater London Authority - GLA; London Health Observatory. London: London Health Commission, 2007, 127 pp.

The focus of this annual report is London and the health of Londoners: making the links for health. An adapted health poster which covers the report shows the partners of the LHC and how they influence the factors that affect people's health in the capital. (KJ)

ISBN: 1904340113

From : London Health Commission, City Hall, The Queen's Walk, London SE1 2AA. Email: health.commission@london.gov.uk Websites: www.londonhealth.gov.uk London Health Observatory: www.lho.org.uk

Income, wealth, poverty and progress; by John Hills, Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation - JRF, February 2007, pp 15-17.

Search, no 45, February 2007, pp 15-17.

This article reviews the work of the Joseph Rowntree Foundation (JRF) in this area since the report of the 1995 JRF Inquiry into Income and Wealth. The main findings revealed that income inequality in the UK grew rapidly between 1977 and 1990. This rapid growth has been halted, with some progress in reducing income inequality especially in child and pensioner poverty, but otherwise progress has been mixed. The article provides two tables: one gives numbers of those in relative poverty 1970 to 2004/5, and the other provides benefit values in relation to average earnings, 1971 to 2004. It concludes that the "forces pushing towards widening inequality are as strong as ever"; and issues of poverty and disadvantage, including those which concern state pensioners, will continue to be part of the Foundation's programme. (KJ/RH)

ISSN: 09583467

From : <http://www.jrf.org.uk>

Inequalities in health expectancies in England and Wales: small area analysis from 2001 Census; by Domenica Rasulo, Madhavi Bajekal, Mohammed Yar.

Health Statistics Quarterly, no 34, Summer 2007, pp 35-45.

Inequalities in the expectation of life without disability and life in good health are investigated using small area statistics (ward level) from the 2001 Census for England and Wales. Inequalities were examined both nationally and within regions by computing life expectancies and health expectancies in groups of wards (twentieths) aggregated according to the Carstairs deprivation score. The results showed that the inequality gaps were significantly larger for health expectancies compared with life expectancy; they were wider for disability-free life expectancy than healthy life expectancy; and, for all measures, were wider for males. Within regions, the gradient in health inequalities with increasing deprivation varied. Those living in the least deprived wards had similar levels of health expectations across all regions. There was more geographical variation in the most deprived areas with lowest health expectations in the northern regions. (RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

Long-term ill health, poverty and ethnicity; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation, April 2007, 4 pp.

Findings, 2060, April 2007, 4 pp.

Qualitative and quantitative methods were used in this research on Pakistani, Bangladeshi, Ghanaian and white English working-age people living with long-term ill health. This study was carried out by researchers at the University of Sheffield, Sheffield Hallam University, the University of Essex, the London School of Hygiene and Tropical Medicine, and Social Action for Health, led by Sarah Salway. They examined why there are links between ill health and poverty, and why the consequences appear to be worse among minority ethnic groups. They used secondary analysis of the the Labour Force Survey (LFS) 2001 to 2005, the Citizenship Survey 2001, and tables from the 2001 Census, coupled with an extended period of fieldwork in the East End of London from April 2004 to February 2006. These findings comment on the consequences of health problems, including: attitudes to ill health; attitudes and access to support; social networks; and ill health and employment. Among the findings in this summary are that overall, carers were more likely than those with long-term ill health to miss out on social participation. (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

Low income older adults' acceptance of depression treatments: examination of within-group differences; by Namkee G Choi, Nancy Morrow-Howell.: Taylor & Francis, July 2007, pp 423-433.

Aging & Mental Health, vol 11, no 4, July 2007, pp 423-433.

Using the 11-item Treatment Evaluation Inventory (TEI), a community sample of 79 housebound and 127 ambulatory older adults rated their acceptance of four depression treatments for two hypothetical cases with mild-to-moderate or severe levels of depressive symptoms. The four treatments were clinic-based cognitive therapy (CT), in-home cognitive bibliotherapy (CB), antidepressant medication (AM) and regimented physical exercise (PE). Older people had significantly less favourable attitudes toward AM than CT as a treatment for mild-to-moderate symptoms, and they were less accepting of CB than CT for sever symptoms. Concerns about becoming dependent on medication and about its side effects as well as the understanding of loneliness and isolation as causes of depression appear to have affected their scores. African American and Hispanic older adults showed attitudes that were as favourable as those of their non-Hispanic white peers toward all four types of depression treatments. Housebound older adults had less favourable attitudes towards CB than did their ambulatory peers. (RH)

ISSN: 13607863

From : <http://www.informaworld.com/CAMH>

Monitoring poverty and social exclusion 2007; by Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, 2007, 4 pp.

Findings, 2164, 2007, 4 pp.

The New Policy Institute has updated its annual analysis of indicators of poverty and social exclusion for all the latest data. Its principal conclusion is that the strategy against poverty and social exclusion pursued since the late 1990s is now largely exhausted. The full report on which these findings are based, is only available online on the www.poverty.org.uk website. Separate reports by the same team, look specifically at ethnicity (2007), Scotland (2006), Northern Ireland (2006) and Wales (2005). (KJ/RH)

ISSN: 09583084

Price: FOC

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk>

Monitoring poverty and social exclusion in Wales 2007; by Peter Kenway, Guy Palmer, New Policy Institute; Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, July 2007, 4 pp.

Findings, 2096, July 2007, 4 pp.

This Findings updates Monitoring poverty and social exclusion in Wales 2005. That report focused on trends over time and differences across Wales. It concluded that Wales was becoming average in UK terms, having not long ago been far behind. By contrast, this Findings focuses on the breadth and scale of problems still faced in Wales. If this makes for a darker tone, it reflects the fact that the rate of child poverty and proportion of people 'lacking but wanting work' are no lower than two years ago. Other problems remain stubbornly unyielding, namely that poverty affects all age groups. (KJ/RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

The multi-dimensional analysis of social exclusion: [executive summary of report prepared for the Social Exclusion Unit]; by Ruth Levitas, Christina Pantazis, Eldin Fahmy (et al), Department of Sociology and School for Social Policy, University of Bristol; Townsend Centre for the International Study of Poverty, University of Bristol; Bristol Institute for Public Affairs, University of Bristol. [London]: Social Exclusion Unit, Cabinet Office, January 2007, pp 9-12.

For the purpose of this report, social exclusion involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities available to the majority of people in a society, whether in economic, social, cultural or political arenas. This summary outlines a project for the Social Exclusion Unit (SEU), the purpose of which was to review existing sources on multi-dimensional disadvantage or severe forms of social exclusion, characterised as "deep exclusion" - that is, exclusion across more than one domain or dimension of disadvantage, resulting in severe negative consequences for quality of life (QoL), well-being and future life chances. The Bristol Social Exclusion Matrix (B-SEM), a matrix of domains and topic areas was constructed across the four stages of the life course, from childhood to later life. The summary also notes some of surveys for secondary analysis of multi-dimensional disadvantage covered in more detail in the main report, along with the main recommendations. The report was funded by the Department for Communities and Local Government (DCLG), when the SEU was based at that Department. (RH)

From : Download link at:

http://www.cabinetoffice.gov.uk/social_exclusion_task_force/publications/research/multidimensional.asp

The needs and resources of older people; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation, April 2007, 2 pp.

Findings, 2044, April 2007, 2 pp.

With the 2006 White Paper, "Security in retirement: towards a new pension system" (Cm 6841) as background, a research team from the University of Loughborough's Centre for Research in Social Policy and the University of Essex explored what existing data sources can tell us about older people's needs and resources. A particular focus was on poverty and hardship in later life. The team analysed data from five different cross-sectional and longitudinal data sets: the British Household Panel Survey (BHPS); the Expenditure and Food Survey; the Poverty and Social Exclusion Survey of Britain; the General Household Survey (GHS); and the Health Survey for England. As well as income, the analysis also examines expenditure, health, social networks, services, housing and neighbourhoods. It considers how the circumstances of people aged 65+ change as they age, and whether life is improving or worsening for successive generations of older people. The full report, "Measuring resources in later life: a review of the data" is published by the Joseph Rowntree Foundation (JRF); it highlights limitations and suggests possibilities for future research. (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

Older people's views and experiences of resources in later life; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation, April 2007, 4 pp.

Findings, 2061, April 2007, 4 pp.

With increasing numbers of older people living longer, the future of their financial and service provision is a key policy concern, while poverty among the present generation of older people remains an important issue. This qualitative study, by the University of Loughborough's Centre for Research in Social Policy, explores how older people value available resources, and how they had planned for retirement and are planning for future later life. The research is set against the background of the 2006 White Paper, "Security in retirement: towards a new pension system" (Cm 6841). 91 in-depth interviews were conducted with older people aged 65-84 during 2005. Although this a longitudinal piece of research (respondents will be interviewed up to twice more), these findings relate to the first round of interviews only. The focus is on experiences up to the time of interview and expectations about the future, in order to act as a foundation for issues to be explored in more depth in the next research stages. The full report, by Katherine Hill and colleagues, "Understanding resources in later life: the views and experiences of older people" is published by the Joseph Rowntree Foundation (JRF). (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

Pensioner poverty over the next decade: what role for tax and benefit reform?; by Mike Brewer, James Browne, Carl Emmerson (et al), Institute for Fiscal Studies - IFS. London: Institute for Fiscal Studies, July 2007, 109 pp (IFS commentary 103).

What are the prospects for pensioner poverty in the next ten years, and how much difference will the proposals in the 2006 White Paper, "Security in retirement" (Cm 6841) make? This report examines these questions under

a variety of alternative tax and benefit policies, by using data from the British Household Panel Survey (BHPS), the English Longitudinal Study of Ageing (ELSA), the Family Resources Survey, the ONS Longitudinal Study, and mortality data from the Government Actuary's Department. This is done by modelling the future demographic structure and incomes of the pensioner population up to 2017/18, by simulating mortality, health, receipt of disability benefits and labour market outcomes for people aged 50+ in England in 2002/03. Different tax and benefits systems are then applied to this simulated pensioner population to examine their effects on future pensioners' net incomes, and hence future pensioner poverty. The research finds that recent falls in poverty amongst those aged 65+ are unlikely to continue after 2007-08, even after the implementation of the proposals outlined in the White Paper. The research for this report was funded by Help the Aged, and co-funded by the Economic and Social Research Council through the ESRC research grant Inequalities in Health in an Ageing Population (RES-000-23-0590) and the Centre for Microeconomic Analysis of Public Policy at the Institute for Fiscal Studies (IFS). (RH)

Price: £15 (IFS members); £30 (non-members)

From : The Institute for Fiscal Studies, 7 Ridgmount Street, London WC1E 7AE. Link to download: http://www.ifs.org.uk/publications.php?publication_id=3991

Pensions not poverty: a basic human right; by HelpAge International; Help the Aged. London: HelpAge International; Help the Aged, 2007, A5 leaflet.

