

General hypothesis Poverty in old age is a function of low, lifelong economic and social status; depressed social status of the retired; low level of state pensions relative to earnings; ^{inadequate level of,} ~~and inadequacy of level of,~~ and access to, supplementary sources of income; social isolation and length ~~period~~ of retirement (or pensioner status). This could be elaborated at length in relation to ~~access~~ ^{or denial} lack of access to resources. Thus we could examine low levels of resources relative to younger people, denial in the past ^{of} certain types of resources; the failure of current resources to keep pace in value with the resources of other groups in society, the failure to qualify for ~~new~~ types of resources which are newly becoming available to younger people

Variables. Low "lifelong" status (1) Father's & own class low. (Q. 17d p. 37 & Q. 7b p. 7)
(2) Not as well off 10 yrs ago. (Q. 21 p. 38)

Social isolation (1) Marital status (use income units: - married couples, widowers, widows, + bachelor + spouse)
(2) alone in household, man & woman, with others
(3) no relatives or none seen weekly (Q. 1. p. 32)
^{crossed with alone or (2)}
[There are others in this section which might be used]

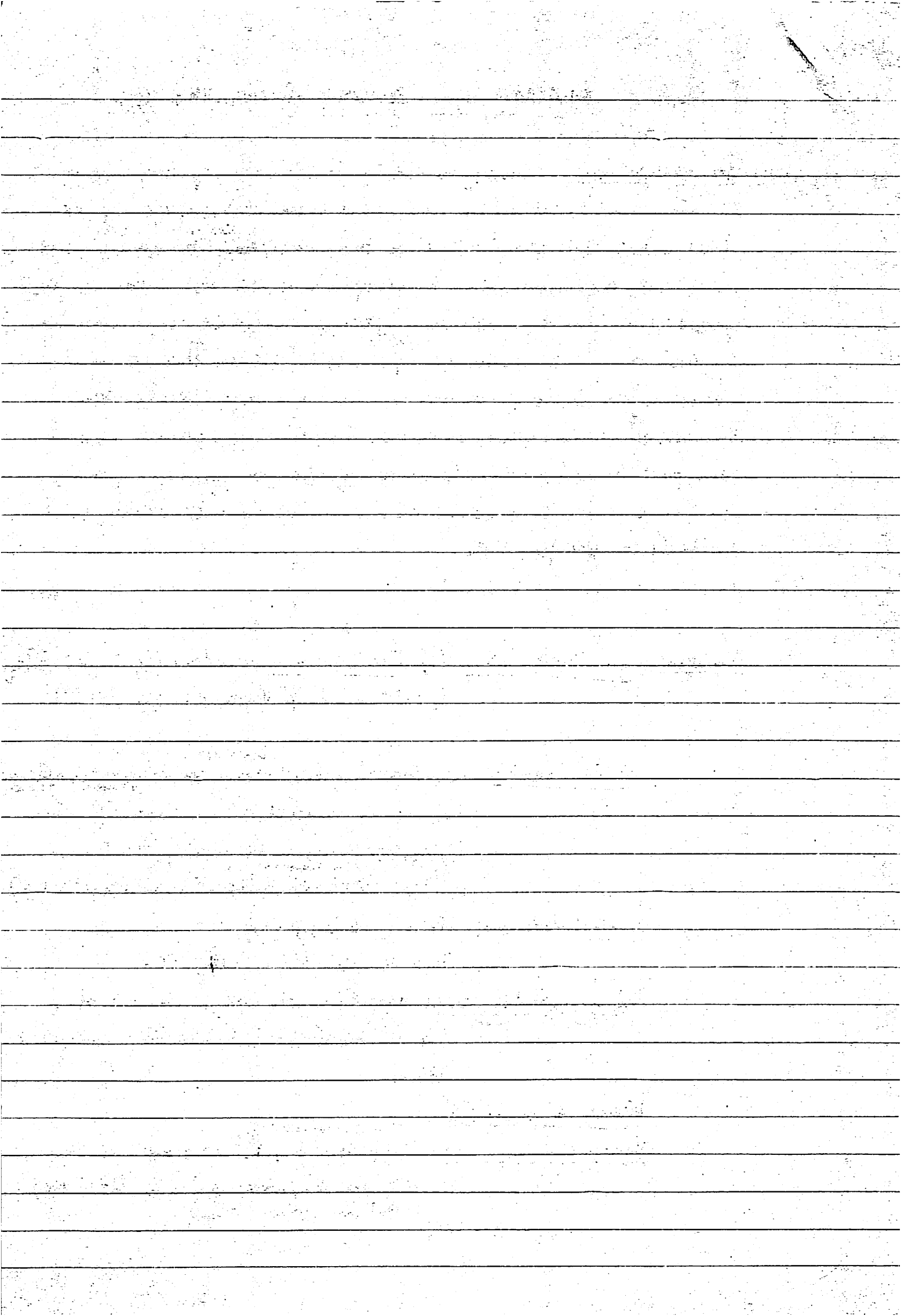
Length of retirement (1) Years (Q. 7a) p. 7
(2) Those aged 65-69, 70-79, 80+

Depressed social status (1) non-retired, ~~to~~ compared with retired
(2) retired compared with working households
(3)

Income as per cent SB

Sources of income

(1) Ret. pens. ^{or other soc. security} only; R.P. ~~plus~~ sub plus SB only;
R.P. plus other sources of income (See Chapter 5 - Hazel has produced table)

