
This series of briefings summarises work undertaken by the Centre for Policy on Ageing on

SOCIAL EXCLUSION

HARD TIMES: LIFE ON A LOW INCOME IN RETIREMENT

Background

In spite of rising affluence amongst people over 65, the living standards of many pensioners continue to be a matter for public policy concern. In particular, it is people without occupational pensions who are among those worst off. While the proportion of those over 65 with an occupational pension have risen from 43 per cent in 1979 to 60 per cent in 1998, a quarter of all pensioners fall into the bottom quintile of income, having no resources other than state pension and benefits. Poorer pensioners spend the greater part of their weekly budget on food, which consists of a quarter to a third of total income. However, the amount spent may get squeezed in difficult times because poor people usually attend to fixed items like fuel and rent first and only then turn to the purchase of flexible commodities like food. Poorer pensioners carry a greater burden of ill health and also live in poorer quality housing. Through lack of money, people are not only unable to purchase certain commodities, they are also unable to participate in activities which most people would think are essential – thus becoming socially excluded from mainstream society. The effects of poverty are multidimensional and relatively little is known about the reality of life on a low income in older age.

The study

This study of the realities of life on a low income incorporated semi-structured interviews with 50 people aged 70 and over living on a low income who were capable of shopping independently (making their own choices). This was supplemented by a small selection of the interviewees keeping a spending diary for one month. The information derived from the diaries illuminated the interview findings by providing empirical data on lifestyle and expenditure that could be set against individuals' expressed views to explore areas of dissonance between 'beliefs' and 'practice' (if any).

The research questions included:

- how do older people allocate their limited resources – what are their priorities?
- what are their dietary preferences – what is their notion of 'good' food?
- do they think that low income inhibits their ability to purchase 'good' food, and are there other inhibiting factors (transport, access to the shops)?
- how do they engage in social and family relationships and is this inhibited by low income?

Publication:

Whetstone, M. (2002) *Hard Times: a study of pensioner poverty*, London: Centre for Policy on Ageing. £15.00 + p&p. ISBN 1901097803. Available from Central Books, 99 Wallis Road, London E9 5LN Tel: +44 (0)20 8458 9910.

CITIZEN ADVOCACY WITH OLDER PEOPLE

“Citizen advocacy, where one person represents the rights and interests of another in a mutually agreed partnership, is an effective means of empowering older people.”

CPA convened an expert working party to help develop of a code of good practice that could be used for the guidance and management of citizen advocacy projects with older people. The aim of the Code is to set out the elements of good practice without falling into the trap of ‘professionalising’ what is an essentially lay relationship. What are the main legal, ethical and practical issues that have to be addressed in citizen advocacy projects? The Code, which tries to avoid too much prescription, breaks down the answer to this question into four parts:

- what should be done to get the project off the ground?
- how should the project be managed?
- how should it attract and keep local partners?
- what kind of help and advice is available at a regional and national level?

The Code provides detailed guidance on a wide range of issues including:

- the aims and objectives of citizen advocacy projects;
- project funding;
- the problems of operational management;
- complaints procedures and monitoring and evaluation;
- the selection and training of advocates.

Publication:

Dunning, A (1995) Citizen Advocacy with Older People: a code of good practice, London: Centre for Policy on Ageing. £7.95 plus p&p. ISBN 0904139727. Available from Central Books, 99 Wallis Road, London E9 5LN Tel: +44 (0)845 458 9910.

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