This leaflet launches the Pensions not Poverty campaign that aims to tackle the poverty of older people in poorer countries through the introduction of a social pension. Eight out of ten people in poorer countries have no regular income at all. A short film which includes interviews with some of the older people who Help the Aged works with is featured on their website. Author Bill Bryson is the Campaign's Ambassador. (KJ/RH)

Price: FOC

From : Website; www.helptheaged.org.uk/pensionsnotpoverty

The persistence of hardship over the life course; by Thomas L Hungerford.

Research on Aging, vol 29, no 6, November 2007, pp 491-511.

Status maintenance models have been proposed that suggest stratification of economic status over the life course (e.g. little mobility within the income distribution). Several studies have found evidence to support this, but none have looked at broader measures of well-being. Using 29-years (1968-1996) of the University of Michigan's Panel Study of Income Dynamics (PSID), hypothesis tests and logistic regression techniques are employed to test the relation between middle age chronic hardship and adverse old age outcomes. In many cases, individuals who experience middle-age chronic hardships are significantly (statistically) more likely to experience adverse old age outcomes. (RH)

ISSN: 01640275

Poverty and ethnicity in the UK; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation, April 2007, 4 pp.

Findings, 2059, April 2007, 4 pp.

In a wide-ranging review of the literature, Lucinda Platt of the University of Essex summarises the findings of poverty and ethnicity research since 1991. Of the thousands of studies screened for potential inclusion, around 350 were selected for review in her final report (same title), published by the Policy Press on behalf of the Joseph Rowntree Foundation (JRF). Most of the studies identified used the Census categories for distinguishing ethnic groups; there was little distinct analysis of white groups. These findings summarise the main points of the research, which prioritised an income measure of poverty as being the most transparent, and allowing consideration of different components of income. Deprivation was seen as stemming from lack of income, at least in the long term. However, evidence of material deprivation measures was also included and reviewed to the extent that it was available. (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

Poverty and wealth across Britain 1968 to 2005; by Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, July 2007, 4 pp.

Findings, 2077, July 2007, 4 pp.

The relationship between wealth and place is little understood; however, establishing the geographical distribution of wealth is essential for a more thorough understanding of social inequalities. A team of researchers from the Universities of Sheffield and Bristol and the Institute of Education, University of London have used a wide range of data - principally the Family Expenditure Survey (FES) - to provide a new spatial analysis of Britain's changing picture of poverty and affluence over the last 40 years. These findings outline the

main points from the research, published as 'Poverty, wealth and place in Britain 1968 to 2005' by the Policy Press on behalf of the Joseph Rowntree Foundation (JRF). This study builds on two previous studies on poverty in Britain, also published by the Policy Press: 'Life in Britain: using millennial Census data to understand poverty, inequality and place' (2005), and 'Poverty and social exclusion in Britain' (2006). The study's full dataset of poverty and wealth measures is on the Spatial and Social Inequalities Research Group (SASI) website (<http://www.sasi.group.sheffield.ac.uk/research/transformation>). (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

Poverty dynamics research in the UK; by Noel Smith, Sue Middleton, Centre for Research in Social Policy, Loughborough University; Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, June 2007, 4 pp.

Findings, 2041, June 2007, 4 pp.

This systematic literature review of UK poverty dynamics research since the 1990s shows that this approach provides a more comprehensive understanding of poverty than point-in-time studies. The review was undertaken by a team from the Centre for Research in Social Policy, led by Noel Smith and Sue Middleton. Their full report, 'A review of poverty dynamics research in the UK' is published by the Joseph Rowntree Foundation (JRF) and available as a free download. (KJ/RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

Poverty rates among ethnic minorities in Great Britain; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation, April 2007, 4 pp.

Findings, 2057, April 2007, 4 pp.

As part of its monitoring of poverty and social exclusion (see www.poverty.org.uk), the New Policy Institute has analysed how the rates of income poverty differ between ethnic groups, and the reasons for some of these differences. These findings outline the results of research by Guy Palmer and Peter Kenway, whose full report, "Poverty among ethnic groups: how and why does it differ?" is published by the Joseph Rowntree Foundation (JRF). They used data - notably from Households Below Average Income for 2002/03 to 2004/05 (Department for Work and Pensions, DWP) - to ascertain income poverty rates. Their analysis suggests that differences in age, family type and family work status account for only half of the "excess" income poverty rates suffered by minority ethnic groups compared with white British people. Differences in work rates were ascertained using data from the 2001 Census. (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

PSA [Public Service Agreement]: Delivery agreement 17: Tackle poverty and promote greater independence and wellbeing in later life; by HM Government; HM Treasury; Department for Work and Pensions - DWP. London: HM Treasury, October 2007, 31 pp.

This is one of the 30 Public Service Agreements (PSAs) which sets out the key priority outcomes the Government wants to achieve in the spending period 2008-2011, following the 2007 Comprehensive Spending Review (CSR). This PSA seeks to ensure that the specific needs of the older population (here defined as everyone aged 50+) are given "due priority". It specifies five indicators for measuring progress, outlines the roles and responsibilities, and defines the key terms. Indicator 1: The employment rate of those aged 50-69 and difference between this and the overall employment rate. Indicator 2: The percentage of pensioners in low income. Indicator 3: Healthy life expectancy at age 65. Indicator 4: The proportion of people over 65 who are satisfied with their home and neighbourhood. Indicator 5: The extent to which older people receive the support they need to live independently at home. For each indicator, delivery strategies and how they are to be measured are explained. (RH)

From : HM Treasury, 1 Horse Guards Road, London SW1A 2HQ. E-mail: public.enquiries@hm-treasury.gov.uk Delivery agreement 17: http://www.hm-treasury.gov.uk/media/0/0/pbr_csr07_psa17.pdf Website: http://www.hm-treasury.gov.uk/pbr_csr/psa/pbr_csr07_psaindex.cfm

Public attitudes to economic inequality; by Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, July 2007, 4 pp.

Findings, 2097, July 2007, 4 pp.

Economic inequality - the unequal distribution of financial resources within the population - is now a marked feature of the socio-economic structure of the UK. However, relatively little is known about public attitudes on this issue. These findings outline a study by Michael Orton at the University of Warwick and Karen Rowlingson at the University of Birmingham, in which they examine public attitudes to economic inequality and related issues of poverty and redistribution of wealth. Drawing on a review of current literature, they find that inequality stands at historically high levels, and that asset inequality has increased since the 1990s, with the top 1% now owning nearly a quarter of all marketable assets. Their main research report is published by the Joseph Rowntree Foundation (JRF) as 'Public attitudes to economic inequality'. (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

Social and gender inequalities in depressive symptoms among urban older adults of Latin America and the Caribbean; by Beatriz Eugenia Alvarado, Maria Victoria Zunzunegui, François Béland (et al).

Journals of Gerontology: Series B, Psychological Sciences and Social Sciences, vol 62B, no 4, July 2007, pp S226-S237.

Data from the SABE study (Salud, Bienestar y Envejecimiento) - the Health, Wellbeing and Aging project in seven large cities in Latin America and the Caribbean - were used for analyses of the associations between depressive symptomatology and socioeconomic conditions and health indicators in childhood, adulthood and old age. The Geriatric Depression Scale (GDS) was used to classify respondents with high levels of depressive symptoms. The prevalence of depression in the urban population of Latin America was relatively low, ranging from 0.4% to 5.2% for men and from 0.3% to 9.5% in women. Women were more exposed to social and material disadvantage during their life course than men, but were not more vulnerable to them than men. Current socioeconomic conditions and health status as well as functional disabilities mainly accounted for gender differences in the prevalence of depression. Additionally, poor health and hunger during childhood, as well as illiteracy or lack of education were associated with depression in both men and women. Cumulative life course exposure to social and material disadvantage and current material, social and health conditions explain the higher frequency of depression in women. (RH)

ISSN: 10795014

From : <http://www.geron.org>

Social inequalities in adult male mortality by the National Statistics Socio-Economic Classification, England and Wales, 2001-03; by Chris White, Myer Glickman, Brian Johnson (et al).

Health Statistics Quarterly, no 36, Winter 2007, pp 6-23.

A previous article in Health Statistics Quarterly has noted premature mortality as a major public health concern. This article reports social inequalities in mortality in men aged 25-64 in England and Wales in the period 2001-2003 using linked data sources and 2001-2004 using linked data sources. It represents the first official analysis of the National Statistics Socio-Economic Classification introduced in 2001, and updates the tradition of decennial reporting of mortality by socio-economic status. These results set a benchmark for inequalities in mortality in men of this age, providing insights into the impacts of different social and occupational circumstances in the early 21st century and enabling future monitoring. The Office for National Statistics (ONS) intends to extend this work to examine inequalities in mortality in females of the same age in causes of death and by Government Office region. The sources used were the 2001 Census, the mid-year population estimates for 2001-2003, deaths of men occurring in 2001-2003, and ONS Longitudinal Study (LS). (RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

Tackling social exclusion and the ageing agenda : regional events on the later life and socially excluded adults PSAs: [conference pack : conference held 30 November 2007, New Connaught Rooms, London]; by Department for Work and Pensions - DWP; Cabinet Office; Government Offices for the English Regions.

The aim of conference was to provide an overview of the agenda for older people in relation to two Public Service Agreements: (PSA) 17 - Tackle poverty and promote greater independence and well-being in later life; and PSA 16: Increase the proportion of socially excluded adults in settled accommodation and employment, education or training. This conference pack includes documentation relating to these PSAs; a briefing document for Local Area Agreements (LAAs) relating to older people (Government Office for the South East); an interim report of progress on the National evaluation of Partnerships for Older People Projects (POPPs) (University of Hertfordshire, 2007); 'Beyond the tick box: older citizen engagement in UK local government' (Policy Studies

Institute, PSI / Better Government for Older People, BGOP, 2007); UK Inquiry into Mental Health and Well-Being in Later Life: executive summaries and recommendations; and miscellaneous handouts and PowerPoint presentations. The CDs are LinkAge Plus (Salford City Council), and 'Village agents' (Gloucestershire County Council). (RH)

Price: n/a

Trends and geographical variations in alcohol-related deaths in the United Kingdom, 1991-2004; by Claudia Breakwell, Allan Baker, Clare Griffiths (et al).