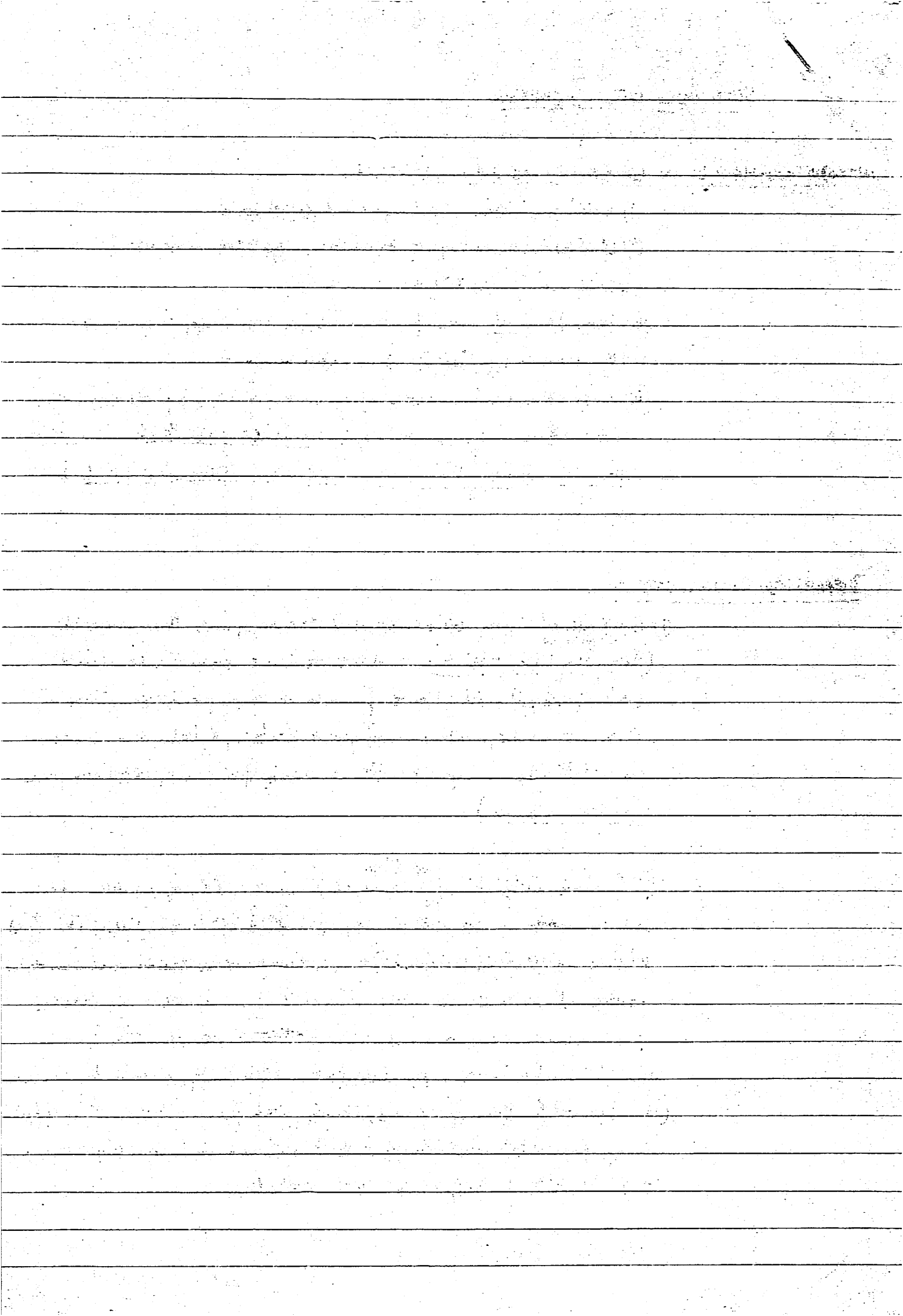


SECTIONS OF CHAPTERINTRODUCTION: CHANGES IN ~~THE~~ ROLE AND LIVING STANDARDS

- (i) Social definition of old age in different societies
- (ii) Changes in percentages of population of ~~the~~ pensionable age (a) retired, (b) not retired (c) 80 plus & under 80
- (iii) Some principal developments in ^(a) State provision of income and (b) voluntary & private provision ~~with outline~~.
- (iv) What other studies have shown about poverty, historically (e.g. Booth & Rowntree) and today (Ec. Circs of Old People; The Aged in the U.S.; O.P. in 3 Ind. Socys; The Financial & Other Circs of R.P.s)

DEPRESSED SOCIAL STATUS

- (i) Earnings of those 65+ compare unfavourably with those under 65 ^{chapter on}
(See The Older Worker and extract some information from tables on the low paid. Describe hours of work & employment conditions of those at work, & other employment factors, of both men & women in relation to younger adults, watching problem of repetition from The Older Worker.)
- (ii) Compare distribution of ^{net disp.} income, as per cent of SB, of (a) income units with one ~~person~~ or two persons employed aged 60 (or 65) plus; (b) retired income units aged 60 (or 65)+; (c) ~~income units~~ all other income units; ~~income~~ all other single person income units (d) all other 2 ~~person~~ man & woman income units (e) all ~~other~~ non-elderly income units, i.e. including (c) & (d). Compare distribution of income by source (i.e. ask Hazel for these five groups, showing which per cent have 100% of their income from State-retirement pension & other social security benefits - 90-99, 70-89, 50-69, 20-49, 10-19, under 10)
- (iii) Compare distribution of assets



INEQUALITY Among THE AGED

(i) Compare couples, ~~widows~~ single men, single women.

~~Distribution of income~~ (Tables giving marital status \times sex \times age or better to produce summary variable for those aged 65+)

Distribution in income units ~~as per~~ with income expressed as per cent of supplementary benefits. Compare assets.

Compare ~~per cent~~ household tenure

(ii) Compare those living alone with others. Take Household type

I & can look at all tables with men over 60 &

women over 60. In Household type II the large category

of households consisting only of a man & woman is

broken into groups according to age & it would be possible

to pick out those with both man & woman over 60 in

~~fact~~ looking at same tables previously produced & preparing

tables for the future. Show distribution of income as

per cent S.B; assets; net worth as ~~£~~ per cent S.B;

iii consumer durables index; housing facilities index etc

for tables showing individuals \times ~~household~~ age (^{60 or} 65+ only)

\times household type.

(iii) Compare ~~over 75s~~ over 80s with under 80s. If

~~there is any~~ possible show diffes between, say, married couples

under 70, 70-79 and 80+ or between women living alone ditto.

Compare material resources & deprivation but also social class.

(iv) Compare disabled elderly with non-disabled. Severely

disabled elderly will be listed under the Social minorities

variables and tables will be available about them. If new tables

are needed it would of course be possible to select individuals

65+ over & ~~then~~ classifying according to severity of disability,

to produce a series of tables on material resources & deprivation.