Health Statistics Quarterly, no 33, Spring 2007, pp 6-24.

Alcohol-related deaths in the UK increased substantially between 1991 and 2004, from 4144 to 8221. Overall rates increased in all parts of the UK. There were, however, large differences in rates between countries and regions. This article presents these differences and also looks at patterns of alcohol-related mortality by deprivation within England and Wales. The article considers changes over time for males and females and for different age groups. The alcohol-related death rate in the UK among men aged 55-74 increased by around half, from 26.2 to 38.7 deaths per 100000. For men aged 75+, death rates were considerably higher in Scotland (40.1 deaths per 100000) than for the other countries in the UK; the rate in Wales was 19.7 deaths per 100000. The largest increase for the period 1991-2004 was 79% in Northern Ireland (from 13.5 to 24.2 per 100000). For women aged 55-74, the overall rate increased by 39% from 13.9 deaths per 100000 in 1991-1997 to 19.3 per 100000 in 1998-2004. Scotland's rate was substantially higher than for the UK as a whole, 37 and 19.3 deaths per 100000 respectively. For women aged 75+, the overall UK rate increased by about a fifth, from 10.3 to 12.4 deaths per 100000. (RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

User involvement, research and health inequalities: developing new directions; by Peter Beresford.

Health and Social Care in the Community, vol 15, no 4, July 2007, pp 306-312.

Placed in the context of broader discussions and developments about service user involvement in research and evaluation, this paper looks at the role that user involvement research may play in health inequalities research. It examines the pressures for and against such user involvement research its different expressions and ideological relations, and what particular contribution it may have to offer in researching health inequalities. In considering how it may help in developing substantive understanding of these issues and the role it may play in the future, particular attention is paid to the issue of enabling the diverse involvement of service users in order not to reinforce existing exclusions and barriers in research, policy and practice. (RH)

ISSN: 09660410

From : <http://www.blackwellpublishing.com/hsc>

Work-rich and work-poor: three decades of change; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation, March 2007, 4 pp.

Findings, 1996, March 2007, 4 pp.

The number of people in employment is higher now than in the mid-1970s. There have, though, been substantial changes in the distribution of jobs between social groups. These trends have had important consequences for equality and inequality, and for the number of non-working families in Britain. Richard Berthoud of the Institute for Social and Economic Research at the University of Essex has conducted an economic analysis of these trends over the past thirty years, results of which are outlined in these findings. While the number of couples who both have a job has increased, older men and women have become more disadvantaged, having lower rates of employment than in the 1970s. The research was based on new analysis of the General Household Survey (GHS) covering 26 of the 30 years between 1974 and 2003. A "personal employment equation" was developed to estimate adults' probability of being in work, taking account of their gender and family position, disability, age, education, regional unemployment rate and ethnic group. Analysis was confined to men and women aged 30-59, with samples totaling 337000 across the 26 years. Year by year analysis indicates how the working patterns of different groups have been affected by cyclical trends in the economy as a whole, to reveal underlying trends. (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

2006

Age and inequality; by Eric Midwinter. Oxford: Blackwell Publishing, 2006, pp 109-115.

IN: The rise and rise of meritocracy, Geoff Dench (ed); published as a special issue of *The Political Quarterly*, 2006, 2006, pp 109-115.

'Age and inequality' is one of a collection of 24 papers arising from a conference, 'Reviewing Meritocracy', held at the Institute of Community Studies (ICS) in May 2004 marking its half-century and referring to the 'The rise of the meritocracy' written by its founder, Michael Young. In his paper, Eric Midwinter suggests that Britain has become more meritocratic and socially polarised, and that it is children and older people who are losing out the most. (RH)

ISBN: 1405147199

From : Blackwell Publishing, Garsington Road, Oxford OX4 2DQ.<http://www.blackwellpublishing.com>

Age Concern's submission to the 2007 comprehensive spending review; by Age Concern England - ACE. London: Age Concern England - ACE, November 2006, 55 pp (Policy Papers, ref: 2406).

The forthcoming Comprehensive Spending Review (CSR) is likely to set the government's priorities and direction of policy for the next ten years. In this document, Age Concern England (ACE) sets out eight challenges for policy on ageing and older people: older people's income (UK); preventative services (England); long-term care (England); equality in health care (England); fuel poverty, housing conditions and winter health (England); learning and skills (England); informed choices (Great Britain); and local services (UK). This submission also comments on progress of the review; sets out proposals for public spending in the eight key areas; and makes recommendations for the future of of Public Service Agreement targets. (RH)

Price: FOC

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Download document at <http://www.ageconcern.org.uk>

Ageing and vulnerable elderly people: European perspectives; by Emily Grundy.

Ageing and Society, vol 26, part 1, January 2006, pp 105-134.

The processes and circumstances that create vulnerability among older people, specifically to a very poor quality of life or an untimely or degrading death, are considered. Models of ageing processes are used to define vulnerable older people as those whose reserve capacity falls below the threshold needed to cope successfully with the challenges they face. Compensatory supports may intervene to mitigate the effects of the challenges and to rebuild reserve. The dimensions of reserve, challenges and compensation are discussed, with emphasis on demographic and other influences on the availability of family and social support. Policy initiatives to reduce vulnerability can focus on each part of the dynamic process that create vulnerability, namely ensuring that people reach later life with reserve, reducing the challenges they face in later life, and providing adequate compensatory supports. The promotion through the life-course of healthy lifestyles and the acquisition of coping skills, strong family and social ties, active interests, and savings and assets, will develop reserves and ensure that they are strong in later life. Some of the physical and psychological challenges that people may face as they age cannot be modified, but others can. Interventions to develop compensatory supports include access to good acute care and rehabilitation when needed, substitute professional social and psychological help in times of crisis, long-term help and income support. Our knowledge of which interventions are most effective is, however, limited by the paucity of rigorous evaluation studies. (RH)

ISSN: 0144686X

From : http://www.journals.cambridge.org/jid_ASO

Are 'poor' pensioners 'deprived'?: a report of research carried out by the Institute for Social and Economic Research and the Department of Health and Human Sciences, University of Essex on behalf of the Department for Work and Pensions; by Richard Berthoud, Morten Blekesaune, Ruth Hancock, Institute for Social and Economic Research, University of Essex; Department of Health and Human Sciences, University of Essex; Department for Work and Pensions - DWP. Leeds: Corporate Document Services, 2006, 111 pp (Department for Work and Pensions Research report, no 364).

Pensioners have lower average incomes and a higher risk of income poverty than adults below pension age. The object of this project was to describe and explain the relationships between age and living standards in later life, exploring how sensitive this is to the questions being asked, and the extent to which the experiences of individuals change as they grow older. The report analyses the Poverty and Social Exclusion Survey (PSE) to experiment with a range of different indicators to see how robust the conclusions are with respect to construction of an index. The PSE, a cross-sectional survey, was carried out in 1999 by a joint team from Bristol, Loughborough and York universities. This report also analyses the British Household Panel Survey (BHPS), a sequence of 7 years of data about the same sample of people; use of longitudinal data shows whether

living standards improve or deteriorate as people grow older. This project is one of three commissioned by the Department for Work and Pensions (DWP) on how we measure older people's living standards and spending patterns. Readers are recommended to consult another of the reports - "Understanding older people's experiences of poverty and material deprivation" - as its aim was to provide an understanding of older people's experiences of poverty and indicators of material deprivation. (RH)

ISBN: 1847120466

From : Corporate Document Services, 7 Eastgate, Leeds LS2 7EY. E-mail: orderline@cds.co.uk Website: www.cds.co.uk Download from DWP website: <http://www.dwp.gov.uk/asd/asd5/rrs2006.ass>

Assessing the impact of illness, caring and ethnicity on social activity; by Lucinda Platt, ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, 2006, 40 pp (CASEpaper 108).

It has long been accepted that lack of social participation in wider society is one aspect or one definition of poverty. Concerns with the extent and distribution of social capital as both a measure of a good society and a means to upward mobility also emphasises the importance of social contacts and networks to the well-being of individuals and communities. It has been argued that social interaction is conducive to better outcomes for those with health problems. The author uses the Home Office Citizenship Survey 2001 to explore the impact of lack of social engagement of long-term illness, caring for someone with such an illness, and ethnicity. Controlling for a range of characteristics and examining the relationships separately for men and women, there is evidence that between them, the four measures reveal an underlying propensity for reduced social contact. Other things being equal, illness has little association with reduced social participation, but caring does seem to affect opportunities for sociability. Members of some ethnic groups are less likely to engage in neighbourly social visiting than others, and these differences are little affected by income level. By contrast, differences in "going out" across groups can largely be explained by differences in income. Overall, social engagement among male Bangladeshis and to a lesser extent Pakistanis is high, whereas Black Africans and Black Caribbeans, especially women, are notable for their lack of opportunities for social engagement compared with their otherwise similar peers. They would appear to be particularly at risk of social isolation, with consequences for their current and future welfare. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

CSR: creating security in retirement: Comprehensive Spending Review; by Age Concern England - ACE. London: Age Concern England, July 2006, 27 pp.

The Government's forthcoming Comprehensive Spending Review (CSR) is likely to set priorities and direction of policy for the next ten years. In this document, Age Concern England (ACE) makes the case for HM Treasury to conduct a cross-cutting review of the older population's needs. Although there has been progress, Gordon Brown's aim of ending pensioner poverty within a generation has a long way to go. This document spells out the main priorities as: poverty and social exclusion; employment and the adult skills gap; health inequalities; and lack of dignity and respect in social care. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Download: http://www.ageconcern.org.uk/AgeConcern/Documents/CSR_pamphlet_July_2006.pdf#search=%22%2BComprehensive%20Spending%20Review%20Age%20Concern%20England%22

The differential impact of social-pension income on household poverty alleviation in three South African ethnic groups; by Monica Ferreira.

Ageing and Society, vol 26, part 3, May 2006, pp 337-354.