(*) ~~Compare~~

SOCIAL ISOLATION

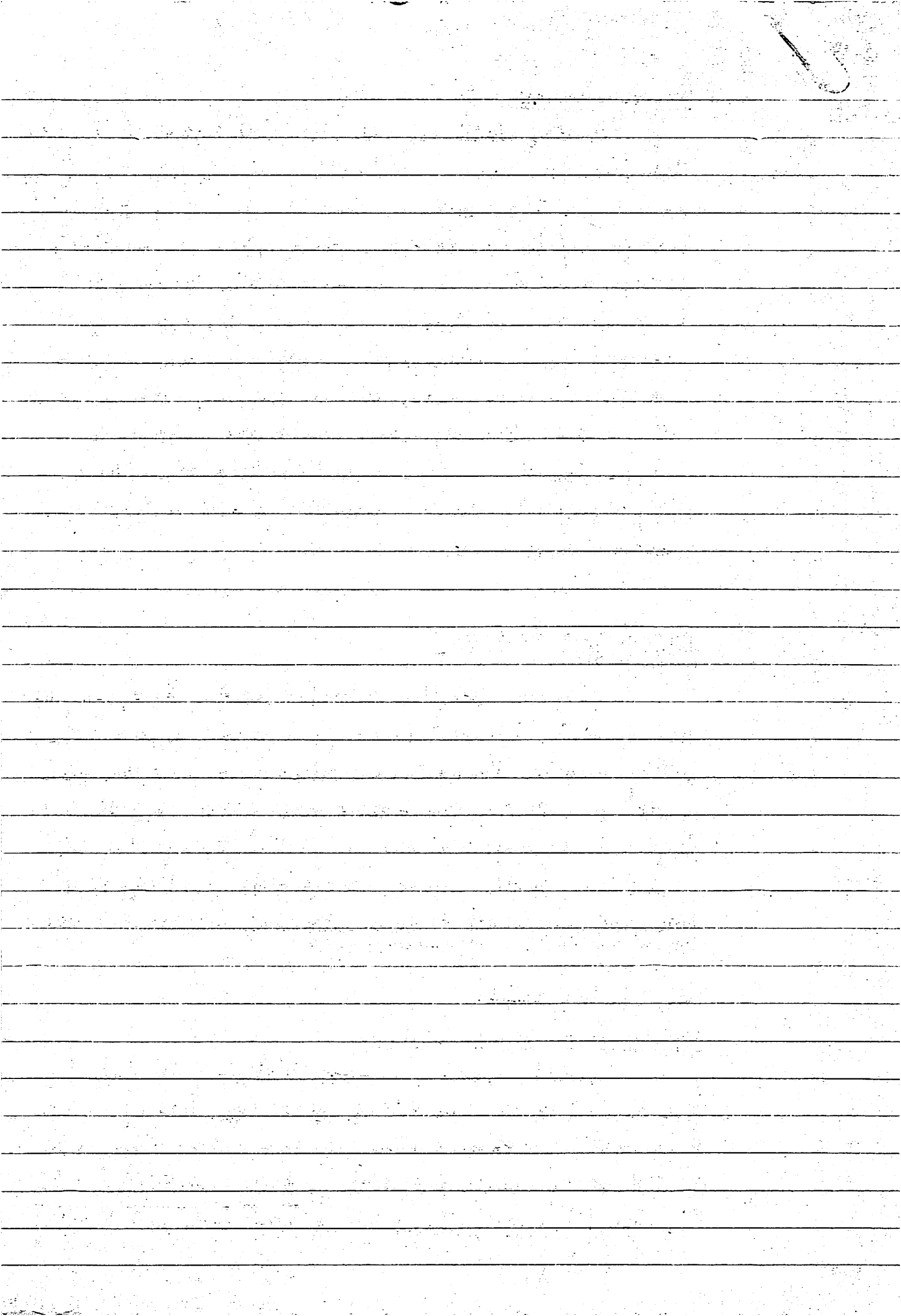
Already conditions of single & widowed people will have been distinguished from those of married couples, and those living alone from the rest. But it is important to look into some of the ~~the~~ ^{of the questionnaire} material in Section 8 / (Essex take) to begin to explore the relationship between social integration and standard of living. Perhaps a few tables might be commissioned on these lines, using age-group & Household Type I variables, after consulting the column counts. But the variable on whether relatives seen daily, weekly or not at all is on the LSE tape, & that can be used profitably to compare ~~those~~ the living standards & deprivation of those living alone (& those living - married pairs) according to frequency of contact with relatives.

PROTRACTED RETIREMENT
LENGTH OF R

Compare ~~those~~ those retired for less than 3 yrs, 3-10, 10 years or more, in terms of income of income unit as per cent S.B., assets & so on. The numbers are probably too few, but ~~find~~ ~~whether~~ find whether the ~~concrete~~ common-sense supposition that people of the same age who have been retired for a shorter time tend to have higher income, more consumer durables & assets. Note that you can get table on disaving in last year. Also look here at eligibility for supplementary benefit.

Low life-long socialLOW LIFELONG SOCIAL STATUS

Start by examining ~~income~~ distribution of individuals by age according to own and father's social class. Then by developing summary variable ~~look at~~ combining the two, look at income as per cent S.B., assets, & consumer durables, preferably controlling for whether living alone, living couples, others. We can also look more restrictively at Q21, p.38 of questionnaire