Social pension programmes play a key role in old-age support systems through their ability to reach vulnerable older people. Under apartheid, South Africa's citizens were categorised according to race; and those classified as Asian, black and coloured (mixed race) had less access to the opportunities and resources available to whites. Parity in the amount of social pension benefits paid to beneficiaries in the different ethnic categories was achieved only in 1993. The Non-Contributory Pensions and Poverty Study (NCPSS), conducted in Brazil and South Africa, has assessed the impact of social pension income on household poverty alleviation. This paper draws on the findings of the South African survey to analyse the differential effects of pension income on household poverty alleviation in three ethnic-geographic groups. Its data show a pervasive social and economic gradient of disadvantage among the groups, with rural-black households being most disadvantaged, urban-coloured households least disadvantaged, and urban-black households in between. The impact of pension income on household poverty alleviation has a similar pattern. The paper concludes with a discussion of the implications of the findings for the achievement of equity through informed policy interventions. (KJ/RH)

ISSN: 0144686X

From : http://www.journals.cambridge.org/jid_ASO

Diversity, disparities and inequalities in aging: implications for policy; by Keith Whitfield, Jacqueline Angel, Linda Burton (et al).: National Academy on an Aging Society, Summer 2006, pp 16-22.

Public Policy & Aging Report, vol 16, no 3, Summer 2006, pp 16-22.

This article reviews some of the issues facing US policymakers when confronting the growing diversity in the older population. The growth in absolute numbers, as well as the slowing mortality of older ethnic minorities, will produce a large constituency living to older age, many of whom will have specialised needs due to a lifetime of disadvantage in social, economic and family resources. Even though non-Hispanic whites are projected to remain the majority group in the foreseeable future, official population projections based on current growth rates predict that 25% of retirement age people will be African-Americans, Hispanic or Asian by 2026. (RH)

ISSN: 10553037

From : <http://www.agingsociety.org>

Financial exclusion among older people; by Financial Exclusion Programme, Help the Aged; Andrew Irving Associates. London: Help the Aged, 2006, 36 pp.

Research conducted by Andrew Irving Associates for Help the Aged's Financial Exclusion Programme indicates that post office closures are having - and will continue to have - a major impact on many older people in accessing cash and managing their money. This report considers the characteristics of financially excluded people. It quotes older people in its sample (mainly from lower socio-economic groups), who describe their day-to-day management of finances, and explain financial exclusion. Among their problems with financial services are access to cash and bank accounts, post office closures, and debt and borrowing. Disability problems, new technology, social isolation, personal safety and security, and financial abuse are quoted as the key factors that encourage financial exclusion. The report outlines factors likely to reduce financial exclusion, but notes the limited availability of sources of advice. It concludes with a discussion on financial inclusion conducted with 10 older residents on the Aylesbury Estate, Southwark. (RH)

ISBN: 1845980158

Price: £6.00

From : Help the Aged, 207-221 Pentonville Road, London N1 9UZ. E-mail: info@helptheaged.org.uk

Website: www.helptheaged.org.uk

A framework for understanding vulnerabilities in old age; by Elisabeth Schröder-Butterfill, Rüyü Marianti.

Ageing and Society, vol 26, part 1, January 2006, pp 9-35.

Identifying vulnerable older people and understanding the causes and consequences of their vulnerability is of human concern and an essential task of social policy. To date, vulnerability in old age has mainly been approached by identifying high risk groups, like the poor, childless, frail or isolated. Yet vulnerability is the outcome of complex interactions of discrete risks, namely of being exposed to a threat, of a threat materialising, and of lacking the defences or resources to deal with a threat. The authors review approaches to vulnerability in various disciplines, in order to develop a systematic framework for approaching vulnerability. This framework distinguishes and examines the interactions among the domains of exposure, threats, coping capacities and outcomes. Drawing in European and Asian gerontological literature, the authors discuss what might be meant by these domains and their place in the understanding of vulnerability to old age. Two case studies are presented - one on homelessness in Britain, the other on familial care provision in Indonesia - to illustrate the ways in which specific vulnerabilities are created and distributed over the life course. (RH)

ISSN: 0144686X

From : http://www.journals.cambridge.org/jid_ASO

Globalization and the welfare state: the same strategies for similar problems?; by José Adelantado, Eduardo Calderón Cuevas.

Journal of European Social Policy, vol 16, no 4, November 2006, pp 374-386.

This paper analyses the recent evolution of public expenditure, social protection expenditure, income inequality and the risk of poverty in the European Union. It argues that some of the pressures derived from globalisation have been translated into a relative reduction on the efforts devoted to public expenditure and social protection expenditure compared to growth in the gross domestic product (GDP), resulting in a negative impact both on income distribution in the low income population, and on the risk of poverty. The authors hypothesise that this relative reduction in spending in welfare states has come about through a general dynamic of convergence, albeit with 'deviant' cases. The countries that used to allocate the most resources to public expenditure and social protection expenditure are those that have cut back the most, and where income inequality and the risk of

poverty have increased the most. Conversely, the countries that used to allocate the fewest resources are those that have increased expenditure, and where income inequality and the risk of poverty have fallen the most. (KJ//RH)

ISSN: 09589287

From : <http://esp.sagepub.com>

"Heating is more important than food": older women's perceptions of fuel poverty; by Tracey O'Neill, Clare Jinks, Anne Squire.

Journal of Housing for the Elderly, vol 20, no 3, 2006, pp 95-108.

Fuel poverty is estimated to affect millions of people in the UK, and older people are especially vulnerable. Most research into fuel poverty has drawn upon quantitative paradigms. The aim of this study, therefore, was to investigate the perceptions and experiences of older women in relation to fuel issues. Ten qualitative semi-structured interviews were undertaken during the winter of 2005 in a small community in North Wales. The interviews were tape-recorded and transcribed verbatim. A phenomenological approach was used for analysis. Four main themes emerged: causes of fuel poverty; managing money; heating is a priority; and government initiatives. The results show that fuel poverty is an important health and financial concern for older women. (RH)

ISSN: 02763893

From : Haworth Document Delivery Service, 10 Alice Street, Binghamton, NY 13904-1580, USA.

<http://www.HaworthPress.com>

Identifying vulnerable older people: insights from Thailand; by Peter Lloyd-Sherlock.

Ageing and Society, vol 26, part 1, January 2006, pp 81-103.

The usefulness of the "asset vulnerability framework (devised by Caroline Moser, 1998) for assessing the economic well-being of older people living in poor rural and urban communities is explored for Thailand. Gaining an accurate view of older people's material situation is essential for the development of policies that target the needs of older people in contexts of resource scarcity. The paper shows the limitations and potential biases of assessments based purely on reported income levels. It then sets out the key principles of the asset vulnerability framework which seeks to combine information about exposure to different economic risks with the relative capacity to deal with them. Drawing on survey data, the paper maps resilience to economic risk, and finds that the very old and those living in rural communities are in the most precarious position, whereas gender differences are less apparent. The asset vulnerability framework is then applied to specific forms of risk: catastrophic health expenditure and the death of a child caused by HIV/AIDS. Patterns of vulnerability revealed by the framework roughly accord with those revealed by reported income, but there are important differences, such as the size of the vulnerability gap between rural and urban populations. The framework provides a much fuller picture of why some groups of older people are in a more precarious economic situation than others. The paper recommends that future surveys draw on Moser's framework, and place emphasis on identifying the risks that older people consider most important. (RH)

ISSN: 0144686X

From : http://www.journals.cambridge.org/jid_ASO

Income and poverty in the United States in comparative perspective: the role of income and wealth in guaranteeing economic security in old age; by Timothy M Smeeding, James Williamson, Eva Sierminska (et al.): National Academy on an Aging Society, Summer 2006, pp 23-27.

Public Policy & Aging Report, vol 16, no 3, Summer 2006, pp 23-27.

If poverty is to be reduced and security increased in old age, we need to know more about how older people live and their sources of economic support over and above their annual income. A comparative cross-national perspective can offer us insights. This short paper extends previous cross-national analyses of older people's economic well-being by examining the effects of both income and wealth on poverty across some richer OECD countries: the US, Canada, Finland, Germany, Italy, Sweden and the UK. Data from the Luxembourg Income Study (LIS) database and the Luxembourg Wealth Study (LWS) show differences between these countries regarding income and asset poverty, and home ownership and home values. (RH)

ISSN: 10553037

From : <http://www.agingsociety.org>

Just above the bread line: living on a low income in later life; by Lorna Adams, Sally West, Age Concern England - ACE; IFF Research. London: Age Concern England, February 2006, 42 pp.

About one in five older people lives in poverty. Age Concern commissioned IFF Research Limited to carry out qualitative research with older people on a low income. 25 pensioners living on a low income took part in four discussion groups in Norwich and Birmingham; 8 in-depth interviews were also conducted. The objectives of

the research were to: understand the reality of surviving on a low income and the extent of the struggle in terms of what could be afforded and what they have to do without, managing budgets, using credit of varying terms, and the extent of stress caused. The research also sought to understand the extent to which changes in the benefits system have improved conditions; and to ascertain views on the support provided by the Government to older people. The findings indicate that while there have been some improvements in support given to older people on low incomes, there are ways in which pensions, benefits and information and advice could be used to better effect. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER.
<http://www.ageconcern.org.uk>

Low socioeconomic status and disability in old age: evidence from the InChianti Study for the Mediating Role of Physiological Impairments; by Antonia K Coppin, Luigi Ferrucci, Fulvio Lauretani (et al).
Journals of Gerontology: Series A, Biological Sciences and Medical Sciences, vol 61A, no 1, January 2006, pp 86-91.

Low socio-economic status (SES) has been associated with increased disability in later life. In a study of 1025 individuals aged 65+ living in the Chianti area (Italy), the aim was to determine whether SES has an impact on mobility functioning and to explore which physiological impairments are also associated with SES and may explain the relationship with mobility. Number of years of education was used as an indicator of SES. Mobility function was assessed using gait speed (400m) and the Short Physical Performance Battery (SPPB). Mobility-related physical impairments were assessed with tests of executive functioning, nerve conduction velocity, muscle power, hip-ankle range of motion, Ankle-Brachial Index, and visual acuity. Linear regression models were used to study the association between number of years of education and mobility and to estimate the contribution of each of the selected physiological impairments to the association. Adjusting for age and sex, slower gait speed (1.16 vs 1.26 m/s) and lower SPPB scores (9.55 vs 10.11) were seen in those with five or less years of total education compared with those with more than 5 years of total education. Leg power and executive function decreased the strength of association between educational level and gait speed by more than 15%. Controlling for all selected impairments decreased the education-gait speed association by 49%. Low education continued to be significantly associated with gait speed. Adjusting for all physiological impairments substantially reduced the low education-SPPB score association by 100%, and this association was no longer significant. Low SES is related to multiple physiological impairments, which explain a large amount of the association between education and gait limitations. Further work must be done to understand the mechanisms whereby low SES translates into the impairments that play an important role in mobility. (RH)

ISSN: 10795006

From : <http://www.geron.org>

The material resources and well-being of older people; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation - JRF, March 2006, 4 pp.