Aged 65+

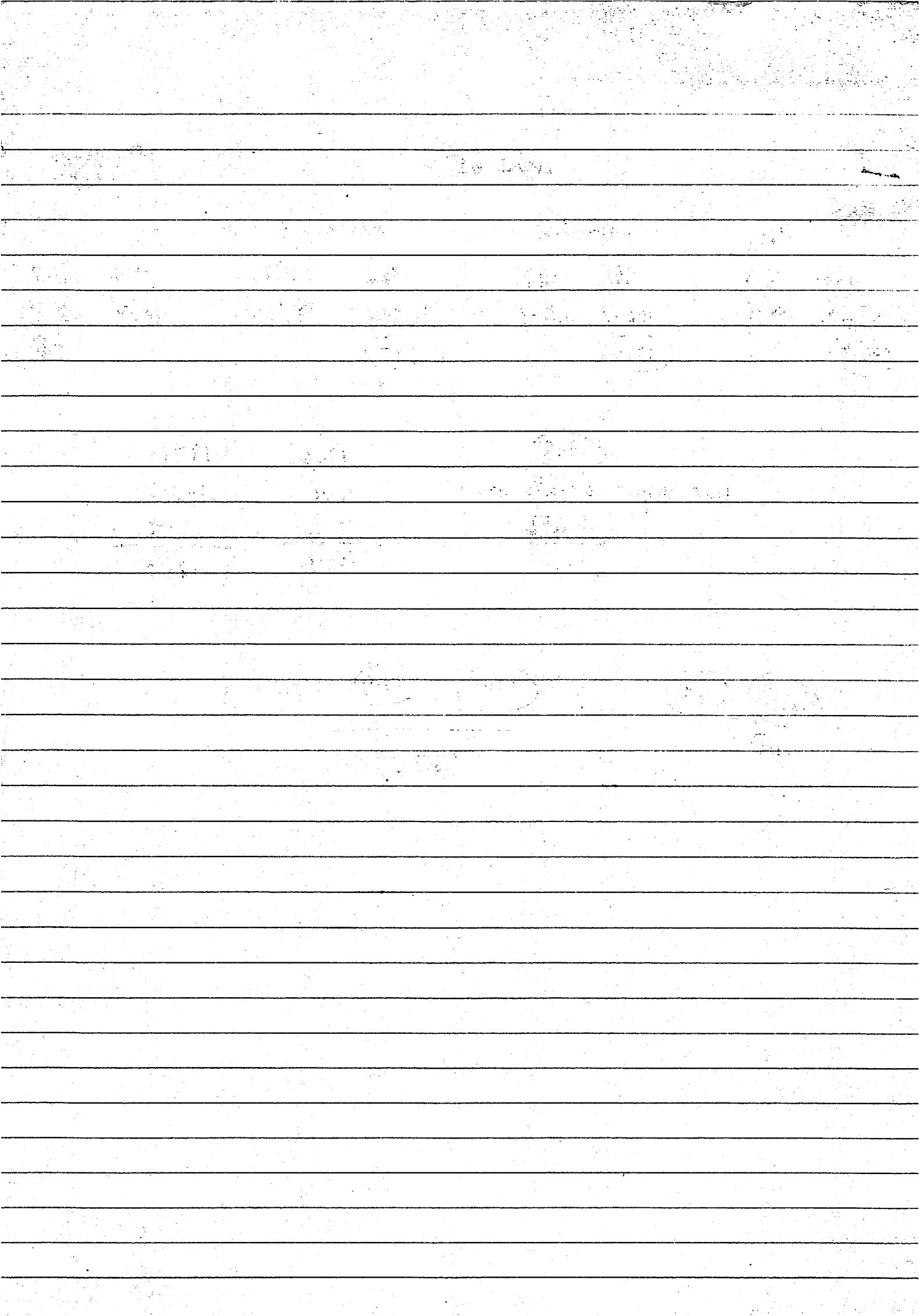
Res. quads
in hours

| Psy | | Other hnts | | Homes | | | |
|--------|------|------------|-------|--------|-------|------|-----------------|
| 1966 | 1971 | 1966 | 1971 | 1966 | 1971 | 1966 | 1971 |
| 52.2 | 55.6 | 100.7 | 116.3 | 113.6 | 137.5 | 15.8 | 13.8 |
| (52.3) | | (109.1) | | (87.7) | | | 13.8 |

| | (1958) | 1966 | 1971 |
|-------------|-------------|------------|-------------|
| Lost Refuge | 43.3% 80-89 | 42.0 | 48.1 |
| | <u>6.4%</u> | <u>7.6</u> | <u>12.9</u> |
| | 49.7 | 49.6 | 61.0 |

$$\begin{array}{r} (49.9) \\ \hline 118.7 \end{array} \quad (9.0)$$

$$\begin{array}{r} (66.1) + (17.8) \\ \hline 137.5 \end{array}$$



CHAPTER 24

Ms.

p. 6 Check Table 24/1 Consistent % SB figures elsewhere?
Produces higher % individuals in poverty.

p. 2. States Socialist societies - on poverty. refs.
pp 12-13 ADD FINDINGS FROM FRINGE BENEFITS AND TOTAL RESOURCES

p. 31. Add refs to ~~ex~~ causes of retirement FN(1)

~~p. 31 79% employed 65+ & ref? Mark?~~

~~22. Table ^{needed} retirement pensions x eligible SB Sex x hours worked last week~~

33 check earnings rule.

35 (a) Refs to oaps in 1926 etc
(b) Phillips Committee

40 Table on occ pensions to be filled in

50 Ref to Harris on Adm. costs of disabled.

52 Table to be filled in.

DEFECTS

- ① CONCLUSION AT END DOES NOT SUMMARISE ALL MAJOR FINDINGS
(OR ADO)
- ② VERY LITTLE ANALYSIS OF DOMESTIC AND SELF-CARE PROBLEMS,
FAMILY INTERACTION, UTILISATION OF HEALTH AND OTHER
SOCIAL SERVICES, SOCIAL ACTIVITIES e.g. church going
- ③ FEW REFERENCES TO SUBJECTIVE DEPRIVATION

Father's & own class
 X the N.W as 0 to SB
 NM

TAB 129

| | 1 | 2+4 | 3+5 | 6 | 7 | 8 | 9 |
|---|---|-----|-----|---|---|---|----|
| 1 | 2 | 0 | 2 | 5 | 2 | 1 | 4 |
| 2 | 0 | 0 | 2 | 2 | 0 | 2 | 15 |
| 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | 2 | 0 | 4 | 7 | 2 | 3 | 19 |
|---|---|---|---|----|----|---|----|
| 1 | 5 | 6 | 6 | 18 | 11 | 7 | 19 |
| 2 | 0 | 3 | 7 | 8 | 6 | 5 | 20 |
| 3 | 0 | 1 | 2 | 1 | 0 | 1 | 11 |

| | | | | | | |
|---|----|----|----|----|----|----|
| 5 | 10 | 15 | 27 | 17 | 13 | 50 |
| 4 | 4 | 3 | 6 | 0 | 1 | 3 |
| 1 | 11 | 11 | 11 | 4 | 7 | 18 |
| 5 | 3 | 4 | 2 | 2 | 2 | 11 |

| | | | | | | |
|----|----|----|----|---|----|----|
| 10 | 18 | 18 | 19 | 6 | 10 | 32 |
| 5 | 5 | 3 | 5 | 4 | 0 | 6 |
| 9 | 9 | 10 | 11 | 6 | 10 | 20 |
| 2 | 6 | 2 | 8 | 5 | 4 | 9 |

| | | | | | | |
|----|----|----|----|----|----|----|
| 16 | 20 | 15 | 24 | 15 | 14 | 35 |
| 16 | 7 | 2 | 4 | 3 | 2 | 1 |
| 34 | 15 | 13 | 6 | 2 | 4 | 4 |
| 13 | 6 | 3 | 2 | 3 | 1 | 4 |
| 63 | 28 | 18 | 12 | 8 | 7 | 9 |

| | | | | | | | |
|-------------------|------------------|------|-------|-------|-------|-------|--------|
| Grand total | 96 | 76 | 70 | 89 | 48 | 47 | 145 |
| Sum of 1 & 2 only | 76 76 | 9 60 | 17 59 | 33 76 | 19 38 | 15 39 | 58 110 |
| | 90% | 15 | 29 | 43 | 50 | 38 | 53 |

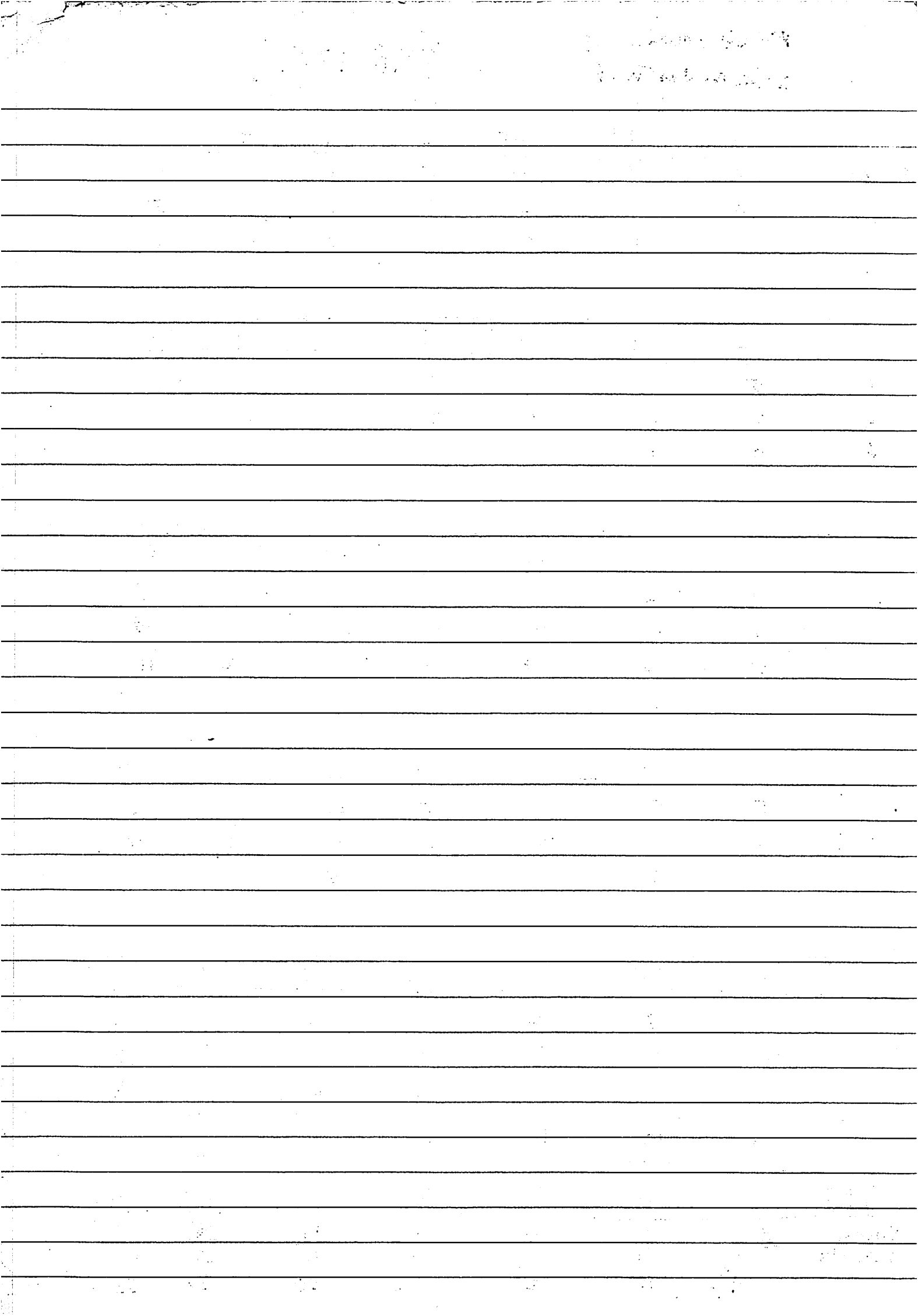


Table 21 + 81

56

% with net worth below or on margin of poverty standard

| | Income unit income | Net income worth | women | Inc unit income | NIW | Headline men + women |
|----------------------|--------------------------|---------------------|-------|--------------------|-----|-------------------------|
| men 60-64 | | | 60-64 | 46 | 21 | 30.3 |
| 65-9 | 48 | 22 | 65-69 | 63 | 28 | 49.2 |
| 70-79 | 68 | 26 | 70-79 | 73 | 37 | 60.2 |
| 80+ | (85) | | 80+ | 86 | 46 | 63.7 |

All page 52.8

Table 59

Household NIW

T.58 Social isolation
revenue SB

| | Income | |
|-----------|-------------|-------------|
| under 100 | 14.4 | 6.1 |
| 100-139 | 38.4 | 23.0 |
| | <u>52.8</u> | <u>29.1</u> |

60-64-69 70-79 80+ 60-64 65-69 70-79 80+ All
page

income unit inc

Table 1. Summary of results for the 1990-1991 season.

| Station | Height | Depth | Area | Volume | Weight | Notes |
|---------|--------|-------|------|--------|--------|-------|
| 1.05 | 1.5 | 2.0 | 3.0 | 4.5 | 6.0 | |
| 1.10 | 2.0 | 3.0 | 6.0 | 9.0 | 12.0 | |
| 1.15 | 2.5 | 4.0 | 10.0 | 15.0 | 20.0 | |
| 1.20 | 3.0 | 5.0 | 15.0 | 22.5 | 30.0 | |