Findings, 0116, March 2006, 4 pp.

Vanessa Burholt and Gill Windle of the Centre for Social Policy Research and Development (CSPRD), University of Wales, Bangor, identify the key determinants of poverty in old age. Their study uses data for 987 people aged 65+ from the British sample of Ageing Well: a European Study of Adult Well-Being (ESAW), to examine older people's material resources and financial satisfaction. These findings outline the results from their main report (same title), published by the Joseph Rowntree Foundation (JRF). Overall, their findings suggest that differences in material resources and financial well-being in old age were determined by earlier life experiences, for example engagement in the labour market and subsequent ability to save and invest. (RH)

ISSN: 09583084

Price: FOC

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk>
Full report (ISBN 9781859354223) £13.95 (+£2.00 p&p) from York Publishing Services, 64 Hallfield Road, Layerthorpe, York YO31 7ZQ.

The material resources and well-being of older people; by Vanessa Burholt, Gill Windle, Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation - JRF, 2006, 54 pp.

The risk of poverty among older people in the UK is about three to four times higher than the typical risk of poverty in Europe. Moreover, people aged 75+ rely more on benefits as a source of income and get a smaller proportion of their income from occupational pensions and investments than younger pensioners. This study uses data for 987 people aged 65+ from the British sample of Ageing Well: a European Study of Adult Well-Being (ESAW), to construct measures of material resources and financial satisfaction. The new measures are used to: compare the material resources and financial satisfaction of different groups of older people; and identify the key determinants of poverty in old age. The findings indicate that women, people living alone,

people who are widowed, divorced or separated, in poor health, with lower education, and living in deprived neighbourhoods tend to have low levels of material resources or income in old age. These matters should be of concern to policy makers. (RH)

ISBN: 185935422X

Price: £13.95 (+£2.00 p&p)

From : York Publishing Services, 64 Hallfield Road, Layerthorpe, York YO31 7ZQ. (ISBN-13: 9781859354223) PDF download available - <http://www.jrf.org.uk> Alternative formats such as large print, Braille, audio tape or disk available from Communications Department, Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP.

Measuring deprivation in England and Wales using 2001 Carstairs scores; by Oliver Morgan, Allan Baker. Health Statistics Quarterly, no 31, Autumn 2006, pp 28-33.

In the 1980s, Vera Carstairs and Russell Morris developed an index designed to be used for health analysis which would measure relative material deprivation in small areas and with small populations. Carstairs scores were first calculated using data from the 1981 Census, and were based on four indicators from the Census which were considered to represent material disadvantage, and have since been widely used to examine the relationship between deprivation and health. This article describes how Carstairs scores were calculated for England and Wales, based on data from the 2001 Census and also presents the resulting geographical patterns of deprivation. (RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

Monitoring poverty and social exclusion in Northern Ireland 2006; by Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, November 2006, 6 pp.

Findings, 1968, November 2006, 6 pp.

A study from the New Policy Institute draws on the latest available data to monitor indicators of poverty and social exclusion in Northern Ireland. While income poverty is central to this, the indicators also cover benefit receipt, employment and pay, disadvantage in work, exclusion from services, housing and neighbourhoods, health and harm, and education. The full report (same title), by Peter Kenway, Tom MacInnes, Aveen Kelly and Guy Palmer, is published by the Joseph Rowntree Foundation (JRF). (RH)

ISSN: 09583084

Price: (Full report £16.95)

From : York Publishing Services, 64 Hallfield Road, Layerthorpe, York YO31 7ZQ. PDF download available - <http://www.jrf.org.uk>

Monitoring poverty and social exclusion in the UK 2006; by Joseph Rowntree Foundation - JRF; New Policy Institute. York: Joseph Rowntree Foundation - JRF, December 2006, 6 pp.

Findings, 1979, December 2006, 6 pp.

The New Policy Institute has produced its ninth annual report of indicators of poverty and social exclusion, providing a comprehensive analysis of trends over time and differences between groups. Poverty among adults is one of the themes examined: there has been a big fall in poverty among pensioners, particularly single pensioners. The full report, "Monitoring poverty and social exclusion 2006" by Guy Palmer, Tom MacInnes and Peter Kenway, is published by the Joseph Rowntree Foundation (JRF). Separate reports by the same team looking specifically at Wales (2005), Scotland (2006) and Northern Ireland (2006) are also available from www.jrf.org.uk. All the indicators and graphs can also be viewed on the www.poverty.org.uk website, where the graphs are updated as and when new data becomes available. (RH)

ISSN: 09583084

Price: (Full report £16.95)

From : York Publishing Services, 64 Hallfield Road, Layerthorpe, York YO31 7ZQ. (ISBN-13: 9781859354513) PDF download available - <http://www.jrf.org.uk> Alternative formats from Communications Department, Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Email: info@jrf.org.uk

Mortality by deprivation and cause of death in England and Wales, 1999-2003; by Ester Romeri, Allan Baker, Clare Griffiths.

Health Statistics Quarterly, no 32, Winter 2006, pp 19-34.

The relationship between deprivation and mortality is long established and many studies report higher death rates in more deprived areas. This article examines recent patterns of mortality and deprivation, and illustrates these for leading causes of death. Results are considered by age group, sex and region. Mortality rates increased with deprivation for both sexes, but the relationship was generally stronger for males. The strongest positive

relationships with deprivation were mostly found for smoking-related causes. Those living in the least deprived areas had similar mortality rates, independent of region. There was more geographical variation in mortality for those in the most deprived areas; the highest rates were generally in the north of England. (KJ/RH)

ISSN: 14651645

From : <http://www.statistics.gov.uk>

Necessities of life: older people's experiences of poverty; by Thomas Scharf, Bernadette Bartlam, Jenny Hislop (et al), Help the Aged; Centre for Social Gerontology, Institute for Life Course Studies, Keele University. London: Help the Aged, 2006, 63 pp.

The true impact of low incomes on quality of life for older people living in the UK is revealed. This report presents findings of a study which seeks to inform the development of alternative approaches to the measurement of older people's poverty. It does so using qualitative techniques, focusing on the experiences of potentially disadvantaged groups often overlooked in mainstream research: people aged 85+; people with a disability; older people who are also informal carers; people of Bangladeshi origin; people of Irish origin; gypsies and travellers; people living in rural communities; and people living in institutional settings. Five key themes are analysed: low expectations and stoicism; life course dimensions; patterns of exclusion; quality of life; and issues beyond the basics such as social participation and maintaining independence. Key themes from the overall empirical research design, and implications for policy and research are discussed. Methodology and information materials used in the research are included as appendices. (RH)

ISBN: 1845980131

Price: £10.00

From : Help the Aged, 207-221 Pentonville Road, London N1 9UZ. E-mail: publications@helptheaged.org.uk

Neighborhood effects on the self-rated health of elders: uncovering the relative importance of structural and service-related neighborhood environments; by S V Subramanian, Laura Kubzansky, Lisa Berkman (et al).

Journals of Gerontology: Series B, Psychological Sciences and Social Sciences, vol 61B, no 3, May 2006, pp S153-S160.

Using multilevel statistical models, the authors examined the cross-sectional relationships between markers of neighbourhood effects (derived from the 1980 US Census and the 1985 Yellow Pages telephone book for New Haven, CT) and older people's self-rated health. They used survey data from the 1995 New Haven Established Population for Epidemiologic Studies of the Elderly (EPESE), comprising 1926 people aged 65+ nested within 28 census tracts. When controlled for individual age, gender, race, marital status, education and income, neighbourhood measures of percent poverty were positively associated with poor self-rated health, whereas residential stability and concentration of older people were inversely associated with poor self-rated health. Neighbourhood service density was not associated with self-rated health. The authors found support for the role of neighbourhood structural context (reflected through measures of poverty, residential stability and age-based demographic concentration) in predicting older people's health. Density of neighbourhood services did not appear to have an independent effect on older people's self-rated health. (RH)

ISSN: 10795014

From : <http://www.geron.org>

New Horizons research programme. Social exclusion of older people : future trends and policies: Think piece; by Alan Walker, Matt Barnes, Kate Cox (et al), Department for Communities and Local Government - DCLG; Social Exclusion Unit, Office of the Deputy Prime Minister - ODPM; National Centre for Social Research - NCSR; University of Sheffield.: Office of the Deputy Prime Minister - ODPM; Department for Communities and Local Government - DCLG, June 2006, 37 pp.

This is a summary of the full report "The social exclusion of older people : evidence from the first wave of the English Longitudinal Study of Ageing (ELSA)(Barnes et al, 2006), which is also available on the DCLG website. The study of exclusion experienced by older people is relatively new, as hitherto, most research has focused on exclusion by people of working age or families with children. It is intended to summarise the key findings of the main report, to examine how the landscape of social exclusion it reveals, is likely to change over the next 5 to 15 years and the policy implications of these changes, and, to highlight the most promising policy options in seeking to combat present and future social exclusion among older people. The research, which was carried out at the National Centre for Social Research (NCSR) and the University of Sheffield, was jointly funded by the Office of the Deputy Prime Minister (ODPM) and the Department for Work and Pensions (DWP) under the New Horizons Programme. (RH/KJ)

Price: FOC

From : Download from DCLG website:

http://www.communities.gov.uk/pub/129/TheSocialExclusionofOlderPeopleFutureTrendsandPoliciesThinkPiece_id1501129.pdf

Older people 'on the edge' in the countrysides of Europe; by George Giacinto Giarchi.

Social Policy & Administration, vol 40, no 6, December 2006, pp 705-721.