1.25 3.5 20.0 30.0 40.0

1.30 4.0 25.0 40.0

1.35 4.5 30.0 45.0

1.40 5.0 35.0 50.0

1.45 5.5 40.0 55.0

1.50 6.0 45.0 60.0

1.55 6.5 50.0 65.0

1.60 7.0 55.0 70.0

1.65 7.5 60.0 75.0

1.70 8.0 65.0 80.0

1.75 8.5 70.0 85.0

1.80 9.0 75.0 90.0

1.85 9.5 80.0 95.0

1.90 10.0 85.0 100.0

1.95 10.5 90.0 105.0

2.00 11.0 95.0 110.0

Per cent in poverty or on margin

| | Men | | | | Women | | | |
|-------|------|------------------|---|------------------------|-------|------------------------|-------------------|------|
| | | Single | Married | | | Single | Married | |
| 20-39 | 9.4 | $\frac{20}{211}$ | $\frac{211}{692}$ | $\frac{114}{481}$ 23.7 | | $\frac{46}{159}$ 28.9 | $\frac{139}{544}$ | 25.6 |
| 40-49 | 19.0 | $\frac{8}{42}$ | $\frac{42}{374}$ | $\frac{46}{272}$ 16.9 | | $\frac{15}{57}$ 26.3 | $\frac{37}{285}$ | 13.0 |
| 50-59 | 14.7 | $\frac{5}{34}$ | $\frac{34}{245}$ | $\frac{38}{261}$ 14.6 | | $\frac{33}{80}$ 41.2 | $\frac{45}{241}$ | 18.7 |
| 60-64 | 26.1 | $\frac{6}{23}$ | $\frac{23}{118}$ | $\frac{18}{95}$ 18.9 | | $\frac{43}{65}$ 66.1 | $\frac{28}{90}$ | 31.1 |
| 65-69 | 45.4 | $\frac{10}{22}$ | | $\frac{49}{101}$ 48.5 | | $\frac{48}{63}$ 76.2 | $\frac{44}{83}$ | 53.0 |
| 70-79 | 70.8 | $\frac{17}{24}$ | | $\frac{56}{84}$ 66.7 | | $\frac{103}{140}$ 73.6 | $\frac{42}{59}$ | 71.2 |
| 80+ | 84.6 | $\frac{11}{13}$ | | $\frac{12}{14}$ 85.7 | | $\frac{59}{66}$ 89.4 | $\frac{3}{6}$ | 50 |

38
47

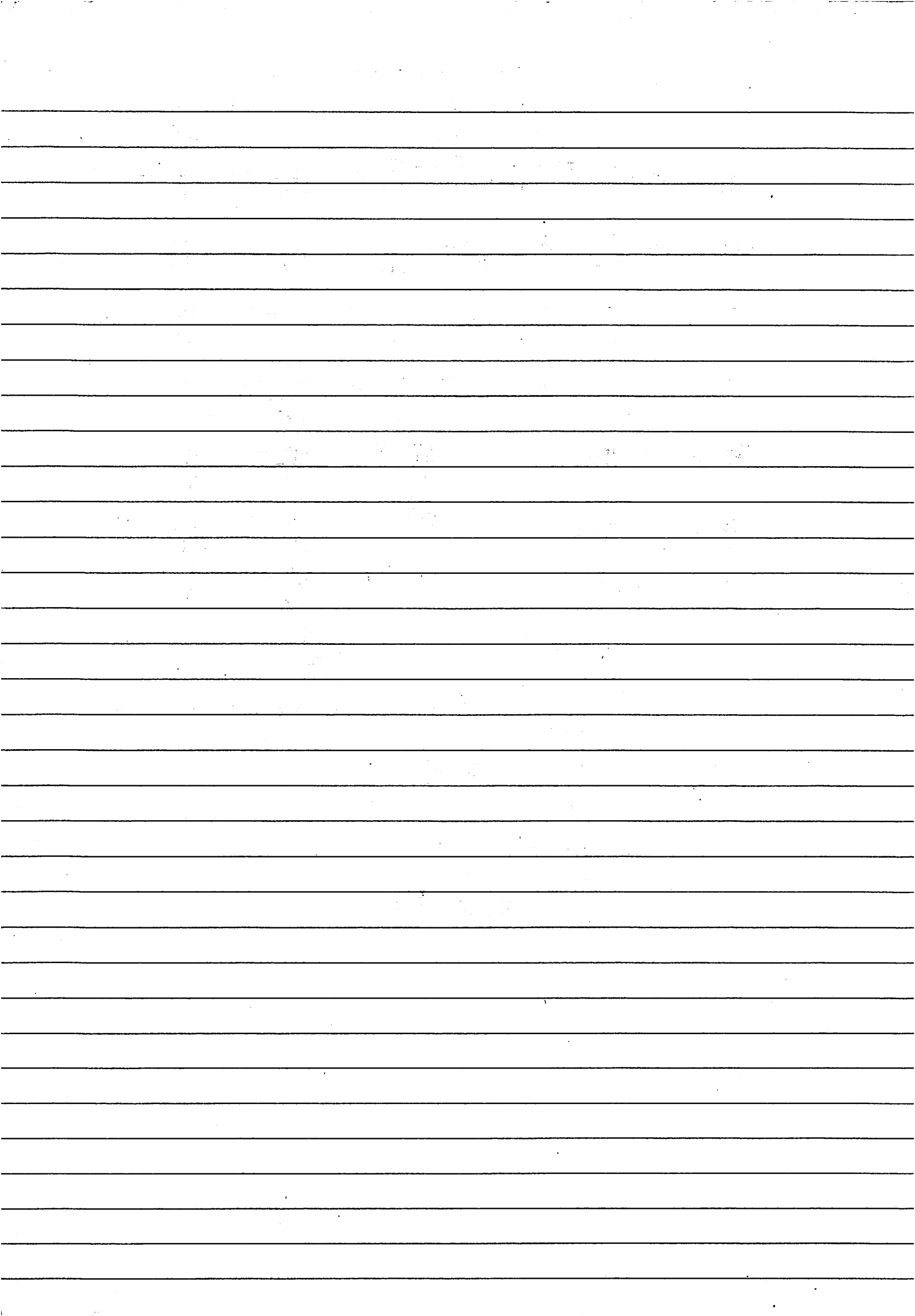
198
253

of $\frac{198}{253}$ old women in poverty or on margin were widows

198 all old people
408

302 NW % SB

304 living alone 216
married pairs 345
other 208



1. (a) Men over 60 (71%) under £10 gross income last week
 (b) under 6%
 (c) Women 88%
 (d) under 33%

mean gross
dispos. income
last week
9.3

18.1

7.8

11.8

5/10

Table 5/9

under £200
2 Assets, under £200

(a) (47%)

49

49

35 Table 5/16

3

gross dis
inc last yr.
mean
dispos. inc
last yr

mean
net
assets

NIW

Resources

486

2,697

873

527

863

1,927

999

1060

399

2,231

693

418

654

2,449

812

769



Table 5/17

codes 105 814 4849

106 938 4025

107 1307 3548

inc. net worth as % SB inc unit
men women
over 60 over 60

inc last year
M W

99

1

18

3

37

119

7

58

11

92

139

3

20

8

19

179

4

15

}

12

36

249

5

19

6

250+

14

43

3

34

173

37

190

Net worth No. 3

Chapter 7
(1b)

entering institutions

| Sm | Ln | W. | M. |
|----|----|-----|-----|
| 54 | 68 | 266 | 437 |
| 52 | 57 | 236 | 388 |
| 71 | 79 | 286 | 499 |
| 71 | 79 | 286 | 499 |

Weeks working (none in year)

Weeks off work (no weeks working in year
off work because of, but off work sick or disabled
no weeks unemployment, under 5 weeks sickness or disability
....., 5-25 ..
....., 26+

no weeks

1-4 weeks unemployment, under 5 weeks sickness or disability

1-4 weeks unemployment more than 5 or more

5-25 weeks unemployment, under 5 ..

5-25 5 or more

26+ weeks unemployment, whatever weeks sickness
not at work during year
not in preceding categories / 1-25 weeks working in year

..... 26

Self

NM

NM

SM

NM

Household income as % JB

M

SM

SM

M

M

Father

NM

SM

NM

M

NM

SM

M

SM

M

under 100

7

2

6

0

1

6

3

3

7

6

8

7

2

2

5

2

3

18

3

1

0

1

0

0

1

0

2

16

11

13

3

3

11

6

6

27

100-139

15

11

6

1

2

26

15

8

24

8

2

11

5

9

14

11

14

37

4

1

3

1

0

5

2

2

17

27 41 14 45 20 59 7 37 11 58 45 61 28 62 24 59 78 63

140+

14

7

1

4

2

6

4

1

5

33

15

10

8

7

22

9

12

35

14

9

12

5

1

8

8

8

22

61

31

23

17

10

36

21

21

62

G total

104

56

56

27

24

92

55

51

167

NW
as % JB
under 140 300+

0% income
as % JB
under 140

Fewer than
8 durables

7 66 41 58 1 20 Non manual, father non-manual 1
13 37 42 71 2 41 Non manual, father manual 2 & 4
27 26 59 79 3 36 Manual, father non-manual 3 & 5
38 13 61 86 4 55 Skilled manual, father skilled manual 6
40 (17) 62 81 5 48 Skilled manual, father semi partly skilled or unskilled 7
34 15 59 88 6 33 Partly skilled or unskilled manual, father skilled 8
48 6 63 93 7 56 Partly skilled or unskilled manual, father partly skilled or unskilled 9

NM

SM

M

under 100

30

30

36

48

93

113

109

80

93

187

203

242

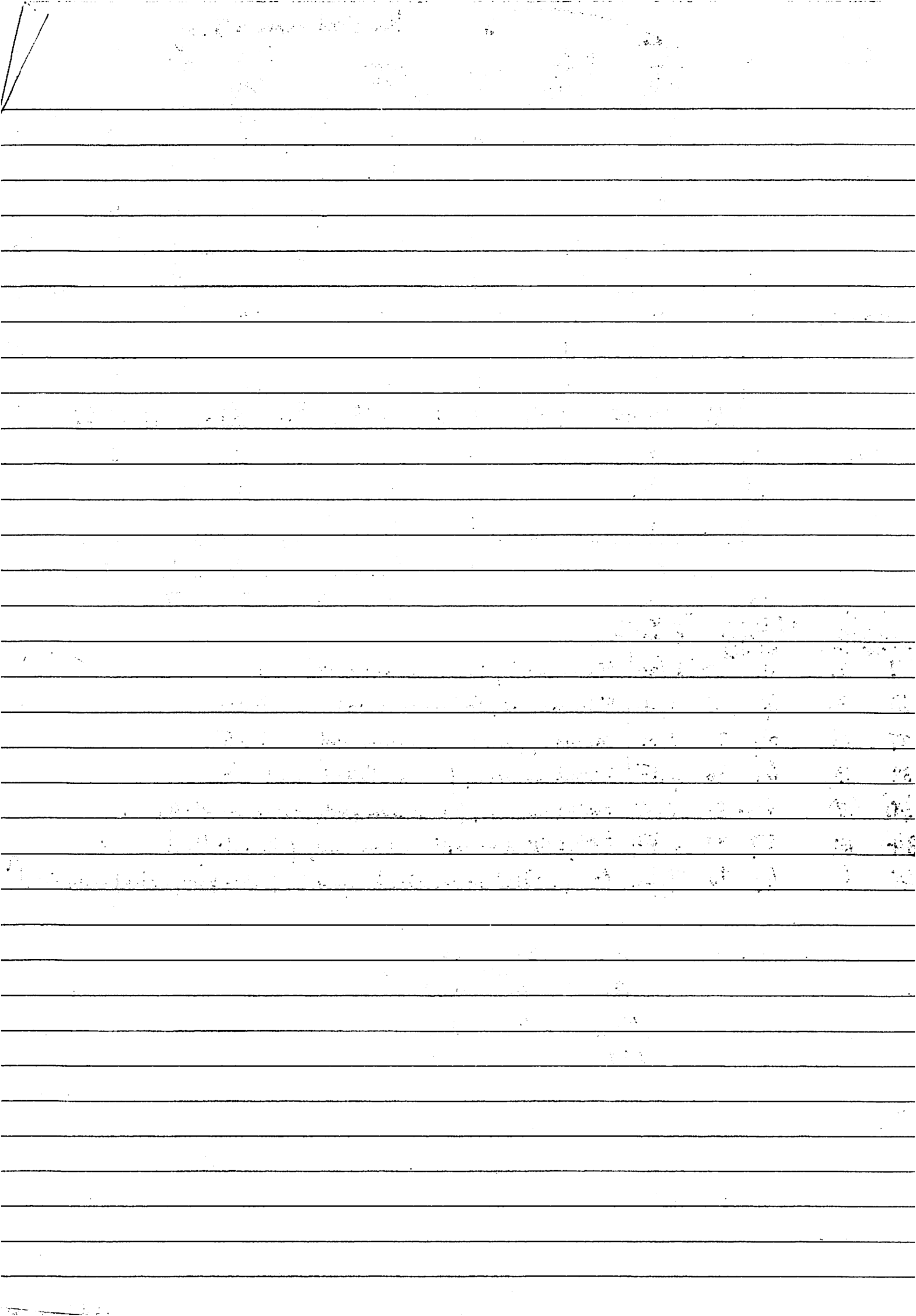


TABLE A/73

~~Percent of non-elderly living alone, in married couples~~

Percent of non-manual and of elderly of non-manual and manual
social strata, and of according to living arrangements, who were
below or on the margins of the social standard of poverty

net disposable income last year below
140 per cent of supplementary benefit standard
plus housing cost

net income worth last year below
140 per cent of supplementary benefit
standard plus housing cost

net disposable

Resources below 140 per cent of supplementary benefit standard plus ~~social~~ housing cost