Relatively few comparative studies have focused specifically upon the socioeconomic conditions affecting the welfare of older rural Europeans. Such publications as exist are usually confined to single studies. In presenting a European overview of their 'life-world', this paper focuses on the general conditions of older rural Europeans living in different types of countryside within a centre-periphery framework. These conditions are largely dependent upon the interconnectivity (nexus) between regional urban centres and the older people's types of settlement. The extent of the global socioeconomic focus between urban centres and countryside is critical, especially for those living in less accessible and remote areas. Older people's positive and negative outcomes are seen to occur within four possible urban-rural parameters. The first consists of two-way socioeconomic urban-rural flows that are more likely to be of benefit to significant numbers of older people, especially in urban fringes and accessible countryside. The second parameter arises when there is a long-standing response, where the lack of communication between the rural locality and urban centre hampers socioeconomic rural-urban flows, isolating older people, particularly in less accessible and remote countryside. The third occurs when regional and local urban centres block or cut back socioeconomic flows to the countryside. The fourth takes place where the rural communities resist socioeconomic urban flows that they regard as a threat to their rural idyll. Exemplars within each of the four urban-rural alternatives help to show the applicability and workability of this four-way exploratory approach. (RH)

ISSN: 01445596

From : <http://www.blackwell-synergy.com>

Older people, decent homes and fuel poverty: an analysis based on the English House Conditions Survey; by Sue Adams, Kevin White, Help the Aged. London: Help the Aged, 2006, 28 pp.

In England, there are 5.5 million households occupied by people aged 65+. This report is based on evidence from the English House Condition Survey 2003/04 (EHCS), which consists of both a physical and an interview survey. The report focuses on heating and thermal comfort in older households, and the likelihood of older people living in "fuel poverty" and therefore at risk of living in cold homes. It also focuses on the government's Decent Homes Standard (whereby all social housing is expected to reach a minimum level by 2010) and repairs to improve housing conditions. Recommendations are made regarding efforts to improve housing quality and thermal comfort, and targeting fuel poverty programmes. The research highlights the impact that improved housing conditions can have in determining whether people are fuel-poor: the eligibility for free central heating and insulation should be extended to protect all vulnerable older people. (RH)

ISBN: 1904528996

Price: £10.00

From : Help the Aged, 207-221 Pentonville Road, London N1 9UZ. E-mail: info@helptheaged.org.uk
<http://www.helptheaged.org.uk>

Older women's health and its impact on wealth; by Hyungsoo Kim.

Journal of Women & Aging, vol 18, no 1, 2006, pp 75-92.

Do the negative impacts of health problems cause more serious financial consequences for single older women than for married women? Using the five waves of data from the Asset and Health Dynamics Among the Oldest Old (AHEAD) from 1993 to 2002, this question is empirically investigated. Results indicate that severe chronic conditions result in 4% to 10% greater wealth depletion for single women than for married women. This finding calls for heightened awareness of the negative financial consequences of health problems; and also calls for increased lifetime earning potential, reconsideration of women's retirement benefits and greater attention to preventative care. (KJ/RH)

ISSN: 08952841

From : Haworth Delivery Service Centre, The Haworth Press Inc., 10 Alice Street, Binghamton, NY 13904-1580, USA. <http://www.HaworthPress.com>

Paupers progress : from poor relief to old age pension: a short history; by Joe Harris, National Pensioners Convention - NPC. London: National Pensioners Convention - NPC, 2006, 89 pp (+ illustrations).

"Paupers progress" charts the exclusion and degradation of older people over the last seven centuries. In doing so, it exposes the roots of the present paternalistic and demeaning attitudes towards older people and the inadequacies of public pensions, particularly for women. The foreword by Alan Walker, Professor of Social

Policy and Social Gerontology, University of Sheffield, introduces the context for the research conducted at the time of the Pensions Commission chaired by Adair Turner. Although the old age pension was introduced for those over 70 in 1908, the level of the basic state pension and the situation of women pensioners continues to give cause for concern. (RH)

ISBN: 1902245202

Price: £3.50 (discount for multiple copies)

From : National Pensioners Convention, 19-23 Ironmonger Row, London EC1V 3QN. <http://www.npcuk.org.uk>

Pension policy in EU25 and its possible impact on elderly poverty; by Asghar Zaidi, Aaron George Grech, Michael Fuchs, ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, 2006, 33 pp (CASEpaper 116).

This paper reviews changes in pension policies in European Union (EU) member states between 1995 and 2005, and describes how they might affect risk of poverty for future pensioner populations in the enlarged EU25. The pensions landscape in Europe has changed considerably in the past decade, and the paper highlights commonalities as well as differences in pension reforms across these countries. A common trend is that as retirement incomes drawn from public pension systems are on the decline, the changes are likely to shift more risks towards individuals, and there are fewer possibilities of redistribution in favour of those on lower incomes. The paper includes exploratory projections of how the risk of old age poverty might evolve in the future. The countries where the benefit ratio is set to decline significantly, as expected, would see at-risk poverty rates increase quite substantially, especially during the period 2025-2050, when the bulk of the decline is expected. The analysis points toward the importance of a more comprehensive assessment of the reforms, in particular in their impact on vulnerable groups (such as women and disabled people with disrupted work histories) and in the clarity of the signals they give to individuals extending their working career if they want to avoid greater risks of poverty during retirement. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

The persistence of depressive symptoms in older workers who experience involuntary job loss: results from the Health and Retirement Survey; by William T Gallo, Elizabeth H Bradley, Joel A Dubin (et al).

Journals of Gerontology: Series B, Psychological Sciences and Social Sciences, vol 61B, no 4, July 2006, pp S221-S228.

The association between involuntary job loss among workers nearing retirement and long-term changes in depressive symptoms was investigated. Analysing data from the first four waves (1992-1998) of the US Health and Retirement Survey (HRS), the authors used longitudinal multiple regression in order to assess whether involuntary job loss between waves 1 and 2 was associated with depressive symptoms at Waves 3 and 4. The study sample included 231 workers who had experienced job loss in the wave 1-wave 2 interval and a comparison group of 3324 non-displaced individuals. The effects of job loss on depressive symptoms, both in the full study sample and in sub-samples determined by wealth were analysed. Among those with below median net worth, Wave 1 - Wave 2 involuntary job loss was associated with increased depressive symptoms at Wave 3 and wave 4. No effect of involuntary job loss was found for high net worth individuals at the later survey waves. These findings identify older workers with limited wealth as an important group for which the potential effect of involuntary job separation in the years preceding retirement is enduring adverse mental health. (RH)

ISSN: 10795014

From : <http://www.geron.org>

Poverty and hardship among the aged in urban China; by Peter Saunders, Sun Lujun.

Social Policy & Administration, vol 40, no 2, April 2006, pp 138-157.

China's record in reducing poverty in the last three decades has been impressive, even though estimates of the extent of the decline differ, coupled with increasing numbers of older people. This article uses a unique national data set to examine patterns of poverty, deprivation and exclusion among China's urban aged population (age 60+) in 2000. The results point to the importance of poverty as an issue for older people, particularly for women and those who live alone. A number of indicators of hardship are developed in four areas - economic insecurity, housing, health and social isolation - and the incidence of these is examined, separately and in combination, by living arrangement and gender. Women are shown to experience greater levels of hardship and isolation than men, and to be more likely to experience multiple deprivation across two or more areas. Finally, the overlap between poverty and hardship is examined as a way of validating the poverty indicators and giving them gender credibility. The results indicate that there are strong overlaps, although these differ across different dimensions

of hardship. Access to pension income and concern of the cost of visits to see a doctor emerge as strong predictors of poverty, and point to areas where policy change is needed. (RH)

ISSN: 01445596

From : <http://www.blackwell-synergy.com>

Poverty reduction: the missing piece of pension reform in Latin America; by Armando Barrientos.

Social Policy & Administration, vol 40, no 4, August 2006, pp 369-384.

Employment-based pension plans constitute the main form of pension provision in Latin America. Although recent pension reform in the region has focused on strengthening these, old-age poverty remains high in most countries in the region, with older people over-represented among the poor. The article argues that ensuring old age support for poor and vulnerable groups involves a different set of priorities and options for pension reform. Tax-financed public cash transfer programmes that focus on poor older people are the missing piece of pension reform in the region. The article examines the experience of the handful of countries with such programmes in place, and draws the lessons for the future of social policy in the region. (KJ/RH)

ISSN: 01445596

From : <http://www.blackwell-synergy.com>

Progress in tackling pensioner poverty: encouraging take-up of entitlements: report by the Comptroller and Auditor General; by National Audit Office - NAO. London: The Stationery Office, 2006, 38 pp (HC 1178-I Session 2005/06).

This report assesses progress made by the Department for Work and Pensions (DWP) against the National Audit Office (NAO) previous recommendations in "Tackling pensioner poverty: encouraging take-up of entitlements (HC 37 Session 2002/03; TSO, 2002). Overall, it concludes that the Pension Service has made real and substantial progress in helping pensioners to secure their entitlements using new and well thought through approaches. The report considers the DWP's key role in tackling pensioner poverty. It looks at benefit take-up and identifying pensioners who are not taking up entitlements, for example Pension Credit. The report looks at raising awareness and encouraging pensioners to apply; joint working and working in partnership with others; and simplifying and joining up processes as ways of increasing benefit take-up. Appendix 1 outlines the methodology which is dealt with in greater detail in the accompanying Technical report. (RH)

ISBN: 0102942315

Price: £8.25

From : The Stationery Office, PO Box 29, Norwich NR3 1GN. NAO website link:

<http://www.nao.org.uk/pn/05-06/05061178.htm>

Progress in tackling pensioner poverty: encouraging take-up of entitlements: technical report: report by the Comptroller and Auditor General; by National Audit Office - NAO. London: The Stationery Office, 2006, 38 pp (HC 1178-II Session 2005/06).

This technical report describes some of the methods and research used to support the main report, "Progress in tackling pensioner poverty: encouraging take-up of entitlements". A range of quantitative analysis was used. Chapter 2 describes the quantitative data used, also the modelling of Pension Credit take-up using Customer Segmentation Data. Local case study visits (outlined in Chapter 3) were used to gain a detailed understanding of local take-up activity. A survey of local authority take-up activity (Chapter 4) includes results from the questionnaire used; the focus was the Pension Service. Other chapters cover: review of the Partnership Fund; the literature review carried out by Nottingham University; international comparisons of benefit take-up; and recommendations made by the Committee of Public Accounts in 2003. (RH)

ISBN: 0102942404

Price: £11.25

From : The Stationery Office, PO Box 29, Norwich NR3 1GN. NAO website link:

<http://www.nao.org.uk/pn/05-06/05061178.htm>

Public wealth, private poverty : practical steps to alleviate UK poverty: Thursday 15th September 2005, Merchant Taylors' Hall, London EC2: conference report and update, April 2006; by Elizabeth Finn Care. London: Elizabeth Finn Care, 2006, 23 pp.