Social class

Net disposable household

Income last year

Non-manual

skilled manual

Partly skilled and unskilled manual

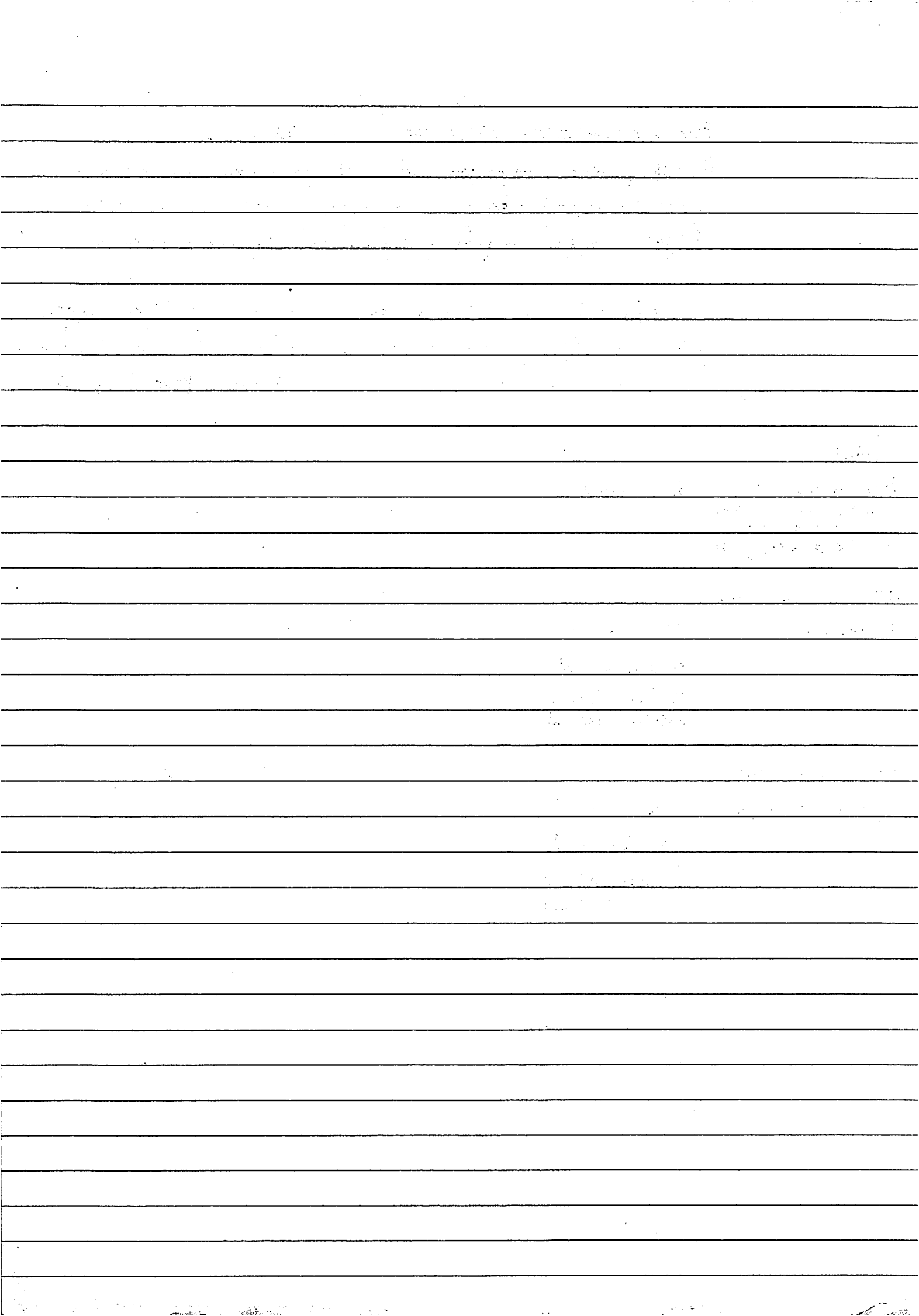
Net income worth last

year of household

Non-manual

skilled manual

Partly skilled and unskilled manual



(9)

3

~~Some resources other than income are distributed less unequally between the elderly and non-elderly and contribute to a reduction of the gap in living standards.~~

~~The significance of The ^{actual} pension/rate of pension is significant because of many of the lack among the elderly of other substantial sources of income, ^{due} especially because of retirement from work, but ^{because} the rate has been lower than society's definition of a poverty standard (and lower than the rates ultimately recommended in the Beveridge Report). As the figures in Table 24/2 testify, the ~~total~~ rates of~~

~~supplementary benefit have been nearly as high in most years, and for a short time in the late 1960s as the rates of pension, without adding on the actual amounts paid for rent and other housing costs. (and for a brief period in the late 1960s were actually higher than the rates of pension).~~

~~Given the Whether many old people attained the social standard of a minimum income therefore ~~depended~~ and depends crucially upon whether or not they apply for, and receive, appropriate supplementation of their pensions from the Supplementary Benefits Commission.~~

| m | w |
|-----|-----|
| 37 | 206 |
| 82 | 334 |
| 45% | 62 |

- 2 ~~Re~~ Employment + Retirement length of retirement
- 2 Low ~~expressed~~ life-long social status
- 1 Access to resources + social class
- 4 Occupational pensions
- 5 Social isolation — living alone
- 6 Disability — relatives

Check

65
Why totals
so low?

| |
|-----|
| 193 |
| 376 |
| 253 |
| 822 |