Research by Elizabeth Finn Care estimates that some 3.8 million adults live below the poverty line. Speakers at the conference aimed to provide a true picture of hidden poverty in Britain, also some possible solutions. This report provides edited highlights of papers, introduced by David Astor, a trustee. Melanie Howard (Future Foundation) outlined key trends in UK poverty. Sir William Utting (Chair, Joseph Rowntree Foundation - JRF) spoke on public understanding of poverty and the role of the media. Brian Garvey (Future Foundation) considered barriers to accepting help. Michael Richardson, (Director, Work, Welfare and Poverty, Department for Work and Pensions - DWP) gave a government perspective. Frank Field, MP, on "A vision for the future",

spoke of the need for a coordinated public service. Offering possible solutions were: Geraldine Peacock (Chair, Charity Commission) on how charities could work together; Jonathan Welfare (Chief Executive, Elizabeth Finn Care) on practical steps and challenges; and Joe Saxton (Chairman, Institute of Fundraising) on taking projects forward. An update section outlines how Elizabeth Finn Care has joined with StartHere to develop an information resource aimed at alleviating poverty. (RH)

Relative deprivation: a comparative analysis of Britain, Finland and Sweden; by Björn Halleröd, Daniel Larsson, David Gordon (et al).

Journal of European Social Policy, vol 16, no 4, November 2006, pp 328-345.

The incidence and distribution of economic hardship in Finland, Britain and Sweden is analysed using measures of relative deprivation. This study represents a unique endeavour, as the comparisons are based not on income data but on direct observations of consumption of goods and services. The method applied has been developed from the consensual poverty approach pioneered by Mack and Lansley (1985). Hence, what is observed is the inability to consume socially perceived necessities, both goods and activities, because of lack of income. The preliminary results contradict, to a large degree, findings derived from more traditional studies based solely on income data. They also reveal a detailed picture of the way relative deprivation is structured within countries and the differences that prevail between the three countries. The analysis represents a first step in an effort to develop alternative tools when comparing poverty and economic well-being between countries. (KJ/RH)

ISSN: 09589287

From : <http://esp.sagepub.com>

The retirement-consumption puzzle and involuntary early retirement: evidence from the British Household Panel Survey; by Sarah Smith, Centre for Market and Public Organisation (CMPO), University of Bristol. Bristol: Centre for Market and Public Organisation, University of Bristol, January 2006, 22 pp (Working paper no 06/138).

This paper uses data from the British Household Panel Survey (BHPS) to shed further light on the fall in consumption at retirement (the "retirement-consumption puzzle"). Comparing food spending of men retiring involuntarily early (through ill health or redundancy) with spending of men who retire voluntarily, it finds a significant fall in spending only for those who retire involuntarily. This is consistent with the observed fall in spending being linked to a negative wealth shock for some retirees found in earlier research (by James Banks et al, 1998). This paper is an outcome of research conducted by the Centre for Market and Public Organisation (CMPO), University of Bristol on involuntary retirement and the retirement-consumption puzzle, which was jointly funded by the Leverhulme Trust and the Economic and Social Research Council (ESRC). (RH)

From : Centre for Market and Public Organisation, University of Bristol, Department of Economics, Mary Paley Building, 12 Priory Road, Bristol BS8 1TN. E-mail: cmo-office@bristol.ac.uk Download available at: <http://www.bris.ac.uk/Depts/CMPO/workingpapers/wp138.pdf>

Rural disadvantage: quality of life and disadvantage amongst older people: a pilot study; by Thomas Scharf, Bernadette Bartram, Centre for Social Gerontology, Keele University; Commission for Rural Communities. London: Commission for Rural Communities, 2006, 69 pp.

Evidence on different forms of disadvantage experienced by older people living in diverse rural settings was gathered over a 3-month period. Following screening interviews with 91 people aged 60+ living in different types of rural communities in the Midlands and North West of England, in-depth interviews were conducted with a sub-sample of 21 people who were identified as being disadvantaged in at least one aspect of their lives. This report sets the rural context, noting the existing evidence on low income, social isolation and access to services. It summarises the key features of the methodological design (appendices include the screening questionnaire and interview schedule). Research findings focus on four different forms of disadvantage: material resources, area change, social relationships, and access. Appendix A comprises eight case studies illustrating four types of disadvantage identified in the interview transcripts: lack of access to material resources; inadequate or poor quality social relations; lack of access to services and amenities; and disadvantage linked to rural community change. Policy implications lessons for future studies on disadvantaged rural older people are considered. (RH)

From : Commission for Rural Communities, 20th Floor, Portland House, Stag Place, London SW1E 5RS.

Website: www.ruralcommunities.gov.uk

Social exclusion of older people: evidence from the first wave of the English Longitudinal Study of Ageing (ELSA); by Matt Barnes, Annelie Blom, Kate Cox (et al), Social Exclusion Unit, Office of the Deputy Prime Minister - ODPM; National Centre for Social Research - NCSR; University of Sheffield.: Office of the Deputy Prime Minister - ODPM, January 2006, 4 pp.

New Horizons Research Summary, no 1, January 2006, 4 pp.

The study of exclusion experienced by older people is relatively new, as hitherto, most research has focused on exclusion by people of working age or families with children. The research on which this summary is based uses data for 2002-2003 from the English Longitudinal Study of Ageing (ELSA), a large-scale survey of people aged 50+ living in England. The broad aim of the study was to see whether insights about social exclusion could be drawn from this relatively new data source in a way that might strengthen existing knowledge about the particular experiences of exclusion among older people. The main objective of this short project was to measure the patterns of different forms of social exclusion among older people and to examine the key risk factors or indicators of social exclusion among older people. The research, which was carried out at the National Centre for Social Research (NCSR) and the University of Sheffield, was jointly funded by the Office of the Deputy Prime Minister (ODPM) and the Department for Work and Pensions (DWP) under the New Horizons Programme. The full report (same title) is available on the ODPM website, [http://www.odpm.gov.uk/researchandstatistics\(RH\)](http://www.odpm.gov.uk/researchandstatistics(RH))

Price: FOC

From : ODPM Publications Centre, PO Box 236, Wetherby, West Yorkshire LS23 7NB. E-mail: odpm@twoten.press.net Website: www.odp.gov.uk

The social exclusion of older people : evidence from the first wave of the English Longitudinal Study of Ageing (ELSA): Final report; by Matt Barnes, Annelies Blom, Kate Cox (et al), Department for Communities and Local Government - DCLG; Social Exclusion Unit, Office of the Deputy Prime Minister - ODPM; National Centre for Social Research - NCSR; University of Sheffield.: Office of the Deputy Prime Minister - ODPM; Department for Communities and Local Government - DCLG, 26 January 2006, 113 pp.

The study of exclusion experienced by older people is relatively new, as hitherto, most research has focused on exclusion by people of working age or families with children. The research on which this summary is based uses data for 2002-2003 from the English Longitudinal Study of Ageing (ELSA), a large-scale survey of people aged 50+ living in England. The broad aim of the study was to see whether insights about social exclusion could be drawn from this relatively new data source in a way that might strengthen existing knowledge about the particular experiences of exclusion among older people. The main objective of this short project was to measure the patterns of different forms of social exclusion among older people and to examine the key risk factors or indicators of social exclusion among older people. The research, which was carried out at the National Centre for Social Research (NCSR) and the University of Sheffield, was jointly funded by the Office of the Deputy Prime Minister (ODPM) and the Department for Work and Pensions (DWP) under the New Horizons Programme. There is a summary of the full report "The Social Exclusion of Older People: Future Trends and Policies - Think Piece" also available on the DCLG website. (RH/KJ)

Price: FOC

From : Download from DCLG website:

E21TheSocialExclusionofOlderPeopleSecondaryAnalysisoftheEnglishLongitudinalStudg_id1163271.pdf

The Social Fund: current role and future direction; by Kate Legge, Yvette Hartfree, Bruce Stafford (et al), Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, June 2006, 4 pp.

Findings, 0316, June 2006, 4 pp.

The discretionary Social Fund - which comprises Community Care Grants, Budgeting Loans and Crisis Loans - is meant to help people on a low income meet one-off expenses on necessities and cope with emergencies. These findings outline the results of a study by Kate Legge, Yvette Hartfree, Bruce Stafford, Monica Magadi, Jacqueline Beckhelling, Line Nyhagen Predelli and Sue Middleton, in which they explore the current role of the Social Fund in reducing poverty and social exclusion and its reform. They conducted secondary analysis using the Family Resource Survey (FRS) and the Expenditure and Food Survey (EFS) for 2000/01 2001/02 and 2002/03. Qualitative research was conducted with focus groups in one Jobcentre Plus area, to find out how households deal with times of particular hardship, irrespective of Social Fund eligibility. The main report (same title) is published by Joseph Rowntree Foundation (JRF). (RH)

ISSN: 09583084

Price: (Full report £17.95)

From : York Publishing Services, 64 Hallfield Road, Layerthorpe, York YO31 7ZQ. (ISBN-13: 9781859354513) PDF download available - <http://www.jrf.org.uk> Alternative formats such as large print, Braille, audio tape or disk available from Communications Department, Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP.

Special issue : Changing demographics, stagnant social policies; by Madonna Harrington Meyer, Janet M Wilmoth (eds).

Research on Aging, vol 28, no 3, May 2006, pp 265-422 (whole issue).

This special issue of Research on Aging is the result of a national conference, Changing Demographics, Stagnant Social Policies, hosted by the Syracuse University Gerontology Center and the Center for Policy Research in May 2004. Following an introductory article, three articles give overviews of the sociodemographic, economic and political trends that will shape US policy in the 21st century in relation to the fiscal context for Medicare, Medicaid and social security, and social welfare in general. The second section comprises three articles exploring the impacts of various sociodemographic changes in economic inequality in old age. While poverty rates among older people have declined (and so has use of Supplemental Security Income, SSI), questions will be asked about who will care for older people and at what cost, and if workplace policies on combining care work and paid work make a difference. The final section concerns the impact of demographic and policy changes on health inequalities in old age: the relationship between education and health over the life course; the difference that health care and insurance use makes to Mexicans living in Mexico and the US; and the impacts of the increasing rate of older people in prison and poor health. (RH)

ISSN: 01640275

From : <http://www.sagepublications.com>

Struggling to pay council tax: new perspectives on the local taxation debate; by Michael Orton, Joseph Rowntree Foundation - JRF; Institute for Employment Research, University of Warwick. York: Joseph Rowntree Foundation - JRF, June 2006, 4 pp.

Findings, 1947, June 2006, 4 pp.

Council tax is the subject of an on-going review. Michael Orton and colleagues at the Institute for Employment Research (IER), University of Warwick have used statistical analyses and interviews with people who had received a summons for non-payment of council tax, in order to explore how many households are struggling to pay council tax, and why. The study looked whether households in all council tax valuation bands are struggling to pay, and how many low-income households there are in each council tax valuation band. It also examined how people who are struggling to pay experience council tax benefit, and what they see as key issues. The principal findings of the main report are summarised, amongst which are that low-income households in low-value properties lose out in relative terms because of the regressive nature of council tax. Michael Orton's report (same title) is published by Joseph Rowntree Foundation - JRF (RH)

ISSN: 09583084

Price: (Full report £13.95)

From : York Publishing Services, 64 Hallfield Road, Layerthorpe, York YO31 7ZQ. (ISBN-13: 9781859354513) PDF download available - <http://www.jrf.org.uk> Alternative formats such as large print, Braille, audio tape or disk available from Communications Department, Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP.

A Sure Start to later life: ending inequalities for older people: a Social Exclusion Unit final report; by Social Exclusion Unit, Office of the Deputy Prime Minister - ODPM; Department of Health - DH; Department for Work and Pensions - DWP. London: Office of the Deputy Prime Minister - ODPM, January 2006, 133 pp (Improving Services, Improving Lives).

Sure Start was originally implemented as a way of providing families with young children in deprived areas with access to education, care, health, family support and other services. This report suggests that a Sure Start approach will work just as well for older people, "preventing a cycle of decline and promoting the cycle of well-being". The Department for Work and Pensions (DWP) will test "Link Age Plus", the pilot for this approach, starting in Spring 2006. The model will also be piloted through other programmes, including Partnerships for Older People Projects (POPP), Local Area Agreements, and supported by the forthcoming White Paper on primary and community care. The report considers the extent of exclusion in later life and in relation to: how the individual could be empowered; social relations and participation; the home and housing; the local area; and wider society. By way of illustration, each chapter begins with a short case study of an older person's experience of social exclusion. Also included are case studies of existing models of service provision, progress so far, and

agreed government action. Appendix D relates to analysis by the English Longitudinal Study of Ageing (ELSA), on how excluded older people can be identified locally. (RH)

ISBN: 1851128123

Price: £15.00

From : ODPM Publications Centre, PO Box 236, Wetherby, West Yorkshire LS23 7NB. E-mail: odpm@twoten.press.net Website: <http://www.socialexclusion.gov.uk>

A Sure Start to later life: ending inequalities for older people: new report from the Social Exclusion Unit: [summary]; by Social Exclusion Unit, Office of the Deputy Prime Minister - ODPM. London: Office of the Deputy Prime Minister - ODPM, January 2006, 4 pp (Improving Services, Improving Lives).

Sure Start was originally implemented as a way of providing families with young children in deprived areas with access to education, care, health, family support and other services. This summary of the main report highlights the main features of the Sure Start approach: working with older people; services for everyone; flexible and pro-active; accessible; promoting well-being and independence; and respectful and transparent. A pilot programme, "Link Age Plus", will test out the Sure Start approach for older people. The model will also be tested through other programmes, including Partnerships for Older People Projects (POPP), Local Area Agreements, and supported by the forthcoming White Paper on primary and community care. The summary gives three reasons for using this model of service: better tailored services; social justice; and economically efficient services, through better prevention and joining-up. A map, using data from the English Longitudinal Study of Ageing (ELSA), provides a regional analysis of self-reported social isolation in England. (RH)

Price: FOC

From : ODPM Publications Centre, PO Box 236, Wetherby, West Yorkshire LS23 7NB. E-mail: odpm@twoten.press.net Website: <http://www.socialexclusion.gov.uk>

Three steps to inclusive banking: compliance, standardisation and innovation: summary of NCC research into basic bank accounts; by Nicola O'Reilly, National Consumer Council - NCC. London: National Consumer Council - NCC, 2006, 13 pp (PD 62/06) (ncc findings).

Although good progress has been made, low income and financially excluded consumers continue to experience barriers to banking. This research summary points to fear of fraud, fear of debt, and the need for short-term saving as perceived barriers to access to banking services for those on low incomes. It notes that both supply and demand side problems are resulting in many people failing to open a bank account, while others are not using their bank account's features to realise the benefits of financial inclusion. People with low incomes and limited knowledge of the banking industry need explanations, certainty, control, flexibility and visibility. The banking industry's lack of experience in dealing with this group of consumers has resulted in a mismatch between customers' money management needs and the basic bank accounts on offer. The National Consumer Council (NCC) wants every basic bank account to be hassle-free to open, and to offer a standard set of features and innovative additional features to meet consumers' needs. (RH)

From : National Consumer Council, 20 Grosvenor Gardens, London SW1W 0DH. Website: <http://www.ncc.org.uk>

Treasury Select Committee - financial inclusion: consultation response; by Help the Aged. London: Help the Aged, January 2006, 18 pp.

Older people are not getting the financial services or advice they need. A common theme in this response to the House of Commons Treasury Select Committee is age discrimination. Despite the potential market represented by older people, direct discrimination (an upper age limit for financial services products) and indirect discrimination (services inaccessible by design) continue. Help the Aged recommends that the Committee should urge the Government to develop and implement age discrimination legislation which covers the provision of goods and services, for example in relation to access to banking services, affordable credit and financial advice. It also makes the case that financial inclusion measures can contribute to combating poverty and reducing barriers to employment. (RH)

From : Help the Aged, 207-221 Pentonville Road, London N1 9UZ. www.helptheaged.org.uk Email: info@helptheaged.org.uk

Understanding older people's experiences of poverty and material deprivation: a report of research carried out by the Personal Finance Research Centre, University of Bristol on behalf of the Department for Work and Pensions; by Nicola Dominy, Elaine Kempson, Personal Finance Research Centre, University of Bristol; Department for Work and Pensions - DWP. Leeds: Corporate Document Services, 2006, 87 pp (Department for Work and Pensions Research report, no 363).

Previous research indicates that a number of factors affect older people's perceptions of material deprivation. The Personal Finance Research Centre at the University of Bristol undertook this research, to provide an

understanding of older people's experiences of poverty and their understanding of a range of indicators used to measure material deprivation. The research is based on six focus groups and 42 in-depth interviews with people aged 60-89. The findings explore, first, the preparations made for retirement, current standard of living, and expectations and aspirations of retirement. Next, attitudes to spending and saving are looked at, also actual patterns of spending and saving. Aspects of ageing and health, help and support received, and the impact of standard of living are explored. Finally, an overview is provided on how the 11 adult-level indicators included in the Family Resources Survey (FRS) were interpreted by older people. Readers are also recommended to consult another DWP report published in 2006 - "Are 'poor' pensioners 'deprived'?" - as this focuses on secondary analysis of material deprivation data. (RH)

ISBN: 1847120458

From : Corporate Document Services, 7 Eastgate, Leeds LS2 7EY. E-mail: orderline@cds.co.uk Website: www.cds.co.uk Download from DWP website: <http://www.dwp.gov.uk/asd/asd5/rrs2006.asp>

Understanding vulnerabilities in old age: papers from a workshop supported by the Asia-Europe Foundation and the European Alliance for Asian Studies; by Elisabeth Schröder-Butterfill, Rily Marianti (guest editors).

Ageing and Society, vol 26, part 1, January 2006, pp 3-134.

The workshop, Old-age Vulnerabilities: Asian and European Perspectives, took place in Malang, Indonesia in July 2004. The aim was to examine the outcomes that older people feel vulnerable to, the circumstances that contribute to their vulnerability, and the coping capacities that mitigate the consequences. The intention of papers presented in this themed issue of Ageing and Society is to highlight aspects of insecurity and lack of well-being in old age. The guest editors draw together the various overarching themes (pp 3-8); and in the first paper, consider different "ingredients" of vulnerability and their interactions. Other papers are case studies that illustrate the cultural contexts of disadvantaged and marginalised groups: the effects of migration, social structure and old-age support in three Indonesian communities; ill health and care support in urban areas of Indonesia; identifying vulnerable older people in Thailand; and European perspectives on ageing and vulnerable older people. (RH)

ISSN: 0144686X

From : http://www.journals.cambridge.org/jid_ASO

Waiting for Gordon: [review of The Turner Commission's proposals]; by Mark Ivory.

Community Care, no 1605, 12 January 2006, pp 30-31.

The Turner Commission's proposals have re-ignited the debate about how best to tackle pensioner poverty, the means test and the impact of inequality. This article notes that the Chancellor of the Exchequer, Gordon Brown, will not be pleased that the Commission is against expanding the Pension Credit means test, and instead favours state pension increases linked to earnings. Adair Turner's report makes clear the need to end health inequalities, but differences in life expectancy between deprived and wealthy areas will lead to further disparities if the state pension age (SPA) is raised to 67. This article also comments that although the report is helpful to carers who are out of work, it does not say anything about carers who want to work part-time. (RH)

ISSN: 03075508

Why are older women in the UK poor?; by Debora Price.

Quality in Ageing, vol 7, no 2, June 2006, pp 23-32.

Income in later life is an important factor in ensuring good health, quality of life, social engagement and subjective well-being, yet it is well known that women in later life are much poorer than men. The author uses data from the General Household Survey (GHS) for 2001 and 2002 to show that this is largely the result of women's individual, and hidden, poverty within marriage. Dependency on men for income during the working life combines with the structure of the UK system to leave married men and married women with very unequal incomes after retirement. The median income of married and cohabiting women was only £53 per week, compared with men's £172; only 27% of married women had any private pension provision at all, compared with 75% of married men. Even among this 27% of women, half receive less than £35 a week from their pensions. Apart from the implications of this for potential unequal access to money when cohabiting, the vast majority of women live alone for at least part of their retirement. When women become divorcees or widows, they cannot make up for lost income from their partners. Widows are relatively poor when compared with older women who have never married, but divorced women are on average the poorest of all. Social policies improving basic pension provision to all women in later life are urgently needed. (RH)

ISSN: 14717794

From : <http://www.pavpub.com